OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires May 31, 2009



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 March 31, 2009

Report at the close of business December 31, 2008

Federal Financial Institutions Examination Council

(20081231) (20090331)

Director (Trustee)

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

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

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Director (Trustee)		
Director (Trustee)		

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 I 774-3946

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

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

Help Desk by telephone at (888) CDR-3111, by fax at (703)		
or by e-mail at CDR.Help@ffiec.gov.	Legal Title of Bank (RSSD 9017)	
	City (RSSD 9130)	
FDIC Certificate Number	State Abbrev (psep ease)	7IP Code (pses

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

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Disclosure of Estimated Burden

650

The estimated average burden associated with this information collection is 40.5 hours per respondent and is estimated to vary from 16 to 636-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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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, primary contact information for a senior official of the bank who has decisi secondary contact if available. Enter "none" for the contact's e-mail address the confidential use of the Agencies and will not be released to the public.	9 , ,
Primary Contact	Secondary Contact
Name (TEXT C366)	Name (TEXT C371)
Title (TEXT C367)	Title (TEXT C372)
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
Telephone: Area code/phone number/extension (техт сзея)	Telephone: Area code/phone number/extension (TEXT C374)
FAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)

4

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-terroriet 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 C141)	FAX: Area code/phone number (rext cway)
Third Contact	Fourth Contact
Name (техт сөто)	Name (техт св75)
Title (TEXT C871)	Title (TEXT C876)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (техт свтв)
TAX: Area code/phone number (rext care)	FAX: Area code/phone number (техт сеге)

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

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

Consolidated Report of Income

for the period January 1, 2008 September 30, 2008 2009 March 31, 2009 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. Ir	nterest income:	800			3	
а	. Interest and fee income on loans:		7.4			
	(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	4436				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	45.4				
	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 ¹	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	4065				1.b.
С	Interest income on balances due from depository institutions ²	4115	20000000000000000000000000000000000000	BOWN TOWNS OF THE	**************************************	1.c.
đ	. Interest and dividend income on securities:	90.2				
	(1) U.S. Treasury securities and U.S. Government agency obligations (excluding		Ž	0.79	68	
	mortgage-backed securities)	B488	<u> </u>			1.d.(1)
	(2) Mortgage-backed securities	B489				1.d.(2)
	(3) All other securities (includes securities issued by states and political subdivisions in the		9.2			
	U.S.)	4060				1.d.(3)
е	. Interest income from trading assets	4069				1.e.
f.	Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g	. Other interest income	4518				1.g.
	. Total interest income (sum of items 1.a.(6) through 1.g)	4107	a was to take		A CALIFORNIA BACTOR	1.h.
	nterest expense:	**				
а	. Interest on deposits:					
	(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized		14		4 12 1	
	transfer accounts)	4508	Selection and the selection of the selec	1 1229/		2.a.(1)
	(2) Nontransaction accounts:		F (9			
	(a) Savings deposits (includes MMDAs)	0093				2.a.(2)(a)
	(b) Time deposits of \$100,000 or more	A517				2.a.(2)(b)
	(9)	A518	ļ	ļ		2.a.(2)(c)
	. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	<u> </u>	ļ		2.b.
С	. Interest on trading liabilities and other borrowed money	4185	<u> </u>	L		2.c.

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

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

Schedule RI—Continued

	,	Year-t	o-date		1			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	1			
2. Interest expense (continued):								
d. Interest on subordinated notes and debentures	4200				2.d.			
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.			
3. Net interest income (item 1.h minus 2.e)	40				4074] 3
I. Provision for loan and lease losses		d i			4230			7 4
Noninterest income:						· ·		
a. Income from fiduciary activities ¹	4070				5.a.			
b. Service charges on deposit accounts	4080				5.a. 5.b			
c. Trading revenue ²	A220				5.c.			
d. (1) Fees and commissions from securities brokerage	C886				l .			
(2) Investment banking, advisory, and underwriting fees and		6.67	1777		5.d.(1)			
· · · · · · · · · · · · · · · · · · ·	C888	Linear In A light	tanone servi		5 d (2)			
commissions	C887				5.d.(2)			
(3) Fees and commissions from annuity sales	C386			 	5.d.(3)			
(4) Underwriting income from insurance and reinsurance activities	C387	•			5.d.(4)			
(5) Income from other insurance activities	B491				5.d.(5)			
e. Venture capital revenue	B492				5.e.			
f. Net servicing fees	B493			-	5.f.			
g. Net securitization income	D493	es es	400 N F	2010	5.g.			
h. Not applicable		44	1414	(4) (4) (8) (8) (8) (8) (8) (8) (8) (8) (8) (8				
i. Net gains (losses) on sales of loans and leases	5416		-		5.i.			
j. Net gains (losses) on sales of other real estate owned	5415			<u> </u>	5.j.			
k. Net gains (losses) on sales of other assets (excluding securities)	B496				5.k.			
I. Other noninterest income*	B497	az vona posso			5.1.		_	٦ .
m. Total noninterest income (sum of items 5.a through 5.l)					4079			5
. a. Realized gains (losses) on held-to-maturity securities					3521			6
b. Realized gains (losses) on available-for-sale securities		5.1	100		3196			6 ا
Noninterest expense:		8.00	A					
a. Salaries and employee benefits	4135		<u> </u>		7.a.			
b. Expenses of premises and fixed assets (net of rental income)			×.57					
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.			
c. (1) Goodwill impairment losses	C216				7.c.(1)			
(2) Amortization expense and impairment losses for other	6.1		erik (j. 20. Soletano		1			
intangible assets	C232				7.c.(2)			
d. Other noninterest expense*	4092				7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d)	710.74			la en en	4093] 7.
Income (loss) before income taxes and extraordinary items and other								_ <i>/</i> .
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301			٦.
Applicable income taxes (on item 8)			* 50.	v (*)	4302			8.
					· · · · · · ·			J 9.
Income (loss) before extraordinary items and other adjustments					4300		T	٦.,
(item 8 minus item 9)					4320	-	- 	10
Extraordinary items and other adjustments, net of income taxes*					4340		 	11.
. Net Income (loss) (sum of items 10 and 11)								J 12

^{*} Describe on Schedule RI-E-Explanations

¹ 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.

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

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12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	т
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if		<u> </u>
	net loss, report as a negative value)	G103	
14.	Net income (loss) attributable to bank (item 12 minus item 13)	4340	

Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes			Year-t	o-date	,	Γ
Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes Income from the sale and serving of mutual funds and annuities (included in Schedule RI, litem 8) Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a and 1 b) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (13)) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (3)) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (3)) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (4)) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (5)) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (5)) Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, litem 1 a. (5)) Income on tax-exempt securities and se	Memorandum item 2 is to be completed by banks with lemoranda \$1 billion or more in total assets. Dollar Amounts in Thousands				r 	
August 7, 1986, that is not deductible for federal income tax purposes. Income from the sale and servicing of mutual funds and annutites (included in Schedule RI, item 8) Income on tax-exempt Joans and leases to states and political subdivisions in the U.S. (included in Schedule RI, item 1, and 1, b) Income on tax-exempt Joans and leases to states and political subdivisions in the U.S. (included in Schedule RI, item 1, a and 1, b) Income on tax-exempt year-titles issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1, a (3)) Number of full-time equivalent employees at end of current period (round to nearest whole number). Mumber of full-time equivalent employees at end of current period (round to nearest whole number). Marchael Schedule RI, item 1, a (3)) Banks with \$300 million or more in total assets. and banks with sest han \$300 million in total assets the have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of Iotal Joans. Interest and be income on loans to finance agricultural production and other loans to farmers (Included in Schedule RI, item 1, a. (5)) If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendary and push as restarding assets (Schedule RI, item 7, of \$2 million or m	Interest expense incurred to carry tax-exempt securities loans, and leases acquired after					
. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, Items 1.a and 1.b.) . Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, Items 1.a and 1.b.) . Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, Items 1.a. (31)) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equivalent employees at end of current period (round to nearest whole number) Murber of full-time equi		4513			'	M.1.
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in Schedule RJ, Items 1.a and 1.b)	item 8)	8431				M.2.
Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d. (3))	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included					
(included in Schedule RI, item 1.d.(3))	·					M.3.
Number of full-time equivalent employees at end of current period (round to nearest whole number)		- G			344	
mumber)	(included in Schedule RI, item 1.d.(3))			<u> </u>	L	M.4.
emorandum item 6 is to be completed by:¹ banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	. Number of full-time equivalent employees at end of current period (round to nearest whole		-	Numbe	er	
banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to fammers (Schedule RC-C, part I, flem 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)). If the reporting bank has restated its balance sheet as a result of applying push down (Interest) (included in Schedule RI, item 1.a.(5)). If the reporting bank has restated its balance sheet as a result of applying push down (Interest) (Interest rate exposers perport the date of the bank's acquisition ² . It rading 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.): a. Interest rate exposures. b. Foreign exchange exposures. c. Equity security and index exposures. d. Commodity and other exposures. RIAD 81 Mil Thou 8739 M.	number)	4150		CARDINA NA	Secretario Nova	M.5.
banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? Intrading 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.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures						
benks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1 a. (5)). If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? If trading revenue (from cash instruments and derivative instruments) (sum of Memorandum litems 8. a through 8.c must equal Schedule R1, 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.): a. Interest rate exposures. Briss M. I.	· · · · · · · · · · · · · · · · · · ·			77.7		
production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a. (5)). If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? I. 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.): a. Interest rate exposures. b. Foreign exchange exposures. c. Equity security and index exposures. c. Equity security and index exposures. d. Commodity and other exposures. e. Credit exposures held outside the trading account: a. Net gains (losses) encognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading. b. Net gains (losses) on credit derivatives held for trading. Credit losses on derivatives kee instructions) Credit losses on derivatives & bank & subchapter S election in effect for federal income tax purposes for the current tax year? In Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? In Diagnosis of the current tax year. In Diagnosis of the			1			
interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))						
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(included in Schedule RI, item 1.a.(5)). If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? It 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.): Interest rate exposures. Int	·					
1. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition? 2. 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.): 2. Interest rate exposures. 3. Interest rate exposures. 3. Interest rate exposures. 4. Commodity and index exposures. 5. Equity security and index exposures. 5. C. Equity security and index exposures. 6. Commodity and other exposures. 7. Descongaled by banks that trading account: 8. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: 8. Net gains (losses) on credit derivatives held for trading. 8. Net gains (losses) on credit derivatives held for purposes other than trading. 9. Net gains (losses) on credit derivatives held for purposes other than trading. 1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 2. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)). 3. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value option. 3. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) no liabilities. (1) Estimated net gains (losses) no liabilities attributable to changes in instrument-specific credit risk. 5. F551					(to the contract of the contr	
accounting this calendar year, report the date of the bank's acquisition ²			 	<u> </u>	<u> </u>	M.6.
3. 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.): a. Interest rate exposures. b. Foreign exchange exposures. c. Equity security and index exposures. c. Equity security and index exposures. d. Commodity and other exposures. 7. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading. 7. Do be completed by banks with \$300 million or more in total assets: 1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 1. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 2. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)). 3. Net gains (losses) recognized in earnings on assets and liabilities under a fair value option. 3. Net gains (losses) on assets. (1) Estimated net gains (losses) on liabilities. (2) Listimated net gains (losses) on liabilities. (3) Listimated net gains (losses) on liabilities. (4) Listimated net gains (losses) on liabilities attributable to changes in instrument-	. If the reporting bank has restated its balance sheet as a result of applying pash down	+	 YY	MM	DD	
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b. Foreign exchange exposures. c. Equity security and index exposures. d. Commodity and other exposures. e. Credit exposures. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading. b. Net gains (losses) on credit derivatives held for purposes other than trading. Case of the completed by banks with \$300 million or more in total assets: Credit losses on derivatives (see instructions). Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Permorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, and I, Memorandum items 8.b and 8.c. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)). Permorandum item 13 is to be completed by banks that have elected to account for assets and ibilities under a fair value option: a. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets. (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities. F553 M. M	a. Interest rate exposures		+			M.8.
b. Foreign exchange exposures. c. Equity security and index exposures. d. Commodity and other exposures. e. Credit exposures. l. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading. b. Net gains (losses) on credit derivatives held for purposes other than trading. c. To be completed by banks with \$300 million or more in total assets: Credit losses on derivatives (see instructions). Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Pemorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, and I, Memorandum items 8.b and 8.c. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)). Pemorandum item 13 is to be completed by banks that have elected to account for assets and abilities under a fair value option: a. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets. (1) Estimated net gains (losses) on liabilities. Estimated net gains (losses) on liabilities. F553 M. M	·		+	 	 	
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e. Credit exposures		8760				Ì
Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading c. To be completed by banks with \$300 million or more in total assets: Credit losses on derivatives (see instructions) Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Emorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, and I, Memorandum items 8.b and 8.c. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) The emorandum item 13 is to be completed by banks that have elected to account for assets and abilities under a fair value option. Note gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets	·	F186				M.8.
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a. Net gains (losses) on credit derivatives held for trading						
b. Net gains (losses) on credit derivatives held for purposes other than trading	· · · · · · · · · · · · · · · · · · ·	C889		ļ <u> </u>		М.9.
D. To be completed by banks with \$300 million or more in total assets: Credit losses on derivatives (see instructions)		C890		o de compressor de salaci		M.9.
Credit losses on derivatives (see instructions) I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? II. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? II. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? II. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? II. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? II. Does the reported to complete Schedule RC-C, RIAD Bai Mil Thou II. Does the reported tax purposes for the current tax year? II. Does the reported to complete Schedule RC-C, RIAD Bai Mil Thou II. Does the reported to complete Schedule RC-C, RIAD Bai Mil Thou II. Does the reported to complete schedule RC-C, RIAD Bai Mil Thou II. Does the reported to complete schedule RC-C, RIAD Bai Mil Thou II. Does the reported to complete schedule RC-C, RIAD Bai Mil Thou II. Does the reported to complete schedule RC-C, RIAD Bai Mil Thou II. Does the reported to complete schedule RC-C, RIAD Bai Mil Thou II. Does the		1 2				
I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Itemorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, art I, Memorandum items 8.b and 8.c. I. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) Itemorandum item 13 is to be completed by banks that have elected to account for assets and abilities under a fair value option. I. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: I. Net gains (losses) on assets. I. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes RIAD Yes No A530 M. F228 M. M. M. M. M. M. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. D. Net gains (losses) on liabilities Complete Schedule RC-C, RIAD Bil Mil Thou F228 M. M. M. F551 M. M. F552 M. F553 M. M. F553 M. F553 M. F553 M. F555 F555 M. F555 F556 F557 F558 F559 F559 F559 F559 F559 F550 F550	·	A251		<u> </u>		M.10
for the current tax year? Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso Asso As				2000		1
for the current tax year?	. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	—	+		No	
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Art I, Memorandum items 8.b and 8.c. I. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)). I. Noncash income from negative amortization on closed-end loans secured by 1–4 family F228 M. M			¥-:	٠- قد سه		1
Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a))		<u></u>	T			ł
residential properties (included in Schedule RI, item 1.a.(1)(a)) emorandum item 13 is to be completed by banks that have elected to account for assets and abilities under a fair value option. B. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets						1
emorandum item 13 is to be completed by banks that have elected to account for assets and abilities under a fair value option. 8. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets	· · · · · · · · · · · · · · · · · · ·		1		2660	1
bilities under a fair value option. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets	residential properties (included in Schedule RI, item 1.a.(1)(a))	F228	1 (5.000 - 600)	l Birman paraman	[6.56)440	M.12
bilities under a fair value option. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets						
Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-	· · · · · · · · · · · · · · · · · · ·	1000	李			1
value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-	· · · · · · · · · · · · · · · · · · ·		* * * * * * * * * * * * * * * * * * * *			
a. Net gains (losses) on assets		W	4.00	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	·	EEE4			(
credit risk		**************************************		<u> </u>		M.13
b. Net gains (losses) on liabilities			ľ	30/50K/V-	3(**v.)	٠
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific			1	1	M.13
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	====			i	
specific credit risk	(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit riskb. Net gains (losses) on liabilities	====			<u> </u> 	M.13

 ¹ 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, 2001, Report of Condition.
 2 For example, a bank acquired on March 1, 2008, would report 20080301.

Bank Schedule RI-A—Changes in Equity Capital

FFIEC 041 Page RI-4

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		R
1. Total equity capital most recently reported for the December 31,	2007, Reports of Condition	NIT (F			7.0		
and Income (i.e., after adjustments from amended Reports of Inc		3217				1.	
2. Restatements due to corrections of material accounting errors at	nd changes in accounting						
principles*		B507				2.	
3. Balance end of previous calendar year as restated (sum of items	s 1 and 2)	B508				3.	
4. Net income (loss) (must equal Schedule RI, item 12)	attributable to bank	4340				4.	
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock				4		
transactions)		B509				5.	
6. Treasury stock transactions, net		B510				6.	
7. Changes incident to business combinations, net		4356				7.	
8. LESS: Cash dividends declared on preferred stock		4470				8.	
9. LESS: Cash dividends declared on common stock		1	ļ			9.	
10. Other comprehensive income ¹		B511				10.	
11. Other transactions with parent holding company* (not included in	n items 5, 6, 8, or 9 above)	4415				11.	
(12. Total equity capital end of current period (sum of items 3 through	11) (must equal Schedule RC,	1.4					
item 28). 27.4)		3210				12.	
bank							

^{*}Describe on Schedule RI-E-Explanations.

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		•	mn A) je-offs				ımn B			
Part I includes charge-offs and recoveries through		Calendar year-to-d								
the allocated transfer risk reserve. Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	_	Bil	Mil	Thou		
Loans secured by real estate:		a a			* * 3		1			
a. Construction, land development, and other land loans:						OK.				
(1) 1-4 family residential construction loans	C891			<u> </u>	C892				1.a.	
(2) Other construction loans and all land development and other								多 要素		
land loans	C893				C894				1.a.	
b. Secured by farmland	3584				3585				1.b.	
c. Secured by 1–4 family residential properties:					4.30		12			
(1) Revolving, open-end loans secured by 1–4 family residential		4	40		36.3					
properties and extended under lines of credit	5411				5412				1.c.	
(2) Closed-end loans secured by 1–4 family residential properties:		3.1								
(a) Secured by first liens	C234				C217				1.c.	
(b) Secured by junior liens	. C235				C218			1	1.c.	
d. Secured by multifamily (5 or more) residential properties	3588				3589				1.d.	
e. Secured by nonfarm nonresidential properties:	84 T		() ·	100	1 4 1		4			
(1) Loans secured by owner-occupied nonfarm nonresidential		~ 1 m								
properties	C895				C896		1		1.e.	
(2) Loans secured by other nonfarm nonresidential properties	C897				C898				1.e.	
Loans to depository institutions and acceptances of other banks	4481			1	4482	†	1		2.	
3. Not applicable	43	A 7054				100				
Commercial and industrial loans	4638				4608				4.	
Loans to individuals for household, family, and other personal				in aga						
expenditures:			in the	riginalis. Notae				30.0		
a. Credit cards	B514			Ť	B515				5.a.	
b. Other (includes single payment, installment, all student loans,	1.0			y ear a 134			77.			
and revolving credit plans other than credit cards)		-		T	B517		1	4.00	5.b.	
Loans to foreign governments and official institutions	·				4627				6.	
7. All other loans ²	4644			T	4628	†		1	7.	
Lease financing receivables	4266			1	4267				8.	
9. Total (sum of items 1 through 8)	4635	†		1	4605				9.	

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

¹ 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.

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

Schedule RI-B—Continued

Part I. Continued		(Column B)								
		<u> </u>	Charg					veries		
Memoranda	Dallan Amanuska in Theorem de			Cale	ndar y	ear-to	-date			
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Loans to finance commercial real est development activities (not secured)	*									
Schedule RI-B, part I, items 4 and 7,	= -	5409				5410				M.1.
2. Memorandum items 2.a through 2.d \$300 million or more in total assets:2	are to be completed by banks with		l v d		15					
a. Loans secured by real estate to no						4				
(included in Schedule RI-B, part I,		4652				4662				M.2.a.
b. Loans to and acceptances of forei	ign banks (included in Schedule	4654				4664				
RI-B, part I, item 2, above)		4034				4004	ia ota.		40.000	M.2.b.
c. Commercial and industrial loans to	·	4646	and the second			4610		1000		
•	item 4, above)	4040		4	101	4618			H	M.2.c.
d. Leases to individuals for household		F185				F107			50.81	
expenditures (included in Schedul	•	F 185				F187			district is	M.2.d.
3. Memorandum item 3 is to be complete										
 banks with \$300 million or more in 	total assets, and									
 banks with less than \$300 million in 										
finance agricultural production and				8.4						
(Schedule RC-C, part I, item 3) exc	ceeding five percent of total loans:								44.2	
Loans to finance agricultural producti	ion and other loans to farmers								4.1	
(included in Schedule RI-B, part I, ite	m 7, above	4655				4665			LJ	M.3.

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

Calendar year-to-date								
RIAD	Bil	Mil	Thou					
C388								

M.4.

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

² The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30**, **200**, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

1. Balance most recently reported for the December 31, 200, Repo						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 les	ss Schedule RI-B,	A. 1	4	3.34		
part II, item 4)		C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sa		5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item		4230				5.
6. Adjustments* (see instructions for this schedule)						6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less ite			3.4	1, 12.1		
(must equal Schedule RC, item 4.c)	•	3123			L	7.
Memoranda	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Allocated transfer risk reserve included in Schedule RI-B, part II,	item 7 above	0.405				M.
Memorandum items 2 and 3 are to be completed by banks that (1) to						141

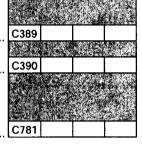
Dollar Amounts in Thousands

RIAD

of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.		
2 Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance		

	, ,
4.	Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in
	accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7,
	above)

have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as



M.4.

M.2.

M.3.

^{*} Describe on Schedule RI-E—Explanations.

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 RIAD Bil Mil Thou		
Dollar Amounts in Thousand	Is RIAD			
. 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.I:			
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	<u> </u>		
d. Rent and other income from other real estate owned	4042			
e. Safe deposit box rent	C015	5		
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		1	
h. TEXT 4461	4461			
i. TEXT 4462	4462			
j. 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	<u> </u>		
c. Directors' fees	4136	<u> </u>		
d. Printing, stationery, and supplies	C018	4	<u> </u>	
e. Postage	8403	1	<u> </u>	
f. Legal fees and expenses	4141	<u> </u>	 	
g. FDIC deposit insurance assessments	4146	+		
h. Accounting and auditing expenses	F556	+	11	
i. Consulting and advisory expenses	F557	+		
j. Automated teller machine (ATM) and interchange expenses	F558	+	1 1	
k. Telecommunications expenses	F559	+	+	
I. TEXT 4464	4464	+	$\downarrow \downarrow$	
m. TEXT 4467	4467	+	1 1	
n. TEXT 4468	4468	3	<u> </u>	4.
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,			a e	
item 11) (itemize and describe all extraordinary items and other adjustments):			4 4,	
a. (1) TEXT 4469	4469			
(2) Applicable income tax effect			1	
b. (1) TEXT 4487	4487			
(2) Applicable income tax effect				Chicago Co
C. (1) TEXT 4489	4489	1		N9 , 878 , 1914
(2) Applicable income tax effect	2.754.2 °			

Schedule RI-E—Continued

	[TEXT]					
/	B526		Year-t	o-date		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting				4.50	
	principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
_	a.) Camulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	F465	B526			4.a.
	b. TEXT B527	B527				4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11)		8.15			
	(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)	1				
	(itemize and describe all adjustments):	X 9				
	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):					
		RIAD	Yes		No	
	Comments?	4769				7.

Other explanations (please type or print clearly): (TEXT 4789)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008- March 31, 2009

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 T	housands	RCON	Bil	Mil	Thou	
ASSETS						30	
1. Cash and balances due from depository institutions (from Schedu	ile RC-A):						
a. Noninterest-bearing balances and currency and coin ¹			0081				1.a.
b. Interest-bearing balances ²			0071				1.b.
2. Securities:						2	
a. Held-to-maturity securities (from Schedule RC-B, column A)	***************************************		1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).	•••••	•	1773				2.b.
3. Federal funds sold and securities purchased under agreements to			144		<i>.</i>		
a. Federal funds sold			B987				3.a.
b. Securities purchased under agreements to resell ³							3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.4 \$			Bo Co	
a. Loans and leases held for sale			5369				4.a.
b. Loans and leases, net of unearned income	B528					9 Y	4.b.
c. LESS: Allowance for loan and lease losses	3123						4.c.
d. Loans and leases, net of unearned income and allowance (itel		•••••	B529				4.d.
5. Trading assets (from Schedule RC-D)	=						5 .
6. Premises and fixed assets (including capitalized leases)							6.
7. Other real estate owned (from Schedule RC-M)							7.
	8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)						8.
9. Not applicable				A1	1.7		
10. Intangible assets:							
a. Goodwill			3163				10.a.
b. Other intangible assets (from Schedule RC-M)							10.b.
11. Other assets (from Schedule RC-F)							11.
12. Total assets (sum of items 1 through 11)							12.

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Tho	usands	RCON	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 ¹						13.a.
(2) Interest-bearing				100		13.a.
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased ²		B993				14.a.
b. Securities sold under agreements to repurchase ³		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 ⁴		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.
				-		1
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus		3838				23.
23. Perpetual preferred stock and related surplus		3230				24.
25. Surplus (exclude all surplus related to preferred stock)		3839				25.
26. a. Retained earnings		3632				26.a.
b. Accumulated other comprehensive income ⁵		B530				26.b.
27. Other equity capital components6						27.
28. Total equity capital (sum of items 23 through 27)						28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)						29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 200%.

RCON	Number	
6724		M.

- 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
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 7 = Compilation of the bank's financial statements by external auditors
 - 8 = Other audit procedures (excluding tax preparation work)
 - 9 = No external audit work

INSERT C

- ¹ Includes total demand deposits and noninterest-bearing time and savings deposits.
- ² Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- 3 Includes all securities repurchase agreements, regardless of maturity.
- ⁴ Includes limited-life preferred stock and related surplus.
- ⁵ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
- ⁶ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

INSERT B - FFIEC 041

22. Not applicable **EQUITY CAPITAL**

Bank Equity Capital

- 23. Perpetual preferred stock and related surplus
- 24. Common stock
- 25. Surplus (excludes all surplus related to preferred stock)
- 26. a. Retained earnings
 - b. Accumulated other comprehensive income
 - Other equity capital components C.
- 27. a. Total bank equity capital (sum of items 23 through 26.c)
 - Noncontrolling (minority) interests in consolidated subsidiaries
- 28. Total equity capital (sum of items 27.a and 27.b)
- 29. Total liabilities and equity capital (sum of items 21 and 28)

3838		
3230		
3839		
3632		
B530		
A130		
3210		
3000		
G105		
3300		

DD

INSERT C - FFIEC 041

To be reported with the March Report of Condition.			ММ
2.	Bank's fiscal year-end date	8678	

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 Ti	housands	RCON	Bil	Mil	Thou
Cash items in process of collection, unposted debits, and currency and coin:		Y		4	
a. Cash items in process of collection and unposted debits		0020			
b. Currency and coin		1 1			
2. Balances due from depository institutions in the U.S.:					12
a. U.S. branches and agencies of foreign banks		0083			
b. Other commercial banks in the U.S. and other depository institutions in the U.S		1			
. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks		0073			
b. Other banks in foreign countries and foreign central banks		0074			
. Balances due from Federal Reserve Banks					
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)					

Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-m			maturi	ty					Αv	ailable	e-for-sa	ale			
	A	•	mn A) ed Co			•	mn B) Value		l .	(Column C) Amortized Cost				(Column D) 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				14													
mortgage-backed securities):																1	
a. Issued by U.S. Government					- 1												
agencies ¹	1289		L		1290				1291				1293				2.a.
b. Issued by U.S. Government-																	
sponsored agencies ²	1294				1295				1297				1298				2.b.
Securities issued by states and political		100										7					
subdivisions in the U.S	8496				8497				8498				8499		I		3.

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

² 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

		Held-to-maturity				,		Available	e-for-sa	le		
		ımn A)			ımn B)			mn C)		Column D	· .	
		ed Cost		Fair	Value			ed Cost		Fair Value		
Dollar Amounts in Thousands	RCON Bil	Mil Thou	RCON	Bil	Mil	Thou	RCON Bil	Mil Thou	RCON	Bil Mil	Thou	
4. Mortgage-backed	11.44							7.6			28 1	
securities (MBS):		30.00			44							
a. Pass-through		H										
securities:												
(1) Guaranteed by	1					ikasii						
GNMA	1698		1699	met XII. ET MONEY	CIN POWER	*	1701		1702			4.a.(1)
(2) Issued		A 400 M		en v						1		
by FNMA and						W (A)						
FHLMC	1703		1705	30.7 C. 9 C. F	20024-2006-27-21-2	**************************************	1706		1707			4.a.(2)
(3) Other pass-	10.0					Of Ha	0.00					
through securities.	1709		1710	****		X	1711		1713			4.a.(3)
b. Other mortgage-								16 1				
backed securities												
(include CMOs,		σ .										
REMICs, and stripped						75.4					4.0	
MBS):	14.4							Parties and		4 1 41		
(1) Issued or guar-						7 2		740				
anteed by FNMA,									un To	3000	T.	
FHLMC, or GNMA	1714		1715	1000 P 10	MINIMONINA PARA CANADA	202 1000 1000 1000 1000	1716		1717			4.b.(1)
(2) Collateralized by						and the second		4.4				
MBS issued or	1							100				
guaranteed by									7.1			
FNMA, FHLMC,											9	
or GNMA	1718		1719				1731		1732			4.b.(2)
(3) All other											77.	
mortgage-backed												
securities	1733		1734				1735		1736			4.b.(3)
5. Asset-backed					7							•
securities (ABS)	C026		C988				C989		C027			5.
6. Other debt securities:									建物 等			
a. Other domestic debt								A Park				
securities	1737		1738				1739		1741			6.a.
b. Foreign debt								4			331	
securities	1742		1743				1744		1746			6.b.
7. Investments in mutual				. 4	3.6			1477				
funds and other equity		entra de la companya					V		4.		7	
securities with readily	180				45.7				1. 77			
determinable fair values1.					. **		A510		A511			7 .
8. Total (sum of items 1		(1) (1) (1) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4				1.0			Y.B.			
through 7) (total of	1. 18 m			100	* 1							
column A must equal		多 种。		# 10 #			14. " "				14%	
Schedule RC, item 2.a)					143							
(total of column D must									7.45			
equal Schedule RC,				**************************************			B					
item 2.b)	1754	T T	1771	T	1	1	1772		1773			8.
			1	1	1	<u> </u>	1 1	ــــــــــــــــــــــــــــــــــــــ		I		J.

¹ 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 Thousand	s RCON	Bil	Mil	Thou	
1.	Pledged securities ¹	0416				M.1.
2.	Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):	Zagraj.	40			
	a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political					
	subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through			W. F		
	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}			12.7		
	(1) Three months or less					M.2.a.(1)
	(2) Over three months through 12 months			<u> </u>		M.2.a.(2)
	(3) Over one year through three years			ļ	ļ	M.2.a.(3)
	(4) Over three years through five years			ļ	ļ	M.2.a.(4)
	(5) Over five years through 15 years	A553		ļ	ļ	M.2.a.(5)
	(6) Over 15 years	A554	7677 2006			M.2.a.(6)
	b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential	3.0	0.0	4		
	mortgages with a remaining maturity or next repricing date of: ^{3, 5}			426		
	(1) Three months or less	1 1		<u> </u>	ļ	M.2.b.(1)
	(2) Over three months through 12 months	1 1		<u> </u>	ļ	M.2.b.(2)
	(3) Over one year through three years	1 1				M.2.b.(3)
	(4) Over three years through five years				ļ	M.2.b.(4)
	(5) Over five years through 15 years			ļ		M.2.b.(5)
	(6) Over 15 years	A560				M.2.b.(6)
	c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
	mortgage pass-through securities) with an expected average life of:6		4,2			
	(1) Three years or less					M.2.c.(1)
	(2) Over three years		00470000	Nava akorona ar		M.2.c.(2)
	d. Debt securities with a REMAINING MATURITY of one year or less (included in	10				
	Memorandum items 2.a through 2.c above)		NEW COR			M.2.d.
3.	Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading	440				
	securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	10000000	CER VANSARIE		M.3.
4.	Structured notes (included in the held-to-maturity and available-for-sale accounts in				41.7	
	Schedule RC-B, items 2, 3, 5, and 6):					
	a. Amortized cost	8782			↓	M.4.a.
	b. Fair value	8783				M.4.b.

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

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

³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

⁴ 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.

⁵ 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.

⁶ Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-B—Continued

Memoranda—Continued				ald to	moturi	•••	-		l		Avail	abla	-for-sa	Jo.			
	1	•	mn A) ced Co		maturi	(Colu	mn B) Value			olumr		able	(Column D) Fair Value				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON E	Bil	Mil T	hou	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.1																	
Asset-backed securities (ABS)(for each column, sum of Memorandum			Mil.									*					
items 5.a through 5.f must equal Schedule																	
RC-B, item 5): a. Credit card						¥.					a) A		1				
receivables	B838		ļ	ļ	B839		1	<u> </u>	B840				B841				
b. Home equity lines	B842		ļ		B843		ļ		B844				B845				
c. Automobile loans	B846	5.637	l Evranca	Properties	B847	MAZERIC N	Contract Contract		B848	apes 24 agr	Fe 1287 185		B849	273.65733	CONTRACTOR OF THE PARTY OF THE	- A-11	
d. Other consumer loans	B850	•)	2.6		B851				B852				B853	*	, i	* (G	
e. Commercial and industrial loans	B854			. V. 4	B855			1	B856	<u> </u>			B857		194	7. 3	
f. Other	B858				B859				B860				B861				

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (Column A) (Column B) (1) loans and leases held for sale at the lower of cost or fair value, (2) loans To Be Completed To Be Completed and leases held for investment, net of unearned income, and (3) loans and by Banks with by All Banks leases accounted for at fair value under a fair value option. Exclude \$300 Million or More assets held for trading and commercial paper. in Total Assets1 **Dollar Amounts in Thousands** RCON Bit Mil Thou RCON 1. Loans secured by real estate: a. Construction, land development, and other land loans: F158 (1) 1-4 family residential construction loans 1.a.(1) (2) Other construction loans and all land development and other F159 land loans 1.a.(2) b. Secured by farmland (including farm residential and other 1420 1.b. improvements)..... c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 1797 1.c.(1) properties and extended under lines of credit (2) Closed-end loans secured by 1-4 family residential properties: 5367 1.c.(2)(a) (a) Secured by first liens 5368 1.c.(2)(b) (b) Secured by junior liens 1460 1.d. d. Secured by multifamily (5 or more) residential properties..... e. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential F160 properties 1.e.(1) F161 (2) Loans secured by other nonfarm nonresidential properties..... 1.e.(2) 1288 2. 2. Loans to depository institutions and acceptances of other banks...... a. To commercial banks in the U.S.: (1) To U.S. branches and agencies of foreign banks 2.a.(1) (2) To other commercial banks in the U.S..... B533 2.a.(2) B534 2.b. b. To other depository institutions in the U.S..... c. To banks in foreign countries: B536 (1) To foreign branches of other U.S. banks..... 2.c.(1) (2) To other banks in foreign countries..... 2.c.(2)3. Loans to finance agricultural production and other loans to farmers 3. 4. Commercial and industrial loans...... 4. a. To U.S. addressees (domicile) 4.a. b. To non-U.S. addressees (domicile) 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): a. Credit cards..... 6.a. B539 6.b. b. Other revolving credit plans..... ut a said t c. Other consumer loans (includes single payment, installment, and 2011 all student loans) 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 7. central banks)..... 8. Obligations (other than securities and leases) of states and political 2107 subdivisions in the U.S..... 8. 1563 9. Other loans..... 9. a. Loans for purchasing or carrying securities (secured and unsecured).... 9.a. b. All other loans (exclude consumer loans) 9.b.

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 200, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

	To b \$300	Be Co y Ban O Millio	mn A) omplet iks wit on or N Asset	ted h More	То	(Colur Be Co by All	mplet		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Lease financing receivables (net of unearned income) a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	* *				2165				10.
 b. All other leases	F163				2123				10.t 11.

Memoranda	-				
	Dollar Amounts in Thousands	RCON B	l Mil	Thou	
1. Loans and leases restructured and in compliance with modified to	erms (included in				
Schedule RC-C, part I, and not reported as past due or nonaccru	al in Schedule RC-N,				
Memorandum item 1):					
a. Loans secured by 1-4 family residential properties		F576			M.1.a.
b. Other loans and all leases (exclude loans to individuals for personal expenditures)		1616			M.1.b.
Maturity and repricing data for loans and leases (excluding those					
a. Closed-end loans secured by first liens on 1-4 family resident				7	
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with repricing date of: ^{2,3}					
(1) Three months or less		A564			M.2.a.(1)
(2) Over three months through 12 months		A565			M.2.a.(2)
(3) Over one year through three years		A566			M.2.a.(3)
(4) Over three years through five years		A567			M.2.a.(4)
(5) Over five years through 15 years		A568			M.2.a.(5)
(6) Over 15 years		A569			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items	1 through 10, column B, above)		C.		
EXCLUDING closed-end loans secured by first liens on 1-4 fa	amily residential properties				
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B,	above) with a remaining maturity				
or next repricing date of: 2, 4		164.27			
(1) Three months or less		A570			M.2.b.(1)
(2) Over three months through 12 months		A571			M.2.b.(2)
(3) Over one year through three years		A572			M.2.b.(3)
(4) Over three years through five years		A573			M.2.b.(4)
(5) Over five years through 15 years		A574			M.2.b.(5)
(6) Over 15 years		A575		31302 37 37	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1	through 10, column B, above)			\$51534 T	ļ
with a REMAINING MATURITY of one year or less (excluding		A247			M.2.c.

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 200, Report of Condition.

² Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

³ 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.

⁴ 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

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 I, items 4 and 9, column B ⁵	. 2746	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties		
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	M.4.
5. To be completed by banks with \$300 million or more in total assets:6	V a State	
Loans secured by real estate to non-U.S. addressees (domicile) (included in		
Schedule RC-C, part I, items 1.a through 1.e, column B)	B837	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have		
outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the		
report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report		
purposes.		
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I,		
item 6.a	C391	M.6.
Memorandum item 7 is to be completed by all banks.	1000	
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement		
of Position 03-3 (exclude loans held for sale):	A CONTRACTOR	
a. Outstanding balance	. C779	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	. C780 L	M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential		
properties:		
Total carrying amount of closed-end loans with negative amortization features secured by		
1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	. F230	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans		
with negative amortization features secured by 1–4 family residential properties (as reported	- All 1884	
in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 200 , that exceeded		
the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income		
(as reported in Schedule RC-C, part I, item 12, column B).		
b. Total maximum remaining amount of negative amortization contractually permitted on	Food	
closed-end loans secured by 1–4 family residential properties	. F231	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential	Eggal I I	
properties included in the carrying amount reported in Memorandum item 8.a above	. F232	M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in	F627	
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)	. F577	M.9.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans		
included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):		
a. Loans secured by real estate:	F578	14 10 - (1)
(1) Construction, land development, and other land loans	` 	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		M.10.a.(2)
(3) Secured by 1–4 family residential properties:	E .	
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F580	M 10 a (2)(a)
(b) Closed-end loans secured by 1–4 family residential properties:	. 1 360	M.10.a.(3)(a)
(1) Secured by first liens		M 10 a (3)(b)(1
(2) Secured by junior liens	` 	M.10.a.(3)(b)(1 M.10.a.(3)(b)(2
(2) Secured by Junior Heris	. [, 302]	j wi. 10.a.(3)(u)(2

Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.
 The \$300 million asset size test is generally based on the total assets reported on the June 30, 200, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties	F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F584				M.10.a.(5)
b. Commercial and industrial loans	F585				M.10.b.
 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): 					
(1) Credit cards	F586				M.10.c.(1)
(2) Other revolving credit plans	F587				M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).	F588				M.10.c.(3)
d. Other loans	F589				M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C,			and the		
part I, Memorandum item 10):		4	4.4		
a. Loans secured by real estate:	F590			10 52	M.11.a.(1)
(1) Construction, land development, and other land loans	F591				M.11.a.(1)
(3) Secured by 1–4 family residential properties:	500	4		\$2.33 - S	IVI. 11.d.(2)
(a) Revolving, open-end loans secured by 1–4 family residential properties and					
extended under lines of credit	F592	26.00			M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:		4.			W. 11.4.(0)(d)
(1) Secured by first liens		NEW COLUMN			M.11.a.(3)(b)(
(2) Secured by junior liens					M.11.a.(3)(b)(2
(4) Secured by multifamily (5 or more) residential properties					M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	F596				M.11.a.(5)
b. Commercial and industrial loans	F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures	e l				
(i.e., consumer loans) (includes purchased paper):			71. i 3	100	
(1) Credit cards	F598				M.11.c.(1)
(2) Other revolving credit plans	-				M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).					M.11.c.(3)
d. Other loans	F601				M.11.d.

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12.	Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:
	calendar year.

- Loans secured by real estate .. a.
- Commercial and industrial b. loans
- Loans to individuals for C. household, family, and other personal expenditures
- d.

	(Colur Fair va acquir leases date	alue (ed lo	of ans a		Gross amou at acc	cont	ractu eceiva	able	(Colui Best e acquis contra flows to be	estim sition actua not e	ate a date l cas expec	of h
ans (not subject to the uirements of AICPA Statement Position 03-3) and leases held for estment that were acquired in siness combinations with quisition dates in the current									97.			
endar year:	RCON	Bil	Mit	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Miŧ	Thou
Loans secured by real estate	G091				G092				G093		:	
Commercial and industrial loans	G094				G095				G096			
Loans to individuals for household, family, and other personal expenditures	G097				G098				G099			
All other loans and all leases	G100				G101				G102			

22a

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 when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4,1 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.")......

RCON	Yes	No
6999		

1.

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 4.1 (Note: Item 4,1 divided by the number of loans should NOT exceed \$100,000.).....

Νι	imber of Loans
1	
RCON	
5562	
2002	
111	
LLC3	
5563	

(Column A)

2.a.

2.b.

RCON

	(33.1)
Dollar Amounts in Thousands	Number of Loans

RCON!

5564

5566

5568

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)):
a. With original amounts of \$100,000 or less

- b. With original amounts of more than \$100,000 through \$250,000...... c. With original amounts of more than \$250,000 through \$1,000,000.....
- 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 41):
 - a. With original amounts of \$100,000 or less..... b. With original amounts of more than \$100,000 through \$250,000.......
- c. With original amounts of more than \$250,000 through \$1,000,000.....

140	iniber of Louns
RCON	10 (10 m) 10 (10 m)
5562	
5563	

5565 3.a.

(Column B) Amount Currently

Outstanding

Thou

5567 3.b. 5569 3.c.

5570 5571 5573 5572 5575

4.b. 4.c.

4.a.

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

22b

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 categories, place an "X" in the box marked "NO.")......

RCON	YES	-11	NO
 6860			

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 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 \$100,000.)
 - 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.).....

Nu	mber of Loans
	and the state of
RCON	
5576	
3370	
5577	

6.a.

	(Column A)	(Column B) Amount Currently	
Dollar Amounts in Thousands	Number of Loans	Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):	RCON as in east of the	RCON Bii Mii Thou	
a. With original amounts of \$100,000 or less	5578	5579	7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580	5581	7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582	5583	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):			
a. With original amounts of \$100,000 or less	5584	5585	8.a.
b. With original amounts of more than \$100,000 through \$250,000	5586	5587	8.b.
c. With original amounts of more than \$250,000 through \$500,000	5588	5589	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.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities	3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)					2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities					4.c.
5. Other debt securities	3537				5.
6. Loans:			.] [
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F604				6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					6.a.(2)
(3) Secured by 1–4 family residential properties:		34.4	7.6		
(a) Revolving, open-end loans secured by 1–4 family residential properties and		e (1) 2)			
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					6.a.(3)(b)(1)
(2) Secured by junior liens					6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					6.a.(4)
(5) Secured by nonfarm nonresidential properties					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):		, A			
(1) Credit cards					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	76				1
9. Other trading assets	3541				9.
10. Not applicable		46		3.17	
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
3 // /	44.5		9,77%	1.5	1
LIABILITIES					
13. a. Liability for short positions	3546				13.a.
b. Other trading liabilities		-			13.b.
14. Derivatives with a negative fair value	3547				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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,			ئر الله الله ال	A 7 64	
items 6.a.(1) through 6.d):					
a. Loans secured by real estate:	1	14	1.0		
(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		$1 \le \lambda$			
extended under lines of credit	F627				M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(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	-12		144		
(i.e., consumer loans) (includes purchased paper):	*		1. 90	4,64	
(1) Credit cards	F633				M.1.c.(1)
(2) Other revolving credit plans	F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635				M.1.c.(3)
d. Other loans	F636				M.1.d.
2. Not applicable					
3. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639				M.3.a.
b. Unpaid principal balance	F640				M.3.b.
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					
calendar quarters.					
4. Asset-backed securities:					
a. Residential mortgage-backed securities	F641				M.4.a.
b. Commercial mortgage-backed securities	F642				M.4.b.
c. Credit card receivables	F643				M.4.c.
d. Home equity lines	F644				M.4.d.
e. Automobile loans	F645				M.4.e.
f. Other consumer loans	F646				M.4.f.
g. Commercial and industrial loans	F647				M.4.g.
h. Other	F648				M.4.h.
5. Collateralized debt obligations:	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:	X				
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.
. •					= -

25

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,	44.7	144	a i var		
	tha <u>t are g</u> reater than \$25,000 and exceed 25% of the item):	1351/4.11			43.0	[
	a. F655	F655				M.9.a.
	b. TEXT F656	F656				M.9.b.
	C. TEXT F657	F657				M.9.c.
10.	Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item		7			
	13.b, that are greater than \$25,000 and exceed 25% of the item):					
	a. TEXT F658	F658		•		M.10.a
	b. TEXT F659	F659				M.10.b
	C. Fee	F660				M.10.c

Schedule RC-E—Deposit Liabilities

	Transaction Accounts					No	on						
	(Column A) Total transaction accounts (including total demand deposits)				der	Memo nand (inclu	mn B) o: Total depos ded in nn A)	sits	no	To ontran	mn C) tal sactic ounts MMC	n	
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 2202 2203 B551 2213								B550 2520 2530 2530 B552 2236				1. 2. 3. 4. 5.
item 13.a)	2215				2210			<u> </u>	2385			<u></u>	7.

Memoranda					
Dollar Amounts in Th	ousands RCC	N Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			4		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	683	5			M.1.a.
b. Total brokered deposits	236	5			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):1	196				
(1) Brokered deposits issued in denominations of less than \$100,000	234	3			M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered	ed 🥍	a Al	6 .// 8		
retirement deposit accounts	234	4			M.1.c.(2)
d. Maturity data for brokered deposits:	i di				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remainir	ng 🏂	4			
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A24	3			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)	A24	4			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.			and d		
reported in item 3 above which are secured or collateralized as required under state	aw) (to				
be completed for the December report only)	559	0	1		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:		<u> </u>	¥ 4.4	(0.3)	
(1) Money market deposit accounts (MMDAs)				L	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
b. Total time deposits of less than \$100,000	664	8			M.2.b.
c. Total time deposits of \$100,000 or more	260	4			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	F2:	3			M.2.c.(1)

¹ 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 Amounts in Thousands	RCON	Bil	Mil	Thou
 Maturity and repricing data for time deposits of less than \$100,000: Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:^{1, 2} 				
(1) Three months or less	A579			
(2) Over three months through 12 months	A580			
(3) Over one year through three years				
(4) Over three years	. A582	~		
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241			
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:1.4			1	
(1) Three months or less	A584			
(2) Over three months through 12 months	A585			
(3) Over one year through three years				
(4) Over three years	A587			
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242			

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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

³ 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.

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

Schedule RC-F—Other Assets

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
1. Accrued interest receivable ¹	B556			1.	
2. Net deferred tax assets ²	2148			2.	
3. Interest-only strips receivable (not in the form of a security) ³ on:		1,0			
a. Mortgage loans		A519			3.
b. Other financial assets				3.	
4. Equity securities that DO NOT have readily determinable fair value	1752			4.	
5. Life insurance assets		C009			5.
6. All other assets (itemize and describe amounts greater than \$25,0	00 that exceed 25% of this				
item)	•••••	2168			6.
a. Prepaid expenses	2166		4		6.
b. Repossessed personal property (including vehicles)	1578				6.
c. Derivatives with a positive fair value held for purposes other				(A)	
than trading	C010	7			6.
d. Retained interests in accrued interest receivable related to				1	
securitized credit cards	C436				6.
e. TEXT 3549	3549			i.	6.
f. TEXT 3550	3550				6.
g. TEXT 3551	3551	1			6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 1	1)	2160			7.

Schedule RC-G—Other Liabilities

	Oollar Amounts in Tho	usands	RCON	Bil	Mil	Thou
a. Interest accrued and unpaid on deposits 5	3645					
b. Other expenses accrued and unpaid (includes accrued income tax			1			
. Net deferred tax liabilities ²			3049			
. Allowance for credit losses on off-balance sheet credit exposures	B557					
. All other liabilities (itemize and describe amounts greater than \$25,00	00 that exceed 25%				1	1
of this item)			2938			
a. Accounts payable	3066			4		
b. Deferred compensation liabilities	C011			44		
c. Dividends declared but not yet payable	2932					
d. Derivatives with a negative fair value held for purposes other					1.04	
than trading	C012					
e. TEXT 3552	3552				Luy (
f. TEXT 3553	3553				4	
G. 3554	3554		74/	(基)	6	
. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930			

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

² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

⁴ Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

⁵ For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS			1		
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding			12.6		
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities ²	B559				3.
4. All other securities ^{2, 3} (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:				0.5	
a. Total loaṇs	3360				6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties	3465	1			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	I			6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans			a)		
other than credit cards)	B562				6.d.(2)
7. To be completed by banks with \$100 million or more in total assets:4					
Trading assets			L	<u> </u>	7.
8. Lease financing receivables (net of unearned income)		<u> </u>			8.
9. Total assets 5	3368				9.
		6.	134	1.74	
LIABILITIES	1		14.		
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and		V.V.		20.	
preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:				<u> </u>	
a. Savings deposits (includes MMDAs)	B563		<u> </u>	<u> </u>	1 1.a.
b. Time deposits of \$100,000 or more		 	<u> </u>	ļ	11.b.
c. Time deposits of less than \$100,000		ļ	<u> </u>		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353		No. of the last of		12.
13. To be completed by banks with \$100 million or more in total assets.4			10-25-54 10-25-5	a. Roman	
Other borrowed money (includes mortgage indebtedness and obligations under			300	MAR.	
capitalized leases)	3355				13.

Memorandum

Memorandum item 1 is to be completed by:4

- · banks with \$300 million or more in total assets, and
- banks with less than \$300 million in total assets that have loans to finance agricultural
 production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent
 of total loans.
- Loans to finance agricultural production and other loans to farmers

Dollar Amounts in Thousands	RCON	Bil	Mit	Thou
finance agricultural 3) exceeding five percent	3386			

M.1.

¹ 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).

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

³ Quarterly averages for all equity securities should be based on historical cost.

⁴ 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, 200 . Report of Condition.

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

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

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

		Dollar /	Amour	nts in Thousand:	RCON	Bil	Mil	Thou	
1.	Unused commitments:		,			1	18.34		
•	a. Revolving, open-end lines secured by 1–4 fami	ly residential properties.	e.a l	home equity					
	lines	•	-	· ·	3814	******			1.a.
	b. Credit card lines				3815				1.b.
	c. (1) Commitments to fund commercial real estat					N.	/ h		
	secured by real estate:	,			10.5				
	(a) 1–4 family residential construction to	an commitments			F164			Ī	1.c.(1)(a)
	(b) Commercial real estate, other constru							- 1	
	development loan commitments								1.c.(1)(b)
	(2) Commitments to fund commercial real estat					Ę.	. 1		
	NOT secured by real estate								1.c.(2)
	d. Securities underwriting				- ⊢				1.d.
	e. Other unused commitments								1.e.
2.	Financial standby letters of credit	3819				2.			
4	a. Amount of financial standby letters of credit con							4.2	2.a.
3.	Performance standby letters of credit		. Course are programme	1 T. C.			3.		
eg	a. Amount of performance standby letters of credit				4	4.00	fig. (f. g)	1 34	3.a.
4.	Commercial and similar letters of credit	_			3411				4.
5.	Not applicable					100			
1	Securities lent (including customers' securities lent	where the customer is							
	indemnified against loss by the reporting bank)				3433				6.
1		(Column A)		(Column B)					
}		Guarantor		Beneficiary					
7.	Credit derivatives:	RCON Bil Mil Thou	RCON	Bil Mil Th	ou				
	a. Notional amounts:			3.0					
	(1) Credit default swaps	C968	C969					415	7.a.(1)
	(2) Total return swaps	C970	C971					30	7.a.(2)
	(3) Credit options	C972	C973						7.a.(3)
ı	(4) Other credit derivatives	C974	C975						7.a.(4)
	b. Gross fair values:		7.0	4.4					
	(1) Gross positive fair value	C219	C221					σ^{N}	7.b.(1)
	(2) Gross negative fair value	C220	C222					-	7.b.(2)
8.	Spot foreign exchange contracts				8765				8.
9.	All other off-balance sheet liabilities (exclude deriv	atives) (itemize and des	cribe e	each componen	t 💮		1.	255	
	of this item over 25% of Schedule RC, item 28, "To	otal equity capital")			3430				9.
	a. Securities borrowed		3432						9.a.
	b. Commitments to purchase when-issued securit	ies	3434				de .		9.b.
	c. Standby letters of credit issued by a Federal Ho	ome Loan Bank on the		1.00			4		
	bank's behalf		C978						9.c.
\	d. TEXT 3555		3555						9.d.
1	e. TEXT 3556		3556				* , 123, 1		9.e.
1	f. TEXT 3557		3557						9.f.
10.	. All other off-balance sheet assets (exclude derivat	· · · · · · · · · · · · · · · · · · ·		ch component	77.48	* * * *			
1	of this item over 25% of Schedule RC, item 28, "To	otal equity capital")	ank		5591				10.
	a. Commitments to sell when-issued securities	^	3435		19.4				10.a.
	b. TEXT 5592	~ 27.a,	5592						10.b.
	C. TEXT 5593		5593				\$		10.c.
	d. TEXT 5594		5594		X				10.d.
	e. TEXT 5595		5595						10.e.

Item 3.a is to be completed by banks with I billion or more in total assets."

—Item 2.a.is to be completed by banks with I billion or more in total assets."

The 91 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

Schedule RC-L—Continued

	Dollar Amounts in Thousands	RCON	Tril	Bil	Mil	Thou	
11.	Year-to-date merchant credit card sales volume:	7		de .		Â	
	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		(Column A) Interest Rate Contracts			Interest Rate Foreign Exchange						(Column C) Equity Derivative Contracts					(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				
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal			11.0							i.			7		, i k					
sum of items 13 and 14):		RC	ON 8693			RC	ON 8694			RCC	ON 8695			RC	ON 8696					
a. Futures contracts																<u> </u>	12.a.			
	<u></u>	RC	ON 8697	,	<u> </u>	RC	ON 8698		L,	RC	ON 8699	,	ļ.,	RC	ON 8700	r				
b. Forward contracts																	12.b.			
c. Exchange-traded option contracts:	<u> </u>	RC	ON 8701		 	RC	ON 8702	!	L	RC	ON 8703	Т	Ь.,	RC	ON 8704	1				
(1) Written options			<u> </u>	L			<u> </u>	1					igspace			ļ	12.c.(1			
(0) 5	\vdash	RC	ON 8705	Ι	1	RC	ON 8706	1		RC	ON 8707	i	\vdash	RC	ON 8708	· · · · ·	1			
(2) Purchased options	1	BC	ON 8709	<u> </u>	-	BC.	ON 8710			BC(N 8711	<u> </u>	┼─┴	DC:	ON 8712	İ .	12.c.(2			
d. Over-the-counter option contracts:	-	RCI	JN 8709	1	+	, KC	1 67 10			RCI	JN 8711	1	1	- RC	JN 6712		1241			
(1) Written options		RC	L ON 8713		 	RC	UN 8714		\vdash	RC	I ON 8715	1		RC	DN 8716	I	12.d.(1			
(2) Purchased options			<u> </u>		t		<u> </u>		\Box			1			1		12.d.(2			
(2) Turchased options	1	RC	ON 3450	1		RC	ON 3826	,	 	RC	ON 8719		 	RC	ON 8720	1	12.0.(2			
e. Swaps												1	1				12.e.			
13. Total gross notional amount of		RC	ON A126			RC	ON A127			RC	ON 8723			RC	ON 8724					
derivative contracts held for trading] 13.			
14. Total gross notional amount of	3.47		ing.				76								1					
derivative contracts held for	<u></u>	RC	ON 8725		<u> </u>	RC	ON 8726	i	<u>L</u> ,	RC	ON 8727		<u></u>	RC	ON 8728					
purposes other than trading		MATERIA DE 181				K-VIOLENIN II			0.665 N. 0.00				203 200 100	100 P. V.			14.			
 a. Interest rate swaps where the 	200			just.	4 !	14 T									-944					
bank has agreed to pay a	—	RC	ON A589	1	.		11							40			1			
fixed rate	-863	1 74	<u> </u>	200 200				11							4		14.a.			
15. Gross fair values of derivative		17. 25.13							ia.											
contracts: a. Contracts held for trading:			ON 8733			AW2	ON 8734			RC	ON 8735	<u> </u>			ON 8736	2000-1-0-1-1-1-0-1-1	1			
(1) Gross positive fair value	\vdash		T		\vdash		T	T	\vdash								15.a.(1			
(1) Gross positive rail value		RC	ON 8737	1	┼──⁴	RC	ON 8738	_ }	 	RC	ON 8739		 '	RC	ON 8740	1	1 , 2.2.(
(2) Gross negative fair value				T	$ \Box $												15.a.(2			
b. Contracts held for purposes other	54		4			13/ K				2.6						, ju	1			
than trading:			ON 8741			RC	ON 8742	?		RC	ON 8743			RC	ON 8744]			
(1) Gross positive fair value													Ш				15.b.(
	<u></u>	RC	ON 8745		ļ.,	RC	ON 8746	3	<u> </u>	RC	ON 8747		<u> </u>	RC	ON 8748		1			
(2) Gross negative fair value								1	<u> </u>	l	L	<u> </u>	<u> </u>		<u> </u>	<u> </u>] 15.b.(

Schedule RC-M-Memoranda

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests. b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations. 2. Intangible assets other than goodwill: 3. Mongage servicing assets. (1) Estimated fair value of mortgage servicing assets. (2) Extensionated fair value of mortgage servicing assets. (3) Extensionated fair value of mortgage servicing assets. (3) Extensionated fair value of mortgage servicing assets. (4) Extensionated fair value of mortgage servicing assets. (5) Extensionated fair value of mortgage servicing assets. (5) Extensionated fair value of mortgage servicing assets. (6) Extensionated fair value of mortgage servicing assets. (7) Estimated fair value of mortgage servicing assets. (8) Extensionated fair value of mortgage servicing assets. (9) Extensionated fair value of mortgage servicing assets. (1) Construction, and development, and other land. (2) Extensionated fair value of mortgage servicing assets. (3) Extensionated fair value of mortgage servicing a	Dollar A	Amounts in Thousands	RCON Bil N	Ail Thou
shareholders, and their related interests. b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations. 2. Intangible assets other than goodwill: a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (2) Deventures of credit card relationships and nonmortgage servicing assets. (3) Deventure officer of card relationships and nonmortgage servicing assets. (3) Other real estate owned: (3) Cother real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1-4 family residential properties. (3) (1) A tamily residential properties. (4) Multifamily (5 or more) residential properties. (5) Nortam nonresidential properties. (5) Foreclosed properties from "GNMA loans". (2) Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 4. A. 4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 5374 4. A. 4. C. Total (sum of items 4. a and 4.b) (must equal Schedule RC, item 7). (2) Advances with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years (1) Other borrowings with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years (1) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above). (a) Over five years (b) Over one year through three years. (c) Over three years through five years. (d) Over five	shareholders, and their related interests as of the report date:			
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations. 2. Intangible assets other than goodwill: a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (2) Enthaged oredit card relationships and nonmortgage servicing assets. (3) Estimated fair value of mortgage servicing assets. (4) Total (sum of keme 2.a., 2.b. and 2.c.) (must equal Schedule RC, item 10.b). (5) Other real estate owned: (6) Construction, land development, and other land. (7) Construction, land development, and other land. (8) Shonfarm nonresidential properties. (9) Construction, land development, and other land. (9) Foreclosed properties from "GNMA loans". (1) Shonfarm nonresidential properties. (1) Construction of temes 2.a and 3.b) (must equal Schedule RC, item 7). (2) Interest and indirect investments in real estate ventures. (3) Interest and indirect investments in real estate ventures. (4) Investments in unconsolidated subsidiaries and associated companies: (5) All other investments in unconsolidated subsidiaries and associated companies. (8) Direct and indirect investments in real estate ventures. (9) Over time years through five years. (1) Advances with a remaining maturity or next repricing date of: 1 (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above). (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) dover five years. (1) Other borrowings with a remaining maturity or next repricing date of: 1 (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years frough five years. (e) Over five years frough five years. (fo66)		· ·	6164	1.a.
related interests) equals or exceeds the lesser of \$500,000 or 5 percent 6165	·			
Teacher Interests equals of excelest the research is 300,000 of 5 parters of 1505 1.b. 2. Intangible assets other than goodwill: a. Mortgage servicing assets	* : = = =	NI	46	
2. Intangible assets other than goodwill: a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. b. Purchased credit card relationships and nonmortgage servicing assets. c. All other identifiable intangible assets. 5507 d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 3. Other real estate owned: a. Direct and indirect investments in real estate ventures. 5372 3. All other real estate owned: 4. Investments in real estate owned: (1) Construction, land development, and other land (2) Farmland. (3) 1-4 family residential properties. (3) 1-4 family residential properties. (3) Nonfarm nonresidential properties. (5) Nonfarm nonresidential properties. (5) Nonfarm nonresidential properties. (5) Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7). 2 Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years. (1) Other borrowings with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years. (1) Other borrowings with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years. (1) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)*. (a) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) (d) over five years.	·	· -		te de la companya de
a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (2) A compared the fair value of mortgage servicing assets. (3) Device and indirect investments in real estate ventures. (3) A lother real estate owned: (3) Direct and indirect investments in real estate ventures. (4) A mortgame of terms 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) (5) All other real estate owned: (6) Construction, land development, and other land. (7) Farmland. (8) Farmland. (9) Farmland. (1) Construction, land development, and other land. (1) Construction, land development, and other land. (2) Farmland. (3) 1-4 family residential properties. (4) Multifamily (5 or more) residential properties. (5) Nonfarm nonresidential properties. (5) Nonfarm nonresidential properties. (6) Foreclosed properties from "GNMA loans" (7) Cotal (sum of items 3.a and 3.b) (must equal Schedule RC, item 7). (8) Direct and indirect investments in real estate ventures. (9) A lother investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 4.a. 4.a. 4.a. 4.a. 4.a. 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years (e) Over one year through three years. (1) Other borrowings: (1) Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years. (d) Over five years (e) Over three years through five years. (f) Other borrowings with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through five years. (c) Over three years through five years. (d) Over five years. (e) Over five years. (f) Over five years. (o) Over five years. (o) Over five years. (o	, , , , , , , , , , , , , , , , , , , ,	[6165]		→ 計 1.b.
(1) Estimated fair value of mortgage servicing assets	g g			
b. Purchased credit card relationships and nonmortgage servicing assets	a. Mortgage servicing assets			0.000 0.000
c. All other identifiable intangible assets	(1) Estimated fair value of mortgage servicing assets	A590		
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	· · · · · · · · · · · · · · · · · · ·		•	
3. Other real estate owned: a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land			•	
a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1-4 family residential properties. (3) 1-4 family residential properties. (4) Multifamily (5 or more) residential properties. (5510 (3) 1-5510 (4) 1-5510 (5)	· · · · · · · · · · · · · · · · · · ·	'.b)		
b. All other real estate owned: (1) Construction, land development, and other land				
(1) Construction, land development, and other land			·	3.a.
(2) Farmland.				
(3) 1-4 family residential properties			. — —	
(4) Multifamily (5 or more) residential properties			· 	
(5) Nonfarm nonresidential properties			` 	
(6) Foreclosed properties from "GNMA loans"			·	
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	·		· ———————	
4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures	· ·		•	
a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies	•		•	3.C.
b. All other investments in unconsolidated subsidiaries and associated companies	·		5074	
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			' 	
5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less		•	`	
a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less	· · · · · · · · · · · · · · · · · · ·	***************************************	. 2130	4.0.
(1) Advances with a remaining maturity or next repricing date of: (a) One year or less	•			
(a) One year or less				10
(b) Over one year through three years			F055	5 a (1)(a
(c) Over three years through five years	· · · · · · · · · · · · · · · · · · ·		· 	1 1
(d) Over five years			•	
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ²			•	I I '
above)²	· ·			3.0.(.)(
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)				
b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of: ³ (a) One year or less	·		· 	1 1
(1) Other borrowings with a remaining maturity or next repricing date of:3 (a) One year or less				J.u.(0)
(a) One year or less F060 5.b.(1)(a) (b) Over one year through three years F061 5.b.(1)(b) (c) Over three years through five years F062 5.b.(1)(c) (d) Over five years F063 5.b.(1)(d) (2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(d) 5.b.(1)(a) above)4 B571 5.b.(2) c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, 5.b.(2)	· · · · · · · · · · · · · · · · · · ·	f:3		
(b) Over one year through three years			F060	5.b.(1)(a
(c) Over three years through five years			F061	1 1
(d) Over five years			F062	1
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁴ c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC,			F063	[
5.b.(1)(a) above) ⁴				
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC,			. B571	5.b.(2)
	·		3190	5.c.

¹ Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

² 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.

³ Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

⁴ 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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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Yes	100	No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569		×		6.
	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.
8. Primary Internet Web site address of the bank (home page), if any					
(Example: www.examplebank.com) TEXT http://					8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON 4088	Yes		No	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	1 1			10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))	F065				10.b.

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

	(Column A) Past due 30 through 89 days and still					Past o)		(Colu			
	da	ays a	nd stil		(days o and	r more still	е					
Dollar Amounts in Thousands		accri				accr	<u> </u>				.		
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1–4 family residential construction										P.			
loans(2) Other construction loans and all land	F172				F174			4 4	F176				1.a.(1)
development and other land loans	F173	Ī	(e - 1)	2.4	F175			21.5	F177				1.a.(2)
b. Secured by farmland	3493				3494				3495				1.b.
 c. Secured by 1–4 family residential properties: 													
(1) Revolving, open-end loans secured by			B 1										
1-4 family residential properties and extended under lines of credit	5398		32. 315		5399				5400			1000	1.c.(1)
(2) Closed-end loans secured by 1–4 family	Section 1		0.0						4	34			1.0.(1)
residential properties:													
(a) Secured by first liens	C236				C237				C229			1	1.c.(2)(a)
(b) Secured by junior liens	C238		A 34	and a	C239		904300	2000	C230	A 16			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499			200	3500				3501	100		2773.55	1.đ.
e. Secured by nonfarm nonresidential		1.3		6					* 31.1		4		1.0.
properties:	9-40		1							4			
(1) Loans secured by owner-occupied	16										1		
nonfarm nonresidential properties	F178				F180				F182				1.e.(1)
(2) Loans secured by other nonfarm	F179				F181			el er e	F183	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3 24 3		1 - (2)
nonresidential properties 2. Loans to depository institutions and	1173			E.	1 101				1 103		4		1.e.(2)
acceptances of other banks	B834				B835				B836				2.
3. Not applicable		2.7	0.35				A. San		4	. v . v			
4. Commercial and industrial loans	1606		tara averas		1607	CORRESPOND		0.000	1608			100000000000	4.
5. Loans to individuals for household, family, and						h A					4 × v		
other personal expenditures: a. Credit cards	B575				B576	1.00	Article 12	2 1 4 4 K	B577			**************************************	5.a.
b. Other (includes single payment, installment,	146	40	E W				78				16.6		J.u.
all student loans, and revolving credit plans			4.7	1						3.73			
other than credit cards)	B578				B579	and Scale (Contract		200000000000000000000000000000000000000	B580		10.000		5.b
6. Loans to foreign governments and official	5000	i i		9.672	5000		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		75 N			4.67.3	_
institutions	5389 5459				5390 5460				5391 5461			-	6. 7
All other loans ¹ Lease financing receivables	1226				1227				1228				7. 8.
Debt securities and other assets (exclude						4	¥5.7.23	14.2	3/				o .
other real estate owned and other repossessed													
assets)	3505				3506				3507	L	<u></u>		9.

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

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.

	1	Pas 30 thro days a	imn A) t due ough 8 and sti ruing	9		Past o days o and	mn B) due 90 or mor I still ruing)		•	umn 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							100	W.					
by the U.S. Government	5612				5613				5614				10.
Guaranteed portion of loans and leases included in item 10 above (exclude rebooked)													
"GNMA loans")	5615				5616				5617				10.a
 Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase 													
included in item 10 above	C866				C867				C868				10.b

Schedule RC-N—Continued

Memoranda Dollar Amounts in Thousands	30 da	Colun Past throu ays ar accru	due ugh 8 nd stil	9		Past of days of and)			ımn C	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):						14				4 · · · ·			
a. Loans secured by 1-4 family residential				10								23-6	
properties	. F661			NAMES AND ASSOCIATION OF THE PARTY OF THE PA	F662		DE KARTENAN IN	7.865 NEW TOTAL SE	F663	2360 BA NA		GENERAL METERS	M.1.a.
b. Other loans and all leases (exclude loans							1				4		
to individuals for household, family, and				434					100				
other personal expenditures)	1658	52/23/23	201 Taber		1659	200	A.S. A. D. T. S.		1661		44.55	0.623.695	M.1.b.
Loans to finance commercial real estate,		1											
construction, and land development activities													
(not secured by real estate) included in	6550			2.74	0550				0500	300			
Schedule RC-N, items 4 and 7, above	6558	200			6559		- T		6560	19.00 C	6 6 5		M.2.
3. Memorandum items 3.a. through 3.d are to be	4.6												
completed by banks with \$300 million or more							4						
in total assets:1			-										
a. Loans secured by real estate to non-U.S.			10.2										
addressees (domicile) (included in	1248	100	V 2000	ATT CARREST	1249	5 8 6 6 8 6 5	15-76-2		1250			300 Z.	M.3.a.
Schedule RC-N, item 1, above)	1240	A 4	4.6						1200		4		W.3.a.
b. Loans to and acceptances of foreign banks	5380	27.20.51		4000 24.0	5381				5382		V 17 32 39		M.3.b
(included in Schedule RC-N, item 2, above) c. Commercial and industrial loans to non-U.S.		4. 2	4.4	4	000					1. 13. 1			IVI.3.D
addressees (domicile) (included in						4							
Schedule RC-N, item 4, above)	1254	2.2.76862.42.50			1255			1636 ST 40 203	1256		raya zarena		M.3.c.
d. Leases to individuals for household, family,	700			14.5		100					11.00	7.	141.3.6.
and other personal expenditures (included													
in Schedule RC-N, item 8, above)	F166				F167				F168	· ·			M.3.d.
in conceded to the kern of above,		7.9.7				100	5.0				0-10		17110141
Memorandum item 4 is to be completed by:1													
banks with \$300 million or more in total assets							1.						
banks with less than \$300 million in total													
assets that have loans to finance agricultural					4.5		-12	2.0					
production and other loans to farmers	1.4												1
(Schedule RC-C, part I, item 3) exceeding	100							10.00					
five percent of total loans:	19				2.4	4							
Loans to finance agricultural production		1.00	114						46		4.		
and other loans to farmers (included in	4504	199 ₆₆		195 J.	46 T	402			4500			1	
Schedule RC-N, item 7, above)	. 1594		W.S. (1984		1597	36 35 7	62 1 of 199	MARKET CONTRA	1583	7. 7. 90	7.00	Sat Carl	M.4.
5. Loans and leases held for sale and loans	72 S. Y				为大品	'n.	7 98	1	24			14.4	
measured at fair value (included in Schedule												4	
RC-N, items 1 through 8, above):	C240				C241		(***		C226				
a. Loans and leases held for sale	. [0240]	25 g 2667	3.3° 1.49°		C241			L . 1. 7. 3	C226	AN DECE			M.5.a.
b. Loans measured at fair value:	F664	2.75 2.730	MW. TK	327 0 /33	F665	A AGRECE			F666	- T. A	Milyan engyi T	T T	M F L /41
(1) Fair value	F667	 			F668				F669		ļ		M.5.b.(1)
(2) Unpaid principal balance	.[-00/			L:-	F008			<u> </u>	L009		<u> </u>	1	M.5.b.(2)

¹ 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, 2001, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	l .	(Colu Past o rough)	l	(Colui Past c days o							
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:1 6. Interest rate, foreign exchange rate, and other commodity and equity contracts:	RCON		Mil	Thou	RCON	Bil	Mil	Thou					
Fair value of amounts carried as assets	3529	1		<u> </u>	3530				M.6. RCON C410	Bil	Mil	Thou	M.7.

¹ The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2007,** Report of Condition.

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	1975		1		
Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions					2.
3. Not applicable					
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I)			4.4	3 (1 ₀ (1)	
of the Federal Deposit Insurance Act and FDIC regulations	F238				4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on	4.4			g mai	
allowable exclusions	F239				5.

Schedule RC-O—Continued

Memorandum						
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest	t accrued and unpaid (sum o	f 🙀 🕶	rang.		4.	
Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must eq	ual Schedule RC-O, item 1	egi .				
less item 2):					A 15	
a. Deposit accounts (excluding retirement accounts) of \$100,00	00 or less: 1	nk.	A. 9		2	
(1) Amount of deposit accounts (excluding retirement accounts	nts) of \$100,000 or less	F049				M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts)	nts) Number	4				
of \$100,000 or less (to be completed for the June report	only) F050					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more the	an \$100,000:1		7			
(1) Amount of deposit accounts (excluding retirement accounts	nts) of more than \$100,000	F051				M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts)	nts) Number					
of more than \$100,000	F052			4		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:1		100				
(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	Number			4.1		
(to be completed for the June report only)	F046					M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:1	-					
(1) Amount of retirement deposit accounts of more than \$250,0	000	F047				M.1.d.(1)
	Number				100	
(2) Number of retirement deposit accounts of more than \$250,0	000 F048				31 - 1 d. 4	M.1.d.(2)
				9.0		
Memorandum item 2 is to be completed by banks with \$1 billion of	or more in total assets.2					
2. Estimated amount of uninsured assessable deposits, including re	elated interest accrued and					
unpaid (see instructions) 3		. 5597	1	1		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 parel	nt bank or parent savings					
association:		RCON	FDIC	Cert.	No.	
TEXT A545		A545				M.3.
Management of the second of th		RCON	Bil	Mil	Thou	
Memorandum items 4.a and 4.b are to be completed by all banks p	participating in the		1	1,194	425	
FDIC Transaction Account Guarantee Program.	£# - EDIO!-		4			
4. Noninterest-bearing transaction accounts (as defined in Part 370 o	TINE FOIC'S	71177				
regulations) of more than \$250,000 (see instructions):	- #050 000				2.04	
a. Amount of noninterest-bearing transaction accounts of more tha						
(including balances swept from noninterest-bearing transaction			2			
noninterest-bearing savings accounts)	Number	G167	tare in the state of the state of	STEEN SHOW AND ADDRESS OF	THE WAY	M.4.a.

b. Number of noninterest-bearing transaction accounts of more

Number

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.

² The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition. 2008

³ Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31, 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
. Retail originations during the quarter of 1–4 family residential mortgage loans for			73.6	
sale ² :				
a. Closed-end first liens	F066		.	
b. Closed-end junior liens	F067			
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F670			
(2) Principal amount funded under the lines of credit	F671			
. Wholesale originations and purchases during the quarter of 1–4 family residential				
mortgage loans for sale:2				4.0
a. Closed-end first liens	F068			
b. Closed-end junior liens	F069			
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	F672		L	
(2) Principal amount funded under the lines of credit	F673			
. 1–4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	F070			
b. Closed-end junior liens	F071			
c. Open-end loans extended under lines of credit:				4.54
(1) Total commitment under the lines of credit	F674			
(2) Principal amount funded under the lines of credit	F675			
. 1–4 family residential mortgage loans held for sale at quarter-end (included in	(4)		200	4.5
Schedule RC, item 4.a):				
a. Closed-end first liens	F072			
b. Closed-end junior liens	F073			
c. Open-end loans extended under lines of credit:			1 N	
(1) Total commitment under the lines of credit	F676			
(2) Principal amount funded under the lines of credit	F677			
Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family		16		4.
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			
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560			
5. Repurchases and indemnifications of 1–4 family residential mortgage loans during the	3 × 9		44	
quarter:	RCON		8 m 3	774
a. Closed-end first liens	F678	707 - 15000		7000
b. Closed-end junior liens	F679	<u> </u>	T	
c. Open-end loans extended under lines of credit:		1.0	X 199	
(1) Total commitment under the lines of credit	30: N. A. C. A. C. P. S. C. S.			7
(2) Principal amount funded under the lines of credit				

¹ The \$1 billion asset size test is generally based on the total assets reported on the **June 30, 200**, Report of Condition.

² Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

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.

	(Column A	n A)		unde (Colt	Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC) (Column B) (Column C)	alue Me ir Value (Fair Value Measurements for Assets and Liabilities r a Fair Value Option and Trading Assets and Liabi (Included in Schedule RC) Imn B) (Column C) (Column C)	ements for As on and Tradii ed in Schedt (Column C)	for As Tradin chedu	sets a	nd Liatets and	bilities d Liabilities (Column D)	ties n D)		9	(Column E)	(E)	
	Total Fair Valu Reported on Schedule RC	r Value ed on te RC	<u> </u>	ESS: Amounts Netted in the Determination of Total Fair Value	termin Fair V	Netted ation alue		Level 1 Fair Value Measurements	air Val ement	s re	Me	Level 2 Fair Value Measurements	ir Valu ments	υ	Level Mea	Level 3 Fair Value Measurements	Value ents	
Dollar Amounts in Thousands RCON	ON Bil	Mil	Thou RC	RCON Bil	Ξ	Thou	RCON	III B	Wil	Thou	RCON	Bil	Mil	Thou RC	RCON	Bil	i Thou	I-sc
(SSETS	43) F	F682			F690				F244			F	F245	-	L	
7 Trading assets F246	46		ĬĒ.	F683	_		F691				F247			F.	F248			. 2
a. Nontrading securities at fair value with																-17-2		S8.23.7
changes in fair value reported in current																		5 (58 V 296
item 2 above)	40		Ę	F684			F692				F241			Fž	F242			2.a
3. All other financial assets and servicing assets.	49		Ĕ	F685			F693				F250			F	F251			د
			*															
	1										-	-			-		-	X2:1
4. Deposits	52		正	F686	-		F694				F253		_	F	F254			4.
5. Trading liabilities.	55		F	F687			F695				F256			F	F257			.5.
6. All other financial liabilities and servicing			ten inge		100						•							(T-48)
F258	28		Ŧ	F688			F696				F259			Ξ.	F260			9
7 Loan commitments (not accounted for as			1000															
derivatives).	191	H	Ĕ	F689			F697				F262			F	F263			٦

31. Tier 1 leverage ratio².....

32. Tier 1 risk-based capital ratio³.....

7273

7274

7204

7206

7205

31.

32.

33.

^{33.} Total risk-based capital ratio⁴.....

¹ Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income." ² 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).

³ 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).

⁴ 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

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 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 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).

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Totals	Items Not		Allocation by Risk	Allocation by Risk Weight Category		
	Schedule RC)	Risk-Weighting	%0	%07	20%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bii Mii Thou	
Balance Sheet Asset Categories 34 Cash and balances due from denository institutions							
(Column A equals the sum of Schedule RC items 1.a	RCON 0010	RCON C869	RCON B600	RCON B601		RCON B602	
and 1.b)	1354	- OCON DECOM	NO NO SO	DOOM BEGG	DOON BENE	BCOM B607	34.
25 Lold to maturity coordinates	PECONO.	SCON BOOS	ACON BOOT		200		35
מיני וופות-וכיווומיתו ול פכימו ומכם	RCON 1773	RCON B608	RCON B609	RCON B610	RCON B611	RCON B612	j
36. Available-for-sale securities							36.
37 Federal funds sold and securities purchased under	RCON C225		RCON C063	RCON C064		RCON B520	
agreements to resell							37.
	RCON 5369	RCON B617	RCON B618	RCON B619	RCON B620	RCON B621	
38. Loans and leases held for sale							38.
	RCON B528	RCON B622	RCON B623	RCON B624	RCON B625	RCON B626	1
39. Loans and leases, net of unearned income							39.
	RCON 3123	RCON 3123	子は一次を変す				
40. LESS: Allowance for loan and lease losses							40.
	RCON 3545	RCON B627	RCON B628	RCON B629	RCON B630	RCON B631	
41. Trading assets.							41.
D	RCON B639	RCON B640	RCON B641	RCON B642	RCON B643	RCON 5339	
42. All other assets ¹							42.
	RCON 2170	RCON B644	RCON 5320	RCON 5327	RCON 5334	RCON 5340	
43. Total assets (sum of items 34 through 42)							43.

¹ 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

					44		45.		46.	<u>.</u>		47.	:	48.		49.					20.		51.		52.		53.		54.
(Column F)		100%	Bil Mil Thou	RCON B583		RCON B654		RCON B659			RCON B663		RCON B668		RCON B673				0,10,1000	RCON B343		RCON B680		RCON B686		RCON B691			
(Column E)	Weight Category	20%	Bil Mil Thou	RCON B582		RCON B653		RCON B658					RCON B667		RCON B672							RCON B679		RCON B685		RCON B690		RCON B695	
(Column D)	Allocation by Risk Weight Category	20%	Bil Mil Thou	RCON B581		RCON B652		RCON B657			RCON B662		RCON B666		RCON B671							RCON B678		RCON B684		RCON B689		RCON B694	
(Column C)		%0	Bil Mil Thou	RCON B548		RCON B651		RCON B656			RCON B661		RCON B665		RCON B670							RCON B677		RCON B683		RCON B688		RCON B693	
(Column B)	Credit	Amount	Bii Mii Thou	RCON B547		RCON B650		RCON B655			RCON B660		RCON B664		RCON B669					KCON B342		RCON B676		RCON B682		RCON B687		RCON A167	
	Credit	Factor			1.00 or 12.5 ²		.50		.20			1.00		1.00		1.00				40.53	12.5°		1.00		1.00	÷.	.50		
(Column A)	Face Value	Amount	Bil Mil Thou	RCON B546		RCON 3821		RCON 3411			RCON 3429		RCON 3433		RCON A250					KCON B341		RCON B675		RCON B681		RCON 3833			•
			Dollar Amounts in Thousands	Derivatives and Off-Balance Sheet Items	44 Financial standhy letters of credit	45 Performance standby letters of	credit	46 Commercial and similar letters of	credit	A7 Dick participations in hankers	acceptances acquired by the reporting	institution		48. Securities lent	49 Retained recourse on small business	obligations sold with recourse	50. Recourse and direct credit substitutes	(other than financial standby letters of	credit) subject to the low-level exposure	rule and residual interests subject to a	dollar-for-dollar capital requirement	51. All other financial assets sold with	recourse	52 All other off-halance sheet	liabilities	53 Unised commitments with an original	maturity exceeding one year	manufacture functions of the second functions of the s	54. Derivative contracts

¹ Column A multiplied by credit conversion factor.

² 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.
³ Or institution-specific factor.

	Q	(Column C)		(Column D)	(O u	9	(Column E)	E)	ပြ	(Column F)		
			1	Allocation by Risk Weight Category	by Ris	k Weig	ht Cat	egory				44
		%0	-	20%	\ %		20%		_	100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	Б	
Totals				W.						1	1 0	
55 Total assets, derivatives, and off-balance sheet items by risk weight category (for each	R	RCON B696		RCON B697	B697	æ	RCON B698	86	SC.	RCON B699		
column sum of items 43 through 54)											55.	5.
56 Rick weight factor		%0 ×		× 20%	%		× 50%		×	× 100%	56.	· 60
57. Risk-weighted assets hy risk weight category (for each column, item 55 multiplied by	×	RCON B700		RCON B701	B701	æ	RCON B702	02	RC(RCON B703		
item 56)		0									57.	7.
									RC	RCON 1651		
58. Market risk en jivalent assets											58.	က်
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and									RCC	RCON B704		
allocated transfer risk reserve (sum of item 57 columns C through F, and item 58)											59.	o
					Sec.				SC.	RCON A222		
60 TFSS Excess allowance for loan and lease losses.											.09	o.
									RC	RCON 3128		
61 TESS. Allocated transfer risk reserve											-19	
									RC	RCON A223		
62. Total risk-weighted assets (item 59 minus items 60 and 61)												~ i
Memoranda			0	Dollar Amounts in Thousands	unts in	Thous	ands	RCON	ā	Į.	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	ards							8764			Σ	<u>-</u>
											1	

				N 2 9	M.2.b.	M.2.c.	M.2.d.	M.2.e.	M.2.f.		M.2.a.(1)	M.2.q.(2)
			Thou									
	n C)	Over five years	Ξ									
	(Column C)	er five	<u>=</u>							118		
)	Š	N	7	0	3	9	9	12		12	15
oţ			Thou RCON Tril	8767	8770	8773	8776	8779	A002		C982	C985
aturity		ars) <u>P</u>									
ing ma	(Column B)	Over one year	E									
emain	nloo)	Over o										
With a remaining maturity of	ľ	בַּ	Thou RCON Tril	8766	8769	8772	8775	8778	A001		C981	C984
_			Thou									
	(A)	One year or less	Σ									
	(Column A)	year c	iā									
	(၁)	One	RCON Tril		~		_	1	0		0	3
			SCO	3809	3812	8771	8774	8777	A000		C380	C983
			in a second seco	 Noticital principal anitority of delivative contracts. Interest rate contracts 	n exchange contracts	Cold contracts	d Other precious metals contracts	e Other commodity contracts	Farity derivative contracts	Credit derivative contracts:		(2) Subinvestment grade
			1000 C	2. Notional p	b Foreign		C. Other p	e Other c	f Forlity	Credit o	9: 0:00:00 Wd (1)	(2) Sut

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

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·		2.a.	2.b.	3. č.	4.a. 4.b.	5.a. 5.b.
(Column G) All Other Loans, All Leases, and All Other Assets Bil Mil Thou	RCON B711	RCON B718	RCON C406	RCON B732	RCON B746	RIAD B753 RIAD B760
(Column F) Commercial and Industrial Loans Bil Mil Thou	RCON B710	RCON B717	RCON C405	RCON B731	RCON B745	RIAD B752 RIAD B759
(Column E) Other Consumer Loans Bil Mil Thou	RCON B709	RCON B716	RCON C404	RCON B730	RCON B744	RIAD B751 RIAD B758 RIAD B758
(Column D) Auto Loans Bil Mil Thou	RCON B708	RCON B715	RCON C403	RCON B729	RCON B743	RIAD B750
(Column C) Credit Card Receivables Bil Mil Thou	RCON B707	RCON B714	RCON C402	RCON B728	RCON B742	RIAD 8749
(Column B) Home Equity Lines	RCON B706	RCON B713	RCON C401	RCON B727	RCON B741	RIAD B748 RIAD B755
(Column A) 1–4 Family Residential Loans Bil Mil Thou		RCON B712	RCON C400	RCON B726	RCON B740	RIAD 8747
Dollar Amounts in Thousands	Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other sellerprovided credit enhancements	(included in Schedules RC-B or RC-F or in Schedule RC, item 5)		other enhancements	a. 30–89 days past due b. 90 days or more past due 5. Charge-offs and recoveries on assets sold and securitized with servicing	seller-provided credit enhancements (calendar year-to-date): a. Charge-offs

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			6.3	4	o O	7.a.	7.b.	α α		œ.D.				c	ni.	10.
(Column G) All Other Loans, All Leases, and All Other Assets	Bil Mil Thou				33.2	est Na								RCON B782		RCON B/89
(Column F) Commercial and Industrial Loans	Bil Mil Thou		RCON B763	RCON B502	RCON B766			RIAD 8772	RIAD 8775					RCON B781		KCON B/88
(Column E) Other Consumer Loans	Bil Mil Thou													RCON B780		RCON B/8/
(Column D) Auto Loans	Bil Mil Thou													RCON B779		KCON B/86
(Column C) Credit Card Receivables	Bil Mil Thou		RCON B762	RCON B501	RCON B765	RCON B768		RIAD 8771	RIAD 8774					RCON B778		KCON B/85
(Column B) Home Equity Lines	Bil Mil Thou		RCON B761	RCON B500	RCON B764	RCON B767		RIAD B770	RIAD B773					RCON B777		KCON B/84
(Column A) 1–4 Family Residential Loans	Bil Mil Thou													RCON B776		RCON B/83
	Dollar Amounts in Thousands	6. Amount of ownership (or seller's) interests carried as:a. Securities (included in	Schedule RC-B or in Schedule RC, item 5)	b. Loans (included in	7. Past due loan amounts included in interests reported in item 6.a:	a. 30-89 days past due	b. 90 days or more past due8. Charge-offs and recoveries on loan	amounts included in interests reported in item 6.a (calendar year-to-date):	a. Criange-Gris	D. Recoveries	By or Otherwise Established By Other Institutions	 Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other 	institutions' securitization structures in the form of standby letters of credit,	purchased subordinated securities,	10. Reporting bank's unused commitments	to provide liquidity to other institutions' securitization structures

Schedule RC-S—Continued

·	-	<u>. 5</u>		M.1.a.	M.1.b. M.2.a.	M.2.b.	M 2.d.		M.3.a.(1)	(1)	M.3.b.(1)	M.4.
(Column G) All Other Loans, All Leases, and All Other Assets Bil Mil Thou	RCON B796	RCON B803	Bil Mil Thou					-				
(Column F) Commercial and Industrial Loans Bii Mii Thou		RCON B802		A249	B804	B805 A591	end F699	ers of	B807	8808	B809	. C407
(Column E) Other Consumer Loans	RCON B794	RCON B801	Dollar Amounts in Thousands 208 of the Riegle Community Development and Regulatory Improvement		ements	ncements	e in process of foreclosure at quarter-end (includes closed-end	rm of standby lette				
(Column D) Auto Loans Bii Mii Thou	RCON B793	RCON B800	Development a		others): led credit enhance	vided credit enha	e at quarter-end (structures in the fo				
(Column C) Credit Card Receivables Bil Mil Thou	2 RCON B792	RCON B799	Riegle Communi		ations serviced for	other servicer-pro	ess of foreclosure	ovided to conduit	k's holding company		k s riolding company	s, item 1, column (
(Column B) Home Equity Lines	RCON B791	RCON B798			the report date; (includes participations)	with no recourse or		enhancements pros.	e ban	: 1		d in Schedule RC-S
(Column A) 1–4 Family Residential Loans Bil Mil Thou	RCON B790	RCON B797	nith recourse under		e obligations as of serviced for others ortgages serviced v	ortgages serviced v	erviced for other	s: arising from credit ther enhancement	a bank affiliate, or	idity to conduit stru	a bank animate, or elated institutions	e charges included
Dollar Amounts in Thousands	Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	Memoranda 1. Small business obligations transferred with recourse under Section Act of 1994:	a. Outstanding principal balance	 b. Amount of retained recourse on these obligations as of the report date			 Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: 	(1) Conduits sponsored by the bank, a bank affiliate, or the ban	b. Unused commitments to provide liquidity to conduit structures:	 Conduits sponsored by the bank, a bank attitude, of the ban (2) Conduits sponsored by other unrelated institutions. 	4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²

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

² Memorandum item 4 is to be completed by banks that (1) together with affliated 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 Momorandum 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

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,

11. Not applicable

- · 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.

	M	olumn A anaged Assets	•		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	5.4.00		
FIDUCIARY AND RELATED ASSETS	R	ON B868		Ţ <u></u>	RC	ON B869		RCON B870	RCON B871	
4. Personal trust and agency accounts										4.
5. Retirement related trust and agency		10	1			1.30				
accounts:	1 (1)		5			7.0				
 a. Employee benefit—defined 	R	ON B872	,	<u> </u>	RC	ON B873		RCON B874	RCON B875	
contribution						<u> </u>	<u> </u>			5.a.
 b. Employee benefit—defined 	R	ON B876	· · · · · · · · · · · · · · · · · · ·	<u> </u>	RC	ON B877		RCON B878	RCON B879	
benefit				Ш		<u></u>				5.b.
	R	CON B880		Ļ.,	RC	ON B881		RCON B882	RCON B883	
c. Other retirement accounts				Ш		<u> </u>	<u> </u>			5.c.
	RI	CON B884		<u> </u>	RC	ON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts	<u> </u>				ুৰুদ্ধ দংগ্ৰহ		775.64.613.		69	6.
Investment management agency	R	ON B886					\$	RCON B888		
accounts	<u> </u>						- X 9		\$ A & \$ \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	7.
		CON B890	1	<u> </u>	RC	ON B891		RCON B892	RCON B893	_
8. Other fiduciary accounts	1	<u> </u>		$oldsymbol{\perp}$						8.
Total fiduciary accounts	-	CON B894	(Ь.	RC	ON B895		RCON B896	RCON B897	
(sum of items 4 through 8)		1	gill petition y	Н				400000000000000000000000000000000000000		9.
	1.048.052773	L SEA		<u> </u>	RC	ON B898			RCON B899	
10. Custody and safekeeping accounts	4.		<u> </u>	Ш		L				10.

Schedule RC-T—Continued

	Pollar Amounts in Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME				1.14	W. 3
12. Personal trust and agency accounts		B904			
13. Retirement related trust and agency accounts:					41.0
a. Employee benefit—defined contribution		B905			
b. Employee benefit—defined benefit		B906			
c. Other retirement accounts					
14. Corporate trust and agency accounts					
15. Investment management agency accounts		B908			
16. Other fiduciary accounts	•••••	A480			
17. Custody and safekeeping accounts		B909			
18. Other fiduciary and related services income		B910			
19. Total gross fiduciary and related services income (sum of items 12					
Schedule RI, item 5.a)		4070			
20. Less: Expenses		C058			
21. Less: Net losses from fiduciary and related services		A488			
22. Plus: Intracompany income credits for fiduciary and related service	es	B911			
23. Net fiduciary and related services income		A491			

		Ma	anage	d Asse	ets
Memoranda D	ollar Amounts in Thousands	RCON	Bil	Mil	Thou
Managed assets held in personal trust and agency accounts:					1
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			
Total managed assets held in personal trust and agency account		48 May 1	1.4	1	
items 1.a through 1.k) (must equal Schedule RC-T, item 4, colu	-	B868			

	Nui	lumn A) mber of ssues	1	rincip	umn E al Ame standir	ount
Dollar Amounts in Thousands	RCON		Tril	Bil	Mil	Thou
Corporate trust and agency accounts:	7			RCC	ON B928	
a. Corporate and municipal trusteeships	B927					
b. Transfer agent, registrar, paying agent, and other corporate agency	B929		**		2 × 2 × 2	

M.2.a. M.2.b.

Schedule RC-T—Continued

Memoranda—Continued		(Column A) Number of Funds			(Column B) Market Value of Fund Assets					
Dollar Amounts in	ar Amounts in Thousands		RCON			RCON	Bil	Mil	Thou]
Collective investment funds and common trust funds: a. Domestic equity			B931		. 10-5	B932		3,3		<u>.</u> М.
b. International/Global equity			B933			B934				IМ
c. Stock/Bond blend			B935			B936] ії
d. Taxable bond			B937			B938] м
e. Municipal bond			B939			B940				M
f. Short term investments/Money market			B941			B942		<u> </u>		Jм
g. Specialty/Other			B943			B944				J٧
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)			B945			B946		10.	3/02/] M
	Gro:		-			sses aged				
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	1
Fiduciary settlements, surcharges, and other losses:	17.77	14.3				9				
a. Personal trust and agency accounts	B947			B948			B949] N
b. Retirement related trust and agency accounts	B950			B951		<u> </u>	B952	<u> </u>	ļ	J∧
c. Investment management agency accounts	B953			B954			B955		 	_ M
d. Other fiduciary accounts and related services	B956	- 64 - 40°		B957		2.0000000000000000000000000000000000000	B958			』 N
e. Total fiduciary settlements, surcharges, and other losses	4. 14							9.2		
(sum of Memorandum items 4.a through 4.d) (sum of	2									
columns A and B minus column C must equal	2050	77 9-20		DOCC		(3)* / (5061			ž.
Schedule RC-T, item 21)	B959	<u> </u>		B960	<u> </u>	<u> </u>	B961	L		JN

Person to whom questions about Schedule RC-T—Fiduc	lary 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)	

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 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

	RCON	Yes		No
Comments?	6979		7.1	

BANK MANAGEMENT STATEMENT (please type or print clearly):