#### Federal Financial Institutions Examination Council



Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2010

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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 March 31, 2008

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).

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.

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.

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.

FDIC Certificate Number

(20080331) (RCON 9999)

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.

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

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 computergenerated 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)

## 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 40.0 hours per respondent and is estimated to vary from 16 to 635 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

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





#### 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

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

Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C491)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
FAX: Area code/phone number (TEXT C494)	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**

#### **Secondary Contact**

Name (TEXT C371)

Title (TEXT C367)

Name (TEXT C366)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)



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#### 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 Secondary Contact** Name (TEXT C437) Name (TEXT C442) Title (TEXT C438) Title (TEXT C443) E-mail Address (TEXT C439) E-mail Address (TEXT C444) Telephone: Area code/phone number/extension (TEXT C440) Telephone: Area code/phone number/extension (TEXT C445) FAX: Area code/phone number (TEXT C441) FAX: Area code/phone number (TEXT C446) **Third Contact Fourth Contact** Name (TEXT C875) Name (TEXT C870) Title (TEXT C871) Title (TEXT C876) E-mail Address (TEXT C877) E-mail Address (TEXT C872) Telephone: Area code/phone number/extension (TEXT C878) Telephone: Area code/phone number/extension (TEXT C873) FAX: Area code/phone number (TEXT C874) FAX: Area code/phone number (TEXT C879)

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#### Consolidated Report of Income for the period January 1, 2008–March 31, 2008 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. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties	4435				1.a.(1)(a)
(b) All other loans secured by real estate					1.a.(1)(b)
(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)(a) through 1.a.(5))	4010				1.a.(6)
b. Income from lease financing receivables					1.b.
c. Interest income on balances due from depository institutions <sup>2</sup>					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					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					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					2.a.(2)(b)
(c) Time deposits of less than \$100,000					2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase					2.b.
c. Interest on trading liabilities and other borrowed money					2.c.

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

### Schedule RI—Continued

		Year-t	o-date	9		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
2. Interest expense (continued):		1				
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	ł
<ol> <li>4. Provision for loan and lease losses.</li> </ol>					4230 4	
5. Noninterest income:					· · · · · · · · · · · · · · · · · · ·	
a. Income from fiduciary activities <sup>1</sup>	4070			1	5.a.	
b. Service charges on deposit accounts	4080				5.b	
c. Trading revenue <sup>2</sup>	A220				5.c.	
d. (1) Fees and commissions from securities brokerage	C886				5.d.(1)	
(2) Investment banking, advisory, and underwriting fees and		1	1	1	5.0.(1)	
commissions	C888				5.d.(2)	
(3) Fees and commissions from annuity sales	C887				5.d.(2)	
(4) Underwriting income from insurance and reinsurance activities	C386				5.d.(4)	
(5) Income from other insurance activities	C387					
e. Venture capital revenue	B491				5.d.(5) 5.e.	
·	B492				5.e. 5.f.	
f. Net servicing fees	B493				-	
g. Net securitization income		1	1	1	5.g.	
h. Not applicable	5416					
i. Net gains (losses) on sales of loans and leases	5415				5.i.	
j. Net gains (losses) on sales of other real estate owned	B496				5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	B497				5.k.	
I. Other noninterest income*	DHOT			1	5.I. 4079 5	-
m. Total noninterest income (sum of items 5.a through 5.l)					3591	5.m.
6. a. Realized gains (losses) on held-to-maturity securities					2100	б.а.
b. Realized gains (losses) on available-for-sale securities					6	∂.b.
7. Noninterest expense:	4135			1		
a. Salaries and employee benefits	4100				7.a.	
b. Expenses of premises and fixed assets (net of rental income)	4217			1		
(excluding salaries and employee benefits and mortgage interest)	C216				7.b.	
c. (1) Goodwill impairment losses	0210		I		7.c.(1)	
(2) Amortization expense and impairment losses for other	C232			1		
intangible assets	4092				7.c.(2)	
d. Other noninterest expense*	4092				7.d. 4093 7	
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					4201	
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					4200	
(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	

<sup>\*</sup> Describe on Schedule RI-E—Explanations

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<sup>&</sup>lt;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>&</sup>lt;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.e.

### Schedule RI—Continued

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Page	RI-3

Schedule RI—Continued					FFIEC 04 Page RI-3
Memoranda Dollar Amounts in Thousands			o-date		7
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after	RIAD	Bil	Mil	Thou	
August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
<ol> <li>Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)</li> </ol>	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included				L	IVI.Z.
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		1	Numbe	er	
number)	4150				M.5.
<i>Memorandum item 6 is to be completed by:</i> <sup>1</sup>					
banks with \$300 million or more in total assets, and					
<ul> <li>banks with less than \$300 million in total assets that have loans to finance agricultural</li> </ul>					
production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
6. Interest and fee income on loans to finance agricultural production and other loans to farmers		_			
(included in Schedule RI, item 1.a.(5))	4024				M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down	D CC	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>2</sup>	6				M.7.
<ul> <li>8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (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.):</li> <li>a. Interest rate exposures</li></ul>	0750	Bil	Mil	Thou	M.8.a.
b. Foreign exchange exposures	. 0750				M.8.b.
c. Equity security and index exposures	. 9760				M.8.c.
d. Commodity and other exposures e. Credit exposures	F186				M.8.d. M.8.e.
<ol> <li>9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:</li> </ol>					WI.O.E.
a. Net gains (losses) on credit derivatives held for trading	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
10. To be completed by banks with \$300 million or more in total assets:1		1	1		
Credit losses on derivatives (see instructions)	A251				M.10.
11. Deep the reporting hank have a Subshaptor C election in offect for federal income tax numeroes	RIAD	Yes		No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530		-		M.11.
					101.11.
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C,		Year-t	o-date	;	
part I, Memorandum items 8.b and 8.c.	RIAD	Bil	Mil	Thou	
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family		1	1	1	
residential properties (included in Schedule RI, item 1.a.(1)(a))	. F228				M.12.
<ul> <li>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</li> <li>13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</li> </ul>	1				
a. Net gains (losses) on assets	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific	;				
credit risk					M.13.a.(1)
b. Net gains (losses) on liabilities	. F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-					
specific credit risk	F554				M.13.b.(1)

<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, 2007, Report of Condition. <sup>2</sup> For example, a bank acquired on March 1, 2008, would report 20080301.

Schedule RI-A—Changes in Equity Capital	-						FIEC ( age R	
Indicate decreases and losses in parentheses.	nts in Thousands 🛛 R		3il	Mil	Thou	Γ	8	]
1. Total equity capital most recently reported for the December 31, 2007, Reports of		017					0	
<ul><li>and Income (i.e., after adjustments from amended Reports of Income)</li><li>2. Restatements due to corrections of material accounting errors and changes in a</li></ul>		217				1.		
principles*	В	507				2.		
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	В	508				3.		
4. Net income (loss) (must equal Schedule RI, item 12)	4	340				4.		
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treas	ury stock							
transactions)	В	509				5.		
6. Treasury stock transactions, net	В	510				6.		
7. Changes incident to business combinations, net		356				7.		
8. LESS: Cash dividends declared on preferred stock		470				8.		
9. LESS: Cash dividends declared on common stock		460				9.		
10. Other comprehensive income <sup>1</sup>		8511				10.		
11. Other transactions with parent holding company* (not included in items 5, 6, 8, c	or 9 above) 4	415				11.		
12. Total equity capital end of current period (sum of items 3 through 11) (must equa	'							
item 28)		210				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 pension and other postretirement plan-related changes other than net periodic benefit cost.

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

Part I. Charge-offs and Recoveries on Loans and Leases				e-offs and Recoveries on Loans and Leases (Column A) (Column B) Charge-offs <sup>1</sup> Recoveries					
Part I includes charge-offs and recoveries through		Jilary			⊥ ∕ear-to		venes		
the allocated transfer risk reserve. Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	1 1	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans	C891				C892				1.a.(1)
(2) Other construction loans and all land development and other									
land loans	C893				C894				1.a.(2)
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:									
(1) Loans secured by owner-occupied nonfarm nonresidential									
properties	C895				C896				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897				C898				1.e.(2)
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					4267				8.
9. Total (sum of items 1 through 8)					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."

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## Schedule RI-B—Continued

Part I. Continued	irt I. Continued			(Column A) Charge-offs <sup>1</sup>				mn B) veries		
					l /ear-to		Venes		-	
Memoranda	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial rea development activities (not secu				I	1			1	1	
Schedule RI-B, part I, items 4 an	d 7, above	5409				5410				M.1.
2. Memorandum items 2.a through \$300 million or more in total asse	2.d are to be completed by banks with ets: <sup>2</sup>									
-	to non-U.S. addressees (domicile) art I, item 1, above)	4652				4662				M.2.a
	foreign banks (included in Schedule				1			1	1	101.2.0
RI-B, part I, item 2, above)		4654				4664				M.2.b
	ns to non-U.S. addressees (domicile) art I, item 4, above)	4646				4618				M.2.c
	ehold, family, and other personal edule RI-B, part I, item 8, above)	F185				F187				M.2.d
<ol> <li>Memorandum item 3 is to be con</li> <li>banks with \$300 million or mor</li> </ol>	npleted by:2									
finance agricultural production	on in total assets that have loans to and other loans to farmers ) exceeding five percent of total loans:									
	duction and other loans to farmers									
<b>u</b>	I, item 7, above	4655				4665				М.З.
Memorandum item 4 is to be comple outstanding credit card receivables (	ted by banks that (1) together with affiliat as defined in the instructions) that exceed	\$500	millior	n as oi	f the					
report date or (2) are credit card spe	cialty banks as defined for Uniform Bank	Pertorn	nance	е керс	ort	Cale	ndar v	/ear-to	-date	]

purposes.	Calendar year-to-date			-date	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not	RIAD	Bil	Mil	Thou	
included in charge-offs against the allowance for loan and lease losses)	C388				M.4.

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

<sup>&</sup>lt;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, 2007**, Report of Condition.

### Schedule RI-B—Continued

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

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
<ol> <li>Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</li> </ol>	B522				1
2. Recoveries (must equal part I, item 9, column B, above)	4605				2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B,		1		1	
part II, item 4)	C079				3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5
6. Adjustments* (see instructions for this schedule)	0000				6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)					
(must equal Schedule RC, item 4.c)	3123				7

Memoranda					
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions,	C435				M.1.
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.					
<ol> <li>Separate valuation allowance for uncollectible retail credit card fees and finance charges</li></ol>	C389				M.2.
charges	C390				M.3.
Memorandum item 4 is to be completed by all banks.					
<ol> <li>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,</li> </ol>					
above)	C781				M.4.

\* Describe on Schedule RI-E—Explanations.

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### 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.)

		Year-to-date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.I)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.1				
a. Income and fees from the printing and sale of checks	C013			
b. Earnings on/increase in value of cash surrender value of life insurance	C014			
C. Income and fees from automated teller machines (ATMs)	C016			
d. Rent and other income from other real estate owned	4042			
e. Safe deposit box rent	C015			
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229			
g. Bank card and credit card interchange fees	F555			
h. TEXT 4461	4461			
. TEXT I. 4462	4462			
. TEXT . 4463	4463			
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:				
a. Data processing expenses	C017			
b. Advertising and marketing expenses	0497			
c. Directors' fees	4136			
d. Printing, stationery, and supplies	C018			
e. Postage	8403			
f. Legal fees and expenses	4141			
g. FDIC deposit insurance assessments	4146			
h. Accounting and auditing expenses	F556			
i. Consulting and advisory expenses	F557			
j. Automated teller machine (ATM) and interchange expenses	F558			
k. Telecommunications expenses	F559			
L. TEXT 4464	4464			
m. TEXT 4467	4467			
n. TEXT	4468			
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) TEXT	4469			
(2) Applicable income tax effect				
b. (1) TEXT	4487			
(2) Applicable income tax effect				
c. (1) TEXT	4489			
(2) Applicable income tax effect				

### Schedule RI-E—Continued

				12	
	Year-te	o-date	•		
)	Bil	Mil	Thou		

		i oui t	o uuic	·	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
<ol> <li>Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):</li> </ol>					
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	F465				4.a.
b. TEXT B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11)					
(itemize and describe all such transactions):					
a. TEXT 4498	4498				5.a.
b. TEXT 4499	4499				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	4521				6.a.
b. TEXT 4522	4522				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):			1	1	I
	RIAD	Yes	-	No	
Comments?	4769				7.

Other explanations (please type or print clearly):  $_{\scriptscriptstyle (\text{TEXT 4769})}$ 

## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2008

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 Thousa	nds <sub>RCON</sub>	Bil	Mil	Thou
ASSETS			I		
1. Cash and balances due from depository institutions (from Schedu	le RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>1</sup>		0081			
b. Interest-bearing balances <sup>2</sup>					
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754			
b. Available-for-sale securities (from Schedule RC-B, column D).		1773			
3. Federal funds sold and securities purchased under agreements to					
a. Federal funds sold		B987			
b. Securities purchased under agreements to resell <sup>3</sup>		B989			
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	·····	5369			
b. Loans and leases, net of unearned income	B528				
c. LESS: Allowance for loan and lease losses	3123				
d. Loans and leases, net of unearned income and allowance (iter	n 4.b minus 4.c)	B529			
5. Trading assets (from Schedule RC-D)		3545			
6. Premises and fixed assets (including capitalized leases)		2145			
7. Other real estate owned (from Schedule RC-M)		2150			
8. Investments in unconsolidated subsidiaries and associated compa	anies (from Schedule RC-M)	2130			
9. Not applicable					
10. Intangible assets:					
a. Goodwill		3163			
b. Other intangible assets (from Schedule RC-M)					
11. Other assets (from Schedule RC-F)					
12. Total assets (sum of items 1 through 11)		2170			

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



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

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

#### Schedule RC—Continued

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Dollar Amounts in Thousan	de 🗔				
	as <sub>RCON</sub>	Bil	Mil	Thou	
LIABILITIES					
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>					13.a.(1
(2) Interest-bearing					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. Not applicable					
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.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus					23.
24. Common stock					24.
25. Surplus (exclude all surplus related to preferred stock)					25.
26. a. Retained earnings					26.a.
b. Accumulated other comprehensive income <sup>5</sup>					26.b.
27. Other equity capital components <sup>6</sup>					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	RCON	Number	
auditors as of any date during 2007	6724		M 1

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the con- 6 = Review of the bank's financial statements by external auditors solidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

<sup>4 =</sup> 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)

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

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

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

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

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

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### 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
b. Currency and coin	0080				1
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	. 0083				2
b. Other commercial banks in the U.S. and other depository institutions in the U.S.					2
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	. 0073				3
b. Other banks in foreign countries and foreign central banks					3
4. Balances due from Federal Reserve Banks	0000				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.

		Held-to-maturity							Av	ailable	e-for-sa	ale			1		
		(Column A) (Column B)					(Column C) (Column D)										
	A	mortiz	ed Co	st		Fair '	Value		Ar	mortiz	ed Co	st		Fair	Value		
Dollar Amounts in Thousands	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):																	
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>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

<sup>&</sup>lt;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

b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS);       11       1715       1716       1717       4.b.(1)         (1) Issued or guar- anteed by FNMA, FHLMC, or GNMA       1714       1715       1716       1717       4.b.(1)         (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA			Held-to-maturity						Available-for-sale									
Dollar Amounts in Thousands       RCON       BI       MI       Thou																		
4. Mortgage-backed securities (MBS); a. Pass-through Scurities: (1) Guaranteed by GNMA					-	ļ,						1		ļ,		1		
securities (MBS): a. Pass-through securities: (1) Guaranteed by (SMMA		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
a. Pass-through securities: (1) Guaranteed by GNMA	0 0																	
securities:       198       1699       1701       1702       4.a.(1)         (2) Issued by FNMA and FHLMC																		
(1) Guaranteed by GNNA       1988       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 CNOs, REMICs, and stripped MBS); (1) Issued or guar- anteed by FNNA, FHLMC, or GNMA       1714       1715       1716       1717       4.b.(1)         (2) Collateralized by MBS issued or guaranteed by FNNA, FHLMC, or GNNA       1718       1719       1731       1732       4.b.(2)         (3) All other mortgage-backed securities (ABS)       1733       1734       1735       1736       4.b.(3)         5. Asset-backed securities (ABS)       1742       1738       1739       1741       6.a.         7. Investments in mutual funds and other equily securities with readily determinable fair values <sup>1</sup> .       1742       1743       1744       1746       6.b.         7. Total (sum of items 1) trough 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC,       4.510       4.511       7.	C C																	
GNNA.         1998         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 pass- through securities.         1709         1710         1711         1713         4.a.(3)           b. Other pass- through securities.         1709         1716         1717         4.b.(1)           (a) Collearalized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA         1714         1715         1716         1717         4.b.(1)           (3) All other mortgage-backed securities (ABS)         1718         1719         1731         1732         4.b.(2)           (3) All other mortgage-backed securities (ABS)         C026         C088         C089         C027         5.           6. Other debt securities: a. Other domestic debt securities         1737         1738         1739         1741         6.a.           7. Investments in mutual funds and other equity securities with readity determinable fair values <sup>1</sup> 1742         1743         1744         1746         6.b.           7. Total (un of items 1 through 7) (total of oulum D must equal Schedule RC, item 2.a) (total of col																		
(2) Issued by FNMA and FHLMC		4000			1	4000				4704		1	1	4700		1		
by FNMA and FHLMC	-	1698				1699				1/01				1702				4.a.(1)
FHLMC																		
(3) Other pass- through securities.       170       1710       1711       1713       4.a (3)         b. Other mortgage- backed securities (include CMOs, REMICs, and stripped MBS):       1714       1715       1716       1717       4.b.(1)         (1) Issued or guar- anteed by FNMA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNMA, FHLNC, or GNMA	-	4=00			1			[		4-00		1	1	4-0-		1		
through securities backed securities (include CMOs, REMICs, and stripped MBS); (1) Issued or guar- anteed by FNNA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNNA, FHLMC, or GNMA		1703				1705				1706				1/0/				4.a.(2)
b. Other mortgage- backed securities (include CMOs, REEMICs, and stripped MBS): (1) Issued or guar- anteed by FNMA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA (3) All other mortgage-backed securities (ABS) (3) All other mortgage-backed securities (ABS)		4=00			1	4-40		[				1	1	1-10		1		
backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guar- anteed by FNMA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	-	1709				1710				1711				1713				4.a.(3)
(include CMOs, REMICs, and stripped MBS):       (1) Issued or guar- anteed by FMAA, FHLMC, or GNMA       1714       1715       1716       1717       4.b.(1)         (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA																		
REMICs, and stripped MBS): (1) Issued or guar- anteed by FNMA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA																		
MBS):       (1) Issued or guar- anteed 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       1718       1719       1735       1736       4.b.(2)         (3) All other mortgage-backed securities       1733       1734       1735       1736       4.b.(2)         (3) All other mortgage-backed securities       1733       1734       1735       1736       4.b.(3)         5. Asset-backed securities (ABS)       C026       C988       C989       C027       5.         6. Other debt securities: a. 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 equily securities with readily determinable fair values1       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,       Image 1       Image 1       Image 1	•																	
(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       1718       1714       1735       1736       4.b.(2)         (3) All other mortgage-backed securities (ABS)       1733       1734       1735       1736       4.b.(3)         5. Asset-backed securities       1733       1734       1735       1736       4.b.(3)         5. Asset-backed securities       1737       1738       1739       1741       6.a.         6. Other debt securities: a. Other domestic 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> 1743       1744       1746       6.b.         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,       4.511       7.																		
anteed by FNMA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	,																	
FHLMC, or GNMA       1714       1715       1716       1717       4.b.(1)         (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA																		
(2) Collateralized by MBS issued or guaranted by FNMA, FHLMC, or GNMA	-				1							1	1			1		
MBS issued or guaranteed by FNMA, FHLMC, or GNMA		1714				1715				1716				1717				4.b.(1)
guaranteed by FNMA, FHLMC, or GNMA																		
FNMA, FHLMC, or GNMA																		
or GNMA																		
(3) All other mortgage-backed securities       1733       1734       1735       1736       4.b.(3)         5. Asset-backed securities (ABS)       1733       1734       1735       1736       4.b.(3)         6. Other debt securities: a. Other domestic debt securities       C026       C988       C989       C027       5.         7. Investments in mutual funds and other equity securities with readily determinable fair values1.       1742       1743       1744       1746       6.b.         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,       A510       A511       7.					1				I			1	1			1	1	
mortgage-backed securities       image backed securities		1718				1719				1731				1732				4.b.(2)
securities       1733       1734       1735       1736       4.b.(3)         5. Asset-backed securities (ABS)       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 values1       1742       1743       1744       1746       6.b.         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,       A510       A511       7.	(3) All other																	
5. Asset-backed securities (ABS)       C026       C988       C989       C027       5.         6. Other debt securities: a. Other domestic debt securities       1737       1738       1739       1741       6.a.         b. Foreign debt securities       1737       1738       1744       1746       6.b.         7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup> .       1742       1743       1744       1746       6.b.         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,       Asin       Asin       Asin       7.					1							1	1			1		
securities (ABS)       C026       C988       C989       C027       5.         6. Other debt securities:       a. Other domestic debt       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 values1       1742       1743       1744       1746       6.b.         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.a)       Image: Schedule RC, ite	securities	1733				1734				1735				1736				4.b.(3)
6. Other debt securities: a. Other domestic debt securities b. Foreign debt securities c. Foreign debt securities				· · · · ·	1				· · · · ·				1			r		
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 values1       1742       1743       1744       1746       6.b.         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,       4510       4511       7.	. ,	C026				C988				C989				C027				5.
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 values1.       1742       1743       1744       1746       6.b.         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,       4511       4511       7.	<ol><li>Other debt securities:</li></ol>																	
b. Foreign debt securities	a. Other domestic debt			· · · · ·	1				· · · · ·				1			r		
securities	securities	1737				1738				1739				1741				6.a.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup> . 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,	b. Foreign debt			1	1			-	1			1	1			1		
funds and other equity securities with readily determinable fair values <sup>1</sup> . 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,		1742				1743				1744				1746				6.b.
securities with readily determinable fair values <sup>1</sup> 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,																		
determinable fair values1.       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,       Image: Column A must equal A and the additional and the additin additin additional and the additional and the addit																		
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,	-									,		1	1			1		_
through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC,										A510				A511				7.
column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC,	8. Total (sum of items 1																	
Schedule RC, item 2.a) (total of column D must equal Schedule RC,	through 7) (total of																	
(total of column D must equal Schedule RC,																		
equal Schedule RC,	Schedule RC, item 2.a)																	
	(total of column D must																	
item 2.b)	equal Schedule RC,				1							1	1			1		
$, \qquad \qquad$	item 2.b)	1754				1771				1772				1773				8.

<sup>&</sup>lt;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 tho	se in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government ag	encies, 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:3, 4						
(1) Three months or less		A549				M.2.a.(1)
(2) Over three months through 12 months						M.2.a.(2)
(3) Over one year through three years		A551				M.2.a.(3)
(4) Over three years through five years						M.2.a.(4)
(5) Over five years through 15 years						M.2.a.(5)
(6) Over 15 years		A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end firs						
mortgages with a remaining maturity or next repricing date o (1) Three months or less		A555				M.2.b.(1)
(2) Over three months through 12 months						M.2.b.(1)
(3) Over one year through three years						M.2.b.(2)
(4) Over three years through five years						M.2.b.(0)
(5) Over five years through 15 years						M.2.b.(5)
(6) Over 15 years		A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs,						
mortgage pass-through securities) with an expected average	•••					
(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 of	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	d 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):				1		
a. Amortized cost		8782				M.4.a.
b. Fair value		8783				M.4.b.

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

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

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

<sup>&</sup>lt;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>&</sup>lt;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>&</sup>lt;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																	I
					maturi	- 5							e-for-sa	-			
	1	•	mn A)			•	mn B)				mn C)			•	mn D)		
	Ar	nortiz	ed Co	st	ļ,	Fair	Value		Ar	nortiz	ed Co	st		Fair \	Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total																	
assets. <sup>1</sup>																	
<ol> <li>Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):</li> <li>a. Credit card</li> </ol>																	
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, 2007**, Report of Condition.

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### Schedule RC-C—Loans and Lease Financing Receivables

#### Part I. Loans and Leases

transfer risk reserve from amounts reported in this schedule. Report () loans and leases held for site at he lower of cost of fair value, (2) loans and leases held for intestiment, net of uneamed income, and (3) loans and leases acounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper. Dollar Amounts in Thousands 1. Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1 – 4 family residential construction loans and all land development and other improvements). C. Secured by familand (including farm residential and other improvements). (2) Chose-and loans secured by 1-4 family residential properties: (3) Secured by finst lens. (1) Loans secured by onder nontraidential properties: (4) Secured by unior lens. (5) Courde by noins and acceptances of other banks. (1) Loans secured by onder nontraidential properties: (3) Secured by unior lens. (4) Loans secured by onder nontraidential properties: (4) Loans secured by onder nontraidential properties: (5) Loans to foreign countries: (1) To to ther commercial banks in the U.S. (2) Loans to foreign countries: (3) Loans to frainge adjenuites of foreign banks. (4) To to ther banks in foreign countries: (5) Loans to foreign countries: (6) Loans to indeprice countries: (7) To foreign branches of other U.S. banks. (8) Soal (1) To to U.S. banks. (8) Soal (1) Soal deressees (domicile). (2) To ther banks in foreign countries: (3) Loans to frainge adjenuites of foreign banks. (4) Commercial and industrial long. (5) Counter loans indicating the sperist. (5) Counter loans in development, and other land banks in the U.S. (2) To there banks in foreign countries: (3) Loans to foreign countries: (4) To to development, and other land banks in the U.S. (5) To banks in the U.S. (5) To banks in foreign countries: (6) Commercial and industrial long. (7) To development, and other land banks in the U.S. (2) To there banks in foreign countries: (3) Commercial and industrial long. (4) Commercial and industrial	Do not deduct the allowance for loan and lease losses or the allocated									
and lasses held for investment, net of meamed income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.       To Be Completed by Banks with Banks         in tradial Assets       Dollar Amounts in Thousands       To Be Completed by Banks with Banks         1. Loans secured by real estate:       Intel Assets       Intel Assets       Intel Assets         1. Loans secured by real estate:       Intel Assets       Intel Assets       Intel Assets         1. Loans secured by real estate:       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development, and other land loans:       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development, and other land loans:       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development and other liney orements       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development and other liney orements       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development and other liney orements       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development and other liney orements       Intel Assets       Intel Assets       Intel Assets         1. Convincion, land development and other loans oremorelization in the U.S.       Intel				mn (1)				mn D)		
leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper. Dollar Amounts in Thousands I. Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans. (2) Other construction loans and all land development and other improvements). c. Secured by 1-4 family residential and other improvements. (1) Revolving, open-end loans secured by 1-4 family residential properties and excloaded under lines of credit. (2) Closed-end loans secured by 1-4 family residential properties: (1) Secured by finst liens. (2) Loans secured by other nonfarm nonresidential properties. (3) Secured by mint liens and acceptances of other banks. a. To commercial banks in the U.S. (4) To other depository institutions and acceptances of other banks. (1) To U.S. branches and agencies of foreign banks. (1) To U.S. branches and agencies of foreign banks. (1) To ther commercial banks in the U.S. (1) To other depository institutions and acceptances of other banks. (1) To foreign branches of other U.S. banks. (1) To foreign branches of other loans to farmers. (1) To foreign branches of other loans to farmers. (1) To foreign branches of other loans to farmers. (2) Loans to infance agricultural production and other loans to farmers. (3) Actressees (domicle). 3) Loans to finance agricultural production and other loans to farmers. (4) Conter reolwing credit plans. b. Other reolwing cr										
Same bases half for trading and commercial paper.       Same bases half for trading and commercial paper.         1. Loans secured by real estate:       Same bases half for trading and commercial paper.         a. Construction, land development, and other land loans:       fridal Assess1         (1) 1-4 family residential construction loans and all and development and other improvements).       fridal Assess1         b. Secured by familand (including fam residential properties:       fridal Assess1         (1) Revelopment and extended under lines of credit.       fridal Assess1         (2) Closed-end loans secured by fridal improvements.       fridal Assess2         (1) Revelopment and adceptore by residential properties:       i.c.(1)         (2) Closed-end loans secured by other nonfarm nonresidential properties.       i.c.(2)(a)         (3) Secured by union lines.       fridal 1.e.(1)         (2) Closed-end loans secured by other nonfarm nonresidential properties.       i.c.(2)(a)         (1) To US. branches and agencies of foreign banks.       fridal 1.e.(2)         (2) Loans to depository institutions in the US.       fridal 1.e.(2)         (2) To other banks in foreign countries.       fridal 1.e.(2)         (2) To other banks in foreign countries.       fridal 1.e.(2)         (2) To other banks in foreign countries.       fridal 1.e.(2)         (3) Conter banks in foreign countries.       fridal 1.e.(2) <td></td> <td colspan="4"></td> <td></td> <td></td> <td></td> <td></td> <td></td>										
assets rule to trading and commercial paper.         Dollar Amounts in Thousands         I. Loans secured by real estate:         a. Construction, land development, and other land loans:         (1) 4-4 family residential construction loans and all land development and other land loans.         (2) Other construction loans and all land development and other improvements).         (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit         (1) Secured by findi lines.         (2) Closed-end loans secured by 1-4 family residential properties.         (1) Loans secured by owner-occupied nonfarm nonresidential properties:         (1) Loans secured by other nonfarm nonresidential properties.         (1) To U.S. branches and agencies of foreign banks.         (2) Loans to indepository institutions in the U.S.         (3) To other depository institutions and acceptances         (1) To foreign branches of other U.S. banks.         (1) To foreign branches of other U.S. banks.         (2) To other banks in foreign countries.         (3) To non-U.S. addressees (domicile).         (1) To foreign branches of other U.S. banks.         (2) To other banks in foreign countri							, y , ui	Durint	, ,	
Dollar Amounts in Thousands         RCN         Bit         Mit         Thou           1. Loans secured by real estate:         .         Construction, land development, and other land loans:         . <td>assets held for trading and commercial paper.</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	assets held for trading and commercial paper.									
a. Construction, iand development, and other land loans:       iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
(1) 1-4 family residential construction loans and all land development and other ind loans       F158       1.a.(1)         (2) Other construction loans and all land development and other improvements)       1.a.(1)       1.a.(2)         b. Secured by family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit       1.a.(1)         (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by noir liens       1.c.(1)         (b) Secured by noir liens       1.c.(2)(a)         (c) Loans secured by other nonfarm nonresidential properties       1.c.(2)(a)         (1) Loans secured by other nonfarm nonresidential properties       1.c.(2)(a)         (1) To U.S. branches and agencies of foreign banks       1.a.(1)         (2) To other depository institutions in the U.S.       1.532         (1) To U.S. branches and agencies of foreign banks       1.533         (1) To thereign pranches of ther U.S. banks       1.533         (2) To other depository institutions in the U.S.       1.533         (2) To other depository institutions and other loans to farmers       1.766         4. Commercial anks in foreign countries       1.766         5. To consumer loans (includes purchased paper): a. Credit cards       1.545         6. Other consumer loans (includes single payment, installment, and all student loans)       1.545         7.	1. Loans secured by real estate:									
(2) Other construction loans and all land development and other land loans       Image: Construction loans and all land development and other land loans         (2) Other construction loans and all land development and other land loans       Image: Construction loans secured by 1-4 family residential properties and extended under lines of credit       Image: Construction loans secured by 1-4 family residential properties and extended under lines of credit       Image: Construction loans secured by 1-4 family residential properties         (1) Conside-den loans secured by 1-4 family residential properties       5367       1.c.(1)         (2) Coass secured by multifamily (5 or more) residential properties       5368       1.c.(2)(a)         (1) Loans secured by other nonfarm nonresidential properties       5368       1.c.(2)(b)         (1) To U.S. branches and agencies of foreign banks       1.653       2.a.(1)         (2) To other depository institutions in the U.S.       1.553       2.a.(1)       2.a.(2)         (1) To foreign branches of other U.S. banks       1.553       2.c.(2)       2.b.         (1) To foreign branches of other U.S. banks       1.553       2.c.(2)       2.b.         (2) To other depository institutions in the U.S.       1.553       2.c.(1)       2.c.(2)         2. To banks in foreign countries:       1.766       4.       4.         (1) To foreign branches of other U.S. banks       1.557       2.c.(2)       3.	a. Construction, land development, and other land loans:									
Iand Ioans       I.a.(2)         b. Secured by farmland (including farm residential and other improvements).       I.a.(2)         c. Secured by 1-4 family residential properties:       I.b.         (1) Revolving, open-end Ioans secured by 1-4 family residential properties and extended under lines of credit.       1797         (2) Closed-end Ioans secured by 1-4 family residential properties:       5367       1.c.(2)(a)         (a) Secured by minor lines.       5367       1.c.(2)(b)         (b) Secured by unior lines.       5367       1.c.(2)(b)         (c) Secured by unior lines.       1.d.       5367       1.c.(2)(a)         (a) Secured by unior lines.       1.d.       5367       1.c.(2)(a)         (b) Secured by unior lines.       1.d.       5367       1.c.(2)(a)         (c) Cost depository institutions and acceptances of other banks.       1.d.       1.d.       2.a.(1)         (c) To other commercial banks in the U.S.       5533       2.a.(1)       2.a.(2)         2. To other depository institutions and other loans to farmers.       5537       2.c.(1)       2.a.(2)         2. To other depository institutions and other loans to farmers.       5537       2.c.(2)       3.         3. To commercial and industrial loans.       1766       4.a.       4.a.         4. To uno-U.S. addressees (domicile) <td>(1) 1–4 family residential construction loans</td> <td></td> <td></td> <td></td> <td></td> <td>F158</td> <td></td> <td></td> <td></td> <td>1.a.(1)</td>	(1) 1–4 family residential construction loans					F158				1.a.(1)
b. Secured by farmiand (including farm residential and other improvements).       1         c. Secured by 1-4 family residential properties and extended under lines of credit       1         (2) Closed-end loans secured by 1-4 family residential properties and extended under lines of credit       1         (2) Closed-end loans secured by 1-4 family residential properties       1         (3) Secured by multifamily (5 or more) residential properties:       1         (1) Loans secured by other nonfarm nonresidential properties       1         (1) Loans secured by other nonfarm nonresidential properties       1         (2) Loans to depository institutions and acceptances of other banks.       1         (2) To other commercial banks in the U.S.       1         (2) To other commercial banks in the U.S.       1         (3) Loans to finance agricultural producties.       1         (1) To foreign branches of other U.S. banks.       1         (2) To other banks in foreign countries.       1         (3) Loans to finance agricultural production and other loans to farmers.       1         (3) Loans to finance agricultural production and other loans to farmers.       1         (4) To other banks in foreign countries.       1         (5) To other acting commeries.       1         (2) To other commercial and industrial loans.       1         (2) To other acting.       1	(2) Other construction loans and all land development and other									
timprovements)	land loans					F159				1.a.(2)
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) Cosed-end loans secured by 1-4 family residential properties:       (a) Secured by junior lines       1.c.(2)(a)         (b) Secured by junior lines       1.c.(2)(a)       1.c.(2)(a)       1.c.(2)(a)         (b) Secured by junior lines       1.c.(2)(a)       1.c.(2)(a)         (c) Secured by other nonfarm nonresidential properties.       5368       1.c.(2)(a)         (c) Loans secured by other nonfarm nonresidential properties.       1.de(1)       1.e.(1)         (c) Loans secured by other nonfarm nonresidential properties.       1288       2.         2. Loans to depository institutions and acceptances of other banks.       1288       2.         (1) To US. branches and agencies of foreign banks       1283       2.         (1) To Other banks in foreign countries:       1536       2.         (2) To other commercial banks in the U.S.       1538       2.         (1) To foreign branches of other U.S. banks.       1538       2.       2.         (2) To other banks in foreign countries:       1590       3.       3.         (3) Loans to finance agricultural production and other loans to farmers       1590       3.       4.       4.	b. Secured by farmland (including farm residential and other									
(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:       5367       1.c.(2)(a)         (b) Secured by multifamily (5 or more) residential properties:       5367       1.c.(2)(b)         (b) Secured by multifamily (5 or more) residential properties:       5367       1.c.(2)(b)         (c) Loans secured by other nonfarm nonresidential properties:       1460       1.d.         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (c) To other commercial banks in the U.S.       1.e.(2)       2.e.(2)         (l) To U.S. branches and agencies of foreign banks       1533       2.e.(1)         (l) To other depository institutions in the U.S.       1533       2.e.(1)         (l) To other banks in foreign countries:       1590       3.         (l) To other banks in foreign countries.       1590       4.         3. Loans to finance agricultural production and other leans to farmers       15	improvements)					1420				1.b.
properties and extended under lines of credit       1797       1.c.(1)         (2) Closed-end loans secured by 1-4 family residential properties:       5367       1.c.(2)(a)         (b) Secured by junior liens       5368       1.c.(2)(a)         (c) Secured by junior liens       5368       1.c.(2)(b)         (c) Secured by nonfarm nonresidential properties:       1.c.(2)(b)       1.c.(2)(b)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(2)       1.e.(2)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(2)       1.e.(1)         (c) Loans secured by other nonfarm nonresidential properties:       1.e.(1)       1.e.(2)         (1) To U.S. branches and agencies of foreign banks       B532       2.e.(2)         2. To banks in foreign countries:       1.e.(2)       2.e.(1)       2.b.         2. To banks in foreign countries:       1.f.(1)       2.e.(2)       2.c.(1)         2. To banks in foreign countries:       1.f.(1)       1.f.(2)       2.e.(1)       2.f.(1)         3. Loans to finance agricultural production and other loans to farmers:       1.f.(2)       1.f.(2)	<li>c. Secured by 1–4 family residential properties:</li>									
(2) Closed-end loans secured by 1-4 family residential properties:       (a) Secured by first liens       1 c. (2)(a)         (b) Secured by multifamily (5 or more) residential properties       5367       1 c. (2)(b)         (c) Secured by multifamily (5 or more) residential properties       1460       1 d. (2)(b)         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1460       1 d. (2)(b)         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1 d. (2)(b)       1 d. (2)(b)         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1 d. (2)(b)       1 d. (2)(c)         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1 d. (2)(c)       1 d. (2)(c)         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1 d. (2)(c)       1 d. (2)(c)         (c) To commercial banks in the U.S.       B532       2 d. (2)(c)         (c) To other commercial banks in the U.S.       B533       2 a. (2)(c)         (c) To other banks in foreign countries:       1583       2 d. (2)(c)         (l) To foreign branches of other U.S. banks.       B536       2 c. (2)(c)         3. Loans to finance agricultural production and other loans to farmers       1580       3.         4. Commercial and industrial loans.       1766       4.         a. To U.S. addressees (domicile)	(1) Revolving, open-end loans secured by 1–4 family residential									
(a) Secured by first liens       1. C. (2)(a)         (b) Secured by junior liens       1. C. (2)(a)         (c) Secured by multifully (5 or more) residential properties       1. d.         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1. d.         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1. d.         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1. d.         (c) Loans secured by other nonfarm nonresidential properties       1. d.         (c) Loans to depository institutions and acceptances of other banks       1. e. (1)         (c) To U.S. branches and agencies of foreign banks       1288       2.         (c) To other commercial banks in the U.S.       1283       2. a. (2)         (c) To banks in foreign countries:       1590       3.         (c) To foreign branches of other U.S. banks       1590       3.         (c) To banks in foreign countries:       1590       3.         (d) To foreign branches of other U.S. banks       1766       4.         (e) To other banks of foreign countries:       1590       3.         (f) To foreign branches of other U.S. banks       1763       4.         (f) To foreign non-U.S. addressees (domicile)       1764       4.         5. Not applicable       6.b.       6.b.	properties and extended under lines of credit					1797				1.c.(1)
(b) Secured by junior liers       5368       1.c.(2)(b)         (c) Secured by multifamily (5 or more) residential properties       1.c.(2)(b)       1.d.         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1.d.       1.d.         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1.d.       1.d.         (c) Loans secured by owner-occupied nonfarm nonresidential properties       1.e.(1)         (c) Loans to depository institutions and acceptances of other banks       1.e.(2)         a. To commercial banks in the U.S.       1.e.(2)         (1) To U.S. branches and agencies of foreign banks       1.6.(1)         (2) To other commercial banks in the U.S.       1.28         (1) To U.S. branches of other U.S. banks       1.6.         (2) To other depository institutions in the U.S.       1.533         (1) To other banks in foreign countries       1.533         (1) To other banks in foreign countries       1.533         (2) To other banks in foreign countries       1.766         (3) Loans to finance agricultural production and other leans to farmers       1.166         (4) Commercial and industrial loans       1.766         (5) Not applicable       1.6.         (6) Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       6.a. <td>(2) Closed-end loans secured by 1–4 family residential properties:</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	(2) Closed-end loans secured by 1–4 family residential properties:									
d. Secured by multifamily (5 or more) residential properties.       1460       1.d.         e. Secured by nonfarm nonresidential properties:       1.d.       1.d.         (2) Loans secured by owner-occupied nonfarm nonresidential properties.       1.d.       1.e.(1)         (2) Loans secured by owner-occupied nonfarm nonresidential properties.       1.d.       1.e.(1)         (2) Loans secured by owner-occupied nonfarm nonresidential properties.       1.e.(1)       1.e.(2)         2. Loans to depository institutions and acceptances of other banks.       8532       2.         a. To commercial banks in the U.S.:       8533       2.a.(2)       2.a.(1)         (2) To other depository institutions in the U.S. banks.       8534       2.c.(1)       2.a.(2)         2. Loans to finance agricultural production and other loans to farmers       1590       3.         4. Commercial and industrial loans       1763       1       4.a.         b. To on-U.S. addressees (domicile)       1764       4.a.         c. Other revolving credit plans.       1764       6.a.         b. Other revolving credit plans.       6.b.       6.b.         c. Other consumer loans) (includes single payment, installment, and all student loans).       2011       6.c.         7.       2051       7.       8.         9. Other loans. <t< td=""><td>(a) Secured by first liens</td><td></td><td></td><td></td><td></td><td>5367</td><td></td><td></td><td></td><td>1.c.(2)(a)</td></t<>	(a) Secured by first liens					5367				1.c.(2)(a)
	(b) Secured by junior liens					5368				1.c.(2)(b)
(1) Loans secured by owner-occupied nonfarm nonresidential properties.       Image: constant of the secure of the se	d. Secured by multifamily (5 or more) residential properties					1460				1.d.
properties       1.e.(1)         (2) Loans secured by other nonfarm nonresidential properties       1.e.(1)         2. Loans to depository institutions and acceptances of other banks       1288       2.         a. To commercial banks in the U.S.:       1288       2.         (1) To U.S. branches and agencies of foreign banks       8532       1288       2.         b. To other depository institutions in the U.S.       8533       2.       2.         c. To banks in foreign countries:       8536       2.       2.         (1) To foreign branches of other U.S. banks       8536       2.       2.         (2) To other banks in foreign countries:       8536       2.       2.         (1) To foreign branches of other U.S. banks       8536       2.       2.         (2) To other banks in foreign countries:       8536       2.       2.         (2) To other banks in foreign countries:       8537       3.       4.         Commercial and industrial loans       1766       4.       4.         a. To U.S. addressees (domicile)       1763       4.       4.         5. Not applicable       6.a.       6.a.       6.a.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans (includes purchased paper):       6.a.	e. Secured by nonfarm nonresidential properties:									
(2) Loans secured by other nonfarm nonresidential properties       1.6(1)       1.6(2)         2. Loans to depository institutions and acceptances of other banks       1.8(2)       2.         a. To commercial banks in the U.S       1.853       2.         (1) To U.S. branches and agencies of foreign banks       1.6(2)       2.         (2) To other commercial banks in the U.S.       1.533       2.         b. To other depository institutions in the U.S.       1.534       2.         (1) To foreign branches of other U.S. banks.       1.536       2.         (1) To foreign branches of other U.S. banks.       1.536       2.         (2) To other banks in foreign countries.       1.537       2.         3. Loans to finance agricultural production and other loans to farmers       1.590       3.         4. Commercial and industrial loans.       1.763       4.         a. To U.S. addressees (domicile)       1.764       4.a.         b. To non-U.S. addressees (domicile)       1.763       6.a.         b. Other revolving credit plans.       6.a.       6.a.         b. Other revolving credit plans.       1.510       6.c.         c. Credit cards       6.b.       2011       6.c.         7. Loans to foreign governments and official institutions (including foreign central banks).       201	(1) Loans secured by owner-occupied nonfarm nonresidential									
2. Loans to depository institutions and acceptances of other banks	properties					F160				1.e.(1)
a. To commercial banks in the U.S.:       B532       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.       B533       2.b.         c. To banks in foreign countries:       B536       2.c.(1)         (1) To foreign branches of other U.S. banks.       B534       2.b.         (2) To other banks in foreign countries:       B536       2.c.(1)         (2) To other banks in foreign countries:       B536       2.c.(1)         (2) To other banks in foreign countries.       B536       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.         b. To non-U.S. addressees (domicile)       1764       4.a.         b. Other revolving credit plans       6.a.       6.a.         c. Other consumer loans (includes single payment, installment, and all student loans)       6.c.       2011         7. Loans to foreign governments and official institutions (including foreign central banks).       2011       6.c.         8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.       9.       9.	(2) Loans secured by other nonfarm nonresidential properties					F161				1.e.(2)
(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.b.         b. To other depository institutions in the U.S.       B534       2.b.         c. To banks in foreign countries:       11 To foreign branches of other U.S. banks.       B536       2.c.(1)         (2) To other banks in foreign countries:       11 To foreign branches of other U.S. banks.       B536       2.c.(1)         (2) To other banks in foreign countries.       1590       3.       3.         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)       1764       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):       8. Cother consumer loans) (includes single payment, installment, and all student loans)       6.a.         7. Loans to foreign governments and official institutions (including foreign central banks).       7.       8.         9. Other loans.       1563       9.       9.         a. Loans for purchasing or carrying securities (secured and unsecured)       1545       9.a. <td>2. Loans to depository institutions and acceptances of other banks</td> <td></td> <td></td> <td></td> <td></td> <td>1288</td> <td></td> <td></td> <td></td> <td>2.</td>	2. Loans to depository institutions and acceptances of other banks					1288				2.
(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:       B536       2.c.(1)         (2) To other banks in foreign countries.       B536       2.c.(1)         (2) To other banks in foreign countries.       B537       2.c.(1)         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.         5. Not applicable       1764       4.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       8538       6.a.         a. Credit cards       6.b.       6.b.       2011       6.c.         7. Loans to foreign governments and official institutions (including foreign central banks).       7.       2081       7.         8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.       9.       8.       9.         9. Other loans.       1545       9.a.       9.a.	a. To commercial banks in the U.S.:									
b. To other depository institutions in the U.S	(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
c. To banks in foreign countries:       1       2       2       2       1       2       2       2       1       2       2       2       1       2       2       2       1       2       2       2       2       1       2       2       2       1       2       2       2       1       2       2       2       1       2       2       2       2       1       2       2       2       2       1       2	(2) To other commercial banks in the U.S.	B533								2.a.(2)
(1) To foreign branches of other U.S. banks	b. To other depository institutions in the U.S.	B534								2.b.
(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.         b. To non-U.S. addressees (domicile)       1764       4.a.         5. Not applicable       1764       4.b.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       B538       6.a.         a. Credit cards       B539       6.b.       6.b.         c. Other consumer loans (includes single payment, installment, and all student loans)       1011       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.       9.       9.         9. Other loans.       1545       9.a.	c. To banks in foreign countries:									
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.         b. To non-U.S. addressees (domicile)       1764       4.a.         5. Not applicable       1764       4.b.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       8. Credit cards       6.a.         b. Other revolving credit plans       6.b.       6.a.         c. Other consumer loans (includes single payment, installment, and all student loans)       6.b.       6.c.         7. Loans to foreign governments and official institutions (including foreign central banks)       2011       6.c.         8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.       9.       9.         9. Other loans       1563       9.       9.         a. Loans for purchasing or carrying securities (secured and unsecured)       1545       9.a.						-				2.c.(1)
4. Commercial and industrial loans       1766       4.         a. To U.S. addressees (domicile)       4.       4.         b. To non-U.S. addressees (domicile)       1764       4.         5. Not applicable       1764       4.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       1764       4.         a. Credit cards       8538       6.a.       6.a.         b. Other revolving credit plans       6.b.       6.a.         c. Other consumer loans (includes single payment, installment, and all student loans)       8539       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.       9.       9.         9. Other loans       1563       9.         a. Loans for purchasing or carrying securities (secured and unsecured)       1545       9.	(2) To other banks in foreign countries	B537								2.c.(2)
a. To U.S. addressees (domicile)       1763       4.a.         b. To non-U.S. addressees (domicile)       1764       4.b.         5. Not applicable       1764       4.b.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       a. Credit cards       4.a.         b. Other revolving credit plans       6.a.       6.a.       6.a.         c. Other consumer loans (includes single payment, installment, and all student loans)       6.c.       2011       6.c.         7. Loans to foreign governments and official institutions (including foreign central banks)       2081       7.       7.         8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.       9.       9.       9.         9. Other loans       1563       9.       9.       9.	3. Loans to finance agricultural production and other loans to farmers					1590				3.
b. To non-U.S. addressees (domicile)       1764       4.b.         5. Not applicable       4.b.         6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       8538       6.a.         a. Credit cards       8538       6.a.         b. Other revolving credit plans       6.b.       6.c.         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.       9.       9.         9. Other loans       1563       9.         a. Loans for purchasing or carrying securities (secured and unsecured)       1545       9.a.	4. Commercial and industrial loans					1766				4.
5. Not applicable       1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	a. To U.S. addressees (domicile)	1763				1				4.a.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):       a. Credit cards       B538       6.a.         a. Credit cards       B538       6.b.       6.c.         b. Other revolving credit plans       2011       6.c.         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.       9.       3.         9. Other loans       1563       9.         a. Loans for purchasing or carrying securities (secured and unsecured)       1545       9.a.	b. To non-U.S. addressees (domicile)	1764								4.b.
expenditures (i.e., consumer loans) (includes purchased paper):          a. Credit cards       B538       6.a.         b. Other revolving credit plans       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.       1545       9.         a. Loans for purchasing or carrying securities (secured and unsecured)       1545       9.a.	5. Not applicable									
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.	6. Loans to individuals for household, family, and other personal									
b. Other revolving credit plans c. Other consumer loans (includes single payment, installment, and all student loans) 7. Loans to foreign governments and official institutions (including foreign central banks) 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S 9. Other loans a. Loans for purchasing or carrying securities (secured and unsecured) 1545 1										
<ul> <li>c. Other consumer loans (includes single payment, installment, and all student loans)</li></ul>										6.a.
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.	b. Other revolving credit plans					B539				6.b.
7. Loans to foreign governments and official institutions (including foreign central banks)										
central banks)						2011				6.c.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.       2107       2107       8.         9. Other loans								1	_	
subdivisions in the U.S.       2107       8.         9. Other loans.       1563       9.         a. Loans for purchasing or carrying securities (secured and unsecured).       1545       9.         9.a.       9.       9.						2081				7.
9. Other loans	8. Obligations (other than securities and leases) of states and political							1		
a. Loans for purchasing or carrying securities (secured and unsecured) 1545 9.a.	subdivisions in the U.S.								$\mid$	8.
						1563				9.
b. All other loans (exclude consumer loans)		1 1		<u> </u>						
	b. All other loans (exclude consumer loans)	1564								9.b.

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<sup>&</sup>lt;sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2007**, Report of Condition.



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### Schedule RC-C—Continued

Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>1</sup>			(Column B) To Be Completed by All Banks					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Lease financing receivables (net of unearned income)	-				2165				10.
a. Leases to individuals for household, family, and other personal			1	1	_				
expenditures (i.e., consumer leases)	F162				_				10.a.
b. All other leases	F163								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.

Memoranda	Dellas Assessats in These and				1
	Dollar Amounts in Thousands	RCON Bi	Mil	Thou	
1. Loans and leases restructured and in compliance with modified te Schedule RC-C, part I, and not reported as past due or nonaccrua	•				
Memorandum item 1):					
a. Loans secured by 1–4 family residential properties		F576			M.1.a.
<ul> <li>b. Other loans and all leases (exclude loans to individuals for personal expenditures</li></ul>	-	1616			M.1.b.
<ol> <li>Maturity and repricing data for loans and leases (excluding those         <ul> <li>Closed-end loans secured by first liens on 1–4 family residential Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a repricing date of:1.2</li> </ul> </li> </ol>	al properties (reported in				
(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 EXCLUDING closed-end loans secured by first liens on 1–4 fai (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, a or next repricing date of: <sup>1,3</sup>	mily residential properties				
(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					M.2.b.(3)
(4) Over three years through five years					M.2.b.(4)
(5) Over five years through 15 years					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 t					- (-)
with a REMAINING MATURITY of one year or less (excluding t		A247			M.2.c.

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

<sup>&</sup>lt;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>&</sup>lt;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.

## Schedule RC-C—Continued

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#### Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Loans to finance commercial real estate, construction, and land	development activities					
(not secured by real estate) included in Schedule RC-C, part	•	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 fa	amily 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 ass	ets:5					
Loans secured by real estate to non-U.S. addressees (domicile						
Schedule RC-C, part I, items 1.a through 1.e, column B)		B837				M.5.
Memorandum item 6 is to be completed by banks that (1) together						
outstanding credit card receivables (as defined in the instructions) to						
report date or (2) are credit card specialty banks as defined for Unif						
purposes.						
6. Outstanding credit card fees and finance charges included in So	chedule RC-C, part I,					
item 6.a.		C391				M.6.
Memorandum item 7 is to be completed by all banks.						
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		C780				M.7.b.
8. Closed-end loans with negative amortization features secured b	-					
properties:						
a. Total carrying amount of closed-end loans with negative amo	ortization features secured by					
1-4 family residential properties (included in Schedule RC-C	-	F230				M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks						
with negative amortization features secured by 1–4 family resid						
in Schedule RC-C, part I, Memorandum item 8.a.) as of Decem						
the lesser of \$100 million or 5 percent of total loans and leases,						
(as reported in Schedule RC-C, part I, item 12, column B).						
b. Total maximum remaining amount of negative amortization c	ontractually permitted on					
closed-end loans secured by 1-4 family residential propertie		F231				M.8.b.
c. Total amount of negative amortization on closed-end loans s						
properties included in the carrying amount reported in Memo		F232				M.8.c.
9. Loans secured by 1-4 family residential properties in proce						
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)	-	F577				M.9.
10. Loans measured at fair value (included in Schedule RC-C,						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loar	IS	F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and	other improvements)	F579				M.10.a.(2)
(3) Secured by 1–4 family residential properties:						
(a) Revolving, open-end loans secured by 1–4 family	/ residential properties and					
extended under lines of credit		F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family resident	ial properties:					
(1) Secured by first liens		F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens		F582				M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential prope						M.10.a.(4)
(5) Secured by nonfarm nonresidential properties		F584				M.10.a.(5)
b. Commercial and industrial loans		F585				M.10.b.

 <sup>&</sup>lt;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, 2007, Report of Condition.



## Schedule RC-C—Continued

#### Part I. Continued

Memoranda—Continue	d	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	1
10 c Loans to individ	duals for household, family, and oth		RCON	Ы	IVIII	Thou	
	loans) (includes purchased paper):						
•			F586				M.10.c.(1)
(2) Other revolv	ving credit plans		F587				M.10.c.(2)
		nt, installment, and all student loans)	F588				M.10.c.(3)
			F589				M.10.d.
	alance of loans measured at fair va	lue (reported in Schedule RC-C,					
part I, Memorandu							
a. Loans secured	-		5500				
( )	• •				<b> </b>		M.11.a.(1)
•		I and other improvements)	F591		L		M.11.a.(2)
	1–4 family residential properties:						
	ng, open-end loans secured by 1–4		5500				
			F592		L		M.11.a.(3)(a)
	end loans secured by 1–4 family re						
	-				<b> </b>		M.11.a.(3)(b)(1)
	, , , , , , , , , , , , , , , , , , ,		F594				M.11.a.(3)(b)(2)
		properties	1 1		<u> </u>	<u> </u>	M.11.a.(4)
					<u> </u>		M.11.a.(5)
			F597		<u> </u>		M.11.b.
	duals for household, family, and oth						
	loans) (includes purchased paper):		5500				
• •			F598		<u> </u>	$\left  \right $	M.11.c.(1)
( )	•		F599		<u> </u>		M.11.c.(2)
		nt, installment, and all student loans)			<u> </u>		M.11.c.(3)
a. Other loans			F601				M.11.d.

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### Schedule RC-C—Continued

#### Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

#### Loans to Small Businesses

 Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4,1 have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)....
- b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.<sup>1</sup> (Note: Item 4,<sup>1</sup> divided by the number of loans should NOT exceed \$100,000.)....

(Column B) (Column A) Amount Currently **Dollar Amounts in Thousands** Number of Loans Outstanding RCON RCON Bil Mil Thou 3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)): 5564 5565 a. With original amounts of \$100,000 or less..... 3.a. 5566 5567 b. With original amounts of more than \$100,000 through \$250,000...... 3.b. 5569 5568 c. With original amounts of more than \$250,000 through \$1,000,000..... 3.c. 4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 41 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item  $4^1$ ): 5570 5571 a. With original amounts of \$100,000 or less..... 4.a. 5572 5573 b. With original amounts of more than \$100,000 through \$250,000...... 4.b. c. With original amounts of more than \$250,000 through \$1,000,000..... 5574 5575 4.c.

	Inder of Lound	
RCON		
 5562		2.a.
 5563		2.b.

Number of Loans

RCON	Yes	No	
 6999			1





<sup>&</sup>lt;sup>1</sup> Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees.



### Schedule RC-C—Continued

Part II. Continued

#### **Agricultural Loans to Small Farms**

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan
RCON YES NO 6860 5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the	Number of Loans	
following Schedule RC-C, part I, loan categories:		
a. "Loans secured by farmland (including farm residential and other		
mprovements)" reported in Schedule RC-C, part I, item 1.b,		
(Note: Item 1.b divided by the number of loans should NOT exceed	RCON	
\$100,000.)	5576	6.a.
b. "Loans to finance agricultural production and other loans to farmers"		
reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the		
number of loans should NOT exceed \$100,000.)	5577	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
<ul> <li>7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b): <ul> <li>a. With original amounts of \$100,000 or less</li></ul></li></ul>	RCON 5578 5580 5582	RCON         Bil         Mil         Thou           5579               5581               5583	7.a. 7.b. 7.c.
<ul> <li>less than or equal to Schedule RC-C, part I, item 3):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$500,000</li> </ul>	5584 5586 5588	5585	8.a. 8.b. 8.c.



### 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 in any of the four preceding calendar quarters.

DRAFT

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS	RCON	Ы	IVIII	Thou	
1. U.S. Treasury securities	3531				1.
<ol> <li>U.S. Government agency obligations (exclude mortgage-backed securities)</li> </ol>					2.
<ol> <li>Securities issued by states and political subdivisions in the U.S.</li> </ol>					3.
<ol> <li>4. Mortgage-backed securities (MBS):</li> </ol>					0.
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, FHEME, or GNMA.	0001				4.a.
(include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities					4.0. 4.c.
5. Other debt securities	3337				5.
6. Loans:					
a. Loans secured by real estate:	5004				<b>a</b> (1)
(1) Construction, land development, and other land loans	F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F605				6.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and					
extended under lines of credit	F606				6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F607				6.a.(3)(b)(1)
(2) Secured by junior liens	F611				6.a.(3)(b)(2
(4) Secured by multifamily (5 or more) residential properties	F612				6.a.(4)
(5) Secured by nonfarm nonresidential properties	F613				6.a.(5)
b. Commercial and industrial loans	F614				6.b.
c. Loans to individuals for household, family, and other personal expenditures					
(i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615				6.c.(1)
(2) Other revolving credit plans					6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)					6.c.(3)
d. Other loans	F618				6.d.
7. and 8. Not applicable					
9. Other trading assets	3541				9.
10. Not applicable					0.
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.
					12.
LIABILITIES					
	3546				13.a.
13. a. Liability for short positions					
b. Other trading liabilities					13.b.
14. Derivatives with a negative fair value				+	14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	3548				15.





### Schedule RC-D—Continued

Memoranda

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Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:					(_)
(a) Revolving, open-end loans secured by 1–4 family residential properties and					
extended under lines of credit	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					(c)(u)
(1) Secured by first liens	F628				M.1.a.(3)(b)(1)
(2) Secured by junior liens	F629				M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	F631				M.1.a.(5)
b. Commercial and industrial loans	F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures			1		IVI. 1.D.
(i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633				M.1.c.(1)
(2) Other revolving credit plans	F634				M.1.c.(1) M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635				M.1.c.(2) M.1.c.(3)
d. Other loans	F636				M.1.d.
	1 000			L	IVI. I.U.
2. Not applicable					
3. Loans measured at fair value that are past due 90 days or more: <sup>1</sup>	F639				M 2 a
a. Fair value	F640				M.3.a.
b. Unpaid principal balance	1040			L	M.3.b.
Mamarandum items 1 through 10 are to be completed by banks that reported systems					
Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding					
<i>calendar quarters.</i> <sup>1</sup> 4. Asset-backed securities:					
	F641				M.4.a.
a. Residential mortgage-backed securities	F642				
b. Commercial mortgage-backed securities	F643			$\left  \right $	M.4.b.
c. Credit card receivables	F644				M.4.c.
d. Home equity lines	F645				M.4.d.
e. Automobile loans	F646				M.4.e.
f. Other consumer loans	F647			$\left  \right $	M.4.f.
g. Commercial and industrial loans					M.4.g.
h. Other	F648				M.4.h.
5. Collateralized debt obligations:	5040		1	1	
a. Synthetic	F649				M.5.a.
b. Other	F650				M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.6.
7. Equity securities:					
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.

1. NOTE: Completion of Memorandum items 3.a and 3.b and Memorandum items 4 through 10 of Schedule RC-D is optional for the March 31, 2008, report date only. Memorandum items 3.a and 3.b must be completed by all banks and Memorandum items 4 through 10 must be completed by all banks that meet the \$1 billion reporting threshold beginning June 30, 2008.

### Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	]
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,					
tha <u>t are g</u> reater than \$25,000 and exceed 25% of the item):	-				
a.   TEXT   F655	F655				M.9.a
b. TEXT F656	F656				M.9.b
C. TEXT F657	F657				M.9.c
0. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item					
13.b, that are greater than \$25,000 and exceed 25% of the item):					
a. TEXT F658	F658				M.10.
b. TEXT F659	F659				M.10.
C. TEXT F660	F660				M.10.

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### Schedule RC-E—Deposit Liabilities

			Tran	sactio	n Acco	ounts			N		nsactio ounts	on
	Tot acco	tal tra ounts	mn A) nsactio (incluce emance osits)	on ding	y (Column B) (Column B) Memo: Total Total demand deposits nontransact (included in account column A) (including MM					otal insaction counts		
Dollar Amounts in Thousands	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			
2. U.S. Government	2202				-				2520			
3. States and political subdivisions in the U.S	2203								2530			
4. Commercial banks and other depository institutions in the U.S.	B551								B552			
5. Banks in foreign countries	2213				1				2236			
<ol> <li>Foreign governments and official institutions</li> </ol>												
(including foreign central banks)	2216								2377			
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,												
item 13.a)	2215				2210				2385			

#### Memoranda

Memoranda Di la Anna ta in Thana h					1
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):1			_	_	
(1) Brokered deposits issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered			_	_	
retirement deposit accounts	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) (to					
be completed for the December report only)	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)					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.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in					
Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233				M.2.c.(1)

<sup>&</sup>lt;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 (see instructions). 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 \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000 or less.



### Schedule RC-E—Continued



Memoranda—Continued

Dollar Amoun	ts in Thousands RCON Bil	Mil Thou
3. Maturity and repricing data for time deposits of less than \$100,000:		
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing	g date of: <sup>1,2</sup>	<u> </u>
(1) Three months or less	× = 70	
(2) Over three months through 12 months		
(3) Over one year through three years		
(4) Over three years		
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one ye		
(included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup>	1011	
. Maturity and repricing data for time deposits of \$100,000 or more:		
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing	date of: <sup>1,4</sup>	
(1) Three months or less		
(2) Over three months through 12 months	1.505	
(3) Over one year through three years		
(4) Over three years		
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year		
(included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup>		

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

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Dollar	Amour	nte in T	Thous	ande					
	Amoui	115 111	mous	anus	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. Life insurance assets					C009				5.
6. All other assets (itemize and describe amounts greater than \$25,000 that	exceed	1 25%	of this	3					
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. TEXT 3549	3549				1				6.e.
f. TEXT 3550	3550								6.f.
g. TEXT 3551	3551								6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)					2160				7.

### Schedule RC-G—Other Liabilities

D	ollar Amoun	ts in Thousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits <sup>5</sup>			3645			
b. Other expenses accrued and unpaid (includes accrued income tax						
2. Net deferred tax liabilities <sup>2</sup>			3049			
3. Allowance for credit losses on off-balance sheet credit exposures	ance for credit losses on off-balance sheet credit exposures					
4. All other liabilities (itemize and describe amounts greater than \$25,00	0 that excee	ed 25%				
of this item)	·····		2938			
a. Accounts payable	3066					
b. Deferred compensation liabilities	C011					
c. Dividends declared but not yet payable	2932					
d. Derivatives with a negative fair value held for purposes other						
than trading	C012					
e. TEXT 3552	3552					
f. TEXT 3553	3553					
g. TEXT 3554	3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930			

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

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

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

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS			•		
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding					
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities <sup>2</sup>	B559				3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the					
U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:					
a. Total loans	3360				6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1–4 family residential properties	3465				6.b.(1)
(2) All other loans secured by real estate					6.b.(2)
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. To be completed by banks with \$100 million or more in total assets: <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.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:			r	1	
a. Savings deposits (includes MMDAs)					11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000					11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. To be completed by banks with \$100 million or more in total assets: <sup>4</sup>					
Other borrowed money (includes mortgage indebtedness and obligations under			1		
capitalized leases)	3355				13.

#### Memorandum

D	ollar Amounts in Thousands	RCON	Bil	Mil	Thou
Memorandum item 1 is to be completed by:4				-	
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>					
<ul> <li>banks with less than \$300 million in total assets that have loans to fin production and other loans to farmers (Schedule RC-C, part I, item 3) of total loans.</li> </ul>	0				
1. Loans to finance agricultural production and other loans to farmers		3386			

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

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

<sup>&</sup>lt;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, 2007**. Report of Condition.

<sup>&</sup>lt;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—Derivatives and Off-Balance Sheet Items

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

		[	Dollar	Amour	nts in T	Thousa	ands	RCON	Bil	Mil	Thou	
1. Unused commitments:												
a. Revolving, open-end lines secured by 1–4 fami	ly residentia	al prop	erties,	e.g.,	home	equity						
lines								3814				1.a.
b. Credit card lines								3815				1.b.
c. (1) Commitments to fund commercial real estat	te, construc	tion, a	nd lan	d deve	elopme	ent loa	ns					
secured by real estate:					·							
(a) 1-4 family residential construction lo	an commi	tments	S					F164				1.c.(1)(a)
(b) Commercial real estate, other constru											-	( )( )
development loan commitments								F165				1.c.(1)(b)
(2) Commitments to fund commercial real estat											1	- ( )(-)
NOT secured by real estate					•			6550				1.c.(2)
d. Securities underwriting								3817				1.d.
e. Other unused commitments								3818				1.e.
2. Financial standby letters of credit								3819				2.
a. Amount of financial standby letters of credit con												2.a.
3. Performance standby letters of credit						I		3821				3.
a. Amount of performance standby letters of credit								0021			1	3.a.
4. Commercial and similar letters of credit								3411				4.
5. Not applicable								0111				
<ol> <li>6. Securities lent (including customers' securities lent</li> </ol>	where the	custor	ner is									
indemnified against loss by the reporting bank)								3433				6.
								0.00				0.
]	(Coli	umn A)			(Colu	mn B)		†				
	-	rantor			-	ficiary						
7. Credit derivatives:	RCON Bil	Mil	Thou	RCON	Bil	Mil	Thou	•				
a. Notional amounts:		1	1.1100				mou	+				
	C968			C969				+				7.a.(1)
				C971				+				7.a.(2)
				C973				+				7.a.(2)
	C974			C975				+				7.a.(4)
b. Gross fair values:	0014			0010				+				7.0.(1)
(1) Gross positive fair value	C219			C221				+				7.b.(1)
(2) Gross negative fair value				C222				+				7.b.(1) 7.b.(2)
8. Spot foreign exchange contracts								8765				8.
<ol> <li>9. All other off-balance sheet liabilities (exclude derivation)</li> </ol>								0703			· · · · ·	0.
of this item over 25% of Schedule RC, item 28, "To	, ,							3430				9.
a. Securities borrowed		apitai	)	3432				3430			· · · · ·	9.a.
<ul> <li>b. Commitments to purchase when-issued securiti</li> </ul>	ios			3434				+				9.b.
c. Standby letters of credit issued by a Federal Ho		ank or	n the	3434	I							3.0.
bank's behalf	INC LUAN D			C978								9.c.
d TEXT				3555				ł				9.d.
0. 3555				3555								9.u. 9.e.
<b>f</b> TEXT				3550				+				9.e. 9.f.
10. All other off-balance sheet assets (exclude derivati	ivee) (itemi-	70 200	deser			 nnono	nt.	-				9.1.
of this item over 25% of Schedule RC, item 28, "To	, ,						111	5501				10.
	nai equity C	apital	)				 	5591				
a. Commitments to sell when-issued securities				3435								10.a.
b. 5592				5592				+				10.b.
C. 5593				5593				+				10.c.
U. 5594				5594								10.d.
e. 5595				5595								10.e.

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Schedule RC-L—Continued

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Dollar Amounts in Thousands	RCON	Tril	Bil	Mil	Thou	
1. Year-to-date merchant credit card sales volume:				1		
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.

Dollar Amounts in Thousands Derivatives Position Indicators		(Colu Intere Cor	te	Fo	rèign	umn E Exch htracts	ange	Contracts O				(Column D) Commodity and Other Contracts					
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	1
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):		RCC	ON 8693			RC	DN 8694			RCO	ON 8695			RCC	ON 8696		
a. Futures contracts																	12.a.
		RCC	DN 8697			RC	ON 8698			RCO	ON 8699			RCC	ON 8700		
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:		RCC	ON 8701			RC	ON 8702			RCO	ON 8703			RCC	ON 8704		]
(1) Written options																	] 12.c.(1)
		RCC	ON 8705			RC	DN 8706			RCO	ON 8707			RCC	ON 8708		] ()
(2) Purchased options																	12.c.(2)
d. Over-the-counter option contracts:		RCC	DN 8709	1		RC	DN 8710	1		RC	ON 8711			RCC	ON 8712		]
(1) Written options																	12.d.(1)
(.)	'	RCC	ON 8713	1		RC	DN 8714			RCO	DN 8715	1		RCC	ON 8716		1
(2) Purchased options																	12.d.(2)
	·  '	RCC	DN 3450			RC	DN 3826			RCO	DN 8719	1		RCC	DN 8720		12.0.(2)
e. Swaps																	12.e.
13. Total gross notional amount of	·  '	RCC	DN A126			RC	DN A127			RCO	DN 8723			RCC	DN 8724		12.0.
derivative contracts held for trading						-				-							13.
14. Total gross notional amount of	·															1	15.
		RCC	ON 8725			RC	ON 8726			RCO	ON 8727			RCC	ON 8728		1
derivative contracts held for				1		110				1101		1					
purposes other than trading	·																14.
a. Interest rate swaps where the		BCC	ON A589		-												
bank has agreed to pay a		RUC	N A569	1	-												
fixed rate	·				-												14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:		RCC	ON 8733		<u> </u>	RC	ON 8734		<u> </u>	RC	ON 8735			RCC	ON 8736		
(1) Gross positive fair value																	15.a.(1)
		RCC	ON 8737			RC	ON 8738			RC	ON 8739			RCC	ON 8740		
(2) Gross negative fair value																	15.a.(2)
b. Contracts held for purposes other																	l `'
than trading:		RCC	ON 8741			RC	ON 8742			RC	ON 8743			RCC	ON 8744		1
(1) Gross positive fair value																	
		RCC	DN 8745			RC	ON 8746			RC	DN 8747			RCC	ON 8748		1
(2) Gross negative fair value																	

#### Schedule RC

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	Dollar Amou	unts in <sup>-</sup>	Thousand	RCON	Bil	Mil	Thou	
1. E	xtensions of credit by the reporting bank to its executive officers, directors, pri	ncipal					1	
	hareholders, and their related interests as of the report date:	- 1						
	. Aggregate amount of all extensions of credit to all executive officers, director	rs. prin	cipal					
	shareholders, and their related interests		•	6164				1.a.
b	. Number of executive officers, directors, and principal shareholders to whom							
	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		Numbe	•				
	of total capital as defined for this purpose in agency regulations	. 6165						1.b.
2. Ir	atangible assets other than goodwill:		1					
	. Mortgage servicing assets			3164				2.a.
ŭ	(1) Estimated fair value of mortgage servicing assets					1		2.a.(1
h	. Purchased credit card relationships and nonmortgage servicing assets		11	B026				2.b.
	. All other identifiable intangible assets							2.c.
	. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)							2.d.
	ther real estate owned:					1	-	2.0.
	. Direct and indirect investments in real estate ventures			5372				3.a.
	. All other real estate owned:					1		0.0.
U	(1) Construction, land development, and other land			5508				3.b.(1
	(2) Farmland							3.b.(2
	<ul><li>(2) I difficult</li><li>(3) 1–4 family residential properties.</li></ul>							3.b.(2
	<ul><li>(4) Multifamily (5 or more) residential properties</li></ul>							3.b.(4
	<ul><li>(5) Nonfarm nonresidential properties</li></ul>							3.b.(5
	<ul><li>(6) Foreclosed properties from "GNMA loans"</li></ul>							3.b.(6
c	. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)							3.c.
	ivestments in unconsolidated subsidiaries and associated companies:							5.0.
	. Direct and indirect investments in real estate ventures			5374		1		4.a.
	. All other investments in unconsolidated subsidiaries and associated compan							4.b.
	. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)							4.c.
	ther borrowed money:							4.0.
	. Federal Home Loan Bank advances:							
a	(1) Advances with a remaining maturity or next repricing date of: <sup>1</sup>							
	(a) One year or less			F055		1		5.a.(1
	<ul><li>(b) Over one year through three years</li></ul>			F057				5.a.(1
				5050				5.a.(1
	(d) Over five years					-		5.a.(1
	(2) Advances with a REMAINING MATURITY of one year or less (included i above) <sup>2</sup>			2651		1		F = (0
	above) <sup>2</sup>							5.a.(2
Ŀ	(3) Structured advances (included in items 5.a.(1)(a) – (d) above)							5.a.(3
D	. Other borrowings:							
	(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			EOGO				<b>F</b> 1 (4
	(a) One year or less						+	5.b.(1
	(b) Over one year through three years						+	5.b.(1
	(c) Over three years through five years						+	5.b.(1
	(d) Over five years			F063		1	1	5.b.(1

B571 5.b.(2) 5.b.(1)(a) above)<sup>4</sup> ..... c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, 3190 5.c. item 16).....

(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item

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

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

<sup>&</sup>lt;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.

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S	chedule 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			6.	
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)					
	TEXT http://					8.
<ul> <li>(Example: www.examplebank.com)</li> <li>(Example: www.examplebank.com)</li> <li>(Example: www.examplebank.com)</li> <li>9. Do any of the bank's Internet Web sites have transactional capability, i.e.</li> </ul>	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's	RCON	Yes		No	
	customers to execute transactions on their accounts through the Web site?	4088				9.
10.	Secured liabilities:	RCON	Bil	Mil	Thou	
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064				10.a
	. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))					10.b



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

34	
•••	

	3	imn A) t due ough 8 and sti ruing	9	(Column B) Past due 90 days or more and still accruing					) I				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:			1										
<ul> <li>a. Construction, land development, and other land loans:</li> <li>(1) 1–4 family residential construction</li> </ul>													
loans	F172				F174				F176			1	1.a.(1)
(2) Other construction loans and all land													
development and other land loans	F173				F175				F177			1	1.a.(2)
b. Secured by farmland	. 3493				3494				3495			1	1.b.
<ul> <li>c. Secured by 1–4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1–4 family residential properties and</li> </ul>				1				1	- 100				
extended under lines of credit	. 5398				5399				5400			1	1.c.(1)
<ul> <li>(2) Closed-end loans secured by 1–4 family residential properties:</li> </ul>				1									
(a) Secured by first liens	. C236				C237				C229				1.c.(2)
(b) Secured by junior liens	. C238				C239				C230			1	1.c.(2)
<ul> <li>d. Secured by multifamily (5 or more) residential properties</li> </ul>	3499				3500				3501		1	1	1.d.
<ul> <li>e. Secured by nonfarm nonresidential properties:</li> <li>(1) Loans secured by owner-occupied</li> </ul>											1		
nonfarm nonresidential properties	F178				F180				F182			1	1.e.(1)
(2) Loans secured by other nonfarm													
nonresidential properties	. F179				F181				F183			1	1.e.(2)
2. Loans to depository institutions and	DOOA		1	1	DOOL			1	Daga		1		_
acceptances of other banks	. B834				B835				B836			2	2.
<ol> <li>Not applicable</li> <li>Commercial and industrial loans</li> </ol>	1606				1607				1608		1	4	1
<ol> <li>Commercial and industrial loans</li></ol>	. 1000			<u> </u>				I			1		Ŧ.
a. Credit cards	B575				B576				B577			5	5.a.
<ul> <li>Other (includes single payment, installment, all student loans, and revolving credit plans</li> </ul>								•					
other than credit cards)	B578				B579				B580			5	5.b
6. Loans to foreign governments and official													
institutions	5389				5390				5391		<u> </u>	6	
7. All other loans <sup>1</sup>	. 5459				5460				5461			7	
3. Lease financing receivables	. 1226				1227				1228			8	3.
9. Debt securities and other assets (exclude													
other real estate owned and other repossessed assets)	3505				3506			1	3507		1	9	

<sup>&</sup>lt;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."



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### Schedule RC-N—Continued

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

		ÈPas 80 thro days a	mn A) t due ough 8 and sti ruing	9		Past o days o ano	mn B) due 90 or mor I still ruing	)		`	imn C accrua	/	
Dollar Amounts in Thousands	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.
<ul> <li>Guaranteed portion of loans and leases included in item 10 above (exclude rebooked</li> </ul>													
"GNMA loans")	5615				5616				5617				10.a.
<ul> <li>Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase</li> </ul>								-					
included in item 10 above	C866				C867				C868				10.b.



#### Schedule RC-N—Continued

Memoranda Dollar Amounts in Thousands		Pas 80 thro days a	umn A) It due Dugh 8 and sti ruing	9			due 90	)	1	(Colu Nona			
1. Restructured loans and leases included in	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Schedule RC-N, items 1 through 8, above													
(and not reported in Schedule RC-C, Part I,													
Memorandum item 1):													
a. Loans secured by 1–4 family residential													
properties	F661				F662				F663				M.1.a.
b. Other loans and all leases (exclude loans													
to individuals for household, family, and													
other personal expenditures)	1658				1659				1661				M.1.b.
2. Loans to finance commercial real estate,													
construction, and land development activities													
(not secured by real estate) included in								_					
Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. Memorandum items 3.a. through 3.d are to be													
completed by banks with \$300 million or more													
in total assets:1													
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								1					
Schedule RC-N, item 4, above)	. 1254				1255				1256				M.3.c.
d. Leases to individuals for household, family,													
and other personal expenditures (included			1					1	, <u>,</u>			-	
in Schedule RC-N, item 8, above)	. F166				F167				F168				M.3.d.
Memorandum item 4 is to be completed by:1													
<ul> <li>banks with \$300 million or more in total assets</li> </ul>													
<ul> <li>banks with less than \$300 million in total</li> </ul>													
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:													
<ol><li>Loans to finance agricultural production</li></ol>													
and other loans to farmers (included in	4504				4507				4500				
Schedule RC-N, item 7, above)	. 1594				1597				1583				M.4.
5. Loans and leases held for sale and loans													
measured at fair value (included in Schedule													
RC-N, items 1 through 8, above):	C240				C241				Case				
a. Loans and leases held for sale	. 0240		I		0241			I	C226				M.5.a.
b. Loans measured at fair value: <sup>1</sup>	F664				F665				F666				
(1) Fair value	. F667				F668				F669				M.5.b.(1)
(2) Unpaid principal balance	. F007				F000				F009				M.5.b.(2)

<sup>&</sup>lt;sup>1</sup> NOTE: Completion of Memorandum items 5.b.(1) and (2) of Schedule RC-N is optional for the March 31, 2008, report date only. These items must be completed by all banks beginning June 30, 2008.



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### Schedule RC-N—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands		(Colu Past d rough	lue 30	1		(Colu Past c lays o	lue 90	)					
Memorandum item 6 is to be completed by	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	]				
banks with \$300 million or more in total assets:1													
6. Interest rate, foreign exchange rate, and other													
commodity and equity contracts:				1			1						
Fair value of amounts carried as assets	3529	3530							M.6.				
									RCON	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.									C410				M.7.
8. Nonaccrual assets sold during the quarter									C411				M.8.

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<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, 2007**, Report of Condition.

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

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal					
Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions	F237				2.
3. Not applicable					
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I)					
of the Federal Deposit Insurance Act and FDIC regulations	F238				4.
5. Total daily average of allowable exclusions	F239				5.

Memorandum					
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-O, and item 1 less item 2):					
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) Number					
of \$100,000 or less (to be completed for the June report only) F050					M.1.a.(2)
<li>b. Deposit accounts (excluding retirement accounts) of more than \$100,000:1</li>					
(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) Number	_				
of more than \$100,000	_				M.1.b.(2)
<ul> <li>Retirement deposit accounts of \$250,000 or less:<sup>1</sup></li> </ul>					
(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)	_				M.1.c.(2)
<ul> <li>Retirement deposit accounts of more than \$250,000:1</li> </ul>					
(1) Amount of retirement deposit accounts of more than \$250,000	. F047				M.1.d.(1)
Number	_				
(2) Number of retirement deposit accounts of more than \$250,000	_				M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>2</sup>			-	-	
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 savings 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					1
association:	RCON	FD	IC Cer	t. No.	
TEXT A545	A545				M.3.

<sup>&</sup>lt;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>&</sup>lt;sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

### Schedule RC-P—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 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.

NOTE: Completion of items 1.c.(1) and (2), 2.c.(1) and (2), 3.c.(1) and (2), 4.c.(1) and (2), 5.b, and 6.c.(1) and (2) of Schedule RC-P is optional for the March 31, 2008, report date only. These items must be completed by all banks required to complete Schedule RC-P beginning June 30, 2008.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<ol> <li>Retail originations during the quarter of 1–4 family residential mortgage loans for sale<sup>2</sup>:</li> </ol>					
a. Closed-end first liens	F066				1.a.
b. Closed-end junior liens	F067				1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F670				1.c.(1)
(2) Principal amount funded under the lines of credit	F671				1.c.(2)
2. Wholesale originations and purchases during the quarter of 1–4 family residential					
mortgage loans for sale:2					
a. Closed-end first liens	F068				2.a.
b. Closed-end junior liens	F069				2.b.
c. Open-end loans extended under lines of credit:			_		
(1) Total commitment under the lines of credit	F672				2.c.(1)
(2) Principal amount funded under the lines of credit	F673				2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens	F070				3.a.
b. Closed-end junior liens	F071				3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F674				3.c.(1)
(2) Principal amount funded under the lines of credit	F675				3.c.(2)
4. 1–4 family residential mortgage loans held for sale at quarter-end (included in					
Schedule RC, item 4.a):					
a. Closed-end first liens	F072				4.a.
b. Closed-end junior liens	F073				4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F676				4.c.(1)
(2) Principal amount funded under the lines of credit	F677				4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family					
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD				
a. Closed-end 1-4 family residential mortgage loans	F184				5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560				5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the					
quarter:	RCON				
a. Closed-end first liens					6.a.
b. Closed-end junior liens	F679				6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F680				6.c.(1)
(2) Principal amount funded under the lines of credit	F681				6.c.(2)

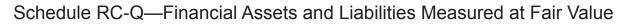


<sup>&</sup>lt;sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 2007**, Report of Condition.

<sup>&</sup>lt;sup>2</sup> Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

								r Value		n and	l Tradi	ng As	and Lia sets an C)								]
	Tc I	otal Fa Repor	mn A) iir Valu ted or ule R0	n N	LESS in th	: Amo e Det	mn B) ounts N ermina Fair Va	Netted ation	Lev	el 1 F	mn C) air Va emen	lue	Lev	vel 2 F	mn D) Fair Va remen	alue	Lev	vel 3 F	mn E) <sup>:</sup> air Va remen	lue	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	_
ASSETS	50.40											1				1					4
<ol> <li>Loans and leases</li> <li>Trading assets</li> </ol>	F243 F246				F682 F683				F690 F691				F244 F247				F245 F248				-
<ul> <li>a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)</li> <li>3. All other financial assets and servicing assets</li> </ul>	F240 F249				F684 F685				F692 F693				F241 F250				F242 F251				
LIABILITIES											1										
4. Deposits	F252				F686				F694				F253				F254				
5. Trading liabilities	F255				F687				F695				F256				F257				_
6. All other financial liabilities and servicing liabilities	F258				F688				F696				F259				F260				
7. Loan commitments (not accounted for as derivatives)	F261				F689				F697				F262				F263				

1. Total equity capital (from Schedule RC, item 28)	Schedule RC-R—Regulatory Capital					FFIEC 041 Page RC-29
1. Total equity capital (from Schedule RC, item 28).       \$210       1.         2. LESS: Net unrealized gains (losses) on available-for-sale securities! (if a gain, report as a positive value; if a loss, report as a negative value).       \$210       1.         3. LESS: Net unrealized loss on available-for-sale EQUITY securities! (report loss as a positive value; if a loss, report as a negative value).       \$2434       2.         4. LESS: Accumulated net gains (losses) on cash flow hedges! (if a gain, report as a positive value; if a loss, report as a negative value).       \$250       \$250         5. LESS: Nonqualifying pertual preferred stock.       \$668       \$6.         6. Qualifying minority interests in consolidated subsidiaries.       \$8590       \$6.         7. a. LESS: Comulative change in fair value of all financial liabilities accounted for under a fair value or potion that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if an etg gain, report as a positive value; if a net loss, report as a negative value).       \$264       \$7. b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7, a, and 7, b).       \$272       \$8.       \$9. a.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships.       \$8591       9. a.       \$9. a.         10. Other additions to (declucions from) Tier 1 capital       \$8593       \$10.       \$11.         11. Tier 1 capital       \$9. a.       \$310       \$14.	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	41
2. LESS: Net unrealized gains (losses) on available-for-sale securities1 (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 EQUITY securities1 (report loss as a positive value; if a loss, report as a negative value).       8434       4.         4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, report as a positive value; if a loss, report as a negative value).       8586       5.         5. LESS: Nonqualifying perpetual preferred stock       8588       6.       6.         7. a. LESS: Disallowed goodwill and other disallowed intangible assets.       8599       6.         7. a. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value or gain report as a positive value; if a net loss, report as a negative value, value).       7.a.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7, a, and 7,b).       6.       7.b.         9. a. LESS: Disallowed derefred tax assets.       8591       9.a.         10. Other additions to (deductions from) Tier 1 capital       8.       8.         11. Tier 1 capital       11.       11.       11.         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       11.         14. Allowance for loan and lease losses includible	Tier 1 capital					
positive value; if a loss, report as a negative value).       8434       2.         3. LESS: Net unrealized loss on available-for-sale EQUTY securities' (report loss as a positive value;       A221       3.         4. LESS: Nonqualifying perpetual preferred stock.       5888       5.         6. Qualifying minority interests in consolidated subsidiaries       5888       5.         7. a. LESS: Nonqualifying perpetual preferred stock.       5888       5.         6. Qualifying minority interests in consolidated subsidiaries       5990       7.a.         7. a. LESS: Disallowed goodwill and other disallowed intangible assets.       5990       7.a.         9. LESS: Disallowed goodwill and other disallowed intangible assets.       5990       7.a.         9. LESS: Disallowed goodwill and other disallowed intangible assets.       5990       7.a.         9. LESS: Disallowed servicing assets and purchased credit card relationships.       591       9.a.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships.       591       9.a.         0. Other additions to (deductions from) Tier 1 capital       592       10.         10. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)       5306       12.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)       5306       13.         12. Qualifying subordinated debt and redeemable pre	1. Total equity capital (from Schedule RC, item 28)	3210				1.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities <sup>1</sup> (report loss as a positive value)       A221       A21	2. LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (if a gain, report as a					
value)       A221       3.         4. LESS: Accumulated net gains (losses) on cash flow hedges! (if a gain, report as a positive value; if a loss, report as a negative value)       4.336       4.         5. LESS: Nonqualifying perpetual preferred stock.       B588       5.         6. Qualifying minority interests in consolidated subsidiaries.       B589       6.         7. a. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       7.a.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       C227       8.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships       E591       9.a.         b. LESS: Disallowed servicing assets and purchased credit card relationships       E591       9.a.         10. Other additions to (deductions from) Tier 1 capital       10.       11.         Ter 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital       E591       13.         14. Allowance for loan and lease losses includible in Tier 2 capital       E591       14.         14. Allowance for loan and	positive value; if a loss, report as a negative value)	8434				2.
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       B589       6.         6. Qualifying minority interests in consolidated subsidiaries       B589       6.         7. a. LESS: Disallowed goodwill and other disallowed intangible assets       B589       6.         9. LESS: Comutative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       F284       7. b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)       C227       8.       8.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships       B591       9.a.       9.a.         b. LESS: Disallowed defired tax assets       9.b)       10.       Other additions to (deductions from) Tier 1 capital       B593       10.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)       B274       11.       11.         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.       13.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       B593       13.         14. Allowance	3. LESS: Net unrealized loss on available-for-sale EQUITY securities <sup>1</sup> (report loss 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. a. LESS: Disallowed goodwill and other disallowed intangible assets.       B590       7.a.         b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)       7.a.         value       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)       C227       8.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships       B591       9.a.         b. LESS: Disallowed deferred tax assets       B610       9.b.         10. Other additions to (deductions from ) Ter 1 capital       B592       10.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)       B274       11.         12. Qualifying subordinated debt and redeemable preferred stock.       5306       12.         12. Qualifying subordinated debt and redeemable preferred stock.       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital.       5310	value)	A221				3.
5. LESS: Nonqualifying perpetual preferred stock       B588       5.         6. Qualifying minority interests in consolidated subsidiaries       B589       6.         7. a. LESS: Disallowed goodwill and other disallowed intangible assets       B590       7.a.         b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)       7.a.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7, a, and 7.b)       C227       8.         9. a. LESS: Disallowed deferred tax assets       B591       9.a.         b. LESS: Disallowed deferred tax assets       B591       9.a.         10. Other additions to (deductions from) Tie 1 capital       B592       10.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)       B274       11.         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       14.         14. Allowance for loan and lease losses includible in Tier 2 capital       E5594       16.         15. Otheralized gains on available-for-sale equity securities includible in Tier 2 capital       E554       17.         15. Other Tie 2 capital (sum	4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if a gain, report as a positive					
6. Qualifying minority interests in consolidated subsidiaries       B589       6.         7. a. LESS: Disallowed goodwill and other disallowed intangible assets.       B590       7.a.         b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       F264       7.a.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       C2227       8.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships       B591       9.a.         b. LESS: Disallowed deferred tax assets       5610       9.b.         0. Other additions to (deductions from) Tier 1 capital       B592       10.         11. Tier 1 capital       Subtotal (sum of items 8 and 10, less items 9.a and 9.b)       B274       11.         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 loon and lease losses includible in Tier 2 capital       B594       16.         15. Unrealized gains on available-for-scale equity securities includible in Tier 2 capital (sum of items 12 through 16)       13.       14.         15. Tier 2 capital (losser of item 11 o	value; if a loss, report as a negative value)					4.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.       B590       7. a.         b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       7. a.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7, a, and 7.b)       E222       8.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships       E5691       9.a.         b. LESS: Disallowed deferred tax assets       5610       9.b.         10. Other additions to (deductions from) Tier 1 capital       E5592       10.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)       E274       11.         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       E5594       15.         14. Allowance for loan and lease losses includible in Tier 2 capital       E5594       16.         15. Tier 2 capital (sum of items 12 through 16)       5311       17.         16. Other Tier 2 capital (sum of items 11 or 17)       E359       19.         19. Tier 3 capital allocated for market risk       1395       19.         10. LESS: Deductions for total risk-based	5. LESS: Nonqualifying perpetual preferred stock					5.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       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.         Tier 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       13.         14. Allowance for loan and lease losses includible in Tier 2 capital       221       15.         15. Other Tier 2 capital (sum of items 12 through 16).       5311       17.         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.	6. Qualifying minority interests in consolidated subsidiaries	B589				6.
option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       F264       7.b.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships       B591       9.a.         9. 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.         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       14.         14. Nerealized gains on available-for-sale equity securities includible in Tier 2 capital       5311       17.         15. Other Tier 2 capital (sum of items 11 or 17)       B594       16.       17.         18. Allowable Tier 2 capital (les	7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590				7.a.
creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).       F264       7.b.         8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).       C227       8.         9. a. LESS: Disallowed servicing assets and purchased credit card relationships.       6591       9.a.         b. LESS: Disallowed servicing assets and purchased credit card relationships.       5610       9.b.         10. Other additions to (deductions from) Tier 1 capital       8592       10.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).       8274       11.         Tier 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       14.         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 (lesser of item 11 or 17).       17.       18.       1395       19.         19. Tier 3 capital allocated for market risk.       1395       19.       20.       21.         Capital subordinated debt RC-K, item 9)       3368       22.         21. Total risk-based ca	-					
value)         F264         7.b.           8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)         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)         B592         10.           11. Tier 2 capital         5306         12.           12. Qualifying subordinated debt and redeemable preferred stock         5306         12.           13. Cumulative perpetual preferred stock includible in Tier 2 capital         5310         14.           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         5311         17.           16. Other Tier 2 capital (components         5311         17.         18.           19. Tier 3 capital allocated for market risk         1395         19.         20.           21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).         3792         21.           22. Average total assets (from Schedule RC-K, item 9)         3368						
8. Subtolal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)       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.         Tier 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       14.         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 (sum of items 12 through 16)       5311       17.         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       23.       23.         21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)						
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)       B592       11.         Tier 2 capital         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 (sum of items 12 through 16)       5311       17.         17. Tier 2 capital (sum of items 12 through 16)       5311       17.         18. Allowable Tier 2 capital (lesser of item 11 or 17)       B275       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.          1368       22.       22. </td <td>,</td> <td></td> <td></td> <td></td> <td></td> <td>7.b.</td>	,					7.b.
b. LESS: Disallowed deferred tax assets       5610       9.b.         10. Other additions to (deductions from) Tier 1 capital       10.       10.         11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).       8274       11.         Tier 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       14.         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       5311       17.         16. Other Tier 2 capital (sum of items 12 through 16)       5311       17.         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       8596       20.         21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)       3792       21.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallow						8.
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)       B274       11.         Tier 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5310       14.         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       8695       20.         21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)       3368       22.         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       B590       23.         24. LESS: Disallowed deferred tax assets (from item 9.b above) </td <td><b>5 1 1</b></td> <td></td> <td></td> <td></td> <td></td> <td>9.a.</td>	<b>5 1 1</b>					9.a.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)						9.b.
Tier 2 capital         12. Qualifying subordinated debt and redeemable preferred stock       5306       12.         13. Cumulative perpetual preferred stock includible in Tier 2 capital       5306       12.         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       5311       14.         15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital       2221       15.         16. Other Tier 2 capital components       16.       5311       17.         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       8595       20.         21. Total assets for leverage ratio       3368       22.         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       8590       23.         24. LESS: Disallowed deferred tax assets (from item 9.b above)       6610       25.         26. LESS: Other deductions from assets for leverage capital purp						10.
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.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       B590       23.         24. LESS: Disallowed deferred tax assets (from item 9.b above)       5610       25.         26. LESS: Other deductions from assets for leverage capital purposes       B596       26. <td>11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)</td> <td>8274</td> <td></td> <td></td> <td></td> <td>11.</td>	11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274				11.
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 allocated for market risk       1395       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.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       B590       23.         24. LESS: Disallowed deferred tax assets (from item 9.b above)       5610       25.         26. LESS: Other deductions from assets for leverage capital purposes       5610       25.	Tier 2 capital					
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       8595       20.         21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).       3792       21.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       8590       23.         24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).       8591       24.         25. LESS: Other deductions from assets for leverage capital purposes       8596       25.	12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
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       1395       20.         21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)       3792       21.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       B591       23.         24. LESS: Disallowed deferred tax assets (from item 9.b above)       5610       25.         26. LESS: Other deductions from assets for leverage capital purposes       26.	13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593				13.
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.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)       B590       23.         24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).       B591       24.         25. LESS: Other deductions from assets for leverage capital purposes       5610       25.         26. LESS: Other deductions from assets for leverage capital purposes       B596       26.	14. Allowance for loan and lease losses includible in Tier 2 capital	5310				14.
17. Tier 2 capital (sum of items 12 through 16)	15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	16. Other Tier 2 capital components	B594				16.
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.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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)       6610       25.         26. LESS: Other deductions from assets for leverage capital purposes       B596       26.	17. Tier 2 capital (sum of items 12 through 16)	5311				17.
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.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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.	18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
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.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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.	19. Tier 3 capital allocated for market risk	1395				19.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)       3792       21.         Total assets for leverage ratio         22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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.						
22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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.	21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)					
22. Average total assets (from Schedule RC-K, item 9)       3368       22.         23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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.	Total assets for leverage ratio					
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a 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.	*	3368				22
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.						
25. LESS: Disallowed deferred tax assets (from item 9.b above)						
26. LESS: Other deductions from assets for leverage capital purposes						

#### Adjustments for financial subsidiaries

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.

#### **Capital ratios**

(Column B is to be completed by all banks. Column A is to be completed by		(Column A)		(Column B)	
banks with financial subsidiaries.)	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).

	· ·	olumn A)	· ·	Column	'	(C	olumn	C)	,	olumn	,		olumr	,	(C	olumn	F)
		Totals (from		tems N Subject					Alloca	ation b	by Risk	Weig	ght Ca	tegory			
	Sch	edule RC)	Ris	k-Weig	hting		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil Thou	ı Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																	
34. Cash and balances due from depository institutions																	
(Column A equals the sum of Schedule RC items 1.a	R	CON 0010	F		369	R	CON B6	600	RC	CON BE	501				R	CON B6	02
and 1.b)																	
	R	CON 1754	F	RCON BE	503	R	CON B6	604	RC	CON BE	605	R	CON B	606	R	CON B6	07
35. Held-to-maturity securities																	
	R	CON 1773	F	RCON BE	808	R	CON B6	609	RC	CON BE	610	R	CON B	511	R	CON B6	12
36. Available-for-sale securities																	
37. Federal funds sold and securities purchased under	R	CON C225	_			R		063	RC	CON CO	)64				R	CON B5	20
agreements to resell		CON 5369	F		617	R	CON B6	 \$18	RC	CON BE	 519	R	CON B	520	R	 CON B6	21
38. Loans and leases held for sale																	
	R	CON B528	F	RCON BE	522	R	CON B6	623	RC	CON BE	624	R	CON B	625	R	CON B6	26
39. Loans and leases, net of unearned income			+														
	R	CON 3123	1	RCON 31	123												
40. LESS: Allowance for loan and lease losses	R	ON 3545	F	I RCON BE	 627	R	CON B6	628	RC	CON BE	629	R	CON B	630	R	CON BE	31
11 Trading assets			+					-									
41. Trading assets	R	CON B639	F	RCON B	640	R	CON B6	641	RC	CON BE	642	R	CON B	643	R	CON 53	39
42. All other assets <sup>1</sup>																	
	R	CON 2170	F	RCON BE	644	R	CON 53	20	RC	CON 53	327	R	CON 53	334	R	CON 53	40
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

	(Column A Face Value	e Credit		olumn B Credit	Í	(Colui	,		olumn Ition by	,	(Colur) Weight C	,	(C	olumn F)	7
	or Notiona Amount	I Conversion Factor		luivalen mount <sup>1</sup>	t	0'			20%	, 	50			100%	_
Dollar Amounts in Thousands	Bil Mil 1	Thou	Bil	Mil T	hou	Bil N	lil Thou	Bil	Mil	Thou	Bil M	lil Thou	Bil	Mil Thou	L
Derivatives and Off-Balance Sheet Items	RCON B546		RC	ON B547		RCON	B548	RC	ON 858	31	RCON	B582	R	CON B583	
4. Financial standby letters of credit		1.00 or 12.5 <sup>2</sup>													
5. Performance standby letters of	RCON 3821		RC	CON B650		RCON	B651	RC	ON B65	52	RCON	B653	R	CON B654	
credit		.50													
6. Commercial and similar letters of	RCON 3411		RC	ON B655		RCON	B656	RC	ON B65	57	RCON	B658	R	CON B659	
credit		.20													
<ol> <li>Risk participations in bankers acceptances acquired by the reporting</li> </ol>	RCON 3429		RC	ON B660		RCON	B661	RC	ON B66	62			R	CON B663	
institution		1.00													
	RCON 3433		RC	ON B664		RCON	B665	RC	ON B66	66	RCON	B667	R	CON B668	
8. Securities lent		1.00													
9. Retained recourse on small business	RCON A250		RC	ON B669		RCON	B670	RC	ON B67	71	RCON	B672	R	CON B673	
obligations sold with recourse		1.00													
<ol> <li>Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure.</li> </ol>															
rule and residual interests subject to a	RCON B541		RC	CON B542									R	CON B543	
dollar-for-dollar capital requirement		12.5 <sup>3</sup>													
1. All other financial assets sold with	RCON B675	5	RC	ON B676		RCON	B677	RC	ON B67	78	RCON	B679	R	CON B680	
recourse		1.00													
2. All other off-balance sheet	RCON B681		RC	ON B682		RCON	B683	RC	ON B68	34	RCON	B685	R	CON B686	
liabilities		1.00													_
3. Unused commitments with an original	RCON 3833		RC	ON B687		RCON	B688	RC	ON B68	39	RCON	B690	R	CON B691	
maturity exceeding one year		.50													
, , ,			RC	CON A167		RCON	B693	RC	ON B69	94	RCON	B695			
4. Derivative contracts															4

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

<sup>&</sup>lt;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>&</sup>lt;sup>3</sup> Or institution-specific factor.

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Schedule RC-R—Continued		T.											FFII Pag
	(C	olumn	(C)	(C	olumn	D)	(C	olumi	ו E)	(Co	olumn	F)	
				Alloca	ation k	oy Risk	Weig	ht Ca	itegory				Ľ
		0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each	R	CON BE	596	R	CON B	697	R	CON B	698	RC	CON B6	99	
column, sum of items 43 through 54)													55.
56. Risk weight factor		× 0%			× 20%			× 50%	Ď	;	× 100%	,	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CON B7	700	R	CON B7	701	R	CON B	702	RC	CON B7	03	
item 56)		0											57.
										RC	CON 16	51	1
58. Market risk equivalent assets													58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										RC	ON B7	04	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													59.
										RC	CON A2	22	l
60. LESS: Excess allowance for loan and lease losses													60.
										RC	CON 31	28	1
61. LESS: Allocated transfer risk reserve													61.
										RC	CON A2	23	
62. Total risk-weighted assets (item 59 minus items 60 and 61)													62.

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

						With a	a rem	nainin	g matu	irity of	f				
	(		Columi year (		6	4	Ôve		year				Colum er five	n C) years	5
								-	e year						
<ol> <li>Notional principal amounts of derivative contracts:<sup>1</sup></li> </ol>		Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou
a. Interest rate contracts						8766					8767				
b. Foreign exchange contracts	3812					8769					8770				
c. Gold contracts						8772					8773				
d. Other precious metals contracts	0774					8775					8776				
e. Other commodity contracts						8778					8779				
f. Equity derivative contracts						A001					A002				
g. Credit derivative contracts:															
(1) Investment grade	C980					C981					C982				
(2) Subinvestment grade						C984					C985				

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

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

Dellar Amounto in Thousando	1– Re	olumn 4 Farr sident Loans	ilý ial		olumn B) Home Equity Lines	Re	olumn C) Credit Card ceivables	Au Loa	ans	C	olumn E) Other onsumer Loans	Ċ	Column ommer d Indus Loans	cial strial	All Oth All Lea All Oth	umn G) er Loans, ises, and er Assets	-
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil Thou	Bil N	1il Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil Thou	-
<ol> <li>Bank Securitization Activities</li> <li>Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained</li> </ol>																	
or with recourse or other seller-	R	CON B7	05	RC	ON B706	R	CON B707	RCON	I B708	R	CON B709	F	CON B7	'10	RCC	N B711	
provided credit enhancements																	1.
<ol> <li>Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements provided to structures reported in item 1 in the form of:</li> <li>a. Credit-enhancing interest-only strips</li> </ol>																	
(included in Schedules RC-B or	R	CON B7	12	RC	ON B713	R	CON B714	RCON	I B715	R	CON B716	F	CON B7	'17	RCC	N B718	1
RC-F or in Schedule RC, item 5)																	2.
b. Subordinated securities and	R	CON C3	93	RC	ON C394	R	CON C395	RCON	C396	R	CONC 397	R	CON C3	398	RCC	N C399	
other residual interests																	2.
c. Standby letters of credit and	RC	CON C4	00	RC	ON C401	R	CON C402	RCON	C403	R	CON C404	R	CON C4	05	RCC	N C406	
other enhancements																	2.
3. Reporting bank's unused commit-																	4
ments to provide liquidity to structures	R	CON B7	26	RC	ON B727	R	CON B728	RCON	I B729	R	CON B730	R	CON B7	/31	RCC	N B732	_
reported in item 1																	3.
4. Past due loan amounts included in																	4
item 1:	R	CON B7	33	RC	ON B734	R	CON B735	RCON	B736	R	CON B737	R	CON B7	/38	RCC	N B739	-
a. 30–89 days past due																	4.
-	R	CON B7	40	RC	ON B741	R	CON B742	RCON	I B743	R	CON B744	R	CON B7	45	RCC	N B746	-
b. 90 days or more past due																	4.
<ol> <li>Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements</li> </ol>																	
(calendar year-to-date):	R	IAD B74	7	RI	AD B748	R	IAD B749	RIAD	B750	F	RIAD B751	F	RIAD B7	52	RIA	D B753	]
a. Charge-offs	<b>D</b>	IAD B75		וח	AD B755		IAD B756	RIAD	P757		NAD B758		RIAD B7	50		D B760	5.
-	ĸ			RI	CC10 UP		00 00 00	RIAD	5/5/			- r		1	KIA		-

#### Schedule RC-S—Continued

	Re	4 Fan esiden Loans	tial		olumn B) Home Equity Lines		C	umn Fredit Card eivabl	-	-	olumn Auto _oans		Co	olumn Other onsum Loans	er	Cor and	olumr mmer Indus Loans	cial strial	All Otl All Le	lumn G) her Loans, ases, and her Assets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil The	ou E	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	
<ol> <li>Amount of ownership (or seller's) interests carried as:</li> <li>a. Securities (included in</li> </ol>																					
Schedule RC-B or in Schedule RC,				R	CON B761	_	RCC	ON B76	62							RC	CON B7	763	-		6.0
item 5) b. Loans (included in				R	CON B500		RCC	ON B50	01							RC	CON B	502	-		6.a.
Schedule RC-C) 7. Past due loan amounts included in																					6.b.
interests reported in item 6.a:				R	CON B764		RCC	ON B76	65							RC	CON B7	766	1		
a. 30–89 days past due				R	CON B767		RCC	ON B76	68							RC	CON B7	769	-		7.a.
<ul><li>b. 90 days or more past due</li><li>8. Charge-offs and recoveries on loan amounts included in interests reported</li></ul>																					7.b.
in item 6.a (calendar year-to-date):				R	RIAD B770		RIA	D B77	1							RI	IAD B7	72			
a. Charge-offs				R	RIAD B773		RIA	D B77	4							RI	IAD B7	75			8.a.
b. Recoveries																					8.b.
<ul> <li>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</li> <li>9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in</li> </ul>																					
the form of standby letters of credit, purchased subordinated securities,	R	CON B7	776	R	CON B777		RCC	ON B77	78	RC	ON B7	79	R	CON B7	80	RC	CON B7	781	RC	ON B782	-
and other enhancements																					9.
<ol> <li>Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures</li> </ol>		CON B7	783	R	CON B784	_	RCC	ON B78	35	RC	ON B7	/86	R	CON B7	87	RC	CON B7	788	RC	ON B789	10.

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	1-	Column –4 Fan esiden Loans	nilý tial	,	olumn Home Equity Lines	; ; /		olumn Credit Card ceivat	t		olumn Auto Loans	D)	Co	olumn Other onsum Loans	ner	Ċo	olumr mmer I Indus Loans	rcial strial	All Of All Le	eases	G) Oans, and Ssets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting</li> </ul>	R	CON B7	<b>'</b> 90	R	CON B7	'91	R	CON B7	<b>'</b> 92	R	CON B79	93	R	CON B7	<b>'</b> 94	R	CON B7	795	RC	CON B7	796	
<ul><li>12. Maximum amount of credit exposure arising from recourse or other seller-</li></ul>																						11.
provided credit enhancements pro- vided to assets reported in item 11	R	RCON B7	′97	R	CON B7	'98 	R	CON B7	/99	R	CON B80	00	R	CON BE	301	R	CON BE	302	RC	CON B8	303	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		
b. Amount of retained recourse on these obligations as of the report date	A250		
<ol> <li>Outstanding principal balance of assets serviced for others (includes participations serviced for others):         <ul> <li>Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</li> </ul> </li> </ol>	B804		
<ul> <li>b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements</li> <li>c. Other financial assets (includes home equity lines)<sup>1</sup></li> </ul>	. B805 A591		
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans	F699		
<ol> <li>Asset-backed commercial paper conduits:         <ul> <li>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:</li> </ul> </li> </ol>			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806		
(2) Conduits sponsored by other unrelated institutions	B807		
<ul> <li>b. Unused commitments to provide liquidity to conduit structures:</li> <li>(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company</li></ul>	. B808 B809		
<ol> <li>Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C<sup>2</sup></li> </ol>	C407		

<sup>&</sup>lt;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>&</sup>lt;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 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

	RCON	Yes	No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
				_
	RCON	Yes	No	
2. Does the institution exercise the fiduciary powers it has been granted?	A346			2.
				_
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report	RCON	Yes	No	
in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867			3.

DRAFT

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.

		Ма	umn A nageo ssets	,		Non-I	umn E Manag ssets		(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCO	ON B868			RC	ON B869		RCON B870	RCON B871	
4. Personal trust and agency accounts											4.
5. Retirement related trust and agency											
accounts:											
<ul> <li>a. Employee benefit—defined</li> </ul>		RCO	ON B872			RC	ON B873		RCON B874	RCON B875	
contribution											5.a.
<ul> <li>Employee benefit—defined</li> </ul>		RCO	ON B876			RC	ON B877		RCON B878	RCON B879	
benefit											5.b.
		RCO	ON B880		<u> </u>	RC	ON B881		RCON B882	RCON B883	
c. Other retirement accounts											5.c.
		RCO	ON B884			RC	ON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts											6.
<ol><li>Investment management agency</li></ol>		RCO	ON B886						RCON B888		
accounts											7.
		RCO	ON B890		<u> </u>	RC	ON B891		RCON B892	RCON B893	
8. Other fiduciary accounts											8.
9. Total fiduciary accounts		RCO	ON B894			RC	ON B895		RCON B896	RCON B897	
(sum of items 4 through 8)											9.
					L,	RC	ON B898			RCON B899	
10. Custody and safekeeping accounts											10.

11. Not applicable





### Schedule RC-T—Continued



Do	llar Amounts in Thousands	RIAD	Bil	Mil	Thou	]
FIDUCIARY AND RELATED SERVICES INCOME						
12. Personal trust and agency accounts		B904				1
13. Retirement related trust and agency accounts:						
a. Employee benefit-defined contribution		B905				1
b. Employee benefit—defined benefit		B906				1
c. Other retirement accounts		B907				] 1
4. Corporate trust and agency accounts		A479				1
5. Investment management agency accounts		B908				1
6. Other fiduciary accounts		A480				1
7. Custody and safekeeping accounts		B909				1
8. Other fiduciary and related services income		B910				1
9. Total gross fiduciary and related services income (sum of items 12 t						
Schedule RI, item 5.a)		4070				1
20. Less: Expenses		C058				2
1. Less: Net losses from fiduciary and related services		A488				2
22. Plus: Intracompany income credits for fiduciary and related services						2
23. Net fiduciary and related services income		A491				2

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

	(Column A)			(Col			
	Number of Issues		P	rincip			
			Outstanding				
Dollar Amounts in Thousands	RCON		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:	trust and agency accounts:		RCON B928				
a. Corporate and municipal trusteeships	B927						M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

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

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries				
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
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
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)	B959			B960			B961			M.4.e

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

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#### 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 18, items 20 through 23, and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATE-MENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDI-VIDUAL 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 750character 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.

	RCON	Yes	No	
Comments?	6979			

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