

Federal Financial Institutions Examination Council



Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

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

Report at the close of business December 31, 2006

(20061231)  
(RCON 9999)

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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 nonmember banks and three directors for State member and National banks.**

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 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.

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

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

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

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

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

## 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 data collection (<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 into 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.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

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.

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
City (RSSD 9130)

\_\_\_\_\_  
State Abbrev. (RSSD 9200)

\_\_\_\_\_  
ZIP Code (RSSD 9220)

FDIC Certificate Number   
(RSSD 9050)

Consolidated Reports of Condition and Income for  
A Bank With Domestic Offices Only

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**Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 39.1 hours per respondent and is estimated to vary from 16 to 625 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, D.C. 20503, and to one of the following:

Secretary  
Board of Governors of the Federal Reserve System  
Washington, D.C. 20551

Legislative and Regulatory Analysis Division  
Office of the Comptroller of the Currency  
Washington, D.C. 20219

Assistant Executive Secretary  
Federal Deposit Insurance Corporation  
Washington, D.C. 20429

### Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the **Chief Financial Officer (or equivalent)** of the bank signing the reports for this quarter and (2) the person at the bank—other than the Chief Financial Officer (or equivalent)—to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter “none” for the contact’s e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

#### Chief Financial Officer (or Equivalent) Signing the Reports

\_\_\_\_\_  
Name (TEXT C490)

\_\_\_\_\_  
Title (TEXT C491)

\_\_\_\_\_  
E-mail Address (TEXT C492)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C493)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C494)

#### Other Person to Whom Questions about the Reports Should be Directed

\_\_\_\_\_  
Name (TEXT C495)

\_\_\_\_\_  
Title (TEXT C496)

\_\_\_\_\_  
E-mail Address (TEXT 4086)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT 8902)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT 9116)

### Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter “none” for the contact’s e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

#### Primary Contact

\_\_\_\_\_  
Name (TEXT C366)

\_\_\_\_\_  
Title (TEXT C367)

\_\_\_\_\_  
E-mail Address (TEXT C368)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C369)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C370)

#### Secondary Contact

\_\_\_\_\_  
Name (TEXT C371)

\_\_\_\_\_  
Title (TEXT C372)

\_\_\_\_\_  
E-mail Address (TEXT C373)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C374)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C375)

## 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 depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

### Primary Contact

\_\_\_\_\_  
Name (TEXT C437)

\_\_\_\_\_  
Title (TEXT C438)

\_\_\_\_\_  
E-mail Address (TEXT C439)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C440)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C441)

### Third Contact

\_\_\_\_\_  
Name (TEXT C870)

\_\_\_\_\_  
Title (TEXT C871)

\_\_\_\_\_  
E-mail Address (TEXT C872)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C873)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C874)

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C442)

\_\_\_\_\_  
Title (TEXT C443)

\_\_\_\_\_  
E-mail Address (TEXT C444)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C445)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C446)

### Fourth Contact

\_\_\_\_\_  
Name (TEXT C875)

\_\_\_\_\_  
Title (TEXT C876)

\_\_\_\_\_  
E-mail Address (TEXT C877)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C878)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C879)

# Consolidated Report of Income for the period January 1, 2006–December 31, 2006

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 | Bil | Mil | Thou |            |
|---|------|-----|-----|------|------------|
| 1. Interest income:   |      |     |     |      |            |
| a. <b>Items 1.a.(1) through (6) are to be completed by all banks.</b>   |      |     |     |      |            |
| Interest and fee income on loans:   |      |     |     |      |            |
| (1) Loans secured by real estate.....   | 4011 |     |     |      | 1.a.(1)    |
| (2) Commercial and industrial loans.....  | 4012 |     |     |      | 1.a.(2)    |
| (3) Loans to individuals for household, family, and other personal expenditures:  |      |     |     |      |            |
| (a) Credit cards .....  | B485 |     |     |      | 1.a.(3)(a) |
| (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..... | B486 |     |     |      | 1.a.(3)(b) |
| (4) Loans to foreign governments and official institutions .....  | 4056 |     |     |      | 1.a.(4)    |
| (5) All other loans <sup>1</sup> .....  | 4058 |     |     |      | 1.a.(5)    |
| (6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5)).....  | 4010 |     |     |      | 1.a.(6)    |
| b. Income from lease financing receivables .....  | 4065 |     |     |      | 1.b.       |
| c. Interest income on balances due from depository institutions <sup>2</sup> .....  | 4115 |     |     |      | 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 |     |     |      | 1.d.(1)    |
| (2) Mortgage-backed securities.....   | B489 |     |     |      | 1.d.(2)    |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....                   | 4060 |     |     |      | 1.d.(3)    |
| e. Interest income from trading assets .....  | 4069 |     |     |      | 1.e.       |
| f. Interest income on federal funds sold and securities purchased under agreements to resell .....                            | 4020 |     |     |      | 1.f.       |
| g. Other interest income .....  | 4518 |     |     |      | 1.g.       |
| h. Total interest income (sum of items 1.a.(6) through 1.g.).....   | 4107 |     |     |      | 1.h.       |
| 2. Interest expense:  |      |     |     |      |            |
| a. Interest on deposits:  |      |     |     |      |            |
| (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....                 | 4508 |     |     |      | 2.a.(1)    |
| (2) Nontransaction accounts:  |      |     |     |      |            |
| (a) Savings deposits (includes MMDAs) .....   | 0093 |     |     |      | 2.a.(2)(a) |
| (b) Time deposits of \$100,000 or more .....  | A517 |     |     |      | 2.a.(2)(b) |
| (c) Time deposits of less than \$100,000.....   | A518 |     |     |      | 2.a.(2)(c) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....                                 | 4180 |     |     |      | 2.b.       |
| c. Interest on trading liabilities and other borrowed money.....  | 4185 |     |     |      | 2.c.       |

<sup>1</sup> 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."

<sup>2</sup> Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

|   | Year-to-date |     |     |      |         |
|---|--------------|-----|-----|------|---------|
|   | RIAD         | Bil | Mil | Thou |         |
| Dollar Amounts in Thousands   |              |     |     |      |         |
| 2. Interest expense (continued):  |              |     |     |      |         |
| d. Interest on subordinated notes and debentures.....   | 4200         |     |     |      | 2.d.    |
| e. Total interest expense (sum of items 2.a through 2.d) .....  | 4073         |     |     |      | 2.e.    |
| 3. Net interest income (item 1.h minus 2.e) .....   |              |     |     | 4074 | 3.      |
| 4. Provision for loan and lease losses .....  |              |     |     | 4230 | 4.      |
| 5. Noninterest income:  |              |     |     |      |         |
| a. Income from fiduciary activities <sup>1</sup> .....  | 4070         |     |     |      | 5.a.    |
| b. Service charges on deposit accounts .....  | 4080         |     |     |      | 5.b.    |
| c. Trading revenue <sup>2</sup> .....   | A220         |     |     |      | 5.c.    |
| d. Investment banking, advisory, brokerage, and underwriting fees and commissions.....  | B490         |     |     |      | 5.d.    |
| e. Venture capital revenue .....  | B491         |     |     |      | 5.e.    |
| f. Net servicing fees.....  | B492         |     |     |      | 5.f.    |
| g. Net securitization income .....  | B493         |     |     |      | 5.g.    |
| h. (1) Underwriting income from insurance and reinsurance activities .....  | C386         |     |     |      | 5.h.(1) |
| (2) Income from other insurance activities .....  | C387         |     |     |      | 5.h.(2) |
| i. Net gains (losses) on sales of loans and leases .....  | 5416         |     |     |      | 5.i.    |
| j. Net gains (losses) on sales of other real estate owned .....   | 5415         |     |     |      | 5.j.    |
| k. Net gains (losses) on sales of other assets (excluding securities).....  | B496         |     |     |      | 5.k.    |
| l. Other noninterest income* .....  | B497         |     |     |      | 5.l.    |
| m. Total noninterest income (sum of items 5.a through 5.l) .....  |              |     |     | 4079 | 5.m.    |
| 6. a. Realized gains (losses) on held-to-maturity securities.....   |              |     |     | 3521 | 6.a.    |
| b. Realized gains (losses) on available-for-sale securities .....   |              |     |     | 3196 | 6.b.    |
| 7. Noninterest expense:   |              |     |     |      |         |
| a. Salaries and employee benefits .....   | 4135         |     |     |      | 7.a.    |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....          | 4217         |     |     |      | 7.b.    |
| c. (1) Goodwill impairment losses .....   | C216         |     |     |      | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets .....  | C232         |     |     |      | 7.c.(2) |
| d. Other noninterest expense* .....   | 4092         |     |     |      | 7.d.    |
| e. Total noninterest expense (sum of items 7.a through 7.d) .....   |              |     |     | 4093 | 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) ..... |              |     |     | 4301 | 8.      |
| 9. Applicable income taxes (on item 8) .....  |              |     |     | 4302 | 9.      |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....   |              |     |     | 4300 | 10.     |
| 11. Extraordinary items and other adjustments, net of income taxes* .....   |              |     |     | 4320 | 11.     |
| 12. Net income (loss) (sum of items 10 and 11).....   |              |     |     | 4340 | 12.     |

\* Describe on Schedule RI-E—Explanations

<sup>1</sup> For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

<sup>2</sup> 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.

## Schedule RI—Continued

| Memoranda   | Year-to-date                |        |     |      |        |      |
|---|-----------------------------|--------|-----|------|--------|------|
|   | Dollar Amounts in Thousands |        |     |      |        |      |
|   | RIAD                        | 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 .....  | 4513                        |        |     |      | M.1.   |      |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....   | 8431                        |        |     |      | 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).....   | 4313                        |        |     |      | 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                        |        |     |      | M.4.   |      |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....   | 4150                        | Number |     |      | M.5.   |      |
| 6. <i>Memorandum item 6 is to be completed by:</i> <sup>1</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.   |                             |        |     |      |        |      |
| Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....   | 4024                        |        |     |      | M.6.   |      |
| 7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>2</sup> .....   | 9106                        | CC     | YY  | MM   | DD     | M.7. |
| 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) <b>(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.):</b> |                             |        |     |      |        |      |
| a. Interest rate exposures .....  | 8757                        |        |     |      | M.8.a. |      |
| b. Foreign exchange exposures .....   | 8758                        |        |     |      | M.8.b. |      |
| c. Equity security and index exposures.....   | 8759                        |        |     |      | M.8.c. |      |
| d. Commodity and other exposures .....  | 8760                        |        |     |      | M.8.d. |      |
| 9. <b>Not applicable</b>  |                             |        |     |      |        |      |
| 10. <i>To be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup>  |                             |        |     |      |        |      |
| Credit losses on derivatives (see instructions).....  | A251                        |        |     |      | M.10.  |      |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....  | A530                        | Yes    |     | No   | M.11.  |      |

<sup>1</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2005**, Report of Condition.

<sup>2</sup> For example, a bank acquired on March 1, 2005, would report 20050301.

# Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

|   | RIAD | Bil | Mil | Thou |     |
|---|------|-----|-----|------|-----|
| 1. Total equity capital most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | 3217 |     |     |      | 1.  |
| 2. Restatements due to corrections of material accounting errors and changes in accounting principles* .....  | B507 |     |     |      | 2.  |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....   | B508 |     |     |      | 3.  |
| 4. Net income (loss) (must equal Schedule RI, item 12).....   | 4340 |     |     |      | 4.  |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....   | B509 |     |     |      | 5.  |
| 6. Treasury stock transactions, net .....   | B510 |     |     |      | 6.  |
| 7. Changes incident to business combinations, net.....  | 4356 |     |     |      | 7.  |
| 8. LESS: Cash dividends declared on preferred stock .....   | 4470 |     |     |      | 8.  |
| 9. LESS: Cash dividends declared on common stock .....  | 4460 |     |     |      | 9.  |
| 10. Other comprehensive income <sup>1</sup> .....   | B511 |     |     |      | 10. |
| 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....   | 4415 |     |     |      | 11. |
| 12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....  | 3210 |     |     |      | 12. |

\*Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and changes in minimum pension liability adjustments.

# 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)<br>Charge-offs <sup>1</sup> |     |     |      | (Column B)<br>Recoveries |     |     |      |            |
|--|--|-----|-----|------|--------------------------|-----|-----|------|------------|
|  | Calendar year-to-date                  |     |     |      |                          |     |     |      |            |
|  | RIAD                                   | Bil | Mil | Thou | RIAD                     | Bil | Mil | Thou |            |
| 1. Loans secured by real estate:   |  |     |     |      |                          |     |     |      |            |
| a. Construction, land development, and other land loans .....  | 3582                                   |     |     |      | 3583                     |     |     |      | 1.a.       |
| b. Secured by farmland .....   | 3584                                   |     |     |      | 3585                     |     |     |      | 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                                   |     |     |      | 5412                     |     |     |      | 1.c.(1)    |
| (2) Closed-end loans secured by 1–4 family residential properties:   |  |     |     |      |                          |     |     |      |            |
| (a) Secured by first liens .....   | C234                                   |     |     |      | C217                     |     |     |      | 1.c.(2)(a) |
| (b) Secured by junior liens .....  | C235                                   |     |     |      | C218                     |     |     |      | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties .....   | 3588                                   |     |     |      | 3589                     |     |     |      | 1.d.       |
| e. Secured by nonfarm nonresidential properties .....  | 3590                                   |     |     |      | 3591                     |     |     |      | 1.e.       |
| 2. Loans to depository institutions and acceptances of other banks.....  | 4481                                   |     |     |      | 4482                     |     |     |      | 2.         |
| 3. Not applicable  |  |     |     |      |                          |     |     |      |            |
| 4. Commercial and industrial loans .....   | 4638                                   |     |     |      | 4608                     |     |     |      | 4.         |
| 5. Loans to individuals for household, family, and other personal expenditures:  |  |     |     |      |                          |     |     |      |            |
| a. Credit cards .....  | B514                                   |     |     |      | B515                     |     |     |      | 5.a.       |
| b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..... | B516                                   |     |     |      | B517                     |     |     |      | 5.b.       |
| 6. Loans to foreign governments and official institutions .....  | 4643                                   |     |     |      | 4627                     |     |     |      | 6.         |
| 7. All other loans <sup>2</sup> .....  | 4644                                   |     |     |      | 4628                     |     |     |      | 7.         |
| 8. Lease financing receivables.....  | 4266                                   |     |     |      | 4267                     |     |     |      | 8.         |
| 9. Total (sum of items 1 through 8) .....  | 4635                                   |     |     |      | 4605                     |     |     |      | 9.         |

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

<sup>2</sup> Includes charge-offs and recoveries on “Loans to 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.”



# Schedule RI-B—Continued

## Part I. Continued

Memoranda

Dollar Amounts in Thousands

|   | (Column A)<br>Charge-offs <sup>1</sup> |     |     |      | (Column B)<br>Recoveries |     |     |      |
|---|--|-----|-----|------|--------------------------|-----|-----|------|
|   | Calendar year-to-date                  |     |     |      |                          |     |     |      |
|   | RIAD                                   | Bil | Mil | Thou | RIAD                     | Bil | Mil | Thou |
| 1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....               | 5409                                   |     |     |      | 5410                     |     |     |      |
| 2. <i>Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets.</i> <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).....   | 4652                                   |     |     |      | 4662                     |     |     |      |
| b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....  | 4654                                   |     |     |      | 4664                     |     |     |      |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....  | 4646                                   |     |     |      | 4618                     |     |     |      |
| d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 8, above).....  | 4659                                   |     |     |      | 4669                     |     |     |      |
| 3. <i>Memorandum item 3 is to be completed by:</i> <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).....   | 4655                                   |     |     |      | 4665                     |     |     |      |

M.1.

M.2.a.

M.2.b.

M.2.c.

M.2.d.

M.3.

*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.*

| Calendar year-to-date |     |     |      |
|-----------------------|-----|-----|------|
| RIAD                  | Bil | Mil | Thou |
| C388                  |     |     |      |

M.4.

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) .....

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

<sup>2</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2005**, Report of Condition.

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

Dollar Amounts in Thousands

|  | RIAD | Bil | Mil | Thou |
|--|------|-----|-----|------|
| 1. Balance most recently reported for the December 31, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | B522 |     |     |      |
| 2. Recoveries (must equal part I, item 9, column B, above) .....   | 4605 |     |     |      |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....   | C079 |     |     |      |
| 4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....   | 5523 |     |     |      |
| 5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....  | 4230 |     |     |      |
| 6. Adjustments* (see instructions for this schedule) .....   | C233 |     |     |      |
| 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 |     |     |      |

1.

2.

3.

4.

5.

6.

7.

\* Describe on Schedule RI-E—Explanations.

Part II. Continued

| Memoranda  | Dollar Amounts in Thousands |     |     |      |      |
|--|-----------------------------|-----|-----|------|------|
|  | RIAD                        | Bil | Mil | Thou |      |
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....   | C435                        |     |     |      | M.1. |
| <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i> |                             |     |     |      |      |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....  | C389                        |     |     |      | M.2. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....   | C390                        |     |     |      | M.3. |
| <b>Memorandum item 4 is to be completed by all banks.</b>  |                             |     |     |      |      |
| 4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above) .....   | C781                        |     |     |      | M.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 |     |     |      |         |
|---|-----------------------------|-----|-----|------|---------|
|   | RIAD                        | Bil | Mil | Thou |         |
| 1. Other noninterest income (from Schedule RI, item 5.l)  |                             |     |     |      |         |
| Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:   |                             |     |     |      |         |
| a. Income and fees from the printing and sale of checks   | C013                        |     |     |      | 1.a.    |
| b. Earnings on/increase in value of cash surrender value of life insurance  | C014                        |     |     |      | 1.b.    |
| c. Income and fees from automated teller machines (ATMs)  | C016                        |     |     |      | 1.c.    |
| d. Rent and other income from other real estate owned   | 4042                        |     |     |      | 1.d.    |
| e. Safe deposit box rent  | C015                        |     |     |      | 1.e.    |
| f. <input type="text" value="TEXT 4461"/>   | 4461                        |     |     |      | 1.f.    |
| g. <input type="text" value="TEXT 4462"/>   | 4462                        |     |     |      | 1.g.    |
| h. <input type="text" value="TEXT 4463"/>   | 4463                        |     |     |      | 1.h.    |
| 2. Other noninterest expense (from Schedule RI, item 7.d)   |                             |     |     |      |         |
| Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:   |                             |     |     |      |         |
| a. Data processing expenses   | C017                        |     |     |      | 2.a.    |
| b. Advertising and marketing expenses   | 0497                        |     |     |      | 2.b.    |
| c. Directors' fees  | 4136                        |     |     |      | 2.c.    |
| d. Printing, stationery, and supplies   | C018                        |     |     |      | 2.d.    |
| e. Postage  | 8403                        |     |     |      | 2.e.    |
| f. Legal fees and expenses  | 4141                        |     |     |      | 2.f.    |
| g. FDIC deposit insurance assessments   | 4146                        |     |     |      | 2.g.    |
| h. <input type="text" value="TEXT 4464"/>   | 4464                        |     |     |      | 2.h.    |
| i. <input type="text" value="TEXT 4467"/>   | 4467                        |     |     |      | 2.i.    |
| j. <input type="text" value="TEXT 4468"/>   | 4468                        |     |     |      | 2.j.    |
| 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): |                             |     |     |      |         |
| a. (1) <input type="text" value="TEXT 4469"/>   | 4469                        |     |     |      | 3.a.(1) |
| (2) Applicable income tax effect  | 4486                        |     |     |      | 3.a.(2) |
| b. (1) <input type="text" value="TEXT 4487"/>   | 4487                        |     |     |      | 3.b.(1) |
| (2) Applicable income tax effect  | 4488                        |     |     |      | 3.b.(2) |
| c. (1) <input type="text" value="TEXT 4489"/>   | 4489                        |     |     |      | 3.c.(1) |
| (2) Applicable income tax effect  | 4491                        |     |     |      | 3.c.(2) |

Schedule RI-E—Continued

Dollar Amounts in Thousands

| Year-to-date |     |     |      |
|--------------|-----|-----|------|
| RIAD         | Bil | Mil | Thou |
|              |     |     |      |
| B526         |     |     |      |
| B527         |     |     |      |
|              |     |     |      |
| 4498         |     |     |      |
| 4499         |     |     |      |
|              |     |     |      |
| 4521         |     |     |      |
| 4522         |     |     |      |

4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):

a. TEXT  
B526

b. TEXT  
B527

4.a.  
4.b.

5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):

a. TEXT  
4498

b. TEXT  
4499

5.a.  
5.b.

6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):

a. TEXT  
4521

b. TEXT  
4522

6.a.  
6.b.

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

| RIAD | Yes |  | No |
|------|-----|--|----|
| 4769 |     |  |    |

7.

Comments? .....

Other explanations (please type or print clearly):

(TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2006

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                        | 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> .....            | 0081                        |     |     |      | 1.a.  |
| b.  | Interest-bearing balances <sup>2</sup> .....                                     | 0071                        |     |     |      | 1.b.  |
| 2. Securities:  |  |                             |     |     |      |       |
| a.  | Held-to-maturity securities (from Schedule RC-B, column A) .....                 | 1754                        |     |     |      | 2.a.  |
| b.  | Available-for-sale securities (from Schedule RC-B, column D).....                | 1773                        |     |     |      | 2.b.  |
| 3. Federal funds sold and securities purchased under agreements to resell:                        |  |                             |     |     |      |       |
| a.  | Federal funds sold.....  | B987                        |     |     |      | 3.a.  |
| b.  | Securities purchased under agreements to resell <sup>3</sup> .....               | B989                        |     |     |      | 3.b.  |
| 4. Loans and lease financing receivables (from Schedule RC-C):                                    |  |                             |     |     |      |       |
| a.  | Loans and leases held for sale .....   | 5369                        |     |     |      | 4.a.  |
| b.  | Loans and leases, net of unearned income .....                                   | B528                        |     |     |      | 4.b.  |
| c.  | LESS: Allowance for loan and lease losses .....                                  | 3123                        |     |     |      | 4.c.  |
| d.  | Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)..... | B529                        |     |     |      | 4.d.  |
| 5. Trading assets (from Schedule RC-D) .....  |  |                             |     |     |      |       |
| 6. Premises and fixed assets (including capitalized leases) .....                                 |  |                             |     |     |      |       |
| 7. Other real estate owned (from Schedule RC-M).....  |  |                             |     |     |      |       |
| 8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) ..... |  |                             |     |     |      |       |
| 9. <b>Not applicable</b>  |  |                             |     |     |      |       |
| 10. Intangible assets:  |  |                             |     |     |      |       |
| a.  | Goodwill .....   | 3163                        |     |     |      | 10.a. |
| b.  | Other intangible assets (from Schedule RC-M) .....                               | 0426                        |     |     |      | 10.b. |
| 11. Other assets (from Schedule RC-F) .....   |  |                             |     |     |      |       |
| 12. Total assets (sum of items 1 through 11) .....  |  |                             |     |     |      |       |
|   |  | 2170                        |     |     |      | 12.   |

<sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>3</sup> Includes all securities resale agreements, regardless of maturity.

Schedule RC—Continued

| Dollar Amounts in Thousands  |  |  |  | RCON | Bil | Mil | Thou |          |
|--|--|--|--|------|-----|-----|------|----------|
| <b>LIABILITIES</b>   |  |  |  |      |     |     |      |          |
| 13. Deposits:  |  |  |  |      |     |     |      |          |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....  |  |  |  | 2200 |     |     |      | 13.a.    |
| (1) Noninterest-bearing <sup>1</sup> .....   |  |  |  | 6631 |     |     |      | 13.a.(1) |
| (2) Interest-bearing.....  |  |  |  | 6636 |     |     |      | 13.a.(2) |
| b. Not applicable  |  |  |  |      |     |     |      |          |
| 14. Federal funds purchased and securities sold under agreements to repurchase:  |  |  |  |      |     |     |      |          |
| a. Federal funds purchased <sup>2</sup> .....  |  |  |  | B993 |     |     |      | 14.a.    |
| b. Securities sold under agreements to repurchase <sup>3</sup> .....   |  |  |  | B995 |     |     |      | 14.b.    |
| 15. Trading liabilities (from Schedule RC-D).....  |  |  |  | 3548 |     |     |      | 15.      |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)..... |  |  |  | 3190 |     |     |      | 16.      |
| 17. and 18. <b>Not applicable</b> .....  |  |  |  |      |     |     |      |          |
| 19. Subordinated notes and debentures <sup>4</sup> .....   |  |  |  | 3200 |     |     |      | 19.      |
| 20. Other liabilities (from Schedule RC-G).....  |  |  |  | 2930 |     |     |      | 20.      |
| 21. Total liabilities (sum of items 13 through 20).....  |  |  |  | 2948 |     |     |      | 21.      |
| 22. Minority interest in consolidated subsidiaries.....  |  |  |  | 3000 |     |     |      | 22.      |
| <b>EQUITY CAPITAL</b>  |  |  |  |      |     |     |      |          |
| 23. Perpetual preferred stock and related surplus.....   |  |  |  | 3838 |     |     |      | 23.      |
| 24. Common stock.....  |  |  |  | 3230 |     |     |      | 24.      |
| 25. Surplus (exclude all surplus related to preferred stock).....  |  |  |  | 3839 |     |     |      | 25.      |
| 26. a. Retained earnings.....  |  |  |  | 3632 |     |     |      | 26.a.    |
| b. Accumulated other comprehensive income <sup>5</sup> .....   |  |  |  | B530 |     |     |      | 26.b.    |
| 27. Other equity capital components <sup>6</sup> .....   |  |  |  | A130 |     |     |      | 27.      |
| 28. Total equity capital (sum of items 23 through 27).....   |  |  |  | 3210 |     |     |      | 28.      |
| 29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....                              |  |  |  | 3300 |     |     |      | 29.      |

Memorandum

**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 2005.....

| RCON | Number |
|------|--------|
| 6724 |        |

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> |
|--|---|

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.

<sup>2</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>3</sup> Includes all securities repurchase agreements, regardless of maturity.

<sup>4</sup> Includes limited-life preferred stock and related surplus.

<sup>5</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

<sup>6</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## 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 |     |     |      |  |  |  |  |      |
|--|--|--|--|-----------------------------|-----|-----|------|--|--|--|--|------|
|  |  |  |  | RCON                        | Bil | Mil | Thou |  |  |  |  |      |
| 1. Cash items in process of collection, unposted debits, and currency and coin:              |  |  |  |                             |     |     |      |  |  |  |  |      |
| a. Cash items in process of collection and unposted debits .....                             |  |  |  | 0020                        |     |     |      |  |  |  |  | 1.a. |
| b. Currency and coin .....   |  |  |  | 0080                        |     |     |      |  |  |  |  | 1.b. |
| 2. Balances due from depository institutions in the U.S.:                                    |  |  |  |                             |     |     |      |  |  |  |  |      |
| a. U.S. branches and agencies of foreign banks .....   |  |  |  | 0083                        |     |     |      |  |  |  |  | 2.a. |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. ....     |  |  |  | 0085                        |     |     |      |  |  |  |  | 2.b. |
| 3. Balances due from banks in foreign countries and foreign central banks:                   |  |  |  |                             |     |     |      |  |  |  |  |      |
| a. Foreign branches of other U.S. banks .....  |  |  |  | 0073                        |     |     |      |  |  |  |  | 3.a. |
| b. Other banks in foreign countries and foreign central banks .....                          |  |  |  | 0074                        |     |     |      |  |  |  |  | 3.b. |
| 4. Balances due from Federal Reserve Banks .....   |  |  |  | 0090                        |     |     |      |  |  |  |  | 4.   |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) ..... |  |  |  | 0010                        |     |     |      |  |  |  |  | 5.   |

## Schedule RC-B—Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands   | Held-to-maturity             |     |     |      |                          |     |     |      | Available-for-sale           |     |     |      |                          |     |     |      |      |  |  |  |      |  |  |  |      |  |  |  |      |  |  |  |      |
|---|------------------------------|-----|-----|------|--------------------------|-----|-----|------|------------------------------|-----|-----|------|--------------------------|-----|-----|------|------|--|--|--|------|--|--|--|------|--|--|--|------|--|--|--|------|
|   | (Column A)<br>Amortized Cost |     |     |      | (Column B)<br>Fair Value |     |     |      | (Column C)<br>Amortized Cost |     |     |      | (Column D)<br>Fair Value |     |     |      |      |  |  |  |      |  |  |  |      |  |  |  |      |  |  |  |      |
|   | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |      |  |  |  |      |  |  |  |      |  |  |  |      |  |  |  |      |
| 1. U.S. Treasury securities..   | 0211                         |     |     |      | 0213                     |     |     |      | 1286                         |     |     |      | 1287                     |     |     |      | 1.   |  |  |  |      |  |  |  |      |  |  |  |      |  |  |  |      |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities): |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      | 2.a. |  |  |  |      |  |  |  |      |  |  |  |      |  |  |  |      |
| a. Issued by U.S. Government agencies <sup>1</sup> .....                    |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      | 1289 |  |  |  | 1290 |  |  |  | 1291 |  |  |  | 1293 |  |  |  | 2.a. |
| b. Issued by U.S. Government-sponsored agencies <sup>2</sup> ..             |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      | 1294 |  |  |  | 1295 |  |  |  | 1297 |  |  |  | 1298 |  |  |  | 2.b. |
| 3. Securities issued by states and political subdivisions in the U.S....    | 8496                         |     |     |      | 8497                     |     |     |      | 8498                         |     |     |      | 8499                     |     |     |      | 3.   |  |  |  |      |  |  |  |      |  |  |  |      |  |  |  |      |

<sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>2</sup> Includes 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.

Schedule RC-B—Continued

| Dollar Amounts in Thousands   | Held-to-maturity             |     |     |      |                          |     |     |      | Available-for-sale           |     |     |      |                          |     |     |      |         |
|---|------------------------------|-----|-----|------|--------------------------|-----|-----|------|------------------------------|-----|-----|------|--------------------------|-----|-----|------|---------|
|   | (Column A)<br>Amortized Cost |     |     |      | (Column B)<br>Fair Value |     |     |      | (Column C)<br>Amortized Cost |     |     |      | (Column D)<br>Fair Value |     |     |      |         |
|   | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |         |
| 4. Mortgage-backed securities (MBS):  |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| a. Pass-through securities:   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| (1) Guaranteed by GNMA .....  | 1698                         |     |     |      | 1699                     |     |     |      | 1701                         |     |     |      | 1702                     |     |     |      | 4.a.(1) |
| (2) Issued by FNMA and FHLMC.....   | 1703                         |     |     |      | 1705                     |     |     |      | 1706                         |     |     |      | 1707                     |     |     |      | 4.a.(2) |
| (3) Other pass-through securities   | 1709                         |     |     |      | 1710                     |     |     |      | 1711                         |     |     |      | 1713                     |     |     |      | 4.a.(3) |
| b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA  | 1714                         |     |     |      | 1715                     |     |     |      | 1716                         |     |     |      | 1717                     |     |     |      | 4.b.(1) |
| (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....  | 1718                         |     |     |      | 1719                     |     |     |      | 1731                         |     |     |      | 1732                     |     |     |      | 4.b.(2) |
| (3) All other mortgage-backed securities.....   | 1733                         |     |     |      | 1734                     |     |     |      | 1735                         |     |     |      | 1736                     |     |     |      | 4.b.(3) |
| 5. <b>Asset-backed securities (ABS)</b> .....   | C026                         |     |     |      | C988                     |     |     |      | C989                         |     |     |      | C027                     |     |     |      | 5.      |
| 6. Other debt securities:   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| a. Other domestic debt securities .....   | 1737                         |     |     |      | 1738                     |     |     |      | 1739                         |     |     |      | 1741                     |     |     |      | 6.a.    |
| b. Foreign debt securities .....  | 1742                         |     |     |      | 1743                     |     |     |      | 1744                         |     |     |      | 1746                     |     |     |      | 6.b.    |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup>                                       |                              |     |     |      |                          |     |     |      | A510                         |     |     |      | A511                     |     |     |      | 7.      |
| 8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b) ..... | 1754                         |     |     |      | 1771                     |     |     |      | 1772                         |     |     |      | 1773                     |     |     |      | 8.      |

<sup>1</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

|   | RCON | Bil | Mil | Thou |           |
|---|------|-----|-----|------|-----------|
| 1. Pledged securities <sup>1</sup> .....  | 0416 |     |     |      | M.1.      |
| 2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):  |      |     |     |      |           |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 4</sup> |      |     |     |      |           |
| (1) Three months or less .....  | A549 |     |     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....   | A550 |     |     |      | M.2.a.(2) |
| (3) Over one year through three years .....   | A551 |     |     |      | M.2.a.(3) |
| (4) Over three years through five years .....   | A552 |     |     |      | M.2.a.(4) |
| (5) Over five years through 15 years .....  | A553 |     |     |      | M.2.a.(5) |
| (6) Over 15 years .....   | A554 |     |     |      | 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: <sup>3, 5</sup>   |      |     |     |      |           |
| (1) Three months or less .....  | A555 |     |     |      | M.2.b.(1) |
| (2) Over three months through 12 months .....   | A556 |     |     |      | M.2.b.(2) |
| (3) Over one year through three years .....   | A557 |     |     |      | M.2.b.(3) |
| (4) Over three years through five years .....   | A558 |     |     |      | M.2.b.(4) |
| (5) Over five years through 15 years .....  | A559 |     |     |      | M.2.b.(5) |
| (6) Over 15 years .....   | A560 |     |     |      | 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>   |      |     |     |      |           |
| (1) Three years or less .....   | A561 |     |     |      | M.2.c.(1) |
| (2) Over three years .....  | A562 |     |     |      | M.2.c.(2) |
| d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....   | A248 |     |     |      | M.2.d.    |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ..  | 1778 |     |     |      | M.3.      |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  |      |     |     |      |           |
| a. Amortized cost .....   | 8782 |     |     |      | M.4.a.    |
| b. Fair value .....   | 8783 |     |     |      | M.4.b.    |

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

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

<sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<sup>5</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<sup>6</sup> 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, item 4.b, sum of columns A and D.



Schedule RC-B—Continued

Memoranda (continued)

| Dollar Amounts in Thousands   | Held-to-maturity             |     |     |      |                          |     |     |      | Available-for-sale           |     |     |      |                          |     |     |      |        |
|---|------------------------------|-----|-----|------|--------------------------|-----|-----|------|------------------------------|-----|-----|------|--------------------------|-----|-----|------|--------|
|   | (Column A)<br>Amortized Cost |     |     |      | (Column B)<br>Fair Value |     |     |      | (Column C)<br>Amortized Cost |     |     |      | (Column D)<br>Fair Value |     |     |      |        |
|   | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |        |
| <b>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></b>          |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |        |
| <b>5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):</b> |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |        |
| a. Credit card receivables .....  | B838                         |     |     |      | B839                     |     |     |      | B840                         |     |     |      | B841                     |     |     |      | M.5.a. |
| b. Home equity lines.....   | B842                         |     |     |      | B843                     |     |     |      | B844                         |     |     |      | B845                     |     |     |      | M.5.b. |
| c. Automobile loans.....  | B846                         |     |     |      | B847                     |     |     |      | B848                         |     |     |      | B849                     |     |     |      | M.5.c. |
| d. Other consumer loans.....  | B850                         |     |     |      | B851                     |     |     |      | B852                         |     |     |      | B853                     |     |     |      | M.5.d. |
| e. Commercial and industrial loans .....  | B854                         |     |     |      | B855                     |     |     |      | B856                         |     |     |      | B857                     |     |     |      | M.5.e  |
| f. Other .....  | B858                         |     |     |      | B859                     |     |     |      | B860                         |     |     |      | B861                     |     |     |      | M.5.f. |

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2005**, Report of Condition.

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands

|  | (Column A)<br>To Be Completed<br>by Banks with<br>\$300 Million or More<br>in Total Assets <sup>1</sup> |     |     |      | (Column B)<br>To Be Completed<br>by All Banks |     |     |      |            |
|--|---|-----|-----|------|---|-----|-----|------|------------|
|  | RCON  | Bil | Mil | Thou | RCON  | Bil | Mil | Thou |            |
| 1. Loans secured by real estate:   |   |     |     |      |   |     |     |      |            |
| a. Construction, land development, and other land loans .....  |   |     |     |      | 1415  |     |     |      | 1.a.       |
| b. Secured by farmland (including farm residential and other improvements).....  |   |     |     |      | 1420  |     |     |      | 1.b.       |
| c. Secured by 1–4 family residential properties:   |   |     |     |      |   |     |     |      |            |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....                                  |   |     |     |      | 1797  |     |     |      | 1.c.(1)    |
| (2) Closed-end loans secured by 1–4 family residential properties:   |   |     |     |      |   |     |     |      |            |
| (a) Secured by first liens .....   |   |     |     |      | 5367  |     |     |      | 1.c.(2)(a) |
| (b) Secured by junior liens .....  |   |     |     |      | 5368  |     |     |      | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties .....   |   |     |     |      | 1460  |     |     |      | 1.d.       |
| e. Secured by nonfarm nonresidential properties .....  |   |     |     |      | 1480  |     |     |      | 1.e.       |
| 2. Loans to depository institutions and acceptances of other banks.....  |   |     |     |      | 1288  |     |     |      | 2.         |
| a. To commercial banks in the U.S.:  |   |     |     |      |   |     |     |      |            |
| (1) To U.S. branches and agencies of foreign banks .....   | B532  |     |     |      |   |     |     |      | 2.a.(1)    |
| (2) To other commercial banks in the U.S. ....   | B533  |     |     |      |   |     |     |      | 2.a.(2)    |
| b. To other depository institutions in the U.S. ....   | B534  |     |     |      |   |     |     |      | 2.b.       |
| c. To banks in foreign countries:  |   |     |     |      |   |     |     |      |            |
| (1) To foreign branches of other U.S. banks .....  | B536  |     |     |      |   |     |     |      | 2.c.(1)    |
| (2) To other banks in foreign countries .....  | B537  |     |     |      |   |     |     |      | 2.c.(2)    |
| 3. Loans to finance agricultural production and other loans to farmers .....   |   |     |     |      | 1590  |     |     |      | 3.         |
| 4. Commercial and industrial loans.....  |   |     |     |      | 1766  |     |     |      | 4.         |
| a. To U.S. addressees (domicile) .....   | 1763  |     |     |      |   |     |     |      | 4.a.       |
| b. To non-U.S. addressees (domicile) .....   | 1764  |     |     |      |   |     |     |      | 4.b.       |
| 5. Not applicable  |   |     |     |      |   |     |     |      |            |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):                    |   |     |     |      |   |     |     |      |            |
| a. Credit cards .....  |   |     |     |      | B538  |     |     |      | 6.a.       |
| b. Other revolving credit plans .....  |   |     |     |      | B539  |     |     |      | 6.b.       |
| c. Other consumer loans (includes single payment, installment, and all student loans).....   |   |     |     |      | 2011  |     |     |      | 6.c.       |
| 7. Loans to foreign governments and official institutions (including foreign central banks) .....  |   |     |     |      | 2081  |     |     |      | 7.         |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....  |   |     |     |      | 2107  |     |     |      | 8.         |
| 9. Other loans .....   |   |     |     |      | 1563  |     |     |      | 9.         |
| a. Loans for purchasing or carrying securities (secured and unsecured) ...   | 1545  |     |     |      |   |     |     |      | 9.a.       |
| b. All other loans (exclude consumer loans) .....  | 1564  |     |     |      |   |     |     |      | 9.b.       |
| 10. Lease financing receivables (net of unearned income) .....   |   |     |     |      | 2165  |     |     |      | 10.        |
| a. Of U.S. addressees (domicile) .....   | 2182  |     |     |      |   |     |     |      | 10.a.      |
| b. Of non-U.S. addressees (domicile) .....   | 2183  |     |     |      |   |     |     |      | 10.b.      |
| 11. LESS: Any unearned income on loans reflected in items 1–9 above .....  |   |     |     |      | 2123  |     |     |      | 11.        |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .... |   |     |     |      | 2122  |     |     |      | 12.        |

<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

|  | RCON | Bil | Mil | Thou |           |
|--|------|-----|-----|------|-----------|
| 1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures)..... | 1616 |     |     |      | M.1.      |
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):  |      |     |     |      |           |
| a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: <sup>1,2</sup>  |      |     |     |      |           |
| (1) Three months or less .....   | A564 |     |     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....  | A565 |     |     |      | M.2.a.(2) |
| (3) Over one year through three years .....  | A566 |     |     |      | M.2.a.(3) |
| (4) Over three years through five years .....  | A567 |     |     |      | M.2.a.(4) |
| (5) Over five years through 15 years.....  | A568 |     |     |      | M.2.a.(5) |
| (6) Over 15 years .....  | A569 |     |     |      | 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: <sup>1,3</sup>            |      |     |     |      |           |
| (1) Three months or less .....   | A570 |     |     |      | M.2.b.(1) |
| (2) Over three months through 12 months .....  | A571 |     |     |      | M.2.b.(2) |
| (3) Over one year through three years .....  | A572 |     |     |      | M.2.b.(3) |
| (4) Over three years through five years .....  | A573 |     |     |      | M.2.b.(4) |
| (5) Over five years through 15 years.....  | A574 |     |     |      | M.2.b.(5) |
| (6) Over 15 years .....  | A575 |     |     |      | 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) .....  | A247 |     |     |      | 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>4</sup> .....   | 2746 |     |     |      | 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) .....   | 5370 |     |     |      | M.4.      |
| 5. To be completed by banks with \$300 million or more in total assets: <sup>5</sup><br>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).....   | B837 |     |     |      | 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>               |      |     |     |      |           |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. ....  | C391 |     |     |      | M.6.      |
| <b>Memorandum item 7 is to be completed by all banks.</b>  |      |     |     |      |           |
| 7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):   |      |     |     |      |           |
| a. Outstanding balance .....   | C779 |     |     |      | M.7.a.    |
| b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....  | C780 |     |     |      | M.7.b.    |

<sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

<sup>3</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

<sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>5</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2005**, Report of Condition.

## Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is 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.

| Dollar Amounts in Thousands  |      |     |     |      |      |
|--|------|-----|-----|------|------|
|  | RCON | Bil | Mil | Thou |      |
| <b>ASSETS</b>  |      |     |     |      |      |
| 1. U.S. Treasury securities .....  | 3531 |     |     |      | 1.   |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) .....   | 3532 |     |     |      | 2.   |
| 3. Securities issued by states and political subdivisions in the U.S. ....   | 3533 |     |     |      | 3.   |
| 4. Mortgage-backed securities (MBS):   |      |     |     |      |      |
| a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....   | 3534 |     |     |      | 4.a. |
| b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA<br>(include CMOs, REMICs, and stripped MBS) ..... | 3535 |     |     |      | 4.b. |
| c. All other mortgage-backed securities .....  | 3536 |     |     |      | 4.c. |
| 5. Other debt securities .....   | 3537 |     |     |      | 5.   |
| 6.–8. Not applicable   |      |     |     |      |      |
| 9. Other trading assets .....  | 3541 |     |     |      | 9.   |
| 10. Not applicable   |      |     |     |      |      |
| 11. Derivatives with a positive fair value .....   | 3543 |     |     |      | 11.  |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....  | 3545 |     |     |      | 12.  |
| <b>LIABILITIES</b>   |      |     |     |      |      |
| 13. Liability for short positions .....  | 3546 |     |     |      | 13.  |
| 14. Derivatives with a negative fair value .....   | 3547 |     |     |      | 14.  |
| 15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....                                     | 3548 |     |     |      | 15.  |

Schedule RC-E—Deposit Liabilities

| Dollar Amounts in Thousands  | Transaction Accounts   |     |     |      |  |     |     |      | Nontransaction Accounts                                       |      |     |      |  |    |
|--|--|-----|-----|------|--|-----|-----|------|---|------|-----|------|--|----|
|  | (Column A)<br>Total transaction accounts (including total demand deposits) |     |     |      | (Column B)<br>Memo: Total demand deposits (included in column A) |     |     |      | (Column C)<br>Total nontransaction accounts (including MMDAs) |      |     |      |  |    |
|  | RCON   | Bil | Mil | Thou | RCON   | Bil | Mil | Thou | RCON  | Bil  | Mil | Thou |  |    |
| Deposits of:   |  |     |     |      |  |     |     |      |   |      |     |      |  |    |
| 1. Individuals, partnerships, and corporations (include all certified and official checks).....      | B549   |     |     |      |  |     |     |      |   | B550 |     |      |  | 1. |
| 2. U.S. Government .....   | 2202   |     |     |      |  |     |     |      |   | 2520 |     |      |  | 2. |
| 3. States and political subdivisions in the U.S. ....  | 2203   |     |     |      |  |     |     |      |   | 2530 |     |      |  | 3. |
| 4. Commercial banks and other depository institutions in the U.S. ....                               | B551   |     |     |      |  |     |     |      |   | B552 |     |      |  | 4. |
| 5. Banks in foreign countries.....   | 2213   |     |     |      |  |     |     |      |   | 2236 |     |      |  | 5. |
| 6. Foreign governments and official institutions (including foreign central banks) .....             | 2216   |     |     |      |  |     |     |      |   | 2377 |     |      |  | 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) ..... | 2215   |     |     |      | 2210   |     |     |      |   | 2385 |     |      |  | 7. |

Memoranda

| Dollar Amounts in Thousands  | Dollar Amounts in Thousands |     |     |      |           |
|--|-----------------------------|-----|-----|------|-----------|
|  | RCON                        | Bil | Mil | Thou |           |
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C):   |                             |     |     |      |           |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....   | 6835                        |     |     |      | M.1.a.    |
| b. Total brokered deposits .....   | 2365                        |     |     |      | M.1.b.    |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): <sup>1</sup>   |                             |     |     |      |           |
| (1) Issued in denominations of less than \$100,000.....  | 2343                        |     |     |      | M.1.c.(1) |
| (2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....   | 2344                        |     |     |      | M.1.c.(2) |
| d. Maturity data for brokered deposits:  |                             |     |     |      |           |
| (1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....  | A243                        |     |     |      | M.1.d.(1) |
| (2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....   | A244                        |     |     |      | M.1.d.(2) |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <b>(to be completed for the December report only)</b> ..... | 5590                        |     |     |      | M.1.e.    |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):  |                             |     |     |      |           |
| a. Savings deposits:   |                             |     |     |      |           |
| (1) Money market deposit accounts (MMDAs) .....  | 6810                        |     |     |      | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) .....  | 0352                        |     |     |      | M.2.a.(2) |
| b. Total time deposits of less than \$100,000 .....  | 6648                        |     |     |      | M.2.b.    |
| c. Total time deposits of \$100,000 or more .....  | 2604                        |     |     |      | M.2.c.    |

<sup>1</sup> Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000. Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued *either* in denominations of exactly \$100,000 through exactly \$250,000 *or* in denominations greater than \$100,000 and participated out by the broker in shares of \$250,000 or less.

Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands

|  | RCON | Bil | Mil | Thou |           |
|--|------|-----|-----|------|-----------|
| <b>3. Maturity and repricing data for time deposits of less than \$100,000:</b>  |      |     |     |      |           |
| a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: <sup>1,2</sup>  |      |     |     |      |           |
| (1) Three months or less .....   | A579 |     |     |      | M.3.a.(1) |
| (2) Over three months through 12 months .....  | A580 |     |     |      | M.3.a.(2) |
| (3) Over one year through three years .....  | A581 |     |     |      | M.3.a.(3) |
| (4) Over three years .....   | A582 |     |     |      | M.3.a.(4) |
| b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less<br>(included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> ..... |      |     |     |      |           |
|  | A241 |     |     |      | M.3.b.    |
| <b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>  |      |     |     |      |           |
| a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>1,4</sup>  |      |     |     |      |           |
| (1) Three months or less .....   | A584 |     |     |      | M.4.a.(1) |
| (2) Over three months through 12 months .....  | A585 |     |     |      | M.4.a.(2) |
| (3) Over one year through three years .....  | A586 |     |     |      | M.4.a.(3) |
| (4) Over three years .....   | A587 |     |     |      | M.4.a.(4) |
| b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less<br>(included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....   |      |     |     |      |           |
|  | A242 |     |     |      | M.4.b.    |

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>3</sup> 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.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

## Schedule RC-F—Other Assets

| Dollar Amounts in Thousands   |      |  |      |  | RCON | Bil | Mil | Thou |      |  |  |  |      |
|---|------|--|------|--|------|-----|-----|------|------|--|--|--|------|
| 1. Accrued interest receivable <sup>1</sup> .....   |      |  |      |  | B556 |     |     |      | 1.   |  |  |  |      |
| 2. Net deferred tax assets <sup>2</sup> .....   |      |  |      |  | 2148 |     |     |      | 2.   |  |  |  |      |
| 3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:                                   |      |  |      |  |      |     |     |      |      |  |  |  |      |
| a. Mortgage loans .....   |      |  |      |  | A519 |     |     |      | 3.a. |  |  |  |      |
| b. Other financial assets.....  |      |  |      |  | A520 |     |     |      | 3.b. |  |  |  |      |
| 4. Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .....                             |      |  |      |  | 1752 |     |     |      | 4.   |  |  |  |      |
| 5. <b>Life insurance assets</b> .....   |      |  |      |  | C009 |     |     |      | 5.   |  |  |  |      |
| 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....           |      |  |      |  | 2168 |     |     |      | 6.   |  |  |  |      |
| a. Prepaid expenses   | 2166 |  |      |  |      |     |     |      | 6.a. |  |  |  |      |
| b. Repossessed personal property (including vehicles)   | 1578 |  |      |  |      |     |     |      | 6.b. |  |  |  |      |
| c. Derivatives with a positive fair value held for purposes other than trading  |      |  |      |  | C010 |     |     |      | 6.c. |  |  |  |      |
| d. Retained interests in accrued interest receivable related to securitized credit cards                              |      |  |      |  | C436 |     |     |      | 6.d. |  |  |  |      |
| e. <table border="1" style="font-size: small;"><tr><td>TEXT</td><td></td></tr><tr><td>3549</td><td></td></tr></table> | TEXT |  | 3549 |  | 3549 |     |     |      |      |  |  |  | 6.e. |
| TEXT  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 3549  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| f. <table border="1" style="font-size: small;"><tr><td>TEXT</td><td></td></tr><tr><td>3550</td><td></td></tr></table> | TEXT |  | 3550 |  | 3550 |     |     |      |      |  |  |  | 6.f. |
| TEXT  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 3550  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| g. <table border="1" style="font-size: small;"><tr><td>TEXT</td><td></td></tr><tr><td>3551</td><td></td></tr></table> | TEXT |  | 3551 |  | 3551 |     |     |      |      |  |  |  | 6.g. |
| TEXT  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 3551  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....  |      |  |      |  | 2160 |     |     |      | 7.   |  |  |  |      |

## Schedule RC-G—Other Liabilities

| Dollar Amounts in Thousands   |      |  |      |  | RCON | Bil | Mil | Thou |      |  |  |  |      |
|---|------|--|------|--|------|-----|-----|------|------|--|--|--|------|
| 1. a. Interest accrued and unpaid on deposits <sup>5</sup> .....  |      |  |      |  | 3645 |     |     |      | 1.a. |  |  |  |      |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....                                    |      |  |      |  | 3646 |     |     |      | 1.b. |  |  |  |      |
| 2. Net deferred tax liabilities <sup>2</sup> .....  |      |  |      |  | 3049 |     |     |      | 2.   |  |  |  |      |
| 3. Allowance for credit losses on off-balance sheet credit exposures.....   |      |  |      |  | B557 |     |     |      | 3.   |  |  |  |      |
| 4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....       |      |  |      |  | 2938 |     |     |      | 4.   |  |  |  |      |
| a. Accounts payable   | 3066 |  |      |  |      |     |     |      | 4.a. |  |  |  |      |
| b. Deferred compensation liabilities  |      |  |      |  | C011 |     |     |      | 4.b. |  |  |  |      |
| c. Dividends declared but not yet payable   | 2932 |  |      |  |      |     |     |      | 4.c. |  |  |  |      |
| d. Derivatives with a negative fair value held for purposes other than trading  |      |  |      |  | C012 |     |     |      | 4.d. |  |  |  |      |
| e. <table border="1" style="font-size: small;"><tr><td>TEXT</td><td></td></tr><tr><td>3552</td><td></td></tr></table> | TEXT |  | 3552 |  | 3552 |     |     |      |      |  |  |  | 4.e. |
| TEXT  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 3552  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| f. <table border="1" style="font-size: small;"><tr><td>TEXT</td><td></td></tr><tr><td>3553</td><td></td></tr></table> | TEXT |  | 3553 |  | 3553 |     |     |      |      |  |  |  | 4.f. |
| TEXT  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 3553  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| g. <table border="1" style="font-size: small;"><tr><td>TEXT</td><td></td></tr><tr><td>3554</td><td></td></tr></table> | TEXT |  | 3554 |  | 3554 |     |     |      |      |  |  |  | 4.g. |
| TEXT  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 3554  |      |  |      |  |      |     |     |      |      |  |  |  |      |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....   |      |  |      |  | 2930 |     |     |      | 5.   |  |  |  |      |

<sup>1</sup> Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>3</sup> 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.

<sup>4</sup> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

# Schedule RC-K—Quarterly Averages<sup>1</sup>

|                    |   | Dollar Amounts in Thousands |     |     |      |         |
|--------------------|---|-----------------------------|-----|-----|------|---------|
|                    |   | RCON                        | Bil | Mil | Thou |         |
| <b>ASSETS</b>      |   |                             |     |     |      |         |
| 1.                 | Interest-bearing balances due from depository institutions.....   | 3381                        |     |     |      | 1.      |
| 2.                 | U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> <b>(excluding mortgage-backed securities)</b> .....                      | B558                        |     |     |      | 2.      |
| 3.                 | Mortgage-backed securities <sup>2</sup> .....   | B559                        |     |     |      | 3.      |
| 4.                 | All other securities <sup>2, 3</sup> <b>(includes securities issued by states and political subdivisions in the U.S.)</b> .....                       | B560                        |     |     |      | 4.      |
| 5.                 | Federal funds sold and securities purchased under agreements to resell.....   | 3365                        |     |     |      | 5.      |
| 6.                 | <b>Items 6.a through 6.d.(2) are to be completed by all banks.</b>  |                             |     |     |      |         |
|                    | Loans:  |                             |     |     |      |         |
| a.                 | Total loans .....   | 3360                        |     |     |      | 6.a.    |
| b.                 | Loans secured by real estate .....  | 3385                        |     |     |      | 6.b.    |
| c.                 | Commercial and industrial loans .....   | 3387                        |     |     |      | 6.c.    |
| d.                 | Loans to individuals for household, family, and other personal expenditures:  |                             |     |     |      |         |
|                    | (1) Credit cards.....   | B561                        |     |     |      | 6.d.(1) |
|                    | (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....                          | B562                        |     |     |      | 6.d.(2) |
| 7.                 | <i>To be completed by banks with \$100 million or more in total assets.</i> <sup>4</sup>  |                             |     |     |      |         |
|                    | Trading assets.....   | 3401                        |     |     |      | 7.      |
| 8.                 | Lease financing receivables (net of unearned income) .....  | 3484                        |     |     |      | 8.      |
| 9.                 | Total assets <sup>5</sup> .....   | 3368                        |     |     |      | 9.      |
| <b>LIABILITIES</b> |   |                             |     |     |      |         |
| 10.                | Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) ..... | 3485                        |     |     |      | 10.     |
| 11.                | Nontransaction accounts:  |                             |     |     |      |         |
| a.                 | Savings deposits <b>(includes MMDAs)</b> .....  | B563                        |     |     |      | 11.a.   |
| b.                 | Time deposits of \$100,000 or more.....   | A514                        |     |     |      | 11.b.   |
| c.                 | Time deposits of less than \$100,000.....   | A529                        |     |     |      | 11.c.   |
| 12.                | Federal funds purchased and securities sold under agreements to repurchase .....  | 3353                        |     |     |      | 12.     |
| 13.                | <i>To be completed by banks with \$100 million or more in total assets.</i> <sup>4</sup>  |                             |     |     |      |         |
|                    | Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....  | 3355                        |     |     |      | 13.     |

**Memorandum**

|    |   | Dollar Amounts in Thousands |     |     |      |      |
|----|---|-----------------------------|-----|-----|------|------|
|    |   | RCON                        | Bil | Mil | Thou |      |
| 1. | <i>Memorandum item 1 is to be completed by:</i> <sup>4</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 .....   | 3386                        |     |     |      | M.1. |

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of **DAILY** figures for the quarter, or (2) an average of **WEEKLY** figures (i.e., the Wednesday of each week of the quarter).

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>4</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2005**, Report of Condition.

<sup>5</sup> 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—Continued

Dollar Amounts in Thousands

|   | RCON | Tril | Bil | Mil | Thou |       |
|---|------|------|-----|-----|------|-------|
| 11. Year-to-date merchant credit card sales volume:                     |      |      |     |     |      |       |
| a. Sales for which the reporting bank is the acquiring bank.....        | C223 |      |     |     |      | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk ..... | C224 |      |     |     |      | 11.b. |

| Derivatives Position Indicators   | (Column A)<br>Interest Rate<br>Contracts |     |     |      | (Column B)<br>Foreign Exchange<br>Contracts |     |     |      | (Column C)<br>Equity Derivative<br>Contracts |     |     |      | (Column D)<br>Commodity and<br>Other Contracts |     |     |      |          |
|---|--|-----|-----|------|---|-----|-----|------|--|-----|-----|------|--|-----|-----|------|----------|
|   | Tril                                     | Bil | Mil | Thou | Tril  | Bil | Mil | Thou | Tril   | Bil | Mil | Thou | Tril   | Bil | Mil | Thou |          |
| 12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14): |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
| a. Futures contracts .....  | RCON 8693                                |     |     |      | RCON 8694                                   |     |     |      | RCON 8695                                    |     |     |      | RCON 8696                                      |     |     |      | 12.a.    |
| b. Forward contracts .....  | RCON 8697                                |     |     |      | RCON 8698                                   |     |     |      | RCON 8699                                    |     |     |      | RCON 8700                                      |     |     |      | 12.b.    |
| c. Exchange-traded option contracts:  | RCON 8701                                |     |     |      | RCON 8702                                   |     |     |      | RCON 8703                                    |     |     |      | RCON 8704                                      |     |     |      |          |
| (1) Written options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 12.c.(1) |
| (2) Purchased options .....   | RCON 8705                                |     |     |      | RCON 8706                                   |     |     |      | RCON 8707                                    |     |     |      | RCON 8708                                      |     |     |      | 12.c.(2) |
| d. Over-the-counter option contracts:   | RCON 8709                                |     |     |      | RCON 8710                                   |     |     |      | RCON 8711                                    |     |     |      | RCON 8712                                      |     |     |      |          |
| (1) Written options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 12.d.(1) |
| (2) Purchased options .....   | RCON 8713                                |     |     |      | RCON 8714                                   |     |     |      | RCON 8715                                    |     |     |      | RCON 8716                                      |     |     |      | 12.d.(2) |
| e. Swaps .....  | RCON 3450                                |     |     |      | RCON 3826                                   |     |     |      | RCON 8719                                    |     |     |      | RCON 8720                                      |     |     |      | 12.e.    |
| 13. Total gross notional amount of derivative contracts held for trading .....  | RCON A126                                |     |     |      | RCON A127                                   |     |     |      | RCON 8723                                    |     |     |      | RCON 8724                                      |     |     |      | 13.      |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading .....                              | RCON 8725                                |     |     |      | RCON 8726                                   |     |     |      | RCON 8727                                    |     |     |      | RCON 8728                                      |     |     |      | 14.      |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate .....  | RCON A589                                |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.a.    |
| 15. Gross fair values of derivative contracts:  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
| a. Contracts held for trading:  | RCON 8733                                |     |     |      | RCON 8734                                   |     |     |      | RCON 8735                                    |     |     |      | RCON 8736                                      |     |     |      |          |
| (1) Gross positive fair value .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 15.a.(1) |
| (2) Gross negative fair value .....   | RCON 8737                                |     |     |      | RCON 8738                                   |     |     |      | RCON 8739                                    |     |     |      | RCON 8740                                      |     |     |      | 15.a.(2) |
| b. Contracts held for purposes other than trading:  | RCON 8741                                |     |     |      | RCON 8742                                   |     |     |      | RCON 8743                                    |     |     |      | RCON 8744                                      |     |     |      |          |
| (1) Gross positive fair value .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 15.b.(1) |
| (2) Gross negative fair value .....   | RCON 8745                                |     |     |      | RCON 8746                                   |     |     |      | RCON 8747                                    |     |     |      | RCON 8748                                      |     |     |      | 15.b.(2) |

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

|  | RCON | Bil | Mil | Thou |            |
|--|------|-----|-----|------|------------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:   |      |     |     |      |            |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....  | 6164 |     |     |      | 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..... | 6165 |     |     |      | 1.b.       |
| 2. Intangible assets other than goodwill:  |      |     |     |      |            |
| a. Mortgage servicing assets .....   | 3164 |     |     |      | 2.a.       |
| (1) Estimated fair value of mortgage servicing assets .....  | A590 |     |     |      | 2.a.(1)    |
| b. Purchased credit card relationships and nonmortgage servicing assets .....  | B026 |     |     |      | 2.b.       |
| c. All other identifiable intangible assets .....  | 5507 |     |     |      | 2.c.       |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....   | 0426 |     |     |      | 2.d.       |
| 3. Other real estate owned:  |      |     |     |      |            |
| a. Direct and indirect investments in real estate ventures.....  | 5372 |     |     |      | 3.a.       |
| b. All other real estate owned:  |      |     |     |      |            |
| (1) Construction, land development, and other land .....   | 5508 |     |     |      | 3.b.(1)    |
| (2) Farmland.....  | 5509 |     |     |      | 3.b.(2)    |
| (3) 1–4 family residential properties.....   | 5510 |     |     |      | 3.b.(3)    |
| (4) Multifamily (5 or more) residential properties.....  | 5511 |     |     |      | 3.b.(4)    |
| (5) Nonfarm nonresidential properties.....   | 5512 |     |     |      | 3.b.(5)    |
| (6) <b>Foreclosed properties from “GNMA loans”</b> .....   | C979 |     |     |      | 3.b.(6)    |
| c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....  | 2150 |     |     |      | 3.c.       |
| 4. Investments in unconsolidated subsidiaries and associated companies:  |      |     |     |      |            |
| a. Direct and indirect investments in real estate ventures.....  | 5374 |     |     |      | 4.a.       |
| b. All other investments in unconsolidated subsidiaries and associated companies .....   | 5375 |     |     |      | 4.b.       |
| c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8).....  | 2130 |     |     |      | 4.c.       |
| 5. Other borrowed money:   |      |     |     |      |            |
| a. Federal Home Loan Bank advances:  |      |     |     |      |            |
| (1) <b>Advances with a remaining maturity or next repricing date of:</b> <sup>1</sup>  |      |     |     |      |            |
| (a) <b>One year or less</b> .....  | F055 |     |     |      | 5.a.(1)(a) |
| (b) <b>Over one year through three years</b> .....   | F056 |     |     |      | 5.a.(1)(b) |
| (c) <b>Over three years through five years</b> .....   | F057 |     |     |      | 5.a.(1)(c) |
| (d) <b>Over five years</b> .....   | F058 |     |     |      | 5.a.(1)(d) |
| (2) <b>Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)</b> <sup>2</sup> .....   | 2651 |     |     |      | 5.a.(2)    |
| (3) <b>Structured advances (included in items 5.a.(1)(a)–(d) above)</b> .....  | F059 |     |     |      | 5.a.(3)    |
| b. Other borrowings:   |      |     |     |      |            |
| (1) <b>Other borrowings with a remaining maturity or next repricing date of:</b> <sup>3</sup>  |      |     |     |      |            |
| (a) <b>One year or less</b> .....  | F060 |     |     |      | 5.b.(1)(a) |
| (b) <b>Over one year through three years</b> .....   | F061 |     |     |      | 5.b.(1)(b) |
| (c) <b>Over three years through five years</b> .....   | F062 |     |     |      | 5.b.(1)(c) |
| (d) <b>Over five years</b> .....   | F063 |     |     |      | 5.b.(1)(d) |
| (2) <b>Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)</b> <sup>4</sup> .....   | B571 |     |     |      | 5.b.(2)    |
| c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16) .....  | 3190 |     |     |      | 5.c.       |

<sup>1</sup> Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

<sup>2</sup> 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.

<sup>3</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>4</sup> Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

## Schedule RC-M—Continued

|     |   | Dollar Amounts in Thousands |     |     |      |       |
|-----|---|-----------------------------|-----|-----|------|-------|
|     |   | RCON                        | Yes |     | No   |       |
| 6.  | Does the reporting bank sell private label or third party mutual funds and annuities?.....  | B569                        |     |     |      | 6.    |
|     |   | RCON                        | Bil | Mil | Thou |       |
| 7.  | Assets under the reporting bank's management in proprietary mutual funds and annuities.....   | B570                        |     |     |      | 7.    |
| 8.  | Primary Internet Web site address of the bank (home page), if any<br>(Example: www.examplebank.com)<br><div style="border: 1px solid black; padding: 2px; display: inline-block; font-size: 8px;">TEXT<br/>4087</div> http:// _____ |                             |     |     |      | 8.    |
| 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? .....   | RCON<br>4088                |     |     |      | 9.    |
| 10. | <b>Secured liabilities:</b>   | RCON                        | Bil | Mil | Thou |       |
| a.  | <b>Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)</b> .....  | F064                        |     |     |      | 10.a. |
| b.  | <b>Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))</b> .....  | F065                        |     |     |      | 10.b. |

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

| Dollar Amounts in Thousands   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |     |     |      | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |     |     |      | (Column C)<br>Nonaccrual |     |     |      |            |
|---|---|-----|-----|------|--|-----|-----|------|--------------------------|-----|-----|------|------------|
|   | RCON  | Bil | Mil | Thou | RCON   | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |            |
| 1. Loans secured by real estate:  |   |     |     |      |  |     |     |      |                          |     |     |      |            |
| a. Construction, land development, and other land loans.....  | 2759  |     |     |      | 2769   |     |     |      | 3492                     |     |     |      | 1.a.       |
| b. Secured by farmland.....   | 3493  |     |     |      | 3494   |     |     |      | 3495                     |     |     |      | 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  |     |     |      | 5399   |     |     |      | 5400                     |     |     |      | 1.c.(1)    |
| (2) Closed-end loans secured by 1–4 family residential properties:  |   |     |     |      |  |     |     |      |                          |     |     |      |            |
| (a) Secured by first liens.....   | C236  |     |     |      | C237   |     |     |      | C229                     |     |     |      | 1.c.(2)(a) |
| (b) Secured by junior liens.....  | C238  |     |     |      | C239   |     |     |      | C230                     |     |     |      | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties.....   | 3499  |     |     |      | 3500   |     |     |      | 3501                     |     |     |      | 1.d.       |
| e. Secured by nonfarm nonresidential properties.....  | 3502  |     |     |      | 3503   |     |     |      | 3504                     |     |     |      | 1.e.       |
| 2. Loans to depository institutions and acceptances of other banks.....   | B834  |     |     |      | B835   |     |     |      | B836                     |     |     |      | 2.         |
| 3. Not applicable   |   |     |     |      |  |     |     |      |                          |     |     |      |            |
| 4. Commercial and industrial loans.....   | 1606  |     |     |      | 1607   |     |     |      | 1608                     |     |     |      | 4.         |
| 5. Loans to individuals for household, family, and other personal expenditures:   |   |     |     |      |  |     |     |      |                          |     |     |      |            |
| a. Credit cards.....  | B575  |     |     |      | B576   |     |     |      | B577                     |     |     |      | 5.a.       |
| b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)..... | B578  |     |     |      | B579   |     |     |      | B580                     |     |     |      | 5.b.       |
| 6. Loans to foreign governments and official institutions.....  | 5389  |     |     |      | 5390   |     |     |      | 5391                     |     |     |      | 6.         |
| 7. All other loans <sup>1</sup> .....   | 5459  |     |     |      | 5460   |     |     |      | 5461                     |     |     |      | 7.         |
| 8. Lease financing receivables.....   | 1226  |     |     |      | 1227   |     |     |      | 1228                     |     |     |      | 8.         |
| 9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....                     | 3505  |     |     |      | 3506   |     |     |      | 3507                     |     |     |      | 9.         |

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

|   | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |       |
|---|------|-----|-----|------|------|-----|-----|------|------|-----|-----|------|-------|
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government..... | 5612 |     |     |      | 5613 |     |     |      | 5614 |     |     |      | 10.   |
| a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked “GNMA loans”).....                      | 5615 |     |     |      | 5616 |     |     |      | 5617 |     |     |      | 10.a. |
| b. Rebooked “GNMA loans” that have been repurchased or are eligible for repurchase included in item 10 above.....             | C866 |     |     |      | C867 |     |     |      | C868 |     |     |      | 10.b. |

<sup>1</sup> 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 “Other loans.”

Schedule RC-N—Continued

| Memoranda   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |     |     |      | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |     |     |      | (Column C)<br>Nonaccrual |     |     |      |        |
|---|---|-----|-----|------|--|-----|-----|------|--------------------------|-----|-----|------|--------|
|   | RCON  | Bil | Mil | Thou | RCON   | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |        |
| Dollar Amounts in Thousands   |   |     |     |      |  |     |     |      |                          |     |     |      |        |
| 1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1).....  | 1658  |     |     |      | 1659   |     |     |      | 1661                     |     |     |      | M.1.   |
| 2. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-N, items 4 and 7, above.....                        | 6558  |     |     |      | 6559   |     |     |      | 6560                     |     |     |      | M.2.   |
| 3. <i>Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup>   |   |     |     |      |  |     |     |      |                          |     |     |      |        |
| a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....  | 1248  |     |     |      | 1249   |     |     |      | 1250                     |     |     |      | M.3.a. |
| b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) ....  | 5380  |     |     |      | 5381   |     |     |      | 5382                     |     |     |      | M.3.b. |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) .....   | 1254  |     |     |      | 1255   |     |     |      | 1256                     |     |     |      | M.3.c. |
| d. Lease financing receivables of non-U.S. addressees (domicile)(included in Schedule RC-N, item 8, above) .....  | 1271  |     |     |      | 1272   |     |     |      | 1791                     |     |     |      | M.3.d. |
| 4. <i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>   |   |     |     |      |  |     |     |      |                          |     |     |      |        |
| • banks with \$300 million or more in total assets  |   |     |     |      |  |     |     |      |                          |     |     |      |        |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: |   |     |     |      |  |     |     |      |                          |     |     |      |        |
| Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....  | 1594  |     |     |      | 1597   |     |     |      | 1583                     |     |     |      | M.4.   |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....   | C240  |     |     |      | C241   |     |     |      | C226                     |     |     |      | M.5.   |

| Memoranda   | (Column A)<br>Past due 30<br>through 89 days |     |     |      | (Column B)<br>Past due 90<br>days or more |     |     |      |      |
|---|--|-----|-----|------|---|-----|-----|------|------|
|   | RCON   | Bil | Mil | Thou | RCON                                      | Bil | Mil | Thou |      |
| Dollar Amounts in Thousands   |  |     |     |      |   |     |     |      |      |
| <i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup>                       |  |     |     |      |   |     |     |      |      |
| 6. Interest rate, foreign exchange rate, and other commodity and equity contracts:<br>Fair value of amounts carried as assets ..... | 3529   |     |     |      | 3530                                      |     |     |      | M.6. |
| 7. Additions to nonaccrual assets during the quarter.....   | C410   |     |     |      |   |     |     |      | M.7. |
| 8. Nonaccrual assets sold during the quarter .....  | C411   |     |     |      |   |     |     |      | M.8. |

<sup>1</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2005, Report of Condition.

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

|     |   | Dollar Amounts in Thousands |     |     |      |         |
|-----|---|-----------------------------|-----|-----|------|---------|
|     |   | RCON                        | Bil | Mil | Thou |         |
| 1.  | Unposted debits (see instructions):   |                             |     |     |      |         |
| a.  | Actual amount of all unposted debits .....  | 0030                        |     |     |      | 1.a.    |
|     | OR  |                             |     |     |      |         |
| b.  | Separate amount of unposted debits:   |                             |     |     |      |         |
| (1) | Actual amount of unposted debits to demand deposits .....   | 0031                        |     |     |      | 1.b.(1) |
| (2) | Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....  | 0032                        |     |     |      | 1.b.(2) |
| 2.  | Unposted credits (see instructions):  |                             |     |     |      |         |
| a.  | Actual amount of all unposted credits .....   | 3510                        |     |     |      | 2.a.    |
|     | OR  |                             |     |     |      |         |
| b.  | Separate amount of unposted credits:  |                             |     |     |      |         |
| (1) | Actual amount of unposted credits to demand deposits .....  | 3512                        |     |     |      | 2.b.(1) |
| (2) | Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....   | 3514                        |     |     |      | 2.b.(2) |
| 3.  | Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits) .....  | 3520                        |     |     |      | 3.      |
| 4.  | Deposits of consolidated subsidiaries (not included in total deposits):   |                             |     |     |      |         |
| a.  | Demand deposits of consolidated subsidiaries .....  | 2211                        |     |     |      | 4.a.    |
| b.  | Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....   | 2351                        |     |     |      | 4.b.    |
| c.  | Interest accrued and unpaid on deposits of consolidated subsidiaries .....  | 5514                        |     |     |      | 4.c.    |
| 5.  | Not applicable  |                             |     |     |      |         |
| 6.  | Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank: |                             |     |     |      |         |
| a.  | Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B).....  | 2314                        |     |     |      | 6.a.    |
| b.  | Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 7, column A or C, but not column B).....  | 2315                        |     |     |      | 6.b.    |
| 7.  | Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup>  |                             |     |     |      |         |
| a.  | Unamortized premiums .....  | 5516                        |     |     |      | 7.a.    |
| b.  | Unamortized discounts.....  | 5517                        |     |     |      | 7.b.    |
| 8.  | <b>Not applicable</b>   |                             |     |     |      |         |
| 9.  | Deposits in lifeline accounts.....  | 5596                        |     |     |      | 9.      |
| 10. | Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits) .....   | 8432                        |     |     |      | 10.     |

<sup>1</sup> For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

<sup>2</sup> Exclude core deposit intangibles.

Schedule RC-O—Continued

|     |  | Dollar Amounts in Thousands |     |     |      |       |
|-----|--|-----------------------------|-----|-----|------|-------|
|     |  | RCON                        | Bil | Mil | Thou |       |
| 11. | Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:   |                             |     |     |      |       |
| a.  | Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....         | 8785                        |     |     |      | 11.a. |
| b.  | Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....    | A181                        |     |     |      | 11.b. |
| c.  | Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E ..... | A182                        |     |     |      | 11.c. |
| 12. | Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):  |                             |     |     |      |       |
| a.  | Amount of assets netted against demand deposits .....  | A527                        |     |     |      | 12.a. |
| b.  | Amount of assets netted against time and savings deposits .....  | A528                        |     |     |      | 12.b. |

Memoranda (to be completed each quarter except as noted)

|  |  | Dollar Amounts in Thousands |               |     |      |           |
|--|--|-----------------------------|---------------|-----|------|-----------|
|  |  | RCON                        | Bil           | Mil | Thou |           |
| 1.   | Total deposits of the bank (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC, item 13.a):   |                             |               |     |      |           |
| a.   | Deposit accounts (excluding retirement accounts) of \$100,000 or less: <sup>1</sup>  |                             |               |     |      |           |
| (1)  | Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less .....  | F049                        |               |     |      | M.1.a.(1) |
| (2)  | Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) ... <input type="text" value="F050"/>   |                             |               |     |      | M.1.a.(2) |
| b.   | Deposit accounts (excluding retirement accounts) of more than \$100,000: <sup>1</sup>  |                             |               |     |      |           |
| (1)  | Amount of deposit accounts (excluding retirement accounts) of more than \$100,000.....   | F051                        |               |     |      | M.1.b.(1) |
| (2)  | Number of deposit accounts (excluding retirement accounts) of more than \$100,000..... <input type="text" value="F052"/>   |                             |               |     |      | M.1.b.(2) |
| c.   | Retirement deposit accounts of \$250,000 or less: <sup>1</sup>   |                             |               |     |      |           |
| (1)  | Amount of retirement deposit accounts of \$250,000 or less.....  | F045                        |               |     |      | M.1.c.(1) |
| (2)  | Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)..... <input type="text" value="F046"/>   |                             |               |     |      | M.1.c.(2) |
| d.   | Retirement deposit accounts of more than \$250,000: <sup>1</sup>   |                             |               |     |      |           |
| (1)  | Amount of retirement deposit accounts of more than \$250,000 .....   | F047                        |               |     |      | M.1.d.(1) |
| (2)  | Number of retirement deposit accounts of more than \$250,000 <input type="text" value="F048"/>   |                             |               |     |      | M.1.d.(2) |
| <b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></b> |  |                             |               |     |      |           |
| 2.   | Estimated amount of uninsured deposits (see instructions) .....  | 5597                        |               |     |      | M.2.      |
| 3.   | Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association: |                             |               |     |      |           |
|  | <input type="text" value="TEXT A545"/>   | RCON                        | FDIC Cert No. |     |      |           |
|  |  | A545                        |               |     |      | M.3.      |

<sup>1</sup> The dollar amounts used as the basis for reporting in Memoranda items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2005**, Report of Condition.



## Schedule RC-P—Closed-End 1–4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1–4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands

|   | RCON | Bil | Mil | Thou |      |
|---|------|-----|-----|------|------|
| <b>1. Retail originations during the quarter of closed-end 1–4 family residential mortgage loans for sale<sup>2</sup>:</b>                  |      |     |     |      |      |
| a. First liens .....  | F066 |     |     |      | 1.a. |
| b. Junior liens .....   | F067 |     |     |      | 1.b. |
| <b>2. Wholesale originations and purchases during the quarter of closed-end 1–4 family residential mortgage loans for sale<sup>2</sup>:</b> |      |     |     |      |      |
| a. First liens .....  | F068 |     |     |      | 2.a. |
| b. Junior liens .....   | F069 |     |     |      | 2.b. |
| <b>3. Closed-end 1–4 family residential mortgage loans sold during the quarter:</b>   |      |     |     |      |      |
| a. First liens .....  | F070 |     |     |      | 3.a. |
| b. Junior liens .....   | F071 |     |     |      | 3.b. |
| <b>4. Closed-end 1–4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):</b>                |      |     |     |      |      |
| a. First liens .....  | F072 |     |     |      | 4.a. |
| b. Junior liens .....   | F073 |     |     |      | 4.b. |

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2005**, Report of Condition.

<sup>2</sup> Exclude originations and purchases of closed-end 1–4 family residential mortgage loans that are held for investment.

# Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

|   | RCON       | Bil        | Mil        | Thou       |       |
|---|------------|------------|------------|------------|-------|
| <b>Tier 1 capital</b>   |            |            |            |            |       |
| 1. Total equity capital (from Schedule RC, item 28) .....   | 3210       |            |            |            | 1.    |
| 2. LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value) ..... | 8434       |            |            |            | 2.    |
| 3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>1</sup> (report loss as a <b>positive</b> value) .....                                   | A221       |            |            |            | 3.    |
| 4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value).....              | 4336       |            |            |            | 4.    |
| 5. LESS: Nonqualifying perpetual preferred stock .....  | B588       |            |            |            | 5.    |
| 6. Qualifying minority interests in consolidated subsidiaries .....   | B589       |            |            |            | 6.    |
| 7. LESS: Disallowed goodwill and other disallowed intangible assets.....  | B590       |            |            |            | 7.    |
| 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7) .....  | C227       |            |            |            | 8.    |
| 9. a. LESS: Disallowed servicing assets and purchased credit card relationships .....   | B591       |            |            |            | 9.a.  |
| b. LESS: Disallowed deferred tax assets .....   | 5610       |            |            |            | 9.b.  |
| 10. Other additions to (deductions from) Tier 1 capital .....   | B592       |            |            |            | 10.   |
| 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....  | 8274       |            |            |            | 11.   |
| <b>Tier 2 capital</b>   |            |            |            |            |       |
| 12. Qualifying subordinated debt and redeemable preferred stock .....   | 5306       |            |            |            | 12.   |
| 13. Cumulative perpetual preferred stock includible in Tier 2 capital.....  | B593       |            |            |            | 13.   |
| 14. Allowance for loan and lease losses includible in Tier 2 capital.....   | 5310       |            |            |            | 14.   |
| 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....  | 2221       |            |            |            | 15.   |
| 16. Other Tier 2 capital components .....   | B594       |            |            |            | 16.   |
| 17. Tier 2 capital (sum of items 12 through 16).....  | 5311       |            |            |            | 17.   |
| 18. Allowable Tier 2 capital (lesser of item 11 or 17).....   | 8275       |            |            |            | 18.   |
| 19. Tier 3 capital allocated for market risk .....  | 1395       |            |            |            | 19.   |
| 20. LESS: Deductions for total risk-based capital.....  | B595       |            |            |            | 20.   |
| 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....   | 3792       |            |            |            | 21.   |
| <b>Total assets for leverage ratio</b>  |            |            |            |            |       |
| 22. Average total assets (from Schedule RC-K, item 9) .....   | 3368       |            |            |            | 22.   |
| 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above) .....  | B590       |            |            |            | 23.   |
| 24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) .....   | B591       |            |            |            | 24.   |
| 25. LESS: Disallowed deferred tax assets (from item 9.b above).....   | 5610       |            |            |            | 25.   |
| 26. LESS: Other deductions from assets for leverage capital purposes.....   | B596       |            |            |            | 26.   |
| 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....   | A224       |            |            |            | 27.   |
| <b>Adjustments for financial subsidiaries</b>   |            |            |            |            |       |
| 28. a. Adjustment to Tier 1 capital reported in item 11 .....   | C228       |            |            |            | 28.a. |
| b. Adjustment to total risk-based capital reported in item 21 .....   | B503       |            |            |            | 28.b. |
| 29. Adjustment to risk-weighted assets reported in item 62 .....  | B504       |            |            |            | 29.   |
| 30. Adjustment to average total assets reported in item 27 .....  | B505       |            |            |            | 30.   |
| <b>Capital ratios</b>   |            |            |            |            |       |
| (Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)   |            |            |            |            |       |
|   | (Column A) |            | (Column B) |            |       |
|   | RCON       | Percentage | RCON       | Percentage |       |
| 31. Tier 1 leverage ratio <sup>2</sup> .....  | 7273       | — — . — —  | 7204       | — — . — —  | 31.   |
| 32. Tier 1 risk-based capital ratio <sup>3</sup> .....  | 7274       | — — . — —  | 7206       | — — . — —  | 32.   |
| 33. Total risk-based capital ratio <sup>4</sup> .....   | 7275       | — — . — —  | 7205       | — — . — —  | 33.   |

<sup>1</sup> Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."  
<sup>2</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).  
<sup>3</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).  
<sup>4</sup> The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

## Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

| Dollar Amounts in Thousands  | (Column A)<br>Totals<br>(from<br>Schedule RC) |     |      | (Column B)<br>Items Not<br>Subject to<br>Risk-Weighting |     |      | Allocation by Risk Weight Category |     |      |           |     |      |           |     |      |           |     |      |
|--|---|-----|------|---|-----|------|------------------------------------|-----|------|-----------|-----|------|-----------|-----|------|-----------|-----|------|
|  |   |     |      |   |     |      | 0%                                 |     |      | 20%       |     |      | 50%       |     |      | 100%      |     |      |
|  | Bil   | Mil | Thou | Bil   | Mil | Thou | Bil                                | Mil | Thou | Bil       | Mil | Thou | Bil       | Mil | Thou | Bil       | Mil | Thou |
|  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
| <b>Balance Sheet Asset Categories</b>  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
| 34. Cash and balances due from depository institutions<br>(Column A equals the sum of Schedule RC items 1.a<br>and 1.b)..... | RCON 0010                                     |     |      | RCON C869   |     |      | RCON B600                          |     |      | RCON B601 |     |      |           |     |      | RCON B602 |     |      |
|  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON 1754                                     |     |      | RCON B603   |     |      | RCON B604                          |     |      | RCON B605 |     |      | RCON B606 |     |      | RCON B607 |     |      |
| 35. Held-to-maturity securities .....  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON 1773                                     |     |      | RCON B608   |     |      | RCON B609                          |     |      | RCON B610 |     |      | RCON B611 |     |      | RCON B612 |     |      |
| 36. Available-for-sale securities .....  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
| 37. Federal funds sold and securities purchased under<br>agreements to resell .....  | RCON C225                                     |     |      |   |     |      | RCON C063                          |     |      | RCON C064 |     |      |           |     |      | RCON B520 |     |      |
|  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON 5369                                     |     |      | RCON B617   |     |      | RCON B618                          |     |      | RCON B619 |     |      | RCON B620 |     |      | RCON B621 |     |      |
| 38. Loans and leases held for sale .....   |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON B528                                     |     |      | RCON B622   |     |      | RCON B623                          |     |      | RCON B624 |     |      | RCON B625 |     |      | RCON B626 |     |      |
| 39. Loans and leases, net of unearned income .....   |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON 3123                                     |     |      | RCON 3123   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
| 40. LESS: Allowance for loan and lease losses .....  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON 3545                                     |     |      | RCON B627   |     |      | RCON B628                          |     |      | RCON B629 |     |      | RCON B630 |     |      | RCON B631 |     |      |
| 41. Trading assets.....  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON B639                                     |     |      | RCON B640   |     |      | RCON B641                          |     |      | RCON B642 |     |      | RCON B643 |     |      | RCON 5339 |     |      |
| 42. All other assets <sup>1</sup> .....  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |
|  | RCON 2170                                     |     |      | RCON B644   |     |      | RCON 5320                          |     |      | RCON 5327 |     |      | RCON 5334 |     |      | RCON 5340 |     |      |
| 43. Total assets (sum of items 34 through 42) .....  |   |     |      |   |     |      |                                    |     |      |           |     |      |           |     |      |           |     |      |

<sup>1</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R—Continued

| Dollar Amounts in Thousands  | (Column A)<br>Face Value<br>or Notional<br>Amount |     |      | Credit<br>Conversion<br>Factor | (Column B)<br>Credit<br>Equivalent<br>Amount <sup>1</sup> |     |      | (Column C) |     |      | (Column D) |     |      | (Column E) |     |      | (Column F) |     |      |     |
|--|---|-----|------|--------------------------------|---|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|-----|
|  | Allocation by Risk Weight Category                |     |      |                                | 0%  |     |      | 20%        |     |      | 50%        |     |      | 100%       |     |      |            |     |      |     |
|  | Bil   | Mil | Thou |                                | Bil   | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou |     |
| <b>Derivatives and Off-Balance Sheet Items</b>   | RCON B546   |     |      |                                | RCON B547   |     |      | RCON B548  |     |      | RCON B581  |     |      | RCON B582  |     |      | RCON B583  |     |      |     |
| 44. Financial standby letters of credit .....  |   |     |      | 1.00 or 12.5 <sup>2</sup>      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 44. |
| 45. Performance standby letters of credit .....  | RCON 3821   |     |      | .50                            | RCON B650   |     |      | RCON B651  |     |      | RCON B652  |     |      | RCON B653  |     |      | RCON B654  |     |      |     |
| 46. Commercial and similar letters of credit .....   | RCON 3411   |     |      | .20                            | RCON B655   |     |      | RCON B656  |     |      | RCON B657  |     |      | RCON B658  |     |      | RCON B659  |     |      |     |
| 47. Risk participations in bankers acceptances acquired by the reporting institution .....   | RCON 3429   |     |      | 1.00                           | RCON B660   |     |      | RCON B661  |     |      | RCON B662  |     |      | RCON B663  |     |      | RCON B664  |     |      |     |
| 48. Securities lent .....  | RCON 3433   |     |      | 1.00                           | RCON B664   |     |      | RCON B665  |     |      | RCON B666  |     |      | RCON B667  |     |      | RCON B668  |     |      |     |
| 49. Retained recourse on small business obligations sold with recourse .....   | RCON A250   |     |      | 1.00                           | RCON B669   |     |      | RCON B670  |     |      | RCON B671  |     |      | RCON B672  |     |      | RCON B673  |     |      |     |
| 50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement ..... | RCON B541   |     |      | 12.5 <sup>3</sup>              | RCON B542   |     |      | RCON B543  |     |      | RCON B544  |     |      | RCON B545  |     |      | RCON B546  |     |      |     |
| 51. All other financial assets sold with recourse .....  | RCON B675   |     |      | 1.00                           | RCON B676   |     |      | RCON B677  |     |      | RCON B678  |     |      | RCON B679  |     |      | RCON B680  |     |      |     |
| 52. All other off-balance sheet liabilities .....  | RCON B681   |     |      | 1.00                           | RCON B682   |     |      | RCON B683  |     |      | RCON B684  |     |      | RCON B685  |     |      | RCON B686  |     |      |     |
| 53. Unused commitments with an original maturity exceeding one year .....  | RCON 3833   |     |      | .50                            | RCON B687   |     |      | RCON B688  |     |      | RCON B689  |     |      | RCON B690  |     |      | RCON B691  |     |      |     |
| 54. Derivative contracts .....   |   |     |      |                                | RCON A167   |     |      | RCON B693  |     |      | RCON B694  |     |      | RCON B695  |     |      | RCON B696  |     |      |     |

<sup>1</sup> Column A multiplied by credit conversion factor.

<sup>2</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

<sup>3</sup> Or institution-specific factor.

Schedule RC-R—Continued

|  | (Column C)                         |     |      | (Column D) |     |      | (Column E) |     |      | (Column F) |     |      |     |
|--|------------------------------------|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|-----|
|  | Allocation by Risk Weight Category |     |      |            |     |      |            |     |      |            |     |      |     |
|  | 0%                                 |     |      | 20%        |     |      | 50%        |     |      | 100%       |     |      |     |
| Dollar Amounts in Thousands  | Bil                                | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou |     |
| <b>Totals</b>  |                                    |     |      |            |     |      |            |     |      |            |     |      |     |
| 55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....  | RCON B696                          |     |      | RCON B697  |     |      | RCON B698  |     |      | RCON B699  |     |      | 55. |
| 56. Risk weight factor.....  | x 0%                               |     |      | x 20%      |     |      | x 50%      |     |      | x 100%     |     |      | 56. |
| 57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....  | RCON B700                          |     |      | RCON B701  |     |      | RCON B702  |     |      | RCON B703  |     |      | 57. |
|  | 0                                  |     |      |            |     |      |            |     |      |            |     |      | 57. |
| 58. Market risk equivalent assets.....   |                                    |     |      |            |     |      |            |     |      | RCON 1651  |     |      | 58. |
| 59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) ..... |                                    |     |      |            |     |      |            |     |      | RCON B704  |     |      | 59. |
| 60. LESS: Excess allowance for loan and lease losses .....   |                                    |     |      |            |     |      |            |     |      | RCON A222  |     |      | 60. |
| 61. LESS: Allocated transfer risk reserve .....  |                                    |     |      |            |     |      |            |     |      | RCON 3128  |     |      | 61. |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61) .....   |                                    |     |      |            |     |      |            |     |      | RCON A223  |     |      | 62. |

Memoranda

|   | Dollar Amounts in Thousands |     |     |      |      |
|---|-----------------------------|-----|-----|------|------|
|   | RCON                        | Bil | Mil | Thou |      |
| 1. Current credit exposure across all derivative contracts covered by the risk-based capital standards..... | 8764                        |     |     |      | M.1. |

2. Notional principal amounts of derivative contracts:<sup>1</sup>

|  | With a remaining maturity of   |      |     |     |      |  |      |     |     |      |                               |      |     |     |      |           |
|--|--------------------------------|------|-----|-----|------|--|------|-----|-----|------|-------------------------------|------|-----|-----|------|-----------|
|  | (Column A)<br>One year or less |      |     |     |      | (Column B)<br>Over one year through five years |      |     |     |      | (Column C)<br>Over five years |      |     |     |      |           |
|  | RCON                           | Tril | Bil | Mil | Thou | RCON   | Tril | Bil | Mil | Thou | RCON                          | Tril | Bil | Mil | Thou |           |
| a. Interest rate contracts .....         | 3809                           |      |     |     |      | 8766   |      |     |     |      | 8767                          |      |     |     |      | M.2.a.    |
| b. Foreign exchange contracts .....      | 3812                           |      |     |     |      | 8769   |      |     |     |      | 8770                          |      |     |     |      | M.2.b.    |
| c. Gold contracts .....                  | 8771                           |      |     |     |      | 8772   |      |     |     |      | 8773                          |      |     |     |      | M.2.c.    |
| d. Other precious metals contracts ..... | 8774                           |      |     |     |      | 8775   |      |     |     |      | 8776                          |      |     |     |      | M.2.d.    |
| e. Other commodity contracts .....       | 8777                           |      |     |     |      | 8778   |      |     |     |      | 8779                          |      |     |     |      | M.2.e.    |
| f. Equity derivative contracts .....     | A000                           |      |     |     |      | A001   |      |     |     |      | A002                          |      |     |     |      | M.2.f.    |
| <b>g. Credit derivative contracts:</b>   |                                |      |     |     |      |  |      |     |     |      |                               |      |     |     |      |           |
| (1) <b>Investment grade</b> .....        | C980                           |      |     |     |      | C981   |      |     |     |      | C982                          |      |     |     |      | M.2.g.(1) |
| (2) <b>Subinvestment grade</b> .....     | C983                           |      |     |     |      | C984   |      |     |     |      | C985                          |      |     |     |      | M.2.g.(2) |

<sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.



Schedule RC-S—Continued

|   | (Column A)<br>1-4 Family Residential Loans |     |      | (Column B)<br>Home Equity Lines |     |      | (Column C)<br>Credit Card Receivables |     |      | (Column D)<br>Auto Loans |     |      | (Column E)<br>Other Consumer Loans |     |      | (Column F)<br>Commercial and Industrial Loans |     |      | (Column G)<br>All Other Loans, All Leases, and All Other Assets |     |      |      |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|---|-----|------|------|
|   | Bil  | Mil | Thou | Bil                             | Mil | Thou | Bil                                   | Mil | Thou | Bil                      | Mil | Thou | Bil                                | Mil | Thou | Bil   | Mil | Thou | Bil   | Mil | Thou |      |
| Dollar Amounts in Thousands   |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |   |     |      |      |
| 6. Amount of ownership (or seller's) interests carried as:  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |   |     |      |      |
| a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....   |  |     |      | RCON B761                       |     |      | RCON B762                             |     |      |                          |     |      |                                    |     |      | RCON B763                                     |     |      |   |     |      | 6.a. |
| b. Loans (included in Schedule RC-C) .....  |  |     |      | RCON B500                       |     |      | RCON B501                             |     |      |                          |     |      |                                    |     |      | RCON B502                                     |     |      |   |     |      | 6.b. |
| 7. Past due loan amounts included in interests reported in item 6.a:  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |   |     |      |      |
| a. 30-89 days past due .....  |  |     |      | RCON B764                       |     |      | RCON B765                             |     |      |                          |     |      |                                    |     |      | RCON B766                                     |     |      |   |     |      | 7.a. |
| b. 90 days or more past due .....   |  |     |      | RCON B767                       |     |      | RCON B768                             |     |      |                          |     |      |                                    |     |      | RCON B769                                     |     |      |   |     |      | 7.b. |
| 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):   |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |   |     |      |      |
| a. Charge-offs .....  |  |     |      | RIAD B770                       |     |      | RIAD B771                             |     |      |                          |     |      |                                    |     |      | RIAD B772                                     |     |      |   |     |      | 8.a. |
| b. Recoveries .....   |  |     |      | RIAD B773                       |     |      | RIAD B774                             |     |      |                          |     |      |                                    |     |      | RIAD B775                                     |     |      |   |     |      | 8.b. |
| <b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |   |     |      |      |
| 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 ..... | RCON B776                                  |     |      | RCON B777                       |     |      | RCON B778                             |     |      | RCON B779                |     |      | RCON B780                          |     |      | RCON B781                                     |     |      | RCON B782   |     |      | 9.   |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....   | RCON B783                                  |     |      | RCON B784                       |     |      | RCON B785                             |     |      | RCON B786                |     |      | RCON B787                          |     |      | RCON B788                                     |     |      | RCON B789   |     |      | 10.  |

Schedule RC-S—Continued

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family Residential Loans |     |      | (Column B)<br>Home Equity Lines |     |      | (Column C)<br>Credit Card Receivables |     |      | (Column D)<br>Auto Loans |     |      | (Column E)<br>Other Consumer Loans |     |      | (Column F)<br>Commercial and Industrial Loans |     |      | (Column G)<br>All Other Loans, All Leases, and All Other Assets |     |      |     |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|---|-----|------|-----|
|   | Bil  | Mil | Thou | Bil                             | Mil | Thou | Bil                                   | Mil | Thou | Bil                      | Mil | Thou | Bil                                | Mil | Thou | Bil   | Mil | Thou | Bil   | Mil | Thou |     |
| <b>Bank Asset Sales</b>   |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |   |     |      |     |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....                            | RCON B790                                  |     |      | RCON B791                       |     |      | RCON B792                             |     |      | RCON B793                |     |      | RCON B794                          |     |      | RCON B795                                     |     |      | RCON B796   |     |      | 11. |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 ..... | RCON B797                                  |     |      | RCON B798                       |     |      | RCON B799                             |     |      | RCON B800                |     |      | RCON B801                          |     |      | RCON B802                                     |     |      | RCON B803   |     |      | 12. |

Memoranda

|   | Dollar Amounts in Thousands |     |     |      |           |
|---|-----------------------------|-----|-----|------|-----------|
|   | RCON                        | Bil | Mil | Thou |           |
| 1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:   |                             |     |     |      |           |
| a. Outstanding principal balance .....  | A249                        |     |     |      | M.1.a.    |
| b. Amount of retained recourse on these obligations as of the report date .....   | A250                        |     |     |      | M.1.b.    |
| 2. Outstanding principal balance of assets serviced for others:   |                             |     |     |      |           |
| a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....  | B804                        |     |     |      | M.2.a.    |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....   | B805                        |     |     |      | M.2.b.    |
| c. Other financial assets (includes home equity lines) <sup>1</sup> .....   | A591                        |     |     |      | M.2.c.    |
| 3. Asset-backed commercial paper conduits:  |                             |     |     |      |           |
| 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: |                             |     |     |      |           |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....   | B806                        |     |     |      | M.3.a.(1) |
| (2) Conduits sponsored by other unrelated institutions .....  | B807                        |     |     |      | M.3.a.(2) |
| b. Unused commitments to provide liquidity to conduit structures:   |                             |     |     |      |           |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....   | B808                        |     |     |      | M.3.b.(1) |
| (2) Conduits sponsored by other unrelated institutions .....  | B809                        |     |     |      | M.3.b.(2) |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....  | C407                        |     |     |      | M.4.      |

<sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

<sup>2</sup> 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

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

- |  |              |     |    |    |
|--|--------------|-----|----|----|
| 1. Does the institution have fiduciary powers? (If “NO,” do not complete Schedule RC-T.).....  | RCON<br>A345 | Yes | No | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted? .....   | RCON<br>A346 | Yes | No | 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.) ..... | RCON<br>B867 | Yes | No | 3. |

If the answer to item 3 is “YES,” complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

| Dollar Amounts in Thousands                                  | (Column A)<br>Managed<br>Assets |     |     |      | (Column B)<br>Non-Managed<br>Assets |     |     |      | (Column C)<br>Number of<br>Managed<br>Accounts | (Column D)<br>Number of<br>Non-Managed<br>Accounts |      |
|--|---------------------------------|-----|-----|------|-------------------------------------|-----|-----|------|--|--|------|
|  | Tril                            | Bil | Mil | Thou | Tril                                | Bil | Mil | Thou |  |  |      |
| <b>FIDUCIARY AND RELATED ASSETS</b>                          |                                 |     |     |      |                                     |     |     |      |  |  |      |
| 4. Personal trust and agency accounts.....                   | RCON B868                       |     |     |      | RCON B869                           |     |     |      | RCON B870                                      | RCON B871  | 4.   |
| 5. Retirement related trust and agency accounts:             |                                 |     |     |      |                                     |     |     |      |  |  |      |
| a. Employee benefit—defined contribution.....                | RCON B872                       |     |     |      | RCON B873                           |     |     |      | RCON B874                                      | RCON B875  | 5.a. |
| b. Employee benefit—defined benefit .....                    | RCON B876                       |     |     |      | RCON B877                           |     |     |      | RCON B878                                      | RCON B879  | 5.b. |
| c. Other retirement accounts.....                            | RCON B880                       |     |     |      | RCON B881                           |     |     |      | RCON B882                                      | RCON B883  | 5.c. |
| 6. Corporate trust and agency accounts .....                 | RCON B884                       |     |     |      | RCON B885                           |     |     |      | RCON C001                                      | RCON C002  | 6.   |
| 7. Investment management agency accounts.....                | RCON B886                       |     |     |      |                                     |     |     |      | RCON B888                                      |  | 7.   |
| 8. Other fiduciary accounts .....                            | RCON B890                       |     |     |      | RCON B891                           |     |     |      | RCON B892                                      | RCON B893  | 8.   |
| 9. Total fiduciary accounts (sum of items 4 through 8) ..... | RCON B894                       |     |     |      | RCON B895                           |     |     |      | RCON B896                                      | RCON B897  | 9.   |
| 10. Custody and safekeeping accounts .....                   |                                 |     |     |      | RCON B898                           |     |     |      |  | RCON B899  | 10.  |
| 11. Not applicable   |                                 |     |     |      |                                     |     |     |      |  |  |      |

Schedule RC-T—Continued

|  |   | Dollar Amounts in Thousands |     |     |      |       |
|--|---|-----------------------------|-----|-----|------|-------|
|  |   | RIAD                        | Bil | Mil | Thou |       |
| <b>FIDUCIARY AND RELATED SERVICES INCOME</b> |   |                             |     |     |      |       |
| 12.  | Personal trust and agency accounts .....  | B904                        |     |     |      | 12.   |
| 13.  | Retirement related trust and agency accounts:   |                             |     |     |      |       |
| a.   | Employee benefit—defined contribution .....   | B905                        |     |     |      | 13.a. |
| b.   | Employee benefit—defined benefit .....  | B906                        |     |     |      | 13.b. |
| c.   | Other retirement accounts .....   | B907                        |     |     |      | 13.c. |
| 14.  | Corporate trust and agency accounts .....   | A479                        |     |     |      | 14.   |
| 15.  | Investment management agency accounts .....   | B908                        |     |     |      | 15.   |
| 16.  | Other fiduciary accounts .....  | A480                        |     |     |      | 16.   |
| 17.  | Custody and safekeeping accounts .....  | B909                        |     |     |      | 17.   |
| 18.  | Other fiduciary and related services income .....   | B910                        |     |     |      | 18.   |
| 19.  | Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) ..... | 4070                        |     |     |      | 19.   |
| 20.  | Less: Expenses .....  | C058                        |     |     |      | 20.   |
| 21.  | Less: Net losses from fiduciary and related services .....  | A488                        |     |     |      | 21.   |
| 22.  | Plus: Intracompany income credits for fiduciary and related services .....  | B911                        |     |     |      | 22.   |
| 23.  | Net fiduciary and related services income .....   | A491                        |     |     |      | 23.   |

Memoranda

|    |  | Managed Assets              |     |     |      |        |
|----|--|-----------------------------|-----|-----|------|--------|
|    |  | Dollar Amounts in Thousands |     |     |      |        |
|    |  | RCON                        | Bil | Mil | Thou |        |
| 1. | Managed assets held in personal trust and agency accounts:   |                             |     |     |      |        |
| a. | Noninterest-bearing deposits .....   | B913                        |     |     |      | M.1.a. |
| b. | Interest-bearing deposits .....  | B914                        |     |     |      | M.1.b. |
| c. | U.S. Treasury and U.S. Government agency obligations .....   | B915                        |     |     |      | M.1.c. |
| d. | State, county and municipal obligations .....  | B916                        |     |     |      | M.1.d. |
| e. | Money market mutual funds .....  | B917                        |     |     |      | M.1.e. |
| f. | Other short-term obligations .....   | B918                        |     |     |      | M.1.f. |
| g. | Other notes and bonds .....  | B919                        |     |     |      | M.1.g. |
| h. | Common and preferred stocks .....  | B920                        |     |     |      | M.1.h. |
| i. | Real estate mortgages .....  | B921                        |     |     |      | M.1.i. |
| j. | Real estate .....  | B922                        |     |     |      | M.1.j. |
| k. | Miscellaneous assets .....   | B923                        |     |     |      | M.1.k. |
| l. | Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A) ..... | B868                        |     |     |      | M.1.l. |

|    |   | (Column A)<br>Number of<br>Issues | (Column B)<br>Principal Amount<br>Outstanding |     |     |      |        |
|----|---|-----------------------------------|---|-----|-----|------|--------|
|    |   | Dollar Amounts in Thousands       |   |     |     |      |        |
|    |   | RCON                              | Tril  | Bil | Mil | Thou |        |
| 2. | Corporate trust and agency accounts:                                      |                                   |   |     |     |      |        |
| a. | Corporate and municipal trusteeships .....                                | B927                              |   |     |     |      | M.2.a. |
| b. | Transfer agent, registrar, paying agent, and other corporate agency ..... | B929                              |   |     |     |      | M.2.b. |

## Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

|   | (Column A)<br>Number of<br>Funds |  | (Column B)<br>Market Value of<br>Fund Assets |     |     |      |        |
|---|----------------------------------|--|--|-----|-----|------|--------|
|   | RCON                             |  | RCON   | Bil | Mil | Thou |        |
| <b>3. Collective investment funds and common trust funds:</b>                               |                                  |  |  |     |     |      |        |
| a. Domestic equity .....  | B931                             |  | B932   |     |     |      | M.3.a. |
| b. International/Global equity .....  | B933                             |  | B934   |     |     |      | M.3.b. |
| c. Stock/Bond blend .....   | B935                             |  | B936   |     |     |      | M.3.c. |
| d. Taxable bond .....   | B937                             |  | B938   |     |     |      | M.3.d. |
| e. Municipal bond .....   | B939                             |  | B940   |     |     |      | M.3.e. |
| f. Short term investments/Money market .....  | B941                             |  | B942   |     |     |      | M.3.f. |
| g. Specialty/Other .....  | B943                             |  | B944   |     |     |      | M.3.g. |
| <b>h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....</b> |                                  |  |  |     |     |      |        |
|   | B945                             |  | B946   |     |     |      | M.3.h. |

Dollar Amounts in Thousands

|   | (Column A)<br>Gross Losses<br>Managed<br>Accounts |     |      | (Column B)<br>Gross Losses<br>Non-Managed<br>Accounts |     |      | (Column C)<br>Recoveries |     |      |        |
|---|---|-----|------|---|-----|------|--------------------------|-----|------|--------|
|   | RIAD  | Mil | Thou | RIAD  | Mil | Thou | RIAD                     | Mil | Thou |        |
| <b>4. Fiduciary settlements, surcharges, and other losses:</b>  |   |     |      |   |     |      |                          |     |      |        |
| a. Personal trust and agency accounts .....   | B947  |     |      | B948  |     |      | B949                     |     |      | M.4.a. |
| b. Retirement related trust and agency accounts .....   | B950  |     |      | B951  |     |      | B952                     |     |      | M.4.b. |
| c. Investment management agency accounts .....  | B953  |     |      | B954  |     |      | B955                     |     |      | M.4.c. |
| d. Other fiduciary accounts and related services .....  | B956  |     |      | B957  |     |      | B958                     |     |      | M.4.d. |
| <b>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 21) .....</b> |   |     |      |   |     |      |                          |     |      |        |
|   | B959  |     |      | B960  |     |      | B961                     |     |      | M.4.e. |

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

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Name and Title (TEXT B962)

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E-mail Address (TEXT B926)

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Telephone: Area code/phone number/extension (TEXT B963)      FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as

the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, *material* changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). **THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.**

Comments? .....

| RCON | Yes |  | No |
|------|-----|--|----|
| 6979 |     |  |    |

**BANK MANAGEMENT STATEMENT** (please type or print clearly):  
(TEXT 6980)