Federal Financial Institutions Examination Council



Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires September 30, 2013

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

This report form is to be filed by banks with domestic offices only.

Banks with foreign offices (as defined in the instructions) must file

We, the undersigned directors (trustees), attest to the correctness of

the Reports of Condition and Income (including the supporting sched-

ules) 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

(20101231) (20110331)

(RCON 9999)

FFIEC 031.

and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

Report at the close of business December 31, 2010

March 31, 2011 This report is required by law: 12 U.S.C. §324 (State member banks);

12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (http://cdr.ffiec.gov/cdr/), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computergenerated version of this page) to the hard-copy record of the data file

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.

submitted to the CDR that your bank must place in its files.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

FFIEC 041 Page i

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 44.9 A the hours per respondent and is estimated to vary from 16 to 655 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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





Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

| Name (TEXT C490) | Name (TEXT C495) |
|---|---|
| Title (TEXT C491) | Title (TEXT C496) |
| E-mail Address (TEXT C492) | E-mail Address (TEXT 4088) |
| Telephone: Area code/phone number/extension (TEXT C493) | Telephone: Area code/phone number/extension (TEXT 8902) |
| FAX: Area code/phone number (TEXT C494) | FAX: Area code/phone number (TEXT 9116) |

Emergency Contact Information

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

Primary Contact

Secondary Contact

Name (TEXT C366)

Title (TEXT C387)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)





USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your 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.

| 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) |
| Third Contact | Fourth Contact |
| Name (TEXT C870) | Name (TEXT C875) |
| 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 (TEXT C878) |



Consolidated Report of Income for the period January 1, 2010 December 31, 2010 2011 – March 31, 2011 All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

| (a) Credit cards | 36 12 35 36 56 58 10 | | | 1.a.(1)(a) 1.a.(1)(b) 1.a.(2) 1.a.(3)(a) 1.a.(3)(b) 1.a.(4) 1.a.(5) |
|---|--|--------------|----------|---|
| (1) Loans secured by real estate: (a) Loans secured by 1–4 family residential properties (b) All other loans secured by real estate (c) Commercial and industrial loans (d) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | 36 12 35 36 56 58 10 | | | 1.a.(1)(b) 1.a.(2) 1.a.(3)(a) 1.a.(3)(b) 1.a.(4) |
| (a) Loans secured by 1–4 family residential properties | 36 12 35 36 56 58 10 | | | 1.a.(1)(b) 1.a.(2) 1.a.(3)(a) 1.a.(3)(b) 1.a.(4) |
| (a) Loans secured by 1–4 family residential properties | 36 12 35 36 56 58 10 | | | 1.a.(1)(b) 1.a.(2) 1.a.(3)(a) 1.a.(3)(b) 1.a.(4) |
| (b) All other loans secured by real estate (2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | 12 35 36 56 58 10 | | | 1.a.(2) 1.a.(3)(a) 1.a.(3)(b) 1.a.(4) |
| (2) Commercial and industrial loans | 35 36 56 58 10 | | | 1.a.(3)(a) 1.a.(3)(b) 1.a.(4) |
| (a) Credit cards | 35 36 56 58 10 | | | 1.a.(3)(b) 1.a.(4) |
| (a) Credit cards | 86 56 58 10 | | | 1.a.(3)(b) 1.a.(4) |
| plans other than credit cards) | 56 58 10 | | | 1.a.(4) |
| plans other than credit cards) | 56 58 10 | | | 1.a.(4) |
| | 58 10 | | | |
| | 10 | | | 1.a.(5) |
| (5) All other loans ¹ | | - | | |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) | 65 | | | 1.a.(6) |
| b Income from lease financing receivables | | | | 1.b. |
| c. Interest income on balances due from depository institutions ² | 15 | | | 1.c. |
| d. Interest and dividend income on securities: | | | iter his | |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding | 90 B | | | |
| mortgage-backed securities) | 88 | | | 1.d.(1) |
| (2) Mortgage-backed securities | - | | | 1.d.(2) |
| (3) All other securities (includes securities issued by states and political subdivisions in the | 3 A . | | <u> </u> | |
| U.S.) | 60 | | | 1.d.(3) |
| e. Interest income from trading assets | 69 | | | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | 20 | | | 1.f. |
| q. Other interest income | 18 | | | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g) | 07 | | | 1.h. |
| 2. Interest expense: | $\langle g \rangle = 0$ | 30114 | 47. C. Z | |
| a. Interest on deposits: | 建议定 | | 1. | |
| (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized | | | | |
| transfer accounts) | 08 | | | 2.a.(1) |
| (2) Nontransaction accounts: | 承任 社 | 登 诗() | | |
| (a) Savings deposits (includes MMDAs) | 93 | | | 2.a.(2)(a) |
| (b) Time deposits of \$100,000 or more | 517 | | | 2.a.(2)(b) |
| (c) Time deposits of less than \$100,000 | 518 | | | 2.a.(2)(c) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | 80 | | | 2.b. |
| c. Interest on trading liabilities and other borrowed money | 85 | | | 2.c. |

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

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

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Schedule RI—Continued

| | | Year- | to-date | <u>;</u> | | | | |
|--|--------------|-----------------------|-------------|------------|-------------------|----------|----------|-------|
| Dollar Amounts in Thousan | Ninu | | Mil | Thou | | | | |
| 2. Interest expense (continued): | | $\{P_{ij}\}$ | | | | | | |
| d. Interest on subordinated notes and debentures | 4200 | | | | 2.d. | | | |
| e. Total interest expense (sum of items 2.a through 2.d) | 4073 | | | | 2.e. | | | |
| 3. Net interest income (item 1.h minus 2.e) | | | | | 4074 | | | 3. |
| 4. Provision for loan and lease losses | (23) | | | | 4230 | | | 4. |
| 5. Noninterest income: | | | | | | | | |
| a. Income from fiduciary activities ¹ | 4070 | | | | 5.a. | | | |
| b. Service charges on deposit accounts | | 5 | | | 5.b. | | | |
| c. Trading revenue ² | |) | | | 5.c. | | | |
| d. (1) Fees and commissions from securities brokerage | C880 | | | | 5.d.(1) | | | |
| (2) Investment banking, advisory, and underwriting fees and | 1 | | | | | | | |
| commissions | C88 | 3 | | | 5.d.(2) | | | |
| (3) Fees and commissions from annuity sales | 0.000 | 7 | | | 5.d.(3) | | | |
| (3) Tees and commissions non annucly sales | | 3 | | | 5.d.(4) | | | |
| (5) Income from other insurance activities | C38 | 7 | | | 5.d.(5) | | | |
| e. Venture capital revenue | | 1 | | | 5.e. | | | |
| f. Net servicing fees | | 2 | | | 5.f. | | | |
| g. Net securitization income | | 3 | | | 5.g. | | | |
| h. Not applicable | 517 20 | | . Bartin | | | | | |
| | | and the second second | | | 5.i. | | | |
| Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned | | 5 | | | 5.j. | | | |
| k. Net gains (losses) on sales of other assets (excluding securities) | | - | 1 | | 5.k. | | | |
| Net gains (losses) on sales of other assets (excluding securities). Other noninterest income* | | 7 | | | 5.1. | | | |
| | 1000 0000000 | 1.1.1 | | 9.97 | 4079 | | | 5. |
| m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities | | 1. A | | 2 e. | 3521 | | | 6. |
| b. a. Realized gains (losses) on heid-to-maturity securities | ····· | | | | 3196 | | | 6. |
| b. Realized gains (losses) on available-for-sale securities | | | | | | • | | 0. |
| 7. Noninterest expense: | 413 | 5 | | | 7.a. | | | |
| a. Salaries and employee benefits | | 6114.0 | | 33. R. | | | | |
| b. Expenses of premises and fixed assets (net of rental income) | | | | 1 | 7.b. | | | |
| (excluding salaries and employee benefits and mortgage interest) | | | | | 7.c.(1) | | | |
| c. (1) Goodwill impairment losses | | | | S. Mar | · · · · · · · · · | | | |
| (2) Amortization expense and impairment losses for other | | | 146.509.4-5 | | 7.c.(2) | | | |
| intangible assets | | | | 1 | 7.d. | | | |
| d. Other noninterest expense* | | | () stand | 987 (Z. 4) | 4093 | | | 7. |
| e. Total noninterest expense (sum of items 7.a through 7.d) | 1876 | | (44.2 × 1) | | | 1 | | |
| 8. Income (loss) before income taxes and extraordinary items and other | | | | | 4301 | - T | T | 8. |
| adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) | | | | | 4302 | - | 1 | 9. |
| 9. Applicable income taxes (on item 8) | ····· 33 | | | | | | | . 9. |
| 10. Income (loss) before extraordinary items and other adjustments | | $\{j, j\}$ | | | 4300 | | T |] 10. |
| (item 8 minus item 9) | | | | | 4320 | - | | 10. |
| 11. Extraordinary items and other adjustments, net of income taxes* | ······ | | | | | | | , |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) | | Mei e | | | G104 | <u>т</u> | 1 | 1 40 |
| interests (sum of items 10 and 11) | ····· | | | | | | 1 | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) | | | | | é. | | | |
| interests (if net income, report as a positive value; if net loss, report | | | | | C102 | 1 | r |] |
| as a negative value) | ····· | | | | G103 | | ╂ | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | | | ¥.3. | | 4340 | | <u> </u> |] 14. |

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

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

² 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.

7

Schedule RI-Continued

| | moranda Dollar Amounts in Thousan | | | ear-te | p-date | | |
|--------------------------------|--|----------|--|--------------------------|--------|------------------------|----------------------------|
| 1. | Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after | F | RIAD | Bil | Mil | Thou | |
| | August 7, 1986, that is not deductible for federal income tax purposes | 4 | 513 | | | | М. ⁻ |
| Mei | Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.1 | | | | | | |
| | Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, | | | · · · · | | | |
| | item 8) | | 3431 | | | | M .: |
| 3. | Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (include | | | | | | |
| | in Schedule RI, items 1.a and 1.b) | 4 | 1313 | | L | | M. |
| 4. | Income on tax-exempt securities issued by states and political subdivisions in the U.S. | | in La Carta | | | | |
| | (included in Schedule RI, item 1.d.(3)) | 4 | 1507 | | | | М. |
| 5. | Number of full-time equivalent employees at end of current period (round to nearest whole | | | N | lumbe | r | |
| | number) | 4 | \$150 | | | | M. |
| | | 70 13 | έż | | | | |
| Me | morandum item 6 is to be completed by:1 | | | | | | |
| • | banks with \$300 million or more in total assets, and | | | | 19 | | |
| • | banks with less than \$300 million in total assets that have loans to finance agricultural | | | 1 - 1 - 1 - - | | | ļ |
| | production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding | | | | | e ^{n d} ata a | |
| | five percent of total loans. | 1 | | | | | |
| 6. | Interest and fee income on loans to finance agricultural production and other loans to farmers | | | | | 1. J | |
| | (included in Schedule RI, item 1.a.(5)) | | 4024 | | | |] М. |
| 7. | | RIAD | CC | YY | MM | DD |] |
| | | 106 | | | | | М. |
| -8. | Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by | | | 1 | o doto | _ | 1 |
| -8- | Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by | | _ | | o-date | _ |] |
| -8. | 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 | | RIAD | rear-t Bil | o-date | Thou | |
| -8. | 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 guarter of the preceding calendar vear:): | | RIAD 8757 | | | _ | M |
| -8- | 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 | | RIAD 8757 8758 | | | _ | |
| -8. | 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 | | RIAD 8757 8758 8759 | | | _ | M |
| -8. | 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 | | RIAD 8757 8758 8759 8760 | | | _ | M. M. |
| -8. | 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 | | RIAD 8757 8758 8759 | | | _ | М. М. М. |
| | 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 | | RIAD 8757 8758 8759 8760 | | | _ | М. М. М. |
| | 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 | | RIAD 8757 8758 8759 8760 F186 | | | _ | М. М. М. |
| | 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 | | RIAD 8757 8758 8759 8760 F186 C889 | | | _ | M. M. M. |
| | 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 | | RIAD 8757 8758 8759 8760 F186 | | | _ | M. M. M. |
| 9. | 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 | | RIAD 8757 8758 8759 8760 F186 C889 C889 | | | _ | M. M. M. |
| 9. | 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. 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. c. Builts (losses) on credit derivatives held for purposes other than trading. b. Net gains (losses) on credit derivatives held for purposes other than trading. | | RIAD 8757 8758 8759 8760 F186 C889 | | | _ | M M M M |
| 9. | 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 | | RIAD 8757 8758 8759 8760 F186 C889 C890 A251 | Bil | | Thou | M. M. M. M. |
| 9. | 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 | s | RIAD 8757 8758 8759 8760 F186 C889 C889 C890 A251 RIAD | | | _ | M. M. M. M. |
| 9. | 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 | s | RIAD 8757 8758 8759 8760 F186 C889 C890 A251 | Bil | | Thou | M. M. M. M. |
| 9. | 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 | s | RIAD 8757 8758 8759 8760 F186 C889 C889 C890 A251 RIAD A530 | Yes | | No | M. M. M. M. |
| 9. 10. 11. | 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 | s | RIAD 8757 8758 8759 8760 F186 C889 C889 C890 A251 RIAD A530 | Yes | | No | M. M. M. M. |
| 9. 10. 11. <i>M</i> e | 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 | s | RIAD 8757 8758 8759 8760 F186 C889 C889 C890 A251 RIAD A530 | Yes | | No | M. M. M. M. M. |
| 9. 10. 11. <i>Me</i> | 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 | s | RIAD 8757 8758 8759 8760 F186 C889 C889 C889 C890 A251 RIAD A530 | Yes Year-1 | | Thou No | M. M. M. M. |

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, 2000 (Report of Condition. 2010)
 ² For example, a bank acquired on March 1, 2010, would report 20100301.
 ² Solution 2011,

INSERT B - FFIEC 041 - SCHEDULE RI, MEMORANDUM ITEM 8

| 8. | Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): Memorandum items 8.a through 8.e are to be completed by banks | | | | | | | |
|----|---|--------------|-----|-----|------|--|--|--|
| | that reported average trading assets (Schedule RC-K, item 7) of | Year-to-date | | | | | | |
| | \$2 million or more for any quarter of the preceding calendar year. | RIAD | Bil | Mil | Thou | | | |
| | a. Interest rate exposures | 8757 | | | | | | |
| | b. Foreign exchange exposures | 8758 | | | | | | |
| | c. Equity security and index exposures | 8759 | | | | | | |
| | | | | | | | | |
| | e. Credit exposures | F186 | | | | | | |
| | Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets. ¹ | | | | | | | |
| | f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative | | | | | | | |
| | assets (included in Memorandum items 8.a through 8.e above) | XXXX | | | | | | |
| | g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in | | | | | | | |
| | Memorandum items 8.a through 8.e above) | XXXX | | | | | | |

8

Schedule RI—Continued

| Memoranda—Continued | Dollar Amounts in Thousands | | Year-t | o-date | : | |
|---|-----------------------------|---------------|-------------|---------------|------|------------|
| | | RIAD | Bil | Mil | Thou | |
| Memorandum item 13 is to be completed by banks that have elected to a liabilities under a fair value option. | | | | | | |
| Net gains (losses) recognized in earnings on assets and liabilities th value under a fair value option: | at are reported at fair | たでき | | | | |
| a. Net gains (losses) on assets | | F551 | N | * 1880-188-78 | | М.13.а. |
| (1) Estimated net gains (losses) on loans attributable to changes | in instrument-specific | $\frac{1}{2}$ | | | | |
| credit risk | | F552 | | | | M.13.a.(1) |
| b. Net gains (losses) on liabilities | | F553 | | | | M.13.b. |
| (1) Estimated net gains (losses) on liabilities attributable to change | ges in instrument-specific | 817 | | (x_i,y_i) | | |
| credit risk | | F554 | | | | M.13.b.(1) |
| 14. Other-than-temporary impairment losses on held-to-maturity ar debt securities: | | | | | | |
| a. Total other-than-temporary impairment losses | | J319 | | | | M.14.a. |
| b. Portion of losses recognized in other comprehensive income | e (before income taxes) | J320 | | | | M.14.b. |
| c. Net impairment losses recognized in earnings (included in S | chedule RL items 6.a | | S_{i} i | 53.5 | ý. |] |
| and 6.b)(Memorandum item 14.a minus Memorandum item 1 | 4.b) | J321 | | | |] M.14.c. |

9

Schedule RI-A—Changes in Bank Equity Capital

| 0 | 2010, | | | | | |
|--|--------------------------------------|----------|---------|-------------|----------|-----|
| Indicate decreases and losses in parentheses. | Dollar Amounts in Thousands | RIAD | Bil | Mil | Thou | |
| 1. Total bank equity capital most recently reported for the Dec | ember 31, 2009, Reports of Condition | | | S. E. S. S. | | |
| and Income (i.e., after adjustments from amended Reports | of Income) | 3217 | | | | 1. |
| Cumulative effect of changes in accounting principles and counting principles and counting principles. | corrections of material accounting | a singer | | | | |
| errors* | | B507 | | | | 2. |
| 3. Balance end of previous calendar year as restated (sum of | items 1 and 2) | B508 | | | | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedul | | 4340 | | | | 4. |
| Sale, conversion, acquisition, or retirement of capital stock, | net (excluding treasury stock | | | | | |
| transactions) | | B509 | | | | 5. |
| 6. Treasury stock transactions, net | | B510 | | | | 6. |
| Treasury stock transactions, net | | 4356 | | | | 7. |
| 8. LESS: Cash dividends declared on preferred stock | | | | | | 8. |
| LESS: Cash dividends declared on preferred stock | | 4460 | 1 | | | 9. |
| 10. Other comprehensive income¹ | | B511 | | | | 10. |
| Other comprehensive income | ded in items 5, 6, 8, or 9 above) | 4415 | | | | 11. |
| 12. Total bank equity capital end of current period (sum of item | e 3 through 11) (must equal | 4.33 | Store 1 | 1. 19 | 1. S. S. | |
| 12. Total bank equity capital end of current period (sum of nem Schedule RC, item 27.a) | | 3210 | | | | 12. |
| | ••••• | | | | | _ |

*Describe on Schedule RI-E—Explanations.

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.

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

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

| Part I includes charge-offs and recoveries through the allocated transfer risk reserve. | (Column A) Charge-offs ¹ Calendar y | | | | (Column B) Recoveries year-to-date | | | | |
|--|--|----------|-------------|------|--|---------------|-------------------|--------------|-------------------|
| Dollar Amounts in Thousands | RIAD | Bil | Mil | Thou | · · · · · | Bil | Mil | Thou | |
| Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans | C891 | | | | C892 | | | | 1.a.(1) |
| (1) 1-4 family residential construction loans and all land development and other land loans | C893 | | | | C894 | | | | 1.a.(2) |
| b. Secured by farmland | 3584 | | | | 3585 | | aar 12,000,000,00 | 100000000000 | 1.b. |
| c. Secured by 1–4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential | | | | | | $\frac{1}{2}$ | | | |
| properties and extended under lines of credit | 5411 | | - Net Gi | | 5412 | | | | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens | C234 | <u> </u> | | | C217 | | | | 1.c.(2)(|
| (b) Secured by junior liens | C235 | | | | C218 | | | + | 1.c.(2)(l 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 | 3060 | | | | 13369 | | | | 1.0. |
| properties | C895 | | | T | C896 | 5 | | | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | | ļ | | _ | C898 | | <u> </u> | | 1.e.(2) |
| Loans to depository institutions and acceptances of other banks Not applicable | . 4481 | | | | 4482 | | | | 2. |
| 4. Commercial and industrial loans | . 4638 | | | | 4608 | | | | 4. |

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

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Schedule RI-B—Continued

Part I. Continued

| | (Column A) Charge-offs ¹ | | | | | | | | |
|--|--|------|------------------|----------|------|--|-----|---------|--------------|
| | Calendar year-to-date | | | | | | | | |
| Dollar Amounts in Thousands | RIAD | Bil | Mil | Thou | RIAD | Bil | Mil | Thou | |
| 5. Loans to individuals for household, family, and other personal | | | | | | | | ્લિટ | |
| expenditures: | <u>487 (</u> | Nosi | <u>1999 (199</u> | <u> </u> | | | * | | _ |
| expenditures: a. Credit cards | B514 | | | | B515 | | | | 5.a. |
| b. Other (includes single payment, installment, all student loans, | | | <u>())) (</u> | | | 2000 - 2000 | | <u></u> | |
| and revolving credit plans other than credit cards) | B516 | | | | B517 | | | | <u>5.b</u> . |
| 6. Loans to foreign governments and official institutions | 4643 | | | | 4627 | | | | 6. |
| 7. All other loans ² | 4644 | | | | 4628 | | | | 7. |
| 8. Lease financing receivables | 4266 | | | | 4267 | | | | 8. |
| 9. Total (sum of items 1 through 8) | 1 4000 | | | | 4605 | | | | 9 . |

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

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

| | Γ | | (Colu Charg | | | | (Colur Recov | | | | |
|--|-----------------------------|------|----------------|----------|----------|---------|-----------------|-------------|----------|------------|--|
| N | | | | Cale | ndar y | ear-to- | ear-to-date | | | | |
| Memoranda Dollar Amounts in Th | Dollar Amounts in Thousands | RIAD | Bil | Mil | Thou | RIAD | Bil | Mil | Thou | | |
| 1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in | | | | | | | | | | | |
| Schedule RI-B, part I, items 4 and 7, above | | 5409 | | · . | | 5410 | | | | м. | |
| Memorandum items 2.a through 2.d are to be completed by bank \$300 million or more in total assets:² | s with | | | | | | | | | | |
| a. Loans secured by real estate to non-U.S. addressees (domici (included in Schedule RI-B, part I, item 1, above) | e) | 4652 | | | <u> </u> | 4662 | | | | м | |
| b. Loans to and acceptances of foreign banks (included in Sched | | | | | | | | hi. Mina | gark e | | |
| RI-B, part I, item 2, above) | | 4654 | | | | 4664 | | | | М | |
| c. Commercial and industrial loans to non-U.S. addressees (don | | | - | | | | 3 | | | | |
| (included in Schedule RI-B, part I, item 4, above) | | 4646 | | L | | 4618 | L | | <u> </u> | ļм | |
| d. Leases to individuals for household, family, and other persona | | | - | 1 | | | <u> </u> | 1 | | Į | |
| expenditures (included in Schedule RI-B, part I, item 8, above |) | F185 | L | <u> </u> | <u> </u> | F187 | <u> </u> | <u> </u> | <u> </u> | <u>–</u> М | |
| 3. Memorandum item 3 is to be completed by:² banks with \$300 million or more in total assets, and | | | | | | | | | | | |
| banks with less than \$300 million in total assets that have loan 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 farme (included in Schedule RI-B, part I, item 7, above | ers | 4655 | Γ | Γ | | 4665 | Ĺ | | Γ | Л | |

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

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)

² The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009, Report of Condition.

| Cale | ndar y | ear-to | -date | |
|------|--------|--------|-------|-----|
| RIAD | Bil | Mil | Thou | |
| C388 | | | | M.4 |

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

INSERT C - FFIEC 041 - SCHEDULE RI-B, PART I, ITEM 5

| b. | Automobile loans | XXXX | | XXXX | | |
|----|--|------|--|------|--|--|
| | Other consumer loans (includes single | | | | n an | |
| | payment, installment, all student loans, and | | | | | |
| | revolving credit plans other than cards) | XXXX | | XXXX | | |

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

| | $2oio_{i}$ Dollar Amounts in Thousands | RIAD | Bil | Mil | Thou |
|----|---|------|------------|------------------------|-------|
| 1 | Balance most recently reported for the December 31, 2009, Reports of Condition and Income | | | | |
| | (i.e., after adjustments from amended Reports of Income) | B522 | | | |
| | Recoveries (must equal part I, item 9, column B, above) | 4605 | | | |
| | LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, | E. | N 75 7 5 H | $(-\tau_i \neq \cdot,$ | 12.74 |
| э. | part II. item 4) | C079 | | | |
| A | LESS: Write-downs arising from transfers of loans to a held-for-sale account | 5523 | | | |
| | Provision for loan and lease losses (must equal Schedule RI, item 4) | | | | |
| | Adjustments* (see instructions for this schedule) | | | | |
| | Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) | で言語が | | | 1.1 |
| 1. | (must equal Schedule RC, item 4.c) | 3123 | | | |

* Describe on Schedule RI-E—Explanations.

| Memoranda | Dollar Amounts in Thousands | RIAD | Bil | Mil | Thou |] |
|---|---|--------------|-----------|-------------|------|----------|
| 1. Allocated transfer risk reserve included in Schedule RI-B, part I Memorandum items 2 and 3 are to be completed by banks that (1) have outstanding credit card receivables (as defined in the instructi of the report date or (2) are credit card specialty banks as defined f | together with affiliated institutions, ons) that exceed \$500 million as | C435 | | | | N |
| <i>Report purposes.</i>2. Separate valuation allowance for uncollectible retail credit card3. Amount of allowance for loan and lease losses attributable to re | fees and finance charges | C389 C390 | 99869 | 9-9-864 | | N N |
| charges Memorandum item 4 is to be completed by all banks. 4. Amount of allowance for post-acquisition losses on purchased accordance with FASB ASC 310–30 (former AICPA Statement Schedule RI-B, part II, item 7, above) | impaired loans accounted for in of Position 03-3) (included in | C781 | | | |] N |

11

12

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-t | o-date | |
|--|--------------|-----------|--------|--------|------|
| Dollar Amounts in | Thousands | RIAD | Bil | Mil | Thou |
| Other noninterest income (from Schedule RI, item 5.I) | | | | | 984 |
| Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, i | tem 5.I: | | 之遗辨 | | 的分 |
| a. Income and fees from the printing and sale of checks | | C013 | | | |
| b. Earnings on/increase in value of cash surrender value of life insurance | | C014 | | | |
| c. Income and fees from automated teller machines (ATMs) | | C016 | | | |
| d. Rent and other income from other real estate owned | | 4042 | | | |
| e. Safe deposit box rent | | C015 | | | |
| f. Net change in the fair values of financial instruments accounted for under a fair val | ue option | F229 | | | |
| g. Bank card and credit card interchange fees | | F555 | | | |
| h. Gains on bargain purchases | | J447 | | | |
| i. TEXT 4461 | | 4461 | | | |
| ; TEXT 4462 | | 4462 | | | |
| K. TEXT 4463 | | 4463 | | | |
| Other noninterest expense (from Schedule RI, item 7.d) | | | See 4 | 、「私 | |
| Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, it | em 7.d: | 2735) | | | |
| a. Data processing expenses | | C017 | | | |
| b. Advertising and marketing expenses | | 0497 | | | |
| c. Directors' fees | | 4136 | | | |
| d. Printing, stationery, and supplies | | C018 | | | |
| e. Postage | | 8403 | | | |
| f. Legal fees and expenses | | 4141 | | | |
| g. FDIC deposit insurance assessments | | 4146 | | | |
| h. Accounting and auditing expenses | | F556 | | | |
| i. Consulting and advisory expenses | | F557 | | | |
| j. Automated teller machine (ATM) and interchange expenses | | F558 | | | |
| k. Telecommunications expenses | | F559 | | | |
| 1. TEXT | | 4464 | | | |
| m. TEXT 4467 | | 4467 | | | |
| n. TEXT 4468 | | 4468 | | | |
| Extraordinary items and other adjustments and applicable income tax effect (from Scl | nedule RI, | a Ka | | | |
| item 11) (itemize and describe all extraordinary items and other adjustments): | | | | | |
| a. (1) TEXT | | 4469 | | | |
| (2) Applicable income tax effect | | | | | |
| b. (1) TEXT | | 4487 | | | |
| (2) Applicable income tax effect | | | | | |
| C. (1) TEXT C. (1) 4489 | | 4489 | | | |
| (2) Applicable income tax effect | | | | | |

13

.

Schedule RI-E-Continued

| | | /ear-t | o-date | | |
|--|------|--------|----------|------|------|
| Dollar Amounts in Thousands | RIAD | Bil | Mit | Thou | |
| 4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): | | | | | |
| a. Gumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related to newly consolidated variable interest entities | 3586 | | | | 4.a |
| | B527 | | | | 4.t |
| 5. Other transactions with parent holding company (from Schedule RI-A, item 11) | | | | | |
| (itemize and describe all such transactions): | 4498 | | T | | 5.a |
| a. 4498 TEXT | 4499 | | <u> </u> | | 5.t |
| 6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) | | | | | |
| (itemize and describe all adjustments): | 4521 | | T | | 6.a |
| a. 4521 TEXT b. 4522 | 4522 | | | | 6.1 |
| 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 | 1 | No | l |
| Comments? | 4769 | | 1 | | . 7. |

Other explanations (please type or print clearly): (TEXT 4769)



Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2010 March 31, 2011

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 Thou | sands [| RCON | Bil | Mil | Thou | |
|--|------------------------|---------|-------------------------|------------------------|------------------|---|---------|
| ASSETS | | 2 | | | ₿≥i≁ | | |
| 1. Cash and balances due from depository institutions (from Sche | edule RC-A): | | | (| | <u>.</u> E 33 , | |
| a. Noninterest-bearing balances and currency and coin ¹ | | ····· - | 0081 | | | <u> </u> | 1.a. |
| b. Interest-bearing balances ² | | | 0071 | | | 1000 Barrier 100 anno | 1.b. |
| 2. Securities: | | ž | | $X \in \mathbb{R}^{n}$ | | State of | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) |) | | 1754 | _ | ļ | | 2.a. |
| b. Available-for-sale securities (from Schedule RC-B, column I | D) | | 1773 | | | | 2.b. |
| 3. Federal funds sold and securities purchased under agreement | s to resell: | E E | B987 | | | $(\mathbf{y}_{i}) \in [\mathbf{y}_{i}]$ | |
| a. Federal funds sold | a. Federal funds sold | | | | | | |
| b. Securities purchased under agreements to resell ³ | | B989 | New course of the later | | 100 M 100 100 11 | 3.b. | |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | Q. (9). | | | |
| a. Loans and leases held for sale | | | 5369 | | | EX. Private vite (22. 54 | 4.a |
| b. Loans and leases, net of unearned income | B528 | | 1.1 | 4.40 | | in the second | 4.b |
| c. LESS: Allowance for loan and lease losses | | | | 1 k. 14 | let i | | 4.c. |
| d. Loans and leases, net of unearned income and allowance (| (item 4.b minus 4.c) | | B529 | | | | 4.d |
| 5. Trading assets (from Schedule RC-D) | ••••• | | 3545 | | | <u> </u> | 5. |
| 6. Premises and fixed assets (including capitalized leases) | | | 2145 | | | | 6. |
| 7. Other real estate owned (from Schedule RC-M) | | | 2150 | I | | | 7. |
| 8. Investments in unconsolidated subsidiaries and associated col | mpanies | | 2130 | ļ | | | 8. |
| 9. Direct and indirect investments in real estate ventures | | | 3656 | | | N 783 THe 93 25 1 | 9. |
| 10. Intangible assets: | | | | | | <u> </u> | |
| a. Goodwill | | | 3163 | ļ | | | 10.a |
| b. Other intangible assets (from Schedule RC-M) | | | 0426 | <u> </u> | <u> </u> | | 10.b |
| 11. Other assets (from Schedule RC-F) | | | 2160 | | | | 11. |
| 12. Total assets (sum of items 1 through 11) | | | 2170 | | TINNER CLUSSE | | 12. |
| LIABILITIES | | | \mathcal{T} | 124 | | | |
| 13. Deposits: | | | | | | <u> 1823 - 20</u> | |
| a. In domestic offices (sum of totals of columns A and C from | Schedule RC-E) | | 2200 | | 100 Ball 12 10 1 | - | 13.a |
| (1) Noninterest-bearing ⁴ | 6631 | | | | | Ч. | 13.a |
| (2) Interest-bearing | 6636 | | 5.0 | | | Sale & A | 13.a |
| b. Not applicable | | | . S. G | 1 | | | े १ |
| 14. Federal funds purchased and securities sold under agreemen | ts to repurchase: | | 14 | | 25 N 1 | | 2: * |
| a. Federal funds purchased ⁵ | | | B993 | <u> </u> | | | _ 14.a |
| b. Securities sold under agreements to repurchase ⁶ | | | B995 | | | | _ 14.b |
| 15. Trading liabilities (from Schedule RC-D) | | | 3548 | | | | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under | | | | | a second | | |
| capitalized leases) (from Schedule RC-M) | | | | | 14-16-14-1- A | <u> </u> | 16. |
| 17. and 18. Not applicable | | | Sec | | <u> </u> | | 4 |
| 19. Subordinated notes and debentures ⁷ | | | 3200 | | | | 19. |
| 20. Other liabilities (from Schedule RC-G) | | | 2930 |) | | | 20. |
| 21. Total liabilities (sum of items 13 through 20) | | | 2948 | 3 | | | 21. |
| 22. Not applicable | | | | | | | |

^{22.} Not applicable

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements, regardless of maturity.

⁴ Includes total demand deposits and noninterest-bearing time and savings deposits.

⁵ Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

⁶ Includes all securities repurchase agreements, regardless of maturity.

⁷ Includes limited-life preferred stock and related surplus.

Schedule RC---Continued

| I | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|---|-----------------------------|----------|------------------|-------|---------------------------|------|
| EQUITY CAPITAL | | | n anns Saoite | 當為 | | |
| Bank Equity Capital | | <u>-</u> | (3 L L | 16.25 | t na series Transferra | |
| 23. Perpetual preferred stock and related surplus | | 3838 | | | | 23. |
| 24. Common stock | | 3230 | | | | 24. |
| 25. Surplus (excludes all surplus related to preferred stock) | | 3839 | | | | 25. |
| 26. a. Retained earnings | | 3632 | | | | 26.a |
| b. Accumulated other comprehensive income ¹ | | B530 | | | | 26.b |
| c. Other equity capital components ² | | A130 | | | | 26 c |
| 27. a. Total bank equity capital (sum of items 23 through 26.c) | | | | | | 27.a |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | | 3000 | | | | 27.b |
| 28. Total equity capital (sum of items 27.a and 27.b) | | G105 | | | | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | | | | 29. |

Memoranda

To be reported with the March Report of Condition.

| 1. | Indicate in the box at the right the number of the statement below most comprehensive level of auditing work performed for the bar auditors as of any date during 2009. 2010 | nk b | y independent external | RCON 6724 | Num | ber | M.1. | | |
|-----|--|------|---|--------------|---------|-------|------|--|--|
| 1 = | Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank | 4 = | Directors' examination of the bank condu- generally accepted auditing standards by accounting firm (may be required by stat | / a certi | fied pu | iblic | | | |
| 2 = | 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 conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in accounting firm which submits a report on the conducted in acceleration acceleration | | | | | | | | |
| | solidated holding company (but not on the bank separately) | 7 = | Compilation of the bank's financial stater | nents b | y extei | mal | | | |
| 3 = | Attestation on bank management's assertion on the effectiveness of the | • | auditors | | | | | | |
| | bank's internal control over financial reporting by a | 8 = | Other audit procedures (excluding tax pr | eparatio | on worl | k) | | | |
| | certified public accounting firm | 9 = | No external audit work | | | | | | |
| То | be reported with the March Report of Condition. | | | RCON | ММ | DD |] | | |
| | | | | 0670 | | | 1 | | |

² Includes treasury stock and unearned Employee Stock Ownership Plan shares.

15

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

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 Amou | nts in Thousands | RCON | Bil | Mil | Thou |
|---|------------------|----------------------------|-------|------|------|
| 1. Cash items in process of collection, unposted debits, and currency and coin: | | | | | |
| a. Cash items in process of collection and unposted debits | | 0020 | | | |
| b. Currency and coin | | 0080 | | | |
| Balances due from depository institutions in the U.S.: | | 20.5 | -5.1 | 4.40 | |
| 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 | | | | | |
| 3. Balances due from banks in foreign countries and foreign central banks: | | $\mathcal{S}(\mathcal{A})$ | 1,122 | | |
| a. Foreign branches of other U.S. banks | | 0073 | | | |
| b. Other banks in foreign countries and foreign central banks | | | | | |
| 4. Balances due from Federal Reserve Banks | | 1 0000 1 | | | |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and | | | | | |

Schedule RC-B—Securities

Exclude assets held for trading.

| | | | н | eld-to- | matur | ity | | | | | Av | ailable | e-for-sa | ale | | | |
|---------------------------------|----------------|---|---|-----------------|-------|---|---------------------|----------------------|-----------|-----------------|------------------|--------------------|----------|-----------------------------|----------------|-----------------------|------|
| | | nortiz | mn A) ed Co | | | • | mn B) Value | | | • | nn C) ed Co | | | | mn D) 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 | | | 1.12.1.10.00 | 1287 | | | | 1. |
| 2. U.S. Government agency | Sec. 372 - 473 | 101 - 100 101 - 100 | 1.86 | 3 | a had | 離古 | a da in | ф., , | ₹.¥ | rsierie, | | 十城 | 5.84 | 6 | $a_{\rm c}$ fr | | |
| obligations (exclude | | | | | | | | 200 | Res - s - | | ÷. | (A) (* | | | | | |
| mortgage-backed | | e | 1.18 | | | | | $f_{\rm eff}$ | | | | \mathbb{R}^{2} | in a tak | | 14 S | | |
| securities): | | | | | 14 | | | | Past 1 | | | Sec. 3 | 14 | | | | |
| a. Issued by U.S. | | | $\mathcal{M} = \mathcal{G}_{\mathcal{L}}$ | | | 1.4.2 | | $\sqrt{2}$ | | | | | 1.8 | $\mathcal{T}_{\mathcal{T}}$ | 10 W | 外操 | |
| Government | | | <u></u> | | 4000 | 12020 | 1. | Ziung 1, I | 1201 | | 3-245 C | | 1293 | 24 A 49 69 2 | | 12 × 4 | 2.0 |
| agencies ¹ | 1289 | | | | 1290 | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | l A Maria ang | - (285) - (286) | 1291 | | 1 64.855.7 | 1000 | 1295 | 9 (. 15). 19 | 525.00 | all the second second | 2.a. |
| b. Issued by U.S. | | | (2, 4) | | 120 | | | | | | | 1.00 | | | | | |
| Government- | | 17-10-02 | $\mathbb{R}^{\mathbb{N}}$ | 1.3.200 | 4005 | 1.20 Sto | 2890) - 74 | <u>n</u> 1977 e | 4007 | | (246) | <u>usanna</u> T | 1298 | 1851 <u>96</u> 2 | | | 0.6 |
| sponsored agencies ² | 1294 | - - - - - - - - - - - - - - - - - - - |] (1.5.2.1.265) | 12-20-5-5-5-5 | 1295 | 1998-199 | States () | <u> </u> \$\$\$\$ | 1297 | ින් පමර | 1. 1939 a | 1 | 1290 | <u>ಎ.</u> ಗಿರ್ಧ | 6. AA | 1975 (3) | 2.b. |
| 3. Securities issued by | | | | | | | | **** | | | | | | | | | |
| states and political | | <u>1997) - 19</u> 1 | <u>्रिक हिंदे</u> । | 369 8 23 | 1000 | 1 8 2 | <u>(* 43.8</u> T | Contra- T | 0400 | <u>10 10 10</u> | <u>1998</u> 1 | | 0400 | 1 | <u>***:**</u> | Sale Barris | |
| subdivisions in the U.S | 8496 | | | l | 8497 | L | | L | 8498 | | | <u> </u> | 8499 | L | <u> </u> | .L | 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

| | | | | | leld-to | -matur | ity | | | | | Av | ailable | e-for-sa | | | | |
|--------------------------|--|--------|---------------------|------|---------|--------|-----------|-----------------------|--------------------|------|-------------|-----------------|---------|----------|----------|----------------|---------------------------------------|-------|
| | | | (Colui nortiz | mn A |) | | (Coli | umn B Value | | | | mn C) ced Co | | | | mn D) Value | | |
| Dollar Amour | nts in Thousands | | Bit | Mil | Thou | RCON | | Mil | | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| pass-t securi | s (MBS): ential mortgage through ities: | | | | | | | | | | | | | | | | | |
| • • | uaranteed by | G300 | <u> </u> | I | T | G301 | | 1 | <u></u> | G302 | | T T | T | G303 | | T | | 4.a |
| (2) is | NMA sued y FNMA and | | | | | | | | | | | | | | | | | |
| - | HLMC | G304 | | | | G305 | | | | G306 | | | | G307 | | <u> </u> | | 4.a |
| (3) O | ther pass- | | | | | | 45 C C 16 | | | | | <u>.</u> | T | | <u></u> | T | | |
| b. Other | rough securities. residential jage-backed | G308 | | | | G309 | | | | G310 | | I | | G311 | | 1 7 | | 4.a. |
| CMO: stripp (1) Is | ities (include s, REMICs, and ed MBS): ssued or guar- | | | | | | | | | | | | | | | | | |
| | nteed by FNMA, | C312 | | | 10613 | G313 | 2 | 1999 24 <u>9 - 19</u> | <u>1 - 2662-19</u> | G314 | ŕ – | Π | Т | G315 | | Τ | T | 4.b |
| (2) C N g | HLMC, or GNMA collateralized by IBS issued or uaranteed by NMA, FHLMC, | | | 1 | | | | | | | | | | | | | | |
| | r GNMA | G316 | | 1 | | G31 | 7 | | | G318 | | T | | G319 | | | | 4.b |
| | llother | | | | | | 20 | | | | - | | | | - | | | |
| • • | esidential MBS | G320 | | 1 | | G32 | 1 | | | G322 | | | | G323 | | <u> </u> | <u> </u> | 4.b |
| C. Com | mercial MBS: | | | | | | | | | | | | | | 1 | | | |
| 9 n | Commercial nortgage bass-through | | | | | | | | | | | | | | | | | |
| N C | ecurities | G324 | | | 1 | -G32 | 5 | | | G326 | | 1 | | G327 | | | | 4.c |
| 2 (2) 0 | | | | | | | | | | | · · · | | | 1.000 | <u> </u> | | | ļ |
| | ommercial MBS. | G328 | | | | G32 | 9 | | | G330 | | | | G331 | | <u> </u> | | 4.0 |
| and stru products | acked securities actured financial s: at-backed | | | | | | | | | | | | | | | | · · · · | |
| | rities (ABS) | C026 | T ^{in tin} | T | 1 | C98 | 8 | | | C989 | | | | C027 | ' | | | 5.a |
| | ctured financial | | | | | | | | | | | | | | | | · · · · · · · · · · · · · · · · · · · | |
| • | Cash | . G336 | | | | G33 | | | | G338 | _ | | | G339 | - | | | 5.b |
| | Synthetic | . G340 | | | | G34 | | | | G342 | | | | G343 | - | | | 5.b |
| (3) H | -lybrid | . G344 | · | | | G34 | 5 | | | G346 | > | | | G347 | 1 | | |] 5.b |

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INSERT D - FFIEC 041 - SCHEDULE RC-B, ITEM 4.c

- c. Commercial MBS:
 - (1) Commercial mortgage passthrough securities:
 - (a) Issued or guaranteed by FNMA, FHLMC, or GNMA......
 (b) Other pass-through securities
 - (2) Other commercial MBS:
 - (a) Issued or guaranteed by FNMA, FHLMC, or GNMA...
 - (b) All other commercial MBS

| | | 200 | | 4/3/23 | | 것이었습니 | |
|------|---|-----|------|----------|------|-------|-------------|
| 1.1 | | | | | | | 위에는 실망하는 |
| XXXX | Ì | | хххх | XXXX | XXXX | | A.4. |
| XXXX | | | XXXX | XXXX | XXXX | | |
| | | | | | | | |

18

Schedule RC-B—Continued

| | | | H | eld-to- | maturi | ity | | | | | Av | ailable | e-for-sa | ale | | |
|--|------|-----------------------|------------------------|------------|--------|--------------------------|-----|-----------------|---------------|-----------------|----------------|-------------------|----------|---------------|--|------|
| | | • | mn A) ed Co | | | (Column B) Fair Value | | | | | mn C) ed Co | | | - | mn D) Value | |
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bił | Mil | Thou | RCON | Bil | Mil | Thou |
| Other debt securities: a. Other domestic debt | | | | | | | | | | | | Z | | | (特許)。 (特許) | |
| securities | 1737 | | | | 1738 | | | | 1739 | | | | 1741 | | | |
| b. Foreign debt | | Q. A | | | | | 、教学 | $T \sim 1$ | \mathcal{M} | (-, -) | 24.5 | | Carde A | | 12 Q | |
| securities | 1742 | | | | 1743 | | | | 1744 | | | } | 1746 | | | |
| 7. Investments in mutual | | | a sharan di Arian a | | | <i>6</i> 12 | 形者 | $d \sim \Omega$ | 22.2 | | 新月 | | | 治的 | | |
| funds and other equity | | | 100-1 17-18 | Q44) | | | | | | | | 名1 | | | | |
| securities with readily | | | 1.0 | lini si si | | | 1 | | | ¥ V¢∉ | | 行。但是 | CASI | | r de la composition de la comp | |
| determinable fair values ¹ · | 28 | | ~ 1 | | 3 A. | | | | A510 | N. 14 (A. 7) | Sector 1 and | स्तमकत्वद्व | A511 | 96.46 (S) (S) | artif 2475 - 0. | |
| 8. Total (sum of items 1 | | | 46.4 | | | | | | | | | $\{\hat{T}_{i}\}$ | 138 | | | |
| through 7) (total of | | | | | 2.04 | | 100 | | 1.1 | | | | | | $\mathbf{R}_{\mathbf{A}}$ | |
| column A must equal | | | | | | | | | | | | | | and the | 8 1 25 | |
| Schedule RC, item 2.a) | | | | | | | | | 12.2 | | | 「次」 | | | $\mathcal{C} = \mathcal{C}$ | |
| (total of column D must | | | | | 1. 182 | | | | | | | $S_{\rm eff}$ | 1 31 | | | |
| equal Schedule RC, item 2.b) | 1754 | <u> (1, 1, 1, 1)</u> | | 29 | 1771 | 24476338 | | 1995 - 22 | 1772 | 4 <i>7</i> 2.88 | 2930. (Pr | 38.94% | 1773 | 25000 in | - <u>809</u> 222 | |

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

Memoranda

| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|--|------|-----|---------|------|-----------|
| 1. Pledged securities ² | 0416 | | | | M.1. |
| Maturity and repricing data for debt securities^{2, 3} (excluding those in nonaccrual status): a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:^{4, 5} | | | | | |
| (1) Three months or less | A549 | | | | M.2.a.(1) |
| | A550 | | | | M.2.a.(2) |
| | A551 | | | | M.2.a.(3) |
| (4) Over three years through five years | A552 | | | | M.2.a.(4) |
| (5) Over five years through 15 years | A553 | | | | M.2.a.(5) |
| (6) Over 15 years | A554 | | L | | M.2.a.(6) |
| b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:^{4, 6} | | | | | |
| (1) Three months or less | A555 | | | | M.2.b.(1) |
| (2) Over three months through 12 months | A556 | | | | M.2.b.(2) |
| | A557 | | | | M.2.b.(3) |
| (4) Over three years through five years | A558 | | | | M.2.b.(4) |
| (5) Over five years through 15 years | A559 | | | | M.2.b.(5) |
| | A560 | | | | M.2.b.(6) |

² Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

³ Exclude investments in mutual funds and other equity securities with readily determinable fair values.

⁴ Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

⁵ 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, 4.c.(1), 5, and 6, columns A and D, plus residential 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.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 residential 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.

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Schedule RC-B—Continued

| Memoranda—Continued | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|---|---|------|--------------|------------------|-----------|----------|
| 2. c. Other mortgage-backed securities (include CMOs, REMICs, an mortgage pass-through securities) with an expected average lif | d stripped MBS; exclude e of: ¹ | | | | | |
| (1) Three years or less | | A561 | | | | M.2.c.(1 |
| (2) Over three years | | A562 | water the t | Page 19 Jones Al | 100000000 | M.2.c.(2 |
| d. Debt securities with a REMAINING MATURITY of one year or le Memorandum items 2.a through 2.c above) | | A248 | | Ī | <u> </u> | M.2.d. |
| 3. Amortized cost of held-to-maturity securities sold or transferred to securities during the calendar year-to-date (report the amortized c | available-for-sale or trading | 1778 | • <u>* *</u> | <u> </u> | <u> </u> | M.3. |
| 4. Structured notes (included in the held-to-maturity and available-for Schedule RC-B, items 2, 3, 5, and 6): | r-sale accounts in | | | | | |
| a. Amortized cost | | 8782 | | | | M.4.a. |
| b. Fair value | | 8783 | 1 | | | M.4.b. |

¹ 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, sum of items 4.b and 4.c.(2), columns A and D.

| | | | H | eld-to- | maturi | ty | | | | | Av | ailable | -for-sa | ale | | |
|--|------------|----------------------|--|--|-------------------|-------------------------------------|----------------|----------|-------|--|----------------|---------|-----------|--------------------|----------------|----------------------|
| | | | nn A) ed Co | st | | • | mn B) √alue | | | | mn C) ed Co | | | • | mn D) Value | |
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |
| Memorandum items 5.a | | | | S. 28 | nen Star start | 213 | 4-1 - Y C | | 10.21 | | | | | Ref. | | |
| through 5.f are to be | Sector (| | and the second sec | | North Name | | | Ę 🦂 | | 1.56 | | | | | | |
| completed by banks with | | | | 243 | | 1. | | 标准 | | | | | | $\sigma_{\rm eff}$ | | |
| \$1 billion or more in total | | C zi | | 10 4 | | 形式 | | | | | 影节 | | | | | |
| assets. ² | | | 10 11 2 | \mathbf{y}_{i} | 11 | | | | 120 | | | | | | | 25 |
| | 2.56 | | | $\mathbf{x}_{\mathbf{y}_{\mathbf{y}}}$ | Store: | | | 總統 | 2.11 | | | | | | | |
| 5. Asset-backed securities | | | | | | | | | | | | | | | | |
| (ABS) (for each column, | | | | | - | Ľ¥1 | | | | | | | | | | |
| sum of Memorandum | | | | | | | N S | | | $\langle e_{i} \rangle_{i}$ | | | | | | 12/67 |
| items 5.a through 5.f must equal Schedule | | | | | | $\langle \hat{\mathcal{D}} \rangle$ | | | 2.5 | | 100 | | | | | |
| RC-B, item 5.a): | | | 47. | | | | | | 2.24 | | | | | | | |
| a. Credit card | 1954 | | | | | 23 | | | | 7 V | | | | 8 - S - | | |
| receivables | B838 | | | I | B839 | | | | B840 | | | | B841 | | | <u> </u> |
| b. Home equity lines | B842 | | | | B843 | | | | B844 | | | ļ | B845 | | - | |
| c. Automobile loans | B846 | | | | B847 | | <u> </u> | <u> </u> | B848 | | | | B849 | 10 a. 17 | | |
| d. Other consumer | | | | | 1.1.5 | | | | | i i i i i | 66/324 1 | | 27. (N - | \$_16;13; F | - T | 1 |
| loans | B850 | | | L | B851 | | <u> </u> | 1 | B852 | an a | | | B853 | 1. J. 1. | <u> </u> | |
| e. Commercial and | <u>Ann</u> | 0212 (25) 97 (25) | | 1 | 1.52 | | T | T | 12885 | N 33 | | <u></u> | 7.2 | egeler F | | <u>1 - 2018</u> 1 |
| industrial loans | B854 | | | | B855 | | | <u> </u> | B856 | | <u> </u> | | B857 | | | |
| f. Other | B858 | | | | B859 | | | | B860 | | .I | | B861 | l | 1 | |

2010,

² The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule RC-B—Continued

| Memoranda—Continued | [| Held-to-maturity | | | | | | | | Av | ailable | e-for-sa | ale | | | | |
|---|---------|-----------------------------|---------|---------------------|-----------|---|--------------------|--|--|-----------------------------|--|----------------|------|---------------|---|---|----------|
| | | | mn A) | | T | (Colu | imn B) | | | • | nn C) | | | (Colu | mn D) |) | |
| | | nortiz | ed Co | | ļ | Fair | Value | | | | ed Co | | | | Value | | |
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| 6. Structured financial | 14 | | | 314-1- | 3. GC | | | | 1.30 | 1.05 | (r, k) | | | 2.5 | | A STAR | |
| products by underlying | | Q. 1 | | SP | | 196 | | 4 n. 19 | | | | | | 1.64 | -4.0 | | |
| collateral or reference | 1 | | Se . | Ô, | | X. | | | 1.15 | | 5.1 | | Mag. | | | | |
| assets (for each column, | | 1. | | 46 J | 10 Q. | | \$ 16 C | l oljšis | -1- (g | $\mathbf{a} \in \mathbf{C}$ | 十十 | | | | | | |
| sum of Memorandum | | | | | | 68.4 | | | | 福田学 | 1.00 | | | | | | |
| items 6.a through 6.g | | | | | 1.50 | R () | | | 1.126 | | 南沿 | | | | a date of | 格公 | |
| must equal Schedule | | $\mathbb{E} \in \mathbb{R}$ | 48 | G rad | 1.2 | | | | | ± 35 | 永 派 | | | 57 s f | | | |
| RC-B, sum of items 5.b(1) | | | 1.991 | | | | に探え | a serie A Statel | 1.0 | とは | | | | 1. | | | |
| through (3)): | | | | | | ¥ | | | 1. | | | 以 特許 | | | 3. B. C. S. | | |
| a. Trust preferred | | | | | | 款了 | | | | | Hoz (| | | | 5 - C | 4 | |
| securities issued by | | | | | NY ANS | Q () 4 | 1-1077 T | <u>े दिल्ल</u> T | | | | 77 (X) () 1 | | 8 - 83 | 265678 I | | |
| financial institutions | G348 | 11.0 | | CARGE ALCON | G349 | r 2693 No. 14 | S. States and | 43.245.00 | G350 | | 8 | and the second | G351 | | | | M.6.a. |
| b. Trust preferred | | | | | | | | | - <i>1</i> 5.14 | 2.35 | | | | $f_{\rm esc}$ | | $\{t_i\}$ | |
| securities issued by | 1.3 | 622.2 | (4) | | | | | | 4.75 | | 松 潮 | | | | | | |
| real estate investment | 、過貨業 | | | 23.0.22 | 192.121 | | T Control | Golgerije T | 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1 | 155 | 104.54 | | 1226 | | in zak T | <u> 72000</u> 1 | |
| trusts | G352 | | | 1000 20307 | G353 | | 1 28 98 6 | | G354 | | t a transm | | G355 | | 1. 18 18 18 18 18 18 18 18 18 18 18 18 18 | an a | M.6.b. |
| c. Corporate and similar | | c i i | | | 21300 | | 1 | si se si T | 1.1.1.1 | | 1.5.1 | 09, 48, 7 | | 30 // | (a :)973 1 | ania hari si Sing | |
| loans | G356 | | | | G357 | 4.0.11 | A South Star | 1 | G358 | 1 1 2 4 1 2 2 | | | G359 | 4 TG | 61076-196 | No. AND | M.6.c. |
| d. 1–4 family residential | | 電影 | 10月 | X (1) | | | 1948.74 1949.01 | | 1. 论书 | 46. SK | 3.2 | | | | | | |
| MBS issued or | | | | 清清 | | ц. 1. с. с. с. | 1.4 | | | | | | | | New Yo | 6 F 1 | 1 |
| guaranteed by U.S. | | | | | 98- (P) | | | | | | | | | | | | |
| government-sponsored | | | | | の見た | Q. 3. | 4.167 E' | | 1240 | | | | | | 120240 | | |
| enterprises (GSEs) | G360 | | | Transfer States and | G361 | 000000 | 100.000.00 | 1.7 S. 2. 7 | G362 | | 10.36 6.420 | | G363 | | 1. S. 10. 187 | 1997 2004 | M.6.d. |
| e. 1–4 family residential | | | | | | | | 1105 | | | $e^{\frac{1}{2}\frac{1}{2}}e^{\frac{1}{2}\frac{1}{2}}$ | | | See. | 1. 18° . 19 19 | 234 | |
| MBS not issued or | \$829 | 的成本的 | 1,910)e | | 19.19.19. | C(h) | 1.2883 | | 1. J. 49 - 124 | 1500 | | | | | <u> 1973 - 1973</u> 1 | 27290 S T | |
| guaranteed by GSEs | G364 | 10.1045.004 | | | G365 | 1998 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 | 0.000 | 102.45.942 | G366 | a | | 1.00.17 | G367 | Pro 11 | 148-175 | | M.6.e. |
| f. Diversified (mixed) | | | | | 13.2 | 4 (A 1) 24 (A) | | | | | | | | | (1,1) | | |
| pools of structured | 2.4.72 | | 1999 (M | $\frac{22}{1}$ | N KONEC | 2923 | | $\frac{1}{1}$ | 1.446 | 的情况 | 57. J. | 19 (SA) (SA) | | 6 A 4 5 | 12.352 | <u>7978</u> | |
| financial products | G368 | | | 1 | G369 | Con. 605.31 | 1 | | G370 | Lita Sea | 1999-1998 1999-1998 | | G371 | U. Berger | | 10000 | M.6.f. |
| g. Other collateral or | - Sarah | <i>译公试</i> 的 | | | | | 2200 | i se | 1997 - H. C. | | ip. | 1415 | 0075 | α.γ2≪\$≯ Ι | 990.53 T | <u>203</u> 2333 | 1 |
| reference assets | G372 | | 1 | <u> </u> | G373 | | | | G374 | | | 1 | G375 | l | | 1 |] M.6.g. |

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Schedule RC-C-Loans and Lease Financing Receivables

Part I. Loans and Leases

| ransfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and eases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper. | To Be by E \$300 M | e Co Bani /illio | ks wit | ted h More | То | Be Co | mn B) omplet Banks | led | |
|---|---|------------------------|---------------------------------------|------------------|--------|--------------------|--------------------------|---|--------------|
| Dollar Amounts in Thousands | RCON E | Bil | Mil | Thou | RCON | Bił | Mil | Thou | |
| 1. Loans secured by real estate: | | | 1877 - S | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | , 1 ² - | 23 (878)) | | |
| (1) 1-4 family residential construction loans | | | | | F158 | ात जिस | | 000000 | 1.a.(1) |
| (2) Other construction loans and all land development and other | | | Triga Visitari | | - | | | 1997 <u>60</u> | |
| land loans | | | | | F159 | | 10.3019 | ್ಷೇತ್ರಗಳು | 1.a.(2) |
| b. Secured by farmland (including farm residential and other | | 1 | h gife Angles | | | | la device T | | |
| improvements) | | | | | 1420 | | <u>।</u> গেসালয়ের | A | 1.b. |
| c. Secured by 1-4 family residential properties: | | 한테 의사 - 사망 | 가고 : 승규는 | | | | 이 가슴이 이 아닌 아들 | an dia sa | |
| Revolving, open-end loans secured by 1–4 family residential | | | reger The Phil States A | | | | | | |
| properties and extended under lines of credit | | | | | 1797 | arte andré S | | 1 | 1.c.(1) |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | | | T | <u>्र</u> ेश्वर 1 | |
| (a) Secured by first liens | | | | 연습니다. 이라이다 | 5367 | | | ┥──┤ | 1.c.(2)(|
| (b) Secured by junior liens | | Services inc Chart | | | 5368 | | | ∔ | 1.c.(2)(|
| d. Secured by multifamily (5 or more) residential properties | • 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 | | | | 1460 | | 2.112.000 | VAUSSION - AN | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential | | | 8 S - 1 | | | | 小资保 | 1. T. J | |
| properties | | | | 신간 | F160 | I | | | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | | | GARA. Statistic | | F161 | | | | 1.e.(2) |
| Loans to depository institutions and acceptances of other banks | | 5 | | e fa se | 1288 | | | N. H. M. Cherry M. | 2. |
| a. To commercial banks in the U.S.: | | | e e e e e e e e e e e e e e e e e e e | | | | | | |
| (1) To U.S. branches and agencies of foreign banks | B532 | | | | | | 12.84 | | 2.a.(1) |
| (2) To other commercial banks in the U.S. | . B533 | | <u> </u> | | _ #33 | | | | 2.a.(2) |
| b. To other depository institutions in the U.S. | . B534 | | | | | | | | 2. b. |
| c. To banks in foreign countries: | | | | ang Kaling | | | | | |
| (1) To foreign branches of other U.S. banks | . B536 | | | | | | 2 (sec | | 2.c.(1) |
| (2) To other banks in foreign countries | . B537 | | | | | | 신망한 | | 2.c.(2) |
| 3. Loans to finance agricultural production and other loans to farmers | | n en ser Zejeraz | | | 1590 | | _ | | 3. |
| 4. Commercial and industrial loans | • • • • • • • • • • • • • • • • • • • | | | | 1766 | | | | 4. |
| a. To U.S. addressees (domicile) | | | | | i., | | | | 4.a. |
| b. To non-U.S. addressees (domicile) | . 1764 | | | | | | | | 4.b. |
| 5. Not applicable | | | | | | | | | |
| 6. Loans to individuals for household, family, and other personal | | | e en la La serie | | - | | | | 1 |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | | | | | | 、制造さ | 4 |
| | | | | | B538 | | | | 6.a. |
| a. Credit cards b. Other revolving credit plans | | | ý, s | | B539 | | | | 6.b. |
| Other revolving clean plans | | | 0/57 | | - | | | | |
| all student loans) | | | | | - 2011 | | | | <u>6.c.</u> |
| All sudent loansy. Loans to foreign governments and official institutions (including foreign | | | | | | | | | |
| central banks) | | | | | 2081 | | | | 7. |
| 8. Obligations (other than securities and leases) of states and political | | | | | | | | | j |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | | | | | 2107 | · | | | 8. |

ع د 2 م ر م ¹ The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition.



INSERT E - FFIEC 041 - SCHEDULE RC-C, PART I, ITEM 6

| C. | Automobile loans | XXXX |
|----|--|-------|
| d. | Other consumer loans (includes single | |
| | payment, installment, and all student loans) | XXXXX |

Schedule RC-C—Continued

Part I. Continued

| | To b \$300 | Be Co y Bar) Millio | imn A) omple nks wi on or Asse | ted th More | То | Be Co | mn B) omplet Banks | ted | |
|---|------------------|----------------------------|--|-------------------|------|----------|--------------------------|-------------------|---------|
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| 9. Loans to nondepository financial institutions and other loans: | - 3 | | | | | | | | |
| a. Loans to nondepository financial institutions | 999 9 N 200 N | | | | J454 | | | | 9.a. |
| b. Other loans | | | | | J464 | | <u></u> | 1. 1. 1. 1. 1. 10 | 9.b. |
| (1) Loans for purchasing or carrying securities (secured and | | | 1 | | 4 | | | | |
| unsecured) | 1545 | | _ | <u> </u> | | | | | 9.b.(1) |
| (2) All other loans (exclude consumer loans) | J451 | | | 1 | | <u>.</u> | T | T (Second | 9.b.(2) |
| 10. Lease financing receivables (net of unearned income) | | | | | 2165 | | <u> </u> | | 10. |
| Leases to individuals for household, family, and other personal | | 1 | 1 | <u></u> | - | | | | 40. |
| expenditures (i.e., consumer leases) | F162 | | + | | - | | | | 10.a. |
| b. All other leases | | 1 | <u> </u> | | 2123 | | T | T | 10.b. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | | | | . `` | 2123 | | 1 | 1 | 11. |
| Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | | | | | 2122 | | | | 12. |

Zoto,

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2009 Report of Condition.

. Replace with INSERT (F) Memoranda **Dollar Amounts in Thousands** Thou RCON Bil Mil . Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): F576 M.1.a. a. Loans secured by 1-4 family residential properties b. Other loans and all leases (exclude loans to individuals for household, family, and other 1616 M.1.b personal expenditures)..... 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:2,3 A564 M.2.a.(1) (1) Three months or less A565 M.2.a.(2) (2) Over three months through 12 months A566 M.2.a.(3) (3) Over one year through three years A567 M.2.a.(4) (4) Over three years through five years..... A568 M.2.a.(5) (5) Over five years through 15 years..... A569 M.2.a.(6) (6) Over 15 years

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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.

INSERT F - FFIEC 041 - SCHEDULE RC-C, PART I, MEMO ITEM 1

| | | | | | Sec. 112 | () () | and the second | 14.2 × A. |
|---|-------------------------------|-----------------------|-------------------|------------------------------|----------------------|-----------|----------------------|----------------|
| Loans restructured in troubled debt restructurings that are terms (included in Schedule RC-C, part 1, and not reported a Schedule RC-N, Memorandum item 1): | modified al in | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | 94.94 | | and the second |
| (1) 1-4 family residential construction loans | | | | | XXXX | | | |
| (2) Other construction loans and all land development a | and other la | nd loans | 5 | | XXXX | | | |
| b. Loans secured by 1-4 family residential properties | | | | | F576 | | | |
| c. Secured by multifamily (5 or more) residential properties | | | | | XXXX | | M 1907 19703 191 | 128-67098828 |
| d. Secured by nonfarm nonresidential properties: | | | | l | | | δ. Čέ | |
| (1) Loans secured by owner-occupied nonfarm nonresi | dential prop | erties | | | XXXX | | | |
| (2) Loans secured by other nonfarm nonresidential prop | XXXX | | | | | | | |
| e. Commercial and industrial loans: | XXXX | | | 5.5. 2 .4 8 .4 | | | | |
| a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans (2) Other construction loans and all land development and other land loans b. Loans secured by 1-4 family residential properties c. Secured by multifamily (5 or more) residential properties d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more total assets. (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e. (1) To U.S. addressees (domicile) (2) To non-U.S. addressees (domicile) (2) To non-U.S. addressees (domicile) (2) To non-U.S. addressees (domicile) (3) Tother loans (<i>include</i> loans to individuals for household, family, and other personal expenditures) Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f): (1) Loans secured by farmland (2) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Automobile loans (c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (5) Loans to foreign governments and official institutions (6) Other loans¹ Memorandum item 1.f.(6)(a) is to be completed by: | | | | | | | | |
| Memorandum items 1.e.(1) and (2) are to be completed by total assets. (Sum of Memorandum items 1.e.(1) and (2) mu | banks with a ust equal Me | \$300 mi emorano | llion o dum it | er more in ern 1.e.) | | | | |
| | | | | | | | | |
| • • | | | | | | | | b, see |
| | | nd othei | r pers | onal | | | | |
| expenditures) | | | | | XXXX | | | |
| loans restructured in troubled debt restructurings that are in | i complianci | exceed 1 e with th | l0% o Ieir m | f total odified | | | | |
| (1) Loans secured by farmland | | | | | XXXX | L | | |
| (2) Loans to depository institutions and acceptances of | f other bank | s | | | XXXX | 9 | - 19 · 10 (0 - * v · | |
| (3) Not applicable | | | | | | | | |
| (4) Loans to individuals for household, family, and othe | er personal | expendi | tures: | | | | | |
| (a) Credit cards | | <u></u> | | | | | | |
| (b) Automobile loans | | XXXX | <u> </u> | | | | | |
| (c) Other consumer loans (includes single paymer and revolving credit plans other than credit cards) | t loans, | XXXX | | | | | | |
| (5) Loans to foreign governments and official institution | | XXXX | | | | | | |
| (6) Other loans ¹ | | XXXX | | | anti interne interne | | | |
| Memorandum item 1.f.(6)(a) is to be completed by: | | | | | | | | |
| Banks with \$300 million or more in total assets | | | | | | | | |
| Banks with less than \$300 million in total assets that production and other loans to farmers (Schedule RC-C percent of total loans | have loans C, part I, iter | to finar m 3) exc | ice ag ceedir | ricultural ng five | | | | |
| (a) Loans to finance agricultural production and o Schedule RC-C, part I, Memorandum item 1.f.(6). | ther loans t , above | o farme | rs incl | luded in | XXXX | | | |

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

Schedule RC-C—Continued

Part I. Continued

| Memoranda—Continued | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|--|---|-------------|---|--|-----------------|-----------|
| b. All loans and leases (reported in Schedule RC-C, part I, items above) EXCLUDING closed-end loans secured by first liens or properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), or remaining maturity or next repricing date of:^{1,2} (1) Three months or less | n 1–4 family residential column B, above) with a | A570 | | | | M.2.b.(1) |
| (2) Over three months through 12 months | | A571 | | | | M.2.b.(2) |
| (3) Over one year through three years | | A572 | | | | M.2.b.(3) |
| (4) Over three years through five years | | A573 | | | | M.2.b.(4) |
| (5) Over five years through 15 years | | A574 | | | | M.2.b.(5) |
| (6) Over 15 years | | A575 | | | | M.2.b.(6) |
| c. Loans and leases (reported in Schedule RC-C, part I, items 1 | | \$ 13 M | | | | |
| with a REMAINING MATURITY of one year or less (excluding the | se in nonaccrual status) | A247 | | | | M.2.c. |
| 3. Loans to finance commercial real estate, construction, and land c | levelopment activities | | 130.2 | 27 | | |
| (not secured by real estate) included in Schedule RC-C, part I, | items 4 and 9, column B ³ | 2746 | | | | M.3. |
| 4. Adjustable rate closed-end loans secured by first liens on 1-4 far | nily residential properties | 33.4.3 | | 1943 B | 885 | |
| (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 asse | | | 21.92 | | 1. | |
| Loans secured by real estate to non-U.S. addressees (domicile) | | 6 . K | | 125 | | |
| 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 w | ith affiliated institutions, have | 1.04 | | de la composition de la compos | 1.2 | |
| outstanding credit card receivables (as defined in the instructions) the | at exceed \$500 million as of the | 11.27 | | ~ 0.7 | | |
| report date or (2) are credit card specialty banks as defined for Unifor | rm Bank Performance Report | <i>金</i> 人間 | | 7. 4 | | |
| purposes. | | | $\langle \cdot \rangle$ | (-1) | | |
| 6. Outstanding credit card fees and finance charges included in Sch | nedule RC-C, part I, | | 6.68 | <u> </u> | 20. | |
| item 6.a. | | C391 | | | R. Harriston in | M.6. |
| Memorandum item 7 is to be completed by all banks. | | 1.5 | | | | |
| 7. Purchased impaired loans held for investment accounted for in a | ccordance with | | | 1.19 | 「わた」 | |
| FASB ASC 310-30 (former AICPA Statement of Position 03-3) (et | xclude loans held for sale): | 12 | | | <u>hinness</u> | |
| a. Outstanding balance | | C779 | | | | M.7.a. |
| b. Carrying amount included in Schedule RC-C, part I, items 1 th | nrough 9 | . C780 | 9 10 10 10 10 10 10 10 10 10 10 10 10 10 1 | 2.3 3.66 4.68 2.28 | 0.334273 | M.7.b. |
| 8. Closed-end loans with negative amortization features secured by properties: a. Total carrying amount of closed-end loans with negative amortian amount of closed-end loans with negative amount of closed-end loans with negative amortian amount of closed-end loans with negative amortian amount of closed-end loans with negative amortian amount of closed-end loans with negative amount of c | 2010, | | | | | |
| 1–4 family residential properties (included in Schedule RC-C, | part Litems 1.c.(2)(a) and (b)) 1. | F230 | | | | M.8.a. |
| Memorandum items 8.b and 8.c are to be completed by banks th | | | 1. 14 | 283 | | |
| with negative amortization features secured by 1–4 family reside | | | $a_{M} \in \Omega$ | | | 2 |
| in Schedule RC-C, part I, Memorandum item 8.a.) as of Decemb | | | | 1. 1. A. | Sant | |
| the lesser of \$100 million or 5 percent of total loans and leases, | | | 19 | 1. A. | a^{+} | |
| (as reported in Schedule RC-C, part I, item 12, column B). | | 3 X 33 | ¥ 62 | 1. 200 | 1 4 h | |
| b. Total maximum remaining amount of negative amortization co | ontractually permitted on | | | | 料理会 | 1 |
| closed-end loans secured by 1–4 family residential properties | | . F231 | | | | M.8.b. |
| c. Total amount of negative amortization on closed-end loans se | | | en di | | 1.4. 4 | 2 |
| properties included in the carrying amount reported in Memor | | F232 | T | | | M.8.c. |
| proportion molados in the our fing another operiod in moment | | | | | | |

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



² 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, 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.

³ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁴ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

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Schedule RC-C—Continued

Part I. Continued

.

| Iemoranda—Continued | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | 1 |
|--|---------------------------------------|----------|----------|----------|--------------|-----------------------|
| 9. Loans secured by 1-4 family residential properties in p | rocess of foreclosure (included in | | | - | | |
| 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 | | | | | |
| ncluded in Schedule RC-C, part I, items 1 through 9, at fail | r value under a fair value option. | | | | | |
| 0. Loans measured at fair value (included in Schedule RC | C-C, part I, items 1 through 9): | 1.1 | | 1 . 1 | | |
| a. Loans secured by real estate: | | <u> </u> | | | | |
| (1) Construction, land development, and other land | loans | F578 | | ļ | Ì | M.10.a.(1) |
| (2) Secured by farmland (including farm residential | and other improvements) | F579 | - | | | M.10.a.(2) |
| (3) Secured by 1–4 family residential properties: | | | | | | |
| (a) Revolving, open-end loans secured by 1-4 | family residential properties and | | | | : 1 | |
| extended under lines of credit | * | F580 | | L | 1 | M.10.a.(3)(a) |
| (b) Closed-end loans secured by 1-4 family res | | | | | . | |
| (1) Secured by first liens | | F581 | | | 1 | M.10.a.(3)(b)(1 |
| (2) Secured by junior liens | | F582 | L | _ | | M.10.a.(3)(b)(2 |
| (4) Secured by multifamily (5 or more) residential p | roperties | F583 | | <u> </u> | | 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 | | | | | | |
| (i.e., consumer loans) (includes purchased paper): | P | | | | - | |
| | | F586 | | | | M.10.c.(1) |
| (1) Credit cards | WITL INSERT (G) | F587 | | | | M.10.c.(2) |
| -(3) Other consumer loans (includes single paymen | t-installment. and all student loans) | F588 | | | <u> </u> | M.10.c.(3) |
| d Other loans | | F589 | <u> </u> | | | M.10.d. |
| 11. Unpaid principal balance of loans measured at fair value | | | | | | |
| part I, Memorandum item 10): | | | | | | |
| a. Loans secured by real estate: | | | | | | |
| (1) Construction, land development, and other land | lioans | F590 | | | | M.11.a.(1) |
| (2) Secured by farmland (including farm residential) | and other improvements) | F591 | | | | M.11.a.(2) |
| (3) Secured by 1–4 family residential properties: | | | | • | | |
| (a) Revolving, open-end loans secured by 1–4 | family residential properties and | | | | | |
| extended under lines of credit | | F592 | | | | M.11.a.(3)(a) |
| (b) Closed-end loans secured by 1–4 family re | | | | | | |
| (1) Secured by first liens | | F593 | | | | M.11.a.(3)(b)(1 |
| (1) Secured by initialistic liens | | F594 | | | | M.11.a.(3)(b)(2 |
| (4) Secured by multifamily (5 or more) residential p | properties | F595 | | | | M.11.a.(4) |
| (5) Secured by mutitarity (5 of more) residential properties. | | F596 | | | | M.11.a.(5) |
| b. Commercial and industrial loans | | F597 | ' | | | M.11.b. |
| c. Loans to individuals for household, family, and othe | r personal expenditures | | | | | |
| c. Loans to individuals for household, family, and other (i.e., consumer loans) (includes purchased paper): | | | | | | |
| | | F598 | | | | |
| (1) Credit cards (2) Other revolving credit plans | with INSERT(H) | | 5 | | | M.11.c.(2) |
| (2) Other revolving credit plans | 4 installment and all student loans) | | ц — | | | <u>M.11.c.(3)</u> |
| d. Other loans | | | | | | |

INSERT G - FFIEC 041 - SCHEDULE RC-C, PART I, MEMO ITEM 10.c

| (3) | Automobile loans | xxxx | | |
|-----|---|------|--|--|
| • • | Other consumer loans (includes single payment, installment, | | | |
| • • | and all student loans) | XXXX | | |

INSERT H - FFIEC 041 - SCHEDULE RC-C, PART I, MEMO ITEM 11.c

| (3) | Automobile loans | XXXX | | |
|-----|---|------|--|--|
| • • | Other consumer loans (includes single payment, installment, | | | |
| • | and all student loans) | XXXX | | |

25

Schedule RC-C—Continued

Part I. Continued

| Memoranda—Continued | | value (is and | mn A) of acq lease ion da | uired s at | Gro amo | oss co ounts | mn B) ontract receiva ition d | ual able | acc contr | (Colur est esti quisitio actual xpecte lect | mate n date cash d to b | at e of flows |
|--|----------|-------------------|------------------------------------|---------------|--------------|-----------------|--|-------------|--------------|--|----------------------------------|---------------------|
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |
| 12. Loans (not subject to the requirements of FASB ASC 310-30 (former 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: | | | | | | | | | | | | |
| a. Loans secured by real estate | G091 | | [| Γ | G092 | | | | G093 | | | |
| b. Commercial and industrial loans c. Loans to individuals for household, family, and other personal expenditures d. All other loans and all leases | G094 | | | | G095 G098 | | | (| G096 G099 | | | |
| | G100 | <u> </u> | <u> </u> | | G101 | , . | | L | G102 | | Mil | Thou |

| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|---|------------------|----------------------|-------------|--|------------|
| Memorandum item 13 is to be completed by banks that had construction, land development, and | | | | ((C)) y | |
| other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent | | | | | |
| of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2009. | | \$ | | | |
| 13. Construction, land development, and other land loans with interest reserves: | | | ्रतिषद् | | |
| a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, | | | | <u>. 987</u> | |
| part I, item 1.a, column B) | G376 | | a de sur ra | A | M.13.a. |
| b. Amount of interest capitalized from interest reserves on construction, land development, and | $n_{\mathbb{Z}}$ | 係に | | | |
| other land loans that is included in interest and fee income on loans during the quarter | RIAD | | | 1 | |
| (included in Schedule RI, item 1.a.(1)(b)) | G377 | | | | M.13.b. |
| Memorandum item 14 is to be completed by all banks. | | | | 369 (*). T | |
| 14. Pledged loans and leases | G378 | 65.62670463 | <u> </u> | No. of the Party o | M.14. |
| Memorandum item 15 is to be completed for the December report only. | New Yes | | | 14.4 | |
| 15. Reverse mortgages: | | 4 4 9 4 1 4 1 1 1 | | | |
| a. Reverse mortgages outstanding that are held for investment (included in | | | | 27 A. | ſ |
| Schedule RC-C, item 1.c, above): | SEAT 14 | 45 <u>215</u> 1 | T T | | i |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | J466 | ļ | <u> </u> | ļ | M.15.a.(1) |
| (2) Proprietary reverse mortgages | J467 | | 1 | l | M.15.a.(2) |
| b. Estimated number of reverse mortgage loan referrals to other lenders during the year | | | | | |
| from whom compensation has been received for services performed in connection with | | | | | l |
| the origination of the reverse mortgages: | <u></u> | | Numb | er | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | . J468 | | | | M.15.b.(1) |
| (2) Proprietary reverse mortgages | J469 | | | | M.15.b.(2) |
| | | D 1 | | 1 | 1 |
| c. Principal amount of reverse mortgage originations that have been sold during the year: | RCON | Bil | Mil | Thou | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | . J470 | | | | M.15.c.(1) |
| (2) Proprietary reverse mortgages | . J471 | <u> </u> | | | M.15.c.(2) |

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date 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.").....

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, Number of Loans RCON 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 5562 should NOT exceed \$100,000.) 2.a. b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.1 (Note: Item 4,1 $-\frac{1}{2}$ 5563 divided by the number of loans should NOT exceed \$100,000.)

| Dollar Amounts in Thousands | (Column A) Number of Loans | (Column B) Amount Currently Outstanding | | | | |
|--|-------------------------------|--|-----------|---|--|--|
| 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)): | RCON | RCON Bil | Mil Thou | U | | |
| 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 | 5564 5566 5568 | 5565 5567 5569 | | _ | | |
| 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): | | | 1 kut+ | | | |
| a. With original amounts of \$100,000 or less | 5570 | 5571 | | | | |
| 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 | 5572 5574 | 5573 5575 | | | | |

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.





2.b.

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.").....

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 improvements)" 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

| Nu | mber of Loans |
|------|---------------|
| RCON | |
| | |
| 5576 | |
| | |
| 5577 | |

RCON

6860

YES

6.b.

6.a.

| | (Column A) Number of Loans | (Column B) Amount Currently | |
|--|---|-----------------------------------|------|
| Dollar Amounts in Thousands | Manager agents, that the low statement services | Outstanding | |
| Number and amount currently outstanding of "Loans secured by | RCON | RCON Bil Mil Thou | |
| farmland (including farm residential and other improvements)" reported | 17. A. B. M. A. | | |
| 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): | N (1997) | | |
| 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 | Safety Bern Star as | A Sector Sector Sector | |
| agricultural production and other loans to farmers" reported in | ·探索意义:"主要公 | | |
| 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. |

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5.

NO

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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 | | na. Ne raz | en e | | |
| 1. U.S. Treasury securities | 3531 | | | | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) | 3532 | | Τ | | 2. |
| Securities issued by states and political subdivisions in the U.S. | 3533 | | | | 3. |
| 4. Mortgage-backed securities (MBS): | - Q | | | | |
| a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, | a she ta she and | | 는 말한 것 1991년 - 1991년 - 1991년 - 1991년 - 1991년 - 1991년 1991년 - 1991년 - 1 | | |
| or GNMA | G379 | | | 1 | 4.a. |
| b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, | | | | | |
| - | G380 | | | | 4.b. |
| REMICs, and stripped MBS) | G381 | | | | 4.c. |
| d. Commercial MBS | G382 | | | | |
| 5. Other debt securities: | | | | | |
| a. Structured financial products: | | | | | |
| (1) Cash | G383 | | | | 5.a.(1) |
| (2) Synthetic | G384 | | | | 5.a.(2) |
| (2) Hybrid | G385 | | | | 5.a.(3) |
| b. All other debt securities | G386 | | | | 5.b. |
| 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) | F605 | | | i | 6.a.(2) |
| (3) Secured by 1–4 family residential properties: | 1999 - Angeler 1997 - Angeler 1997 - Angeler | | | | 1 |
| (a) Revolving, open-end loans secured by 1–4 family residential properties and | | | | - 1. B | |
| extended under lines of credit | F606 | | | | 6.a.(3)(a) |
| (b) Closed-end loans secured by 1–4 family residential properties: | | | | te las | |
| (1) Secured by first liens | F607 | | | | 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 | F613 | | | | 6.a.(5) |
| b. Commercial and industrial loans | . F614 | | | | 6.b. |
| c. Loans to individuals for household, family, and other personal expenditures | | | | | |
| (i.e., consumer loans) (includes purchased paper): | | | | | |
| (1) Credit cards | . F615 | | | | 6.c.(1) |
| (2) Other revolving credit plans | . F616 | | | | 6.c.(2) |
| -(3) Other consumer loans (includes single payment, installment, and all student loans) | . F617 | | | | - 8.c.(3) |
| d. Other loans | F618 | | | | 6.d. |
| 7. and 8. Not applicable | | | | | |
| 9. Other trading assets | . 3541 | | | | 9. |
| 10. Not applicable | 1.1 | 1 | | | |
| 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 | | <u> </u> | | 12. |
| LIABILITIES | | T | | | - |
| 13. a. Liability for short positions | . 3546 | | _ | | 13.a. |
| b. Other trading liabilities | . F624 | | | | 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. |

INSERT I – FFIEC 041 – SCHEDULE RC-D, ITEM 4

| d. | Commercial MBS issued or guaranteed by FNMA, FHLMC, or GNMA | XXXX | | |
|----|---|------|--|--|
| | All other commercial MBS | XXXX | | |

INSERT J – FFIEC 041 – SCHEDULE RC-D, ITEM 6.c

| (3) Automobile loans | XXXX | | |
|---|------|--|--|
| (4) Other consumer loans (includes single payment, installment, | | | |
| and all student loans) | XXXX | | |

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Schedule RC-D-Continued

Memoranda

| Dollar Amounts in Thousands | RCON | Bil | Mil 1 | hou | |
|--|---|-----|-----------------|-----|--------------|
| 1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, | | | | | |
| items 6.a.(1) through 6.d): | | | | | |
| a. Loans secured by real estate: | | | | | |
| (1) Construction, land development, and other land loans | F625 | | | | M.1.a.(1) |
| (1) Construction, failed development, and other failed loans | 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 | F627 | | | | M.1.a.(3)(a) |
| extended under lines of credit | | | | | м. т.а.(ода |
| (b) Closed-end loans secured by 1-4 family residential properties: | F628 | | Γ T | | M.1.a.(3)(b |
| (1) Secured by first liens | F629 | | | | |
| (2) Secured by junior liens | F630 | | | | M.1.a.(3)(b) |
| (4) Secured by multifamily (5 or more) residential properties | F631 | | | | M.1.a.(4) |
| (5) Secured by nonfarm nonresidential properties | F632 | | | | M.1.a.(5) |
| b. Commercial and industrial loans | F032 | | <u>L</u> | | M.1.b. |
| Loans to individuals for household, family, and other personal expenditures | niya a | | | | l |
| (i.e., consumer loans) (includes purchased paper): | | | г | | 1 |
| (1) Credit cards | F633 | | $ \rightarrow $ | | M.1.c.(1) |
| (1) Credit cards איז גער גער גער גער גער גער גער גער גער גער | F634 | | ┞ | | M.1.c.(2) |
| - (3) Other consumer loans (includes single payment, installment, and all student loans) | F635 | | | | M.1.o.(3)- |
| d. Other loans | F636 | | | | M.1.d. |
| 2. Loans measured at fair value that are past due 90 days or more: | | | <u>,,</u> | | |
| a. Fair value | F639 | | | | M.2.a. |
| b. Unpaid principal balance | F640 | | | | M.2.b. |
| 3. Structured financial products by underlying collateral or reference assets (sum of Memorandum | | | | | |
| items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)): | | | • | | |
| a. Trust preferred securities issued by financial institutions | G299 | | | | M.3.a. |
| b. Trust preferred securities issued by manalel institutions | G332 | | T I | | M.3.b. |
| c. Corporate and similar loans | G333 | | | | M.3.c. |
| | | | | | 1 |
| d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored | G334 | | | | 1 M.3.d. |
| enterprises (GSEs) | G335 | | | | M.3.e. |
| e. 1–4 family residential MBS not issued or guaranteed by GSEs | G651 | | | | M.3.f. |
| f. Diversified (mixed) pools of structured financial products | G652 | | | | M.3.g. |
| g. Other collateral or reference assets | · | | | | - Mi.O.g. |
| 4. Pledged trading assets: | G387 | | T | | M.4.a. |
| a. Pledged securities | G388 | | ++ | | |
| b. Pledged loans | . 300 | | | | M.4.b. |
| | | | | | |
| Memorandum items 5 through 10 are to be completed by banks that reported average trading assets | Σ_{C} | | | | |
| (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters. | | | | | 1 |
| 5. Asset-backed securities: | | | | | 4 |
| a. Credit card receivables | . F643 | - | | | M.5.a. |
| b. Home equity lines | . F644 | | | | M.5.b. |
| c. Automobile loans | . F645 | | <u> </u> | | M.5.c. |
| d. Other consumer loans | . F646 | | | | M.5.d. |
| e. Commercial and industrial loans | . F647 | | | | M.5.e. |
| f. Other | F648 | | | | M.5.f. |
| 6. Retained beneficial interests in securitizations (first-loss or equity tranches) | F651 | | | | M.6. |
| 7. Equity securities (included in Schedule RC-D, item 9, above): | | | | | |
| a. Readily determinable fair values | F652 | | | | M.7.a. |
| a. Readily determinable fair values b. Other | F653 | | | | M.7.b. |
| | · • • • • • • • • • • • • • • • • • • • | | ++ | | п |

INSERT K - FFIEC 041 - SCHEDULE RC-D, MEMO ITEM 1.c

| (3) | Automobile loans | XXXX | | |
|-----|---|------|--|--|
| • • | Other consumer loans (includes single payment, installment, | | | |
| | and all student loans) | XXXX | | |

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Schedule RC-D-Continued

Memoranda—Continued

| Dollar Amounts in Thousands | RCON | Bil | Mil T | Γhou | |
|--|------|-----|-------|------|---------|
| 9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item): | | | | | |
| a. TEXT F655 | F655 | | | | M.9.a. |
| b. rest | F656 | | | | M.9.b. |
| C. F657 | F657 | | | | M.9.c. |
| 10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item | | | | | |
| 13.b, that are greater than \$25,000 and exceed 25% of the item): a. TEXT F655 | F658 | | | | M.10.a. |
| b. TEXT F659 | F659 | | | | M.10.b. |
| C. TEXT F660 | F660 | | | | M.10.c. |

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Schedule RC-E—Deposit Liabilities

| | | | Tran | sactio | n Acco | unts | | | N | ontrar Acco | - | on |
|--|------------------------------|-----|------|--------|--------|------|-----|--|------------------------------|----------------|-----|------|
| | total demand (included in | | | | | | n | (Column C) Total nontransaction accounts (including MMDAs) | | | | |
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |
| Deposits of: Individuals, partnerships, and corporations (include all certified and official checks) | B549 2202 2203 B551 | | | | | | | | B550 2520 2530 B552 | | | |
| 5. Banks in foreign countries | 2213 2216 2215 | | | | 2210 | | | | 2236 2377 2385 | | | |

Memoranda

| Do | lar Amounts in Thousands | | | Mil | Thou | |
|--|---------------------------|-----------------------|-------------------|-------------------|------------------------------|--|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and | nd C): | 编程 | | $[f_{i}] \in I$ | L AN L | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan account | S | 6835 | | | | M.1.a. |
| b. Total brokered deposits | | 2365 | - | | AP 5 26 4 | M.1.b. |
| c. Fully insured brokered deposits (included in Memorandum item 1.b a | ibove):1 | and the second second | | | $\sim s^{2} \cdot s_{0}^{2}$ | |
| (1) Brokered deposits of less than \$100,000 | | 2343 | | | 148 1-104 104-14 | M.1.c.(1) |
| (2) Brokered deposits of \$100,000 through \$250,000 and certain | brokered | | n+g+ | $\{1, 3\}$ | ()[美麗書 | |
| retirement deposit accounts | | J472 | | <u> </u> | | M.1.c.(2) |
| d. Maturity data for brokered deposits: | | in a | | | | |
| (1) Brokered deposits of less than \$100,000 with a remaining matur | ity of one year or less | 1. 15 | | | <u>. 1997</u> | |
| (1) Brokered deposits of less than \$100,000 with a remaining matur (included in Memorandum item 1.c.(1) above) | ITH INSERT (U | A243 | | | | M.1.d.(1) |
| (2) Brokered deposits of \$100,000 or more with a remaining maturit | y of one year or less | 1.10 | () - - | | | ······································ |
| (included in Memorandum item 1.b above) | | A244 | <u></u> | <u>+</u> | | M.1.d.(2) |
| e. Preferred deposits (uninsured deposits of states and political subdiv | sions in the U.S. | 1.44 | | x , ⁵⁴ | | |
| reported in item 3 above which are secured or collateralized as requ | ired under state law) (to | 10.01 | ALC: NO TO A DECK | | <u></u> | |
| be completed for the December report only) | | 5590 | | ļ | | M.1.e. |
| 2. Components of total nontransaction accounts (sum of Memorandum ite | ms 2.a through 2.d must | 1351/2 | | | | |
| equal item 7, column C above): | | | | | 101.40 | |
| a. Savings deposits: | | | 教授授 | | <u></u> | |
| (1) Money market deposit accounts (MMDAs) | | 6810 | | | | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) | | | | <u> </u> | | M.2.a.(2) |
| b. Total time deposits of less than \$100,000 | | 6648 | | | | M.2.b. |
| c. Total time deposits of \$100,000 through \$250,000 | | J473 | | | 1 | M.2.c. |
| d. Total time deposits of more than \$250,000 | | J474 | | | | M.2.d. |
| e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of | | | | () () () | | |
| included in Memorandum items 2.c and 2.d above | | F233 | | | | M.2.e. |
| INSERT (M) | | | | | | |
| | | | | | | |

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

INSERT L - FFIEC 041 - SCHEDULE RC-E, MEMO ITEM 1.d

| Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) | | | |
|---|------|--|--|
| above) | XXXX | | |
| Brokered deposits of more than \$250,000 with a remaining maturity | | | |
| of one year or less (included in Memorandum item 1.b above) | | | |

INSERT M – FFIEC 041 – SCHEDULE RC-E, MEMORANDUM ITEM 1

| f. | Estimated amount of deposits obtained through the use of deposit | | - | |
|----|--|------|---|--|
| | listing services that are not brokered deposits | XXXX | | |

Schedule RC-E—Continued



Memoranda—Continued

| Dollar Amoun | ts in Thousands | RCON | Bil | Mil | Thou | |
|--|-----------------|---------|---|-------------------|--|----------------|
| Maturity and repricing data for time deposits of less than \$100,000: a. Time deposits of less than \$100,000 with a remaining maturity or next repricing | date of:1,2 | | | | | |
| (1) Three months or less | | A579 | | | | M.3.a.(1 |
| (2) Over three months through 12 months | | A580 | | | | M.3.a.(2 |
| (3) Over one year through three years | | A581 | | | | M.3.a.(3 |
| (4) Over three years | | A582 | | | | M.3.a.(4 |
| b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year | | | | 0.3 | | |
| (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³ | | A241 | | | | M.3.b. |
| 4. 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 of | | A584 | 1948 S.S.S.S.S.S.S.S.S.S.S.S.S.S.S.S.S.S.S. | <u>1999-05</u> | <u>1.2285-1</u> | |
| (1) Three months or less | | A585 | | | | M.4.a.(|
| (2) Over three months through 12 months | | A586 | | | | M.4.a.(2 |
| (3) Over one year through three years | | A587 | | | | M.4.a.(|
| (4) Over three years | | 10CA | (1991) (1972) (1973) | and the second of | 1 | M.4.a.(4 |
| b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year | | 27 ONIA | yye (China X | ang at ter sin | i de la composición de la comp | |
| (included in Memorandum items 4.a.(1) and 4.a.(2) above)3 | | A242 | | | L | <u>M.4.b</u> . |

SReplace with INSERT (N)

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, sum of Memorandum items 2.c and 2.d.

INSERT N - FFIEC 041 - SCHEDULE RC-E, MEMO ITEM 4

| b. | Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) | | |
|----|---|------|--|
| C. | and 4.a.(2) above) ³ Time deposits of more than \$250,000 with a REMAINING MATURITY | XXXX | |
| | of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³ | XXXX | |

Schedule RC-F—Other Assets

| | Dollar | Amou | nts in Thousan | ds 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: | | | | | | 2.556 | |
| | a. Mortgage loans | | | A519 | | | | 3. |
| | b. Other financial assets | | | A520 | | | | 3 |
| 4. | Replace | | | | | | | 4 |
| -5. | Life insurance assets | | | | | + | | -5 |
| | 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this | | | | | | 14 A. | |
| | item) | | | 2168 | | | | 6 |
| | a. Prepaid expenses (excluding prepaid assessments) | 2166 | | | 3. M | | Same A | 6 |
| | b. Repossessed personal property (including vehicles) | 1578 | | | | $\sum_{i \in I} i $ | | 6 |
| | c. Derivatives with a positive fair value held for purposes other than | | | 「な影響 | | | | |
| | trading | C010 | | | | | | 6 |
| | d. Retained interests in accrued interest receivable related to securitized | | 和新知识的 | M. | 1.00 | | | |
| | credit cards | C436 | | | | | | 6 |
| | e. FDIC loss-sharing indemnification assets | J448 | | | 178 | e carf | | 6 |
| | f. Prepaid deposit insurance assessments | | | 175 | | 2 · 4 | 18 E. | 6 |
| | g. TEXT 3549 | 3549 | | | | 1.5 | | 6 |
| | h. 1550 | 3550 | | | 5.86 | | | 6 |
| | i. TEXT 3551 | 3551 | | 1.5 | | | | 6 |
| 7. | Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | | | 2160 | | | | 7 |

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.

Schedule RC-G—Other Liabilities

| Dol | lar Amounts in Thou | sands | RCON | Bil | Mil | Thou | |
|--|---------------------|---------|-------------------|----------|--|-------|----|
| 1. a. Interest accrued and unpaid on deposits ¹ | | | 3645 | | | | 1. |
| b. Other expenses accrued and unpaid (includes accrued income taxes | | | 3646 | | | | 1. |
| 2. Net deferred tax liabilities ² | | | 3049 | | | | 2. |
| 3. Allowance for credit losses on off-balance sheet credit exposures | | | B557 | | | | 3. |
| 4. All other liabilities (itemize and describe amounts greater than \$25,000 t | | | | - 12 - Z | | | |
| of this item) | | <u></u> | 2938 | | | | 4. |
| a. Accounts payable | | | | CCL. | | | 4. |
| b. Deferred compensation liabilities | C011 | | | 行民 | | | 4. |
| c. Dividends declared but not yet payable | | | | | | | 4 |
| d. Derivatives with a negative fair value held for purposes other than | | | | | i de la compañía de la | Sent. | |
| trading | C012 | | | (No | """" | | 4 |
| e. TEXT 3552 | 3552 | | 145976 48. 375 | | | 200 | 4. |
| f. TEXT 3553 | 3553 | | | | | | 4. |
| Q. TEXT 3554 | 3554 | | | | Paris S | | 4 |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | | | 2930 | | | | 5. |

¹ For savings banks, include "dividends" accrued and unpaid on deposits.

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

INSERT O - FFIEC 041 - SCHEDULE RC-F, ITEM 5

| 5. | Life | e insurance assets: | | | | | | | |
|----|------|--|------|--|--|--|--|--|--|
| | а. | General account life insurance assets | XXXX | | | | | | |
| | b. | Separate account life insurance assets | XXXX | | | | | | |
| | C. | Hybrid account life insurance assets | XXXX | | | | | | |

.

34

Schedule RC-K—Quarterly Averages¹

| | Dollar Amounts in Thousands | RCON | | Mil | Thou | |
|---|---------------------------------|-------------------------------|-----------|--------------|-------------------|--------|
| ASSETS | | | | | | |
| 1. Interest-bearing balances due from depository institutions | | 3381 | | | | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations | | - Carriel Contra | | | | |
| mortgage-backed securities) | | B558 | | | | 2. |
| 3. Mortgage-backed securities ² | | B559 | | | | 3. |
| 4. All other securities ^{2, 3} (includes securities issued by states and | d political subdivisions in the | 2.02 | <u>, </u> | | $r_{1}r_{2}$ | |
| U.S.) | | B560 | | | | 4. |
| 5. Federal funds sold and securities purchased under agreements to | o resell | 3365 | | | | 5. |
| 6. Loans: | | | (1, 2) | 12.2 | 12.00 | |
| a. Total loans | ••••• | 3360 | | | to a second state | 6.a. |
| b. Loans secured by real estate: | | $\partial \phi = \frac{1}{2}$ | 2.24 M | | | |
| (1) Loans secured by 1-4 family residential properties | | 3465 | | | | 6.b.(1 |
| (2) All other loans secured by real estate | | | | | | 6.b.(2 |
| c. Commercial and industrial loans | | 3387 | | | | 6.c. |
| d. Loans to individuals for household, family, and other personal | | 5.16 | | | ·X.2. | |
| (1) Credit cards | | B561 | 1 | | | 6.d.(1 |
| (2) Other (includes single payment, installment, all student loa | | 100 | 实现。 | | 12 . N . 11 | |
| other than credit cards) | | B562 | | | | 6.d.(2 |
| 7. To be completed by banks with \$100 million or more in total asse | | | | 1.72 | | |
| Trading assets | | 3401 | | | | 7. |
| 8. Lease financing receivables (net of unearned income) | | . 3484 | | ļ | | 8. |
| 9. Total assets ⁵ | | 3368 | | | | 9. |
| | | | | | | |
| LIABILITIES | | | 法议会 | | 경우 | |
| 10. Interest-bearing transaction accounts (NOW accounts, ATS acco | unts, and telephone and | | | 1625 | 1422 | |
| preauthorized transfer accounts) (exclude demand deposits) | | . 3485 | | | | 10. |
| 11. Nontransaction accounts: | | 1994 H | 家族學 | A.S.S. | | |
| a. Savings deposits (includes MMDAs) | | . B563 | | | | 11.a. |
| b. Time deposits of \$100,000 or more | | A514 | | | | 11.b. |
| c. Time deposits of less than \$100,000 | | | | | | 11.c. |
| 12. Federal funds purchased and securities sold under agreements | o repurchase | . 3353 | | | | 12. |
| 13. To be completed by banks with \$100 million or more in total asse | ts:4 | | (and) | $\sim r^{4}$ | 2 0 L H | |
| Other borrowed money (includes mortgage indebtedness and ob | ligations under | | e_{10} | ~ 20 | | |
| capitalized leases) | | 3355 | | | | 13. |

Memorandum

| wemorandum | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou |
|---|-----------------------------|-------------|-----------------|---------|-------|
| Memorandum item 1 is to be completed by:4 | | | | | 444 C |
| banks with \$300 million or more in total assets, and | | | | | 精力的 |
| banks with less than \$300 million in total assets that have loans to | | | 9. 2079 1. 1 | | |
| production and other loans to farmers (Schedule RC-C, part I, ite | m 3) exceeding 5 percent | 1. A. A. A. | | | |
| of total loans. | | | 553 (A) 1 | <u></u> | |
| 1. Loans to finance agricultural production and other loans to farmer | ۶ | . 3386 | | | 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 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009, Report of Condition. 2010,

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.

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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.

| | | | 1 | Dollar | Amou | nts in [•] | Thous | sands | RCON | Bil | Mil | Thou | |
|--|------------|-------------|--------------------|---------------|----------|---------------------|---------------------|----------|----------------------------|-----------------------------|--------------------|---|----------------------|
| 1. Unused commitments: | | | | | | | | | 5 A. 10 A. | | | | |
| a. Revolving, open-end lines secured by 1-4 fam | nily resid | dentia | l prope | erties, | e.g., h | ome e | equity | | F_{i} | | | | |
| lines | | | | | | ••••• | | | 3814 | | | | 1.a. |
| Items 1.a.(1) and 1.a.(2) are to be completed | for the | e Dec | embel | r repo | ort only | 1. | | | | | | | |
| (1) Unused commitments for Home Equity | | | | | | | | | 第 7月 | $\mathcal{F}_{\mathcal{F}}$ | 1.14 | 4.21.2 | |
| mortgages outstanding that are held for | r invest | tment | (inclu | i bebu | n item | 1.a. a | above |) | J477 | | | | 1.a.(1) |
| (2) Unused commitments for proprietary re | verse | mortg | ages | outsta | anding | l that | are h | eld | | es se : | $\frac{1}{2}$ | $\mathbb{R}^{\times \times \mathbb{Z}}$ | |
| for investment (included in item 1.a. abo | ove) | | | | | ••••• | | | J478 | | | | 1.a.(2) |
| b. Credit card lines | | | | | | | | | 3815 | arra <i>ie</i> ra | | A | 1.b. |
| Items 1.b.(1) and 1.b.(2) are to be completed | | | | | | | | | | | | | |
| in total assets or \$300 million or more in c | redit ca | ard lin | es.1 (| Sum o | of item | is 1.b. | (1) ar | nd | | | | | |
| 1.b.(2) must equal item 1.b) | | | | | | | | | | $d = \frac{1}{2}$ | sa da T | <u> </u> | |
| (1) Unused consumer credit card lines | | | | | | | | | J455 | | | | 1.b.(1) |
| (2) Other unused credit card lines | | | | | | | | ••••• | J456 | 1999 (S. 17) | | 5 | 1.b.(2) |
| c. Commitments to fund commercial real estate, o | construe | ction, a | and lai | nd dev | velopm | ent lo | ans: | | RUY. | | | | |
| (1) Secured by real estate: | | | | | | | | | F164 | | <u>in san</u> T | <u> </u> | 1 0 (1)/0 |
| (a) 1–4 family residential construction loar | | | | | | | | ••••• | | | | 1 | 1.c.(1)(a |
| (b) Commercial real estate, other construct | | - | | | • | | | | F165 | 18.3.3.5.0. | 666 - 58 G T | <u>00-00-60</u> | 1.c.(1)(b |
| commitments | | | | | | | | | | | + | | 1.c.(1)(0 1.c.(2) |
| (2) NOT secured by real estate | | | | | | | | | 3817 | | | | 1.d. |
| d. Securities underwriting e. Other unused commitments: | | ••••• | ••••• | ••••• | •••••• | ••••• | ••••• | | 1. E | AN STR | | | 1.0. |
| (1) Commercial and industrial loans | | | | | | | | | J457 | 8352-393 <u>8</u> | T | 30.227-229 | 1.e.(1) |
| (1) Commercial and industrial loans | | | | | | | | | | | | | 1.e.(2) |
| (3) All other unused commitments | | | | | | | | | | | | | 1.e.(3) |
| 2. Financial standby letters of credit | | | | | | | | | 3819 | | | | 2. |
| Item 2.a is to be completed by banks with \$1 billion | | | | | ••••• | | | | | | 1. A. M | 66033 | |
| a. Amount of financial standby letters of credit co | | | | | 3820 | | | | | | | | 2.a. |
| 3. Performance standby letters of credit | | | | | | | | | 3821 | | T | | 3. |
| Item 3.a is to be completed by banks with \$1 billion | | | | | | | | | an Sarah | a degrad | SUN 1 | 42. C. C. | |
| a. Amount of performance standby letters of cred | | | | | 3822 | | | | | | | | 3.a. |
| 4. Commercial and similar letters of credit | | | | | | | | | 3411 | | | | 4. |
| 5. Not applicable | | | | | | | | | (1, 2) | | | | |
| 6. Securities lent (including customers' securities ler | nt wher | e the (| custon | ner is | | | | | $\mathbb{V}_{\mathcal{N}}$ | | | | |
| indemnified against loss by the reporting bank) | | | | | | | | | 3433 | <u> </u> | | | 6. |
| | | | | | | | | | 567 | | | | |
| | | | ımn A) | | | (Colu | | | | | 105 S 600 X | | |
| | | | rotectio | 1 | 4 | | i - | ection | | | $[a_{i},a_{i}]$ | | |
| 7. Credit derivatives: | RCON | 1 | Mil | Thou | RCON | | Mil | Thou | | C . | | | |
| a. Notional amounts: | | · · · · · · | fri _{je} | 学行会 | Sec. 1 | | <u></u> F | | | | | e e e | |
| (1) Credit default swaps | | | <u> </u> | <u> </u> | C969 | | <u> </u> | <u> </u> | | Ştir i | | 2 | 7.a.(1) |
| (2) Total return swaps | | | ļ | | C971 | | ļ | | ALC: N | Č. Š | 5.417 | 2. A.A.A.A. | 7.a.(2) |
| (3) Credit options | | | | <u> </u> | C973 | | <u> </u> | | | | | | 7.a.(3) |
| (4) Other credit derivatives | | | 2.2004 | #95071310 | C975 | L | Ļ | | | γ_{ij} | | | 7.a.(4) |
| b. Gross fair values: | | - | <u>222.22</u> T | 31267551 | 0004 | iteration I | <u>jan 144</u> I | 1 2010 | | (71.7) | | | 76 (4) |
| (1) Gross positive fair value | | + | + | | C221 | | | | | R C | | 53.46差8 (1) | 7.b.(1) |
| (2) Gross negative fair value | . C220 | 1 | <u> </u> | 1 | C222 | | l | <u> </u> | 秋 天会书》。 | | ાજીન્દ્ર છે. | <u>. 368.05</u> | 7.b.(2) |

¹ The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2009, Report of Condition.

Schedule RC-L—Continued

| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|---|------------------------------|--------------|--------------------|-----------|-----------|
| 7. c. Notional amounts by regulatory capital treatment:1 | | | | | |
| (1) Positions covered under the Market Risk Rule: | | | <u>(1820)</u> I | | |
| (a) Sold protection | G401 | | <u> </u> | | 7.c.(1)(a |
| (b) Purchased protection | G402 | | | | 7.c.(1)(b |
| (2) All other positions: | $\mathcal{J}_{ij}(\alpha_i)$ | A second | | | |
| (a) Sold protection | G403 | 1247 626 - 6 | | | 7.c.(2)(a |
| (b) Purchased protection that is recognized as a guarantee for regulatory capital | Service | <u> </u> | | | |
| purposes | G404 | | | | 7.c.(2)(b |
| (c) Purchased protection that is not recognized as a guarantee for regulatory | | fact in g | 漢公司 | S Sec. 1. | |
| capital purposes | G405 | | | | 7.c.(2)(c |

| | | | | | Rema | ining | Matur | ity of: | | | | |
|---|------|-----|------------------|------|------|-------|----------------------------|---------|------|-----|-----------------|-----------------|
| | | | mn A) r or Le | | 0 | ver O | mn B) ne Yea ⁻ive Ye | ar | | | mn C) /e Yea | |
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |
| d. Notional amounts by remaining maturity: (1) Sold credit protection:² | | | | | | | | | | | | |
| (a) Investment grade | G406 | | | | G407 | | | | G408 | | | L |
| (b)Subinvestment grade | G409 | | | | G410 | - | | | G411 | | | 1 |
| (2) Purchased credit protection: ³ | 23(2 | | $\gamma = 1$ | | | | | | | | | <u>, 2004</u> , |
| (a) Investment grade | G412 | | | | G413 | | | | G414 | | | |
| (b) Subinvestment grade | G415 | | | | G416 | | | | G417 | | | |

| | | | RCON | Bil | Mil | Thou | |
|---|-----------|-------|---|-------------------|-----------------------------------|---|-----|
| | | | . S. S. S. | \mathbb{R}^{2} | | | |
| 8. Spot foreign exchange contracts | | | 8765 | | | | 8. |
| 9. All other off-balance sheet liabilities (exclude derivatives) (itemize and des | | | 1 222 | | | | |
| of this item over 25% of Schedule RC, item 27.a, "Total bank equity capita | | | | A Martine Sales | 147.047.047.057.177.0 | - 6 - 60 - 60 - 7 - 7 - 2 - 7 - 7 | 9. |
| a. Securities borrowed | 3432 | | _ 4 | | | | 9.8 |
| b. Commitments to purchase when-issued securities | 3434 | | | | | | 9.1 |
| c. Standby letters of credit issued by a Federal Home Loan Bank on the | 之下 (1) 之外 | | 14 ' | $\{\cdot,\cdot\}$ | $\mathcal{F}_{i} \in \mathcal{F}$ | 126.00 | |
| bank's behalf | C978 | | | | | | 9. |
| d. TEXT 3555 | 3555 | | | 5 ⁻ | | | 9. |
| e. TEXT | 3556 | | | Sec. 7 | | | 9. |
| f. TEXT | 3557 | | | | | | 9. |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize and | | | | | | | |
| describe each component of this item over 25% of Schedule RC, | | Can - | | <u> </u> | No. | | |
| item 27.a, "Total bank equity capital") | 、和常也 | | 5591 | | | | 10. |
| a. Commitments to sell when-issued securities | 3435 | | | | | | 10. |
| b. TEXT 5592 | 5592 | | | | | | 10. |
| C. TEXT 5593 | 5593 | | | | | | 10. |
| d. TEXT 5594 | 5594 | | = 1,3 | | | | 10. |
| e. 5595 | 5595 | | 13년 11년 11년 3년 11년 11년 11년 11년 11년 11년 11년 11년 1 | | | . | 10. |

| 11. Year-to-date merchant credit card sales volume: | RCON | Tril | Bil | Mil | Thou | |
|---|------|------|-----|-----|------|-------|
| | C223 | | | | | 11.a. |
| | C224 | | | | | 11.b. |

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¹ Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

 ² Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
 ² Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

37

Schedule RC-L—Continued

| Dollar Amounts in Thousands | (Column A) Interest Rate Contracts | | | | | ign | umn B Excha htracts | ange | Ec | uity | umn C Deriva htracts | tive | (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 | |
| 2. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal | | | | | | | | | 10.72 million 1.50 | 1 1 A 1 A 1 A 1 A | | | | | 不明 | | |
| sum of items 13 and 14): | | RC | ON 8693 | | | RCO | ON 8694 | | | RC | ON 8695 | | ļ | RCO | ON 8696 | r | |
| a. Futures contracts | | | | | | | | | | | | | l | | | | |
| | | RC | ON 8697 | | | RC | ON 8698 | | | RC | ON 8699 | r | <u> </u> | RCO | ON 8700 | | |
| b. Forward contracts | | | | <u> </u> | | | | | | | | <u> </u> | ┟╍╍┸ | | ON 8704 | <u> </u> | |
| c. Exchange-traded option contracts: | | RC | ON 8701 | 1 | + $-$ | RC | ON 8702 | 1 | ┼ | RC | ON 8703 | <u> </u> | + | RU | | r – | |
| (1) Written options | | | | | <u> </u> | PC | ON 8706 | | ┝──┴ | RC | ON 8707 | | | BC | L | I | |
| | | RC | ON 8705 | 1 | + | RU | T | 1 | <u>+ </u> | | | 1 | | | | | |
| (2) Purchased options | | RC | ON 8709 | 1 | ╂╍╌┸ | RC | ON 8710 | | ┼─┴ | RC | L ON 8711 | | | RC | DN 8712 | . L | |
| d. Over-the-counter option contracts: | | | | 1 | | | | 1 | | | | | 11 | | | 1 | |
| (1) Written options | | RC | ON 8713 | _1 ; | + | RC | UN 8714 | | 11 | RC | ON 8715 | - <u>L</u> | | RC | ON 8716 | i | |
| (2) Purchased options | | | | | | | Γ | Γ | | | | | | | | | |
| | | RC | ON 3450 |) | | RC | ON 3826 | | | RC | ON 8719 |) | | RC | ON 8720 |) | |
| e. Swaps | | | | | | | | | | | | | | | | | |
| 13. Total gross notional amount of | | RC | ON A126 | \$ | 1 | RC | ON A127 | , | Ļ_, | RC | ON 8723 | s -1 | | RC | ON 8724 | l I | |
| derivative contracts held for trading | | | | | | 772-10-11 | | | | 10 m m | en a trace a secondar | | N SA GALLA | | 19 7 - 19 19 | and the second | |
| Total gross notional amount of | 1997. 1997 | | | $\hat{\mathbf{p}}_{i}$: $\hat{\mathbf{p}}_{i}$ | <u> (</u> | | | | | | | _ | | | ON 8728 | | |
| derivative contracts held for | | RC | ON 8725 | 5 | + | RC | ON 8726 | ; Т | + | | ON 8727 | 1 | + | | | , | |
| purposes other than trading | • 10.33 | 125.058 | | e e e e e e e e e e e e e e e e e e e | 600000 | | <u> </u> | | | a fini in | 200 M | 6927 C | 1886. | L. | 1 | | |
| a. Interest rate swaps where the | 1.1 | 202 Coxie A 2 | ON A58 | | 4 | | | | | | | | 4 | | | 199 | |
| bank has agreed to pay a | | <u>г (((((((((((((((((((</u> | 1 | , | | | | | | | | | | | | an an Frans | |
| fixed rate 15. Gross fair values of derivative | • 10385 | States. | | icta i jo | | | | | | | | | | | | 1. | |
| contracts: | | 1 | | | | | | | | 计 截1 | 18. A. | | | | | $ \zeta, \delta x $ | |
| a. Contracts held for trading: | | | CON 873 | | | RC | CON 873 | 4 | | R | CON 873 | 5 | | RC | ON 873 | 6 | |
| (1) Gross positive fair value | | | | | | | | | | | | | | | | | |
| (), | | R | CON 873 | 7 | | RC | CON 873 | 8 | | R | CON 873 | 9 | | RC | ON 874 | 0 | |
| (2) Gross negative fair value | | | | 2.000 | | . | | | | | | | + | I | 1 | | |
| b. Contracts held for purposes other | - 283 | and the second se | | | Q <u>2())</u> | | | | | | | | 1 | | | ·孙禄小 | |
| than trading: | <u> </u> | R | CON 874 | 1 | - | R | CON 874 | 2 | | R | CON 874 | 3 | | RC | CON 874 | <u>-</u> | |
| (1) Gross positive fair value | ·· | <u> </u> | | | ╡┸ | | | _ <u> </u> | + | L | CON 874 | 7 | | L | ON 874 | 8 | |
| | | R | CON 874 | 5 | - - | | CON 874 | - - | — | | | | | | | <u> </u> | |
| (2) Gross negative fair value | L | 1 | | | | | <u> </u> | | | L | | | | I | | | |

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Item 16 is to be completed only by banks with total assets of \$10 billion or more.¹

| | | | | 16.a. | | 16.b.(1) | 16.b.(2) | 16.b.(3) | | 16.b.(4) | 16.b.(5) | 16.b.(6) | 16.b.(7) | | 16.b.(8) |
|------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|-------------------------------|------------------------------|-----------------------|----------|--|---|--------------------|----------------------|-----------------------|--|---|
| 4 All | rties | Thou | | | | | | | | | | | | | |
| (Column E) Corporations and All | Other Counterparties | Ī | | | 100 | | | | | | | | | | |
| (Column E) | | Bi | | | | | | | | | | | | | |
| | Other | RCON | | G422 | a sector | G427 | G432 | G437 | | G442 | G447 | G452 | G457 | | G462 |
| | | Thou RCON | | _ | | | | | | | | | | | |
| () n D | Governments | Ī | | | A a find | | | | | | | | | 120 | |
| (Column D) Sovereign | overn | Βï | 1999 A | | | | | | | i | | | | | |
| | Ō | RCON | | G421 | | G426 | G431 | G436 | | G441 | G446 | G451 | G456 | | G461 |
| | | Thou F | | • | | Ŭ |) | | | | - | | | | |
| n C) | sniin | Mii | | | | | | | | | | | | 1. | |
| (Column C) | - añn: | Bil | | | 100 | | | | | | | | | 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1 | |
| | Ĕ | RCON | | G420 | | G425 | G430 | G435 | | G440 | G445 | G450 | G455 | 104010 | G460 |
| 3 | | Thou RCON | | <u> </u> | | | | | | | | | | 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1 | |
| in B) | nand | Mil | | | | | | | | | | | | | |
| (Column B) | Monoline Financial Guarantors | Bil | | | | | | | | | | - | | | |
| | | RCON | | G419 | | G424 | G429 | G434 | | G439 | G444 | G449 | G454 | | G459 |
| | ues | Thou | | | | | | | | | | | | | |
| Ju A) | securi | IIW | | | | | | | | | | | | | |
| (Column A) | Banks and Securit Firms | ī | | | | | | | | | | | | 100 | |
| | Bank | RCON | | G418 | | G423 | G428 | G433 | | G438 | G443 | G448 | G453 | | G458 |
| | | Dollar Amounts in Thousands RCON | 46 Over the counter dominations: | 10. UVEI-IIIE COULIEI UEIVAUVES. | a. Net current creattexposure | D. Fair Value Of Collateral. | (1) Casir O.V. Uoliai | | (a) U.S. Government agency and (b) U.S. Government agency and | 0.0. GOVENINENCESPONSOLED Agency dobt conunities | (E) Comparts hands | (c) Outpolate bollus | (d) Equily securities | (1) All Utiter collateral | (o) 10tal tail value of outatel at your of items 16.b.(1) through (7) |

2.016, The \$10 billion asset size test is generally based on the total assets reported on the **June 30, 2009**, Report of Condition.



Schedule RC-M-Memoranda

_

| Dollar Amounts in Thousands | RCON Bil | Mil Thou | |
|--|---------------|-----------------------|----------------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal | | | |
| shareholders, and their related interests as of the report date: | | to I an | |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal | 1222-032 | 當大的調整。 | |
| shareholders, and their related interests | 6164 | | 1.a. |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all | | 58 S 114 | |
| 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 | 1.661 | | |
| of total capital as defined for this purpose in agency regulations | | | 1.b. |
| 2. Intangible assets other than goodwill: | 2464 | Martin States | • |
| a. Mortgage servicing assets | 3164 | 100 M 100 100 100 100 | 2.a. |
| (1) Estimated fair value of mortgage servicing assets | B026 | | 2.a.(1) |
| b. Purchased credit card relationships and nonmortgage servicing assets | 5507 | | 2.b. |
| c. All other identifiable intangible assets | 0426 | | 2.c. 2.d. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) | | 33.2 A | 2.0. |
| 3. Other real estate owned: | 5508 | | 3.a. |
| a. Construction, land development, and other land | 5509 | | 3.a. 3.b. |
| b. Farmland | 5510 | | 3.c. |
| c. 1-4 family residential properties | 5511 | | 3.d. |
| d. Multifamily (5 or more) residential properties | 5512 | | 3.e. |
| e. Nonfarm nonresidential properties | C979 | | 3.f. |
| f. Foreclosed properties from "GNMA loans" g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) | 2150 | | 3.g. |
| | ALC: NO | | 0.g. |
| 4. Not applicable 5. Other borrowed money: | | | |
| a. Federal Home Loan Bank advances: | | | |
| (1) Advances with a remaining maturity or next repricing date of:¹ | 10.0 | | |
| (a) One year or less | F055 | | 5.a.(1)(a) |
| (b) Over one year through three years | F056 | | 5.a.(1)(b) |
| (c) Over three years through five years | F057 | | 5.a.(1)(c) |
| (d) Over five years | F058 | | 5.a.(1)(d) |
| (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) | | 和 不要认为 | |
| above) ² | 2651 | | 5.a.(2) |
| (3) Structured advances (included in items 5.a.(1)(a)–(d) above) | . F059 | | 5.a.(3) |
| b. Other borrowings: | | | |
| (1) Other borrowings with a remaining maturity or next repricing date of: ³ | 2 2 2 | | |
| (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 | | | F 1 (2) |
| 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, | | ACCORECTED B | Γ. |
| item 16) | 3190 | <u> </u> | 5.c. |

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

FFIEC 041 Page RC-26



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.

| | | | | | FFIEC 041 Page RC-27 |
|--|--------------|------------|----------|----------|-------------------------|
| Schedule RC-M—Continued | | | | | 40 |
| Dollar Amounts in Thousands | RCON | Yes | | No | |
| 6. Does the reporting bank sell private label or third-party mutual funds and annuities? | B569 | | | | 6. |
| | RCON | Bil | Mil | Thou | |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities | B570 | | | | 7. |
| 8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) | | | | | 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 | | | | 10.a. |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d)) | F065 | | | | 10.b. |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings | RCON | Yes | | No | |
| Accounts, and other similar accounts? | G463 | |] | L | 11. |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? | G464 | |] | | 12. |
| PReplace with INSERT (P) | RCON | Bil | Mit | Thou | |
| 13. Assets covered by loss-sharing agreements with the FDIC: | J452 | | | | 13.a. |
| a. Loans and leases (included in Schedule RC, items 4.a and 4.b) | | 1 | | <u> </u> | 13.b. |
| b. Other real estate owned (included in Schedule RC, item 7) c. Debt securities (included in Schedule RC, items 2.a and 2.b) | J461 | | | † | 13.c. |
| | | † | † | | -13.d |
| d. Other assets (excluding FDIC loss-sharing indemnification assets) | 10402 | . <u> </u> | 1 | | |

IN SERT

| 13. Assets covered by loss-sharing agreements with the FDIC: | RCON | Bil | Mil | Thou |
|--|--|--------------------|--|----------------|
| a. Loans and leases (included in Schedule RC, items 4.a and 4.b): | | | | |
| (1) Loans secured by real estate: | | | | |
| (a) Construction, land development, and other land loans: | | | | Q. 208 |
| (1) 1-4 family residential construction loans | XXXX | | | |
| (2) Other construction loans and all land development and other land loans | XXXX | | | |
| (b) Secured by farmland | XXXX | | and the second sec | |
| (c) Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | xxxx | | | |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | |
| (a) Secured by first liens | XXXX | | | |
| (b) Secured by junior liens | XXXX | | | |
| (d) Secured by multifamily (5 or more) residential properties | XXXX | | | |
| (e) Secured by nonfarm nonresidential properties: | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | XXXX | | | |
| (2) Loans secured by other nonfarm nonresidential properties | XXXX | | | |
| (2) Not applicable | M ana ang ang ang ang ang ang ang ang ang | | n de la composition de la comp | |
| (3) Commercial and industrial loans | XXXX | | | |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | |
| (a) Credit cards | XXXX | <u> </u> | | |
| (b) Automobile loans | XXXX | | | |
| (c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | XXXX | | | |
| (5) All other loans and all leases | | ; ; ~ 25,887 () | S - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - | 5 g |
| Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)): | | | | |
| (a) Loans to depository institutions and acceptances of other banks | XXXX | _ | ļ | |
| (b) Loans to foreign governments and official institutions | XXXX | | 1 | |
| (c) Other loans ¹ | XXXX | | | |
| Item 13.a.(5)(c)(1) is to be completed by: | | | | |
| Banks with \$300 million or more in total assets | | | | |
| Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans | | | | |
| (1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above | | | | |
| (d) Lease financing receivables | XXXX | | Sec. Sec. | 1. 2.765572 |
| b. Other real estate owned (included in Schedule RC, item 7): | 21.74 | <u> </u> | | |
| (1) Construction, land development, and other land | XXXX | | | |
| (2) Farmland | XXXX | <u> </u> | | |
| (3) 1-4 family residential properties | XXXX | _ | | |
| (4) Multifamily (5 or more) residential properties | | + | | |
| (5) Nonfarm nonresidential properties | XXXX | | | 1. 15.60 |
| (6) Not applicable | | 2003 ()) | | 4 6 8 1 |
| (7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements | <u>xxxx</u> | | | - |
| c. Debt securities (included in Schedule RC, items 2.a and 2.b) | J461 | | | |
| d. Other assets (exclude FDIC loss-sharing indemnification assets) | J462 | | | |

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

INSERT Q - FFIEC 041 - SCHEDULE RC-M, ITEM 14

| 14. | Captive insurance and reinsurance subsidiaries: | |
|-----|--|------|
| | a. Total assets of captive insurance subsidiaries ² | XXXX |
| | b. Total assets of captive reinsurance subsidiaries ² | XXXX |

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² Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

| | 3 | Pas 0 thro lays a | imn A) t due bugh 8 and sti ruing | 9 | | Past o lays o and | mn B due 9 or moi 1 still ruing |) | | | imn C iccrua | | |
|---|----------------|-------------------------|---|--|------------------|---|---|------------|---------------|---|--------------------|----------|---------------|
| Dollar Amounts in Thousands | 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: | | | | a Santa | ia. T | | | | | 가 있다. 기계 | | | |
| (1) 1–4 family residential construction | | N AN | | <u>, , , , , , , , , , , , , , , , , , , </u> | | | <u></u> | <u>1</u> | <u>- 1700</u> | K. S. | <u>(* 22)</u> T | | 4 - (4) |
| loans | F172 | | | | F174 | र्वत्यकः व | 1 | <u> </u> | F176 | <u> </u> | <u> </u> | | 1.a.(1) |
| (2) Other construction loans and all land | | | <u></u> | | | | 1 | <u>.</u> | | <u></u> | T | | 4 - (0) |
| development and other land loans | F173 | | <u> </u> | | F175 | | | | F177 | | | ╉──┨ | 1.a.(2) |
| b. Secured by farmland | 3493 | | | Contraction State | 3494 | Maria - | 1 | <u> </u> | 3495 | | 1.90 | ÷ | 1.b. |
| c. Secured by 1–4 family residential properties: | 65 | | | | | | f e la c | | | 1993 () 1993 () | | | |
| Revolving, open-end loans secured by | | | | | | | ar (ar fi Chi | | | 1999년 1997년 1997년 - 1997년 1 1997년 - 1997년 1 | | | |
| 1-4 family residential properties and | | | <u>8 7.88</u> T | ः,- <u>ः</u> 1 | | <u>18</u> | т | - <u>1</u> | 5400 | — — | T | -1 | 1 0 (1) |
| extended under lines of credit | 5398 | | | 0 2 0 2 | 5399 | | J | <u> </u> | 5400 | L | <u> </u> | | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family | | | | | | | | | | | | | |
| residential properties: | | - | | | | <u>в</u> (41) | <u> </u> | 1 | 0000 | T | <u> </u> | <u> </u> | $1 \circ (2)$ |
| (a) Secured by first liens | . C236 | | | | C237 | | + | + | C229 | | | + | 1.c.(2) |
| (b) Secured by junior liens | . C238 | | - V- 3 - 1 () - 3 | 27562 3 | C239 | 100 | Ļ | <u>_</u> | C230 | <u> </u> | | | 1.c.(2) |
| d. Secured by multifamily (5 or more) residential | | | | 142-45 | 9639A | 2 - 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - | T - | | 0504 | r | | 1 | 4 -4 |
| properties | . 3499 | <u> </u> | 1 | 30 640 - 17 | 3500 | | <u> </u> | | 3501 | <u> </u> | <u> </u> | | 1.d. |
| e. Secured by nonfarm nonresidential | | | | | | | | | | | | | |
| properties: | and the second | Υ. | | | | | | | | | | | |
| (1) Loans secured by owner-occupied | 13.15 | <u> </u> | | | | <u>). 1</u> | | | <u></u> | <u>Çek çek</u> T | | | 4 - (4) |
| nonfarm nonresidential properties | F178 | L, | | | F180 | | | <u> </u> | F182 | <u> </u> | | | 1.e.(1) |
| (2) Loans secured by other nonfarm | | | | | 8 8 9 6 <u>8</u> | 1 | 1 | | | 1 | 1 | | 4 - (0) |
| nonresidential properties | . F179 | <u> </u> | | <u> </u> | F181 | <u> </u> | | <u> </u> | F183 | 9 12 - 1 | | | 1.e.(2) |
| Loans to depository institutions and | 1.1 | 1 | | | | <u>e -</u> | <u> </u> | · . · . | | <u> </u> | | | • |
| acceptances of other banks | . B834 | | | | B835 | <u></u> | <u> </u> | | B836 | 2 | <u> </u> | | 2. |
| 3. Not applicable | - | <u></u> | | | Sec. | | <u></u> | | | <u></u> | T | | |
| 4. Commercial and industrial loans | . 1606 | | h 162 1 m ¹ | | 1607 | | <u> </u> | <u> </u> | 1608 | <u> </u> | 110 - 2011 | | 4. |
| 5. Loans to individuals for household, family, and | | | | | | | - | | | | | | |
| other personal expenditures: | | | | | | | 00 ⁰⁰ x | | <u></u> | -1 | - <u>-</u> | | 5 - |
| a. Credit cards Preplace with INSERT B | B575 | | | | B576 | | | | B577 | 1 | | | 5.a. |
| b. Other (includes single payment, installment, | | | | | | 2 | مىشىرىيەن | | - | | | | |
| all student loans, and revolving credit plans | | | <u>.</u> | | 5. (S. 2.568) | <u> </u> | _ | | - | | <u> </u> | | |
| other than credit cards) | B578 | <u> </u> | | | B579 | | | | - B58 | 가 | | | 5.b |
| 6. Loans to foreign governments and official | | | | | | <u></u> | <u> </u> | | | | | | 6 |
| institutions | . 5389 | | | | 5390 | - | _ | | 539 | _ | -+ | | 6. 7 |
| 7. All other loans ¹ | | | | | 5460 | + | | | 546 | | - | | 7. |
| 8. Lease financing receivables | | <u>اا</u> | | | 1227 | ' | | | 122 | 8 | | | 8. |
| 9. Debt securities and other assets (exclude | | | | al de la composition de la composition Composition de la composition de la comp | | | | | | | | | |
| other real estate owned and other repossessed | | | | . <u></u> | | <u>.</u> | | <u> </u> | | | - <u>r</u> | | |
| assets) | | 5 | | | 3506 | 5 | | | 350 | 7 | | | 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 "Loans to nondepository financial institutions and other loans."

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INSERT R - FFIEC 041 - SCHEDULE RC-N, ITEM 5

- b. Automobile loans
- c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)

| XXXX | XXXX | XXXX | |
|------|------|------|--|
| | | | |
| XXXX | XXXX | XXXX | |

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42

Schedule RC-N—Continued

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

| | | ÈPas 30 thr days ∶ | umn A) at due ough 8 and st cruing | 39 | (Column B) Past due 90 days or more and still accruing | | | | | | | | |
|---|------|--------------------------|--|------|--|-----|-----|----------|------|-----|-----|------|------|
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| 10: Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing) | | | | | | | | | | | | | |
| agreements) a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked | 5612 | | | | 5613 | | | <u> </u> | 5614 | | | | 10. |
| "GNMA loans") b. Rebooked "GNMA loans" that have been repurchased of are eligible for repurchase | 5615 | [| <u> </u> | | 5616 | | | | 5617 | | | | 10.a |
| included in item 10 above | C866 | | | [| C867 | | | 1 | C868 | | | | 10.0 |

GReplace with INSERT (5)

INSERT S - FFIEC 041 - SCHEDULE RC-N, ITEMS 10 AND 11

| 10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC | XXXXX | xxxx | xxxx | |
|--|--------------|----------|-------|--|
| a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" | xxxx | XXXX | xxxx | |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above | xxxx | xxxx | xxxx | |
| 11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC: | | | | |
| a. Loans secured by real estate: (1) Construction, land development, and other land loans: | | | | |
| (a) 1-4 family residential construction loans | XXXX | XXXX | XXXX | |
| (b) Other construction loans and all land development and other land loans | XXXX | XXXX | xxxx | |
| (2) Secured by farmland | XXXX | XXXX | XXXX | |
| (3) Secured by 1-4 family residential properties | | | | |
| (a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit | XXXX | XXXXX | xxxx | |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | | |
| (1) Secured by first liens (2) Secured by junior liens | XXXX XXXX | | | |
| (4) Secured by multifamily (5 or more) residential properties | xxxx | xxxx | xxxx | |
| (5) Secured by nonfarm nonresidential properties: | | | | |
| (a) Loans secured by owner-occupied nonfarm nonresidential properties | XXXX | xxxx | xxxx | |
| (b) Loans secured by other nonfarm nonresidential properties | XXXX | xxxx | xxxx | |
| b. Not applicable | | | | |
| c. Commercial and industrial loans | | | | |
| d. Loans to individuals for household, family, and other personal expenditures: (1) Credit cards | XXXX | | | |
| (2) Automobile loans | XXXX | ×××× | | |
| (3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | xxxx | xxxx | xxxx | |
| e. All other loans and all leases | XXXX | XXXX | XXXX | |
| Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (d): | | | | |
| Loans to depository institutions and acceptances of other banks | xxxx | xxxx | xxxx | |
| (2) Loans to foreign governments and official institutions | xxxx | XXXX | xxxx | |
| (3) Other loans ¹ | XXXX | XXXX | XXXXX | |
| Item 11.e.(3)(a) is to be completed by: | | | | |
| Banks with \$300 million or more in total assets | | | | |
| Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans | | | | |
| (a) Loans to finance agricultural production and other loans to farmers included in | | | | |
| Schedule RC-N, item 11.e.(3), above (4) Lease financing receivables | | | | |
| (4) Lease infancing receivables f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements | XXXX | | X | |

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

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Schedule RC-N-Continued

| Memoranda Replace with INSERT T Dollar Amounts in Thousands | Pas 30 thro days a | mn A) t due bugh 89 and still ruing | (C Pa da | (Column C) Nonaccrual | | | | | | |
|--|--|---|----------------|---|---|-------------|--|-----------------------------|---------------------------------------|-----------|
| | RCON Bil | Mil Thou | RCON 1 | | Thou | RCON | Bil | Mil | Thou | |
| 1. Restructured loans and leases included in | | | | | | and a start | | | | |
| Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, | | | | | | | | | | |
| Memorandum item 1): | | and the second second | P Same | | $t > t_{i} > s_{i}$ | | | | | |
| a. Loans secured by 1–4 family residential properties | F661 | | F062 | | | F663 | | | | M.1.a. |
| b. Other loans and all leases (exclude loans | | | | | 1. A. | | | a ta sa Alina Maria a | | |
| to individuals for household, family, and | | | | | | | | | , | |
| other personal expenditures) | 1658 | | 1659 | | | 1661 | | | | M.1.b. |
| 2. Loans to finance commercial real estate, | | | | | | | | | 1 | |
| construction, and land development activities | | | | | | | | | | |
| (not secured by real estate) included in | | | | 1 - A | | | | 1 | · · · · · · · · · · · · · · · · · · · | ļ |
| Schedule RC-N, items 4 and 7, above | 6558 | | 6559 | | | 6560 | | Ļ | | M.2. |
| 3. Memorandum items 3.a. through 3.d are to be | | | | | | | | | | |
| completed by banks with \$300 million or more | the first of the second s | n de la composición d La composición de la c | | | and a start of the second s | | | | | |
| in total assets:1 | | | | | | | | | | |
| a. Loans secured by real estate to non-U.S. | | | | 상실(가) 같은 것이다. 이는 모습이 있는 | | | sajati se Lista di | | | |
| addressees (domicile) (included in | | · · · · · · · · · · · · · · · · · · · | | <u> 1968-622</u> | <u>, (, () () ()</u> | a di karana | a de la compañía de l | | <u> </u> | ļ |
| Schedule RC-N, item 1, above) | 1248 | | 1249 | autori suda in da | 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1 | 1250 | | ļ., | <u> </u> | M.3.a. |
| b. Loans to and acceptances of foreign banks | | | 1 (AZ 10 4 %). | <u> Bana ka</u> r | | | la segu | T | T | 4 |
| (included in Schedule RC-N, item 2, above) | 5380 | | 5381 | | 1.144.00 | 5382 | | <u> </u> | | M.3.b |
| c. Commercial and industrial loans to non-U.S. | | | | 1 | | | | | | |
| addressees (domicile) (included in | | | | <u>. 1. 1. 1997 (j. 1. 1</u> . 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. | | 1050 | <u></u> | T | т <u> </u> | 1 |
| Schedule RC-N, item 4, above) | 1254 | | 1255 | | र के के कि कि | 1256 | 8 | <u> </u> | I | M.3.c. |
| d. Leases to individuals for household, family, | | | | | 가 같은 이번에 같은 것 | | | | | |
| and other personal expenditures (included | F100 | | F167 | <u>i di kana sa sa</u> | <u>1999-999</u> | F168 | l de la | Î. | Т | M.3.d. |
| in Schedule RC-N, item 8, above) | F166 | | | | | | | | | M.3.0. |
| · · · · · · · · · · · · · · · · · · · | | | | | | | | | | |
| Memorandum item 4 is to be completed by:1 | | | | | | | | | | |
| banks with \$300 million or more in total assets | | | 사람은 손님 | | en ef de | | | | 1 | |
| 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: 4. Loans to finance agricultural production | | land and a second se | | | | | | | | |
| - . | | | | | a kata a ka | | | • | 1.1 | |
| and other loans to farmers (included in Schedule RC-N, item 7, above) | 1594 | | 1597 | | | 1583 | | | | M.4. |
| 5. Loans and leases held for sale and loans | ··· | | | | | | 1.1 | | | |
| measured at fair value (included in Schedule | | | | | e alter State | | | | | |
| RC-N, items 1 through 8, above): | <u>1.6</u> | | | | | | | | · · · | _ |
| a. Loans and leases held for sale | C240 | | C241 | | | C226 | <u>;</u> | | | M.5.a. |
| b. Loans measured at fair value: | | | | | | | | | · · · · · · | 4 |
| (1) Fair value | . F664 | | F665 | | | F666 | | | | M.5.b.(1) |
| (2) Unpaid principal balance | F667 | | F668 | | | F669 | 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, 2009, Report of Condition.
 2σ[o]

INSERT T - FFIEC 041 - SCHEDULE RC-N, MEMO ITEM 1

| 1. Loans restructured in troubled debt restructurings | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |
|--|--------------------|---------------|------------------|---|-------------|-------------------|----------|--------------------------------|------|-----------|-------------|----------------------------|
| included in Schedule RC-N, items 1 through 7, above (and | | | 1.4 | | | | | 医骨的 | 14 | 新教 | 1.12 | |
| not reported in Schedule RC-C, Part 1, Memorandum item 1): | | | | | | | | | | | | |
| .,. | | | | | | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | 1. P | | | | | 2.28 | |
| (1) 1-4 family residential construction loans | XXXX | | | | XXXX | | | | XXXX | | | |
| (2) Other construction loans and all land development and other land loans | xxxx | | | | xxxx | | | | XXXX | | | |
| b. Loans secured by 1-4 family residential properties | F661 | | | | F662 | | | | F663 | | | |
| c. Secured by multifamily (5 or more) residential properties | XXXX | engenere w.t. | 1000 | ya a arjir avçırı | XXXX | The second second | 10.000 | | | | | |
| d. Secured by nonfarm nonresidential properties: | | | | | <u>an</u> t | | S.B. | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | xxxx | | | | xxxx | | | | xxxx | | | |
| (2) Loans secured by other nonfarm nonresidential properties | xxxx | | | | xxxx | | | | XXXX | | | |
| e. Commercial and industrial loans: | XXXX | | | i sange n | XXXX | | | | | | | 4.855.45 |
| Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets. (Sum of | | | | | | | | | | | | |
| Memorandum item 1.e.) | | | | | | | | $\sum_{i=1}^{N} \frac{P_i}{2}$ | | | | |
| (1) To U.S. addressees (domicile) | XXXX | | | | XXXX | | | | XXXX | | | |
| (2) To non-U.S. addressees (domicile) | XXXX | | | | XXXX | ļ | | | XXXX | <u> </u> | | |
| f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures) | xxxx | | | | XXXX | 2 1000 | | | | | | |
| Itemize loan categories included in Memorandum item 1.f, | | | | | | | | | | | | |
| above that exceed 10% of total loans restructured in | | | | | | | | | | | | |
| troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items | | | | | | | | | | | | |
| 1.a through 1.e plus 1.f, columns A through C): | line of The Tories | | -91.20 -91.20 | | - | | 1.544 | | | | | 1.42.04 |
| (1) Loans secured by farmland | XXXX | | <u> </u> | | XXXX | | | | XXXX | | | |
| (2) Loans to depository institutions and acceptances of other banks | xxxx | | | | XXXX | | | | xxxx | | | ter i Kalender mit |
| (3) Not applicable | | | | | | | | | | | | |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | | · | : ; ; ; | | | | | | |
| (a) Credit cards | XXXX | | | | XXXXX | | | | XXXX | | | |
| (b) Automobile loans | XXXX | | | | XXXX | | | | XXXX | | | |
| (c) Other consumer loans (includes single | | | | | | | | | | | | |
| payment, installment, all student loans, and revolving credit plans other than credit cards) | xxxx | | | | XXXX | <u> </u> | <u> </u> | | XXXX | _ | | |
| (5) Loans to foreign governments and official institutions | xxxx | | | | XXXX | | | | XXXX | | | |
| (6) Other loans ¹ | XXXX | | | www.eseraw.ebccome.co | XXXX | | | | | | 8.554.04532 | |
| Memorandum item 1.f.(6)(a) is to be completed by: | | | | | | | | | | | | |
| Banks with \$300 million or more in total assets | | | | | | | | | | | | alariy (de Si Siyan Ala |
| 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 | | | | | | | | | | | | |
| (a) Loans to finance agricultural production and | | | | ante materiale a la compañía de la c | | | | and the second second second | | | | |
| other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above | XXXX | | | | XXXX | <u> </u> | | | XXXX | | | |

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

Schedule RC-N—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days | | | | (Column B) Past due 90 days or more | | | | | | | | |
|--|--|-----|-----|------|---|-----|-----|------|------|-----|-----|------|------|
| Memorandum item 6 is to be completed by | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | | | | | |
| banks with \$300 million or more in total assets: ¹ 6. Derivative contracts: | | | | | | | | | | | | | |
| Fair value of amounts carried as assets | 3529 | ľ | | | 3530 | | | | M.6. | | | | |
| | | | | | | | | | RCON | Bil | Mil | Thou | |
| 7. Additions to nonaccrual assets during the quarter | | | | | | | | | C410 | | | | M.7. |
| 8. Nonaccrual assets sold during the quarter | | | | | | | | | C411 | | | | M.8. |

2010,

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

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

All banks must complete items 1 and 2, items 7 through 9, Memorandum item 1, and, if applicable, Memorandum items 2, 3, -and 4 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

| | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | |
|----|--|------------------|---------------|------------------------|---|-----|
| 1. | Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal | | | | | |
| | Deposit Insurance Act and FDIC regulations | F236 | | | | 1. |
| 2. | Total allowable exclusions, including interest accrued and unpaid on allowable exclusions | F237 | | | | 2. |
| | Not applicable | | | | | |
| | Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) | | | 149 | | |
| | of the Federal Deposit Insurance Act and FDIC regulations | F238 | | all for a state of the | | 4. |
| 5. | Total daily average of allowable exclusions, including interest accrued and unpaid on | | | | | |
| | allowable exclusions | F239 | | | | 5. |
| 6. | Not applicable | 5.22 | | | | |
| | secured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be s than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b): | | | | | |
| | | | | | | |
| | a. One year or less | G465 | | | | 7.a |
| | b. Over one year through three years | G466 | | | ļ | 7.t |
| | c. Over three years through five years | G467 | L | | ļ | 7.0 |
| | d. Over five years | G468 | | | L | 7.c |
| 8. | Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d | | | | 5 - 1 - 1 12 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - | |
| | must equal Schedule RC, item 19): | All and a second | $\frac{1}{1}$ | | | |
| | a. One year or less | G469 | | ļ | _ | 8.a |
| | b. Over one year through three years | G470 | | | <u> </u> ! | 8.t |
| | c. Over three years through five years | G471 | - | ļ | \square | 8.0 |
| | d. Over five years | G472 | | | | 8.0 |
| 9 | Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) | G803 | | | <u> </u> | 9. |

and

Schedule RC-O—Continued

| 45 | |
|----|---|
| τv | l |

| M | e | m | o | ra | n | d | а |
|---|---|-----|----|-----|-----|---|---|
| | | *** | U. | L L | ••• | u | u |

| | Dollar An | nounts in Thousands | RCON | Bil | Mil | Thou | |
|----|--|---------------------|-------------------------|----------------------------------|--|-------------|-----------|
| 1. | Total assessable deposits of the bank, including related interest accrued and | unpaid (sum of | | s de | $\sum_{i=1}^{n} h_{i}$ | | |
| | Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule less item 2): | RC-O, item 1 | | | | | |
| | a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:1 | | 16-22-22 | | <u> 1988</u> | ×17. | |
| | (1) Amount of deposit accounts (excluding retirement accounts) of \$250,0 | 00 or less | F049 | | 1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1- | C | M.1.a.(1) |
| | (2) Number of deposit accounts (excluding retirement accounts) | Number | | | | | |
| | | 050 | 2. D | | | | M.1.a.(2) |
| | b. Deposit accounts (excluding retirement accounts) of more than \$250,000:1 | | | | | | |
| | Amount of deposit accounts (excluding retirement accounts) of more the second se | han \$250,000 | F051 | | 0.1000280 | ALC: NORMAL | M.1.b.(1) |
| | | | | | | | |
| | (2) Number of deposit accounts (excluding retirement accounts) | Number | | | | | |
| | | 052 | | | | | M.1.b.(2) |
| | Retirement deposit accounts of \$250,000 or less:¹ | | 5045 | | $D_{\mu\nu} = \frac{1}{2} g_{\mu\nu}$ | | |
| | (1) Amount of retirement deposit accounts of \$250,000 or less | Number | F045 | 12.61 | 158 A. C. | 100 200 | M.1.c.(1) |
| | | | | | | 2.51 | |
| | | 046 | | | | | M.1.c.(2) |
| | d. Retirement deposit accounts of more than \$250,000:1 | | E047 | 产和分析 | 37.25 | | |
| | (1) Amount of retirement deposit accounts of more than \$250,000 | | F047 | | | A MARY | M.1.d.(1) |
| | | Number | | | $(-)_{i \in \mathbb{N}}$ | | |
| | (2) <i>Number</i> of retirement deposit accounts of more than \$250,000 | 048 | en alderer Frankreit | | | | M.1.d.(2) |
| | emorandum item 2 is to be completed by banks with \$1 billion or more in . Estimated amount of uninsured assessable deposits, including related interest | st accrued and | 5507 | | | | |
| | unpaid (see instructions) ³ | | 5597 | | | | M.2. |
| 3. | . Has the reporting institution been consolidated with a parent bank or savings | | | | | | |
| | in that parent bank's or parent savings association's Call Report or Thrift Fina | | | | | | |
| | If so, report the legal title and FDIC Certificate Number of the parent bank or | parent savings | RCON | | Cert | No | |
| | association: | | A545 | | | 110. | |
| | TEXT A545 | | [7.345 | | | | M.3. |
| | Dollar Ar | mounts in Thousands | RCON | Bil | Mil | Thou | |
| - | emorandum items 4.a and 4.b are to be completed by all banks participati | | | (Min si | | 20 | |
| 1 | DIC Transaction Account Guarantee Program. | ing in aic | | | | | |
| | . Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC | i's | | | | Ciril I | |
| " | regulations) of more than \$250,000 (see instructions): | | | | а. I. | | |
| | a. Average daily amount of noninterest-bearing transaction accounts o | f more than | | n se si a Nationa | 3-2 98 S | | |
| } | \$250,000 (including balances swept from noninterest-bearing transa | | 1.5. 12 19 10 10 10 | $\overline{\mathcal{M}}_{\mu}$. | 14035 4 M. A. | 化正常化的学习 | |
| | to noninterest-bearing savings accounts) | | J651 | | | | M.4.a. |
| | b. Average daily number of noninterest-bearing transaction | Number | | 1. 1. (1) | | | |
| | | J652 | | | | | M.4.b. |
| 1~ | Not applicable | | 1.12 | 6. Her | (C. 194 | | |
| Me | emorandum items 5.a and 5.b are to be completed by all banks. | | 14 | | 5.6 | a Artest | |
| | Noninterest-bearing transaction accounts (as defined in Section 343 of | the Dodd-Frank Act | | | P. A.K. | 1. A. | |
| - | of more than \$250,000 (see instructions): | | | | $\langle x_{i}^{*} \rangle_{i}^{*}$ | | |
| | a. Amount of noninterest-bearing transaction accounts of more than \$2 | 250,000 | . J944 | | | | M.5.a. |
| | b. Number of noninterest-bearing transaction accounts of more than | Number | | an en | | e i dru | |
| | | 1945 | 之代表 | | in the second | | M.5.b. |
| | | | | | | | |

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 excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts. 1010,

 ² The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.
 ³ Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts, but without taking into account a bank's participation in the FDIC's Debt 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 | |
|--|--|-------------------------|--------------|-------------------------|---------|
| 1. Retail originations during the quarter of 1-4 family residential mortgage loans for | | $f \in \mathcal{G}$ | | | |
| sale ² : | | $\frac{1}{2}$ | | Q_{2} | |
| a. Closed-end first liens | F066 | | | | 1.a. |
| D GOSEC-EDO IUDIOL IEDS | F067 | | | | 1.b. |
| C. Open-end loans extended under intes of orotate. | to their strange and | <u>, esta</u> | 154 | and the second | |
| (1) Total commitment under the lines of credit | F670 | <u> </u> | | | 1.c.(1) |
| (2) Principal amount funded under the lines of credit | F671 | | | | 1.c.(2) |
| 2. Wholesale originations and purchases during the quarter of 1-4 family residential | ()-set | | | | |
| mortgage loans for sale:2 | 1.20 | | | | |
| a. Closed-end first liens | F068 | | | ļ | 2.a. |
| b. Closed-end junior liens | F069 | - | | | 2.b. |
| C. Open-end loans extended under lines of credit. | 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1 | A | . S. Y | der son fr | |
| (1) Total commitment under the lines of credit | F672 | | | | 2.c.(1) |
| (2) Principal amount funded under the lines of credit | F673 | | | | 2.c.(2) |
| 3. 1–4 family residential mortgage loans sold during the quarter: | A AN | | | Mar Sec. | |
| a. Closed-end first liens | F070 | | | | 3.a. |
| b. Closed-end junior liens | F071 | N. 8. 800 - 400 - | | | 3.b. |
| c. Open-end loans extended under lines of credit: | 1.15 | | 87.9A | | |
| (1) Total commitment under the lines of credit | F674 | | | | 3.c.(1) |
| (2) Principal amount funded under the lines of credit | F675 | | | The state of the second | 3.c.(2) |
| 4. 1-4 family residential mortgage loans held for sale at quarter-end (included in | 1 | | | 10.00 | |
| Schedule RC, item 4.a): | | | | 2.2.2 | |
| a. Closed-end first liens | F072 | | | | 4.a. |
| b. Closed-end junior liens | F073 | | | | 4.b. |
| c. Open-end loans extended under lines of credit: | | | 200 9 | Cert 1979 | |
| (1) Total commitment under the lines of credit | F676 | | | | 4.c.(1) |
| (2) Principal amount funded under the lines of credit | F677 | | | | 4.c.(2) |
| 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family | | $h_{\rm c} = h_{\rm c}$ | | | |
| residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i): | RIAD | | 1.10 | 又名称 | |
| a. Closed-end 1-4 family residential mortgage loans | F184 | | | | 5.a. |
| b. Open-end 1-4 family residential mortgage loans extended under lines of credit | F560 | | | | 5.b. |
| 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the | 2.01 | | | | |
| quarter: | RCON | I CO | | 10.25 | |
| a. Closed-end first liens | F678 | 3 | | | 6.a. |
| b. Closed-end junior liens | F679 | | | | 6.b. |
| c. Open-end loans extended under lines of credit: | 33.4 | 67 8 | | -1.24 | |
| (1) Total commitment under the lines of credit | F680 |) | | 1 | 6.c.(1) |
| (2) Principal amount funded under the lines of credit | F681 | | | | 6.c.(2) |

7010,



¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

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

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Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- Had total assets of \$500 million or more as of the beginning of their fiscal year, or
 Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
- (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

| | | | | - | | c,i | ю. | 4. | | 5.a. | 5.b. | | | | 5.b.(1) | Ū | | ٢ | ., | Θ | | ъ. | | 10.a. | 10.b. | 11. | 12. | 13. | 14. |
|---|---------------------|-----------------------------|--------|---|--|---|------|------|--|--|----------------------|---|--|---|---------------------------------|--------------------|---|--|---------|-------------|--|---|---------------------------------|---------------------------|---|---------------------------|---------------------------|--|---|
|) alue nts | | Thou | | | | | | | | _ | | | | | _ | | | 22.00.42.pg#/~2 | | | 1 | | | | | | | | |
| (Column E) Level 3 Fair Value Measurements | | Mil | | | | | | | 100 | | | 9.24 | | 8. 16. 16. 16. 16. 16. 16. 16. 16. 16. 16 | | _ | | | | | | | | | | | | | |
| (Col evel 3 Measu | | N Bil | | 7 | | 2 | 7 | 2 | | 9 | _ | | | | V . | 4 | | e e | | 4 | Section 2 | 1 | 2012-2 | 5 | 0 | 5 | 0 | 6 | <u>ب</u> |
| | | u RCON | | G477 | | G482 | G487 | G492 | | G496 | G501 | | | | F 242 | G804 | 4 (7 (13) (7) | 020 G506 | | F254 | | G511 | | G515 | G520 | G525 | G530 | G809 | G535 |
| D) Value ents | | Thou | | | | | | | A STREET | | | | | 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | _ | | | | | | | | | | | | _ | |
| (Column D) Level 2 Fair Value Measurements | | Ξ. | A RECO | | 12.13 | | | | | | | | | | - | | | | | | | | 「「「「「 | | | | | | |
| Co (Co Meas | | N Bil | | 76 | | 81 | 86 | 91 | | 95 | 8 | | | | 5 | 96 | | 05 | 2 | 53 | | 10 | | 14 | G519 | 24 | 29 | 80 | G534 |
| | - | ou RCON | | G476 | | G481 | G486 | G491 | | G495 | G500 | | | | F241 | G396 | | CEOF | 3 | F253 | | G510 | | G514 | 65 | G524 | G529 | G808 | <u>65</u> |
| C) Value ents | | Mil Thou | | | がある | | | | | | | | | | + | _ | | - | | | | | | | | | | | |
| (Column C) Level 1 Fair Value Measurements | | Bil M | | | | | | | | | | | | | + | _ | | | | | | | | _ | | | | | |
| (C Level Mea | | RCON E | | G475 | の一般の | G480 | G485 | G490 | | G494 | G499 | | | | F692 | G395 | | CEON | + | F694 | | G509 | 1 42.4 | G513 | G518 | G523 | G528 | G807 | G533 |
| fed | | Thou RC | | Ò | | Ö | Q | Ö | | Ō | Q | | | | Ĩ | Ö | | | D 4 | Ŭ. | | υ | | <u>ں</u> | ပ ၂ | 0 | 0 | 9 | <u>ی</u> |
| (Column B) ESS: Amounts Netted in the Determination | of Total Fair Value | Mil | | | あるの | | | | | | | | 記書構成 | | | | | | | | | | | | | | | | |
| (Column B) Amounts N: Amounts N | tal Fai | Bil | の時代 | | | | | | 100 | | | | | | | | | | | | | | | | | | | | |
|)) ESS: in the | of To | RCON | | G474 | | G479 | G484 | G489 | | G493 | G498 | | | | F684 | G392 | | | c.005 | F686 | Shi tek | G508 | | G512 | G517 | G522 | G527 | G806 | G532 |
| | | Thou F | | | | | | | States a | | | | | | | | | | | | | | | | | | | | |
| (Column A) Total Fair Value Reported on | le RC | Ī | | | | | | | | | | | | | | | | | 288-22 | | | | | | | | | | |
| (Column A) otal Fair Valu Reported on | Schedule RC | Bil | | | | | | | | | | | | | | | | | | | 10.24 | | 調約の | | | | | | |
| Ŭ Į | - v | RCON | | 1773 | 144 | G478 | G483 | G488 | | 3543 | G497 | | | 44 | F240 | G391 | | | 6202 | F252 | | G507 | | 3547 | G516 | G521 | G526 | G805 | G531 |
| | | Dollar Amounts in Thousands | ACCETC | ASSETS 1 Available for calo cocuritice | Available-fut-sale securities | Federal lurius solu aria securines pareriased indor accomente to recell | | | 4. LUAIIS AILU ICASES HEIU IUI IHVESUIICHU | o. Itaulity assets. a Darivativa accate | a. Delivariyo aggoto | (1) Nontrading securities at fair value | with changes in fair value reported in | current earnings (included in | Schedule RC-Q, item 5.b, above) | 6 All other assets | 7. Total assets measured at fair value on a | recurring basis (sum of items 1 through 5.b plus | item 6) | LIABILITIES | 0. Endered funde eurobesed and securities sold | o. I edelar lurius parteriased aria securities sola turdar sarsomente to resultabare | under agreenients to reputchase | 10. Itauling liabilities. | a. Uelivauve liabiliues b. Other trading liabilities | 2. Other harming hadmides | 11. Outer portowed morely | 12. Outpot matcu notes and description of the light interview. | 14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) |

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| Schedule RC-Q-Continued | | | | | | | | | | | | | FFI Pac | FFIEC 041 Page RC-35 |
|--|--|------------------|---|---|------|--|------------------|---------------------------|--|-----------|--|----------------------------|------------|-------------------------|
| | (Column A) Total Fair Value Reported on Schedule RC | A) alue BC | (Colu (Colu LESS: Amo in the Det of Total I | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | | (Column C) Level 1 Fair Value Measurements |) alue nts | (Coli Level 2 Measu | (Column D) Level 2 Fair Value Measurements | | (Column E) Level 3 Fair Value Measurements | n E) lir Value ments | | |
| Dollar Amounts in Thousands | RCON | Thou | RCON BI | Mil Thou | RCON | Bil Mil | Thou | RCON BI | Mil | Thou RCON | Bil | Mil | Thou | |
| Memoranda 1. All other assets (itemize and describe amounts | | | | | | | | | | | | | | |
| included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of | | | | | | | | | | | | | | |
| Item 6): | G536 | | G537 | | G538 | | | G539 | | G540 | | | Z | M.1.a. |
| | G541 | | G542 | | G543 | | | G544 | | G545 | | | Z | M.1.b. |
| | G546 | | G547 | | G548 | | | G549 | | G550 | | | ≥ ∏ | M.1.c. |
| | G551 | | G552 | | G553 | | Ū | G554 | | G555 | | | Σ | M.1.d. |
| | G556 | | G557 | | G558 | | | G559 | | G560 | | | ≥ | M.1.e. |
| | G561 | | G562 | | G563 | | | G564 | | G565 | | | ≥ │ | M.1.f. |
| 2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, | | | | | | | | | | | ÷ F | | | |
| that are greater than \$25,000 and exceed 25% of item 13): | | | | | | | | | | | | | | |
| a. Loan commitments (not accounted for as | ED61 | | F689 | _ | F697 | | | F262 | | F263 | | × | 2 | M.2.a. |
| | . 1.201 | | G567 | | G568 | | | G569 | | G570 | | | : ≥ | M.2.b. |
| | . G571 | | G572 | | G573 | | | G574 | | G575 | | | ≥ | M.2.c. |
| | G576 | | G577 | | G578 | | | G579 | | G580 | | | 2 | M.2.d. |
| | G581 | | G582 | | G583 | | | G584 | | G585 | | | 2 | M.2.e. |
| | G586 | | G587 | | G588 | | | G589 | | G590 | | | 2 | M.2.f. |
| | | | | | | | | | | | | | | |

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30.

Schedule RC-R—Regulatory Capital

| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou |
|--|-----------------------------|--------------------|--------------|--------------|
| Tier 1 capital | 87. A.L | | | |
| 1. Total bank equity capital (from Schedule RC, item 27.a) | 3210 | | | |
| 2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a | S. C. | | | |
| positive value; if a loss, report as a negative value) | 8434 | | I | |
| 3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive | N. A.E.S | | | |
| value) | A221 | 1 | T | |
| LESS: Accumulated net gains (losses) on cash flow hedges¹ (if a gain, report as a positive | | | | 1455 E |
| value; if a loss, report as a negative value) | 4336 | Ī | T | 45.55.00 |
| 5. LESS: Nonqualifying perpetual preferred stock | B588 | | | |
| 6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries | B589 | 1 | 1 | |
| | B590 | | 1 | |
| 7. a. LESS: Disallowed goodwill and other disallowed intangible assets | ALCOHOLD DO TO THE OWNER OF | A | r a legi | 1. T. 19 |
| b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value | | | | |
| option that is included in retained earnings and is attributable to changes in the bank's own | | | | 1.00 |
| creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative | 5264 | <u>0.9320</u> T | N 215575 | 25 X 25 1-17 |
| value) | F264 | | ╉─── | |
| 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) | C227 | | | |
| 9. a. LESS: Disallowed servicing assets and purchased credit card relationships | B591 | | | |
| b. LESS: Disallowed deferred tax assets | 5610 | | | + |
| 10. Other additions to (deductions from) Tier 1 capital | B592 | | | |
| 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) | 8274 | | | |
| | | | | |
| Tier 2 capital | | T | | 1 |
| 12. Qualifying subordinated debt and redeemable preferred stock | 5306 | | | |
| 13. Cumulative perpetual preferred stock includible in Tier 2 capital | B593 | | | + |
| 14. Allowance for loan and lease losses includible in Tier 2 capital | 5310 | | | |
| 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital | 2221 | | | |
| 16. Other Tier 2 capital components | . B594 | | | |
| 17. Tier 2 capital (sum of items 12 through 16) | . 5311 | | | |
| 18. Allowable Tier 2 capital (lesser of item 11 or 17) | . 8275 | | | |
| | | | | |
| 19. Tier 3 capital allocated for market risk | 1395 | | | |
| 20. LESS: Deductions for total risk-based capital | B595 | | | |
| 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) | . 3792 | | | |
| | · · · · · · | | | |
| Total assets for leverage ratio | | | | |
| 22. Average total assets (from Schedule RC-K, item 9) | 3368 | | | |
| 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above) | B590 | | | |
| 24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) | | | | 1 |
| 25. LESS: Disallowed deferred tax assets (from item 9.b above) | 5610 | | | +1 |
| 25. LESS: Disallowed deterred tax assets (nonintern 9.5 above) | B596 | | 1 | + |
| | A224 | | | |
| 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) | • [* * * * | <u> </u> | | |
| A durature of a financial autocidionian | | | | |
| Adjustments for financial subsidiaries | C228 | 2 | 1 | 1 1 |
| 28. a. Adjustment to Tier 1 capital reported in item 11 | · | | | |
| b. Adjustment to total risk-based capital reported in item 21 | | | | |
| 29. Adjustment to risk-weighted assets reported in item 62 | . <u>B504</u> | 4 | | |

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

(Column B)



Schedule RC-R—Regulatory Capital—Continued

| Capital ratios | | |
|---|------|------------|
| (Column B is to be completed by all banks. Column A is to be completed by | | (Column A) |
| banks with financial subsidiaries.) | RCON | Percentage |
| 31. Tier 1 leverage ratio ¹ | 7273 | |
| | 7074 | |

| (Column D is to be completed by an barrier de de de se sempleter e) | <u> </u> | · · · · · · · · · · · · · · · · · · · | 1 | | 1 |
|---|----------|---------------------------------------|------|------------|-------|
| banks with financial subsidiaries.) | RCON | Percentage | RCON | Percentage | |
| 31. Tier 1 leverage ratio ¹ | 7273 | | 7204 | | 31. |
| | 7274 | | 7206 | | 32 |
| 32. Tier 1 risk-based capital ratio ² | <u> </u> | | 7200 | | 02. |
| 33. Total risk-based capital ratio ³ | 7275 | | 7205 | |] 33. |
| | | | | | |

¹ 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).

² 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).

³ 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 Weight Category | Weight Category | - | |
| | (from Schedule RC) | Subject to Risk-Weighting | %0 | 20% | 50% | 100% | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| Balance Sheet Asset Categories | | | | | | | |
| 34. Cash and balances due from depository institutions | RCON 0010 | RCON C869 | RCON B600 | RCON B601 | | RCON B602 | |
| (columnity equals the sum of schedule No memory 1.a | | | | | | | 34. |
| | RCON 1754 | RCON B603 | RCON B604 | RCON B605 | RCON B606 | RCON B607 | |
| 35 Hald to maturity contrition | | | | | | | 35. |
| | RCON 1773 | RCON B608 | RCON B609 | RCON B610 | RCON B611 | RCON B612 | |
| 36 Available-for-sale securities | | | | | | | 36. |
| 37 Federal funds sold and securities murchased under | RCON C225 | | RCON C063 | RCON C064 | | RCON B520 | |
| or. I cutian turius solu and securities parentaeu anteo arreamente to recell | | | | | | | 37. |
| | RCON 5369 | RCON B617 | RCON B618 | RCON B619 | RCON B620 | RCON B621 | |
| 38 I nans and leases held for sale | | | | | | | 38. |
| | RCON B528 | RCON B622 | RCON B623 | RCON B624 | RCON B625 | RCON B626 | |
| 30 I cans and leases net of linearned income | | | | | | | 39. |
| המיד המשום מות המפנים, וופר הו הנו המידוכת וופרווים היייווייייייייייייייייייייייייייייי | RCON 3123 | RCON 3123 | | | | | |
| 40. LESS: Allowance for loan and lease losses | DCON 3646 | PCON B637 | RCON RE28 | RCON R629 | RCON B630 | RCON B631 | 40. |
| 14 Tooding constr- | | | | | | | 41. |
| 41. Hauling assets | RCON B639 | RCON B640 | RCON B641 | RCON B642 | RCON B643 | RCON 5339 | |
| 42 All other assets1 | | | | | | | 42. |
| | RCON 2170 | RCON B644 | RCON 5320 | RCON 5327 | RCON 5334 | RCON 5340 | |
| 43 Total accets (sum of items 34 through 42) | | | | | | | 43. |
| | | | | | | | |

¹ Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

| Ory COUNTRY CON BES 100% 100% 100% 100% 100% 100% 100% 100 | | | | | | () () | (Column E) | | |
|--|--|-------------|---|-----------------------------------|-----------|--------------------|-----------------|-----------|-------|
| Teach value Credit Credit Credit Allocation by Risk Weight Calegory Dollar Amounts in Thousands famby fetters of credit Amount in Thousands famby fetters of credits famby fetters of credit | | (Column A) | | (Column B) | (numinu) | | | | |
| Dollar Amounts in Thousands or Notional Factor Conversion Factor Equivalent Immune Conversion Factor Equivalent Factor Econ Basis Econ Basis Factor Basis Factor Econ Basis Factor Basis Factor Basis Factor Basis Factor Basis Factor Factor Basis Factor Bas | | Face Value | | Credit | | Allocation by Risk | Weight Category | | |
| Dollar Amounts in Thousands mounts in Thousan | | or Notional | | Equivalent Amount ¹ | %U | 20% | 50% | 100% | |
| Dollar Amounts in Thousands In the interval is and the interval interval interval is and the interval inte | | | | | | | | | |
| Ivality Incontext CON Base | Dollar Amounts in Thousands | Bil Mil | | Ī | Ē | ž | Ē | ž | |
| Financial constraint Inconstraint Incon | rivatives and Off-Balance Sheet Items | | | RCON B547 | RCON B548 | RCON B581 | RCON B582 | RCON B583 | |
| Initial and standy lefters of credit RCON 88:1 RCON 88:1 RCON 88:3 RCON 88:3 RCON 88:3 RCON 88:3 Credit | Einandial standby lattars of cradit | | 12 | | | | | | 44. |
| Commercial and similar letters of credit. Solution | . Filiaricial stariduy retters of deductions. Defermence standby letters of | RCON 3821 | | RCON B650 | RCON B651 | RCON B652 | RCON B653 | RCON B654 | |
| Contractical and similar retricts of credit RCON Basis RC | | | | | | | | | 45. |
| Continuendariant Contractariant Contr | | RCON 3411 | | RCON B655 | RCON B656 | RCON B657 | RCON B658 | RCON B659 | |
| Consists RCON BBS RCON BS RCON BBS RCON BS | | | · | | | | | | 46. |
| Consistent RCON Base | | の一部である | 的情况的 。2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2. | のないないであると | | | | | |
| acceptation 1.00 | Kisk participations in pankers | RCON 3429 | | RCON B660 | RCON B661 | RCON B662 | | RCON B663 | |
| Reconsist RCON B663 RCON B665 RCON B665 <t< td=""><td>acceptances acquired by une</td><td></td><td>1.00</td><td></td><td></td><td></td><td></td><td></td><td>47.</td></t<> | acceptances acquired by une | | 1.00 | | | | | | 47. |
| Securities lent | | RCON 3433 | | RCON B664 | RCON B665 | RCON B666 | RCON B667 | RCON B668 | |
| Contraction RCON B610 RCO | | | | | | | | | 48. |
| Indication solution of an only of a | | RCON A250 | がたいます。 | RCON B669 | RCON B670 | RCON B671 | RCON B672 | RCON B673 | |
| Outgration south accuracy decision standby letter of certify subject to the low-level exposure rule and residual interests subject to a rule and residual interests subject to a recon Besin recon Besin | | | 1.00 | | | | | | 49. |
| creating standby letters of creating subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement FCON B43 FCON B43 FCON B43 rule and residual interests subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement FCON B43 FCON B43 FCON B43 FCON B43 All other financial assets sold with recourse FCON B43 FC | | | と言語の目的である | | | | | | |
| credit) subject to the low-level exposure non-level exposure </td <td></td> <td></td> <td>が行うのない</td> <td></td> <td>などます。東</td> <td></td> <td></td> <td></td> <td></td> | | | が行うのない | | などます。東 | | | | |
| Inductor RCON B641 RCON B641 RCON B642 RCON B643 | credit) subject to the low-level exposure | | | 記れないたいである | | | | | |
| dollar-for-dollar capital requirement 12.53 12.53 12.53 12.53 12.53 12.53 10 12.53 10 | rule and residual interests subject to a | | | RCON B542 | | | | RCON B543 | |
| Induction of the financial assets sold with Ecourse RCON B675 RCON B675 RCON B679 RCON B630 All other financial assets sold with Ecourse RCON B681 1.00 | dollar-for-dollar capital requirement | | 12.53 | | | のとうないです。 | | _ | 50. |
| Induction 1.00 | | RCON B675 | a state and the state | RCON B676 | RCON B677 | RCON B678 | RCON B679 | RCON B680 | |
| RCON B681 RCON B683 RCON B683 RCON B683 RCON B685 RCON B685 RCON B686 RCON B689 RCON B689 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>51.</td></t<> | | | | | | | | | 51. |
| Inblitties 1.00 <td></td> <td>RCON B681</td> <td>States and a second</td> <td>RCON B682</td> <td>RCON B683</td> <td>RCON B684</td> <td>RCON B685</td> <td>RCON B686</td> <td></td> | | RCON B681 | States and a second | RCON B682 | RCON B683 | RCON B684 | RCON B685 | RCON B686 | |
| Rurity RCON 3833 RCON B687 RCON B688 RCON B689 RCON B690 RCON B691 Lurity of one year .50 < | | | | | | | | | 52. |
| RCON 3833 RCON 8887 RCON 8887 RCON 8889 RCON 8690 RCON 8691 RCON 8693 RCON 8694 RCON 6595 RCON 6595 RCON 6596 RCON 6596 <thrcon 6596<="" th=""> <thrcon 6596<="" th=""> <thr< td=""><td>I buied commitments:</td><td>がある ちょうちょう</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thr<></thrcon></thrcon> | I buied commitments: | がある ちょうちょう | | | | | | | |
| Indext .50 .50 .50 .50 .50 RCON G591 RCON G592 RCON G593 RCON G594 RCON G595 .10 .10 .10 .10 .10 .10 RCON G593 RCON G594 RCON G595 | a Mith an original maturity | RCON 3833 | た市場にいた | RCON B687 | RCON B688 | RCON B689 | RCON B690 | RCON B691 | |
| IT RCON G591 RCON G591 RCON G591 RCON G592 RCON G593 RCON G594 RCON G595 RCON G5 | a. This ar orginal matury exceeding one year | | .50 | | | | | | 53.a. |
| RCON G591 RCON G592 RCON G593 RCON G594 RCON G595 RCON G596 10 .10 .10 10 10 10 10 10 10 .10 RCON B693 RCON B694 RCON B695 RCON B695 10 | b With an original maturity of one vear | | | | | | 「「「「」」 | | |
| .10 .10 <td>or less to asset-backed commercial</td> <td></td> <td></td> <td>RCON G592</td> <td>RCON G593</td> <td>RCON G594</td> <td>RCON G595</td> <td>RCON G596</td> <td></td> | or less to asset-backed commercial | | | RCON G592 | RCON G593 | RCON G594 | RCON G595 | RCON G596 | |
| RCON B693 RCON B694 RCON B695 RCON B693 RCON B694 RCON B695 | or reast to asser backed commercial | | .10 | | | | | | 53.b. |
| | | | | RCON A167 | RCON B693 | RCON B694 | RCON B695 | | |
| | Derivative contracts | | | | | | | | 54. |

¹ Column A multiplied by credit conversion factor.

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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.

Schedule RC-R-Continued

| | | | | | - | | | $\left \right $ | | | ר ז |
|---|----------|------------|----------|------------|--|--------|------------|------------------|-------|------------|-------------|
| | (Coli | (Column C) | <u>ບ</u> | (Column D) | 6 | | (Column E) | _ | (Colu | (Column F) | - T |
| | | | Alloc | ation by | Allocation by Risk Weight Category | Veight | Categ | ory | | | |
| | | %0 | - | 20% | | ũ | 50% | | 9 | 100% | [] |
| Dollar Amounts in Thousands | Bil | Mil Thou | B | Mil | Thou | Bil | Mil | Thou | Bil | Mil Thou | |
| Tetala | | | | | الله المراجع ا مراجع المراجع ال مراجع المراجع ال | | | | | | ~ |
| l otals 55 Total accate derivatives and off-balance sheet items by risk-weight category (for each | RCO | RCON B696 | æ | RCON B697 | 17 | RCO | RCON B698 | | RCON | RCON B699 | |
| 00. Total assets, derivatives, and on-balance sheet nember of new regent energy of the term. | | | | | | | _ | _ | | _ | 55. |
| columin, sum of rems 45 unough 04) | × | × 0% | | × 20% | | × | × 50% | | × 1 | × 100% | 26. |
| 20. KISK-Weight Tactor | RCO | RCON B700 | œ | RCON B701 | 1 | RCOI | RCON B702 | | RCO | RCON B703 | |
| ט במכיו כסוח | | 0 | | | | | | | | | 57. |
| Item bo) | | | | | | | 1.00 | | RCOI | RCON 1651 | |
| 50 Martine drive and anothe | | | | | | | | | | | 58. |
| . 30. Market risk equivalent assets | | | | | | | | | RCO | RCON B704 | |
| DY. RISK-Weighted assets before deductions for excess allowance for roam and rease rosses and eliconted transfer risk roomers form of item 67 columns C through F and item 58) | Sec. 1 | | | | | | | 243 243 | | | 59. |
| | | | | | | | | | RCOI | RCON A222 | |
| 20 ECC: Evana far loan and lease liseas | | | | | | | | | | | Ö |
| OU. LEOO. EXCESS allowance for roal and rease rosses | 14. 1 | | | | | | | | RCO | RCON 3128 | |
| 64 JECC. Allocated transfer rick recease | | | | | | | | | | | 61. - |
| | 福祉で | | | | | | | | RCO | RCON A223 | |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61) | | | | | | | | | | | 5 2. |
| | | | | | | | | | | | |
| Memoranda | | | Dolla | - Amou | Dollar Amounts in Thousands RCON | housar | nds RG | | Bil | Mil Thou | |
| | | | | | | | | | | - | |

N.1

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Schedule RC-R—Continued

Memoranda—Continued

| | | With a remaining maturity of | | |
|--|------------------------|----------------------------------|-------------------|---------|
| | (Column A) | (Column B) | (Column C) | |
| | One year or less | Over one year C | Over five years | |
| | | through five years | | |
| Dollar Amounts in Thousands RCON Tri | RCON Tril Bit Mit Thou | RCON Tril Bit Mil Thou RCON Tril | Tril Bil Mil Thou | |
| 0 N. H | | | | |
| | 3809 | 8766 8767 | | M.2.a. |
| a. Interest rate contracts | 3812 | 8769 8770 | | M.2.b. |
| | 8771 | 8772 8773 | | M.2.c. |
| C. Gold contracts | 8774 | 8775 8776 | | M.2.d. |
| d. Uther predious lifetals willing dus | 8777 | 8778 8779 | | M.2.e. |
| e. Uner contrinoutly contracts | A000 | A001 A002 | | M.2.f. |
| I. Equity derivative contracts | | 「「「「「「「「」」」」 | | |
| g. Credit derivative contracts: | | | | |
| Purchased credit protection that (a) is a covered position under the market risk | | | | |
| rule or (b) is not a covered position under the market risk rule and is not | | | | |
| recognized as a guarantee for risk-based capital purposes: | | | | |
| (1) Investment grade | G597 | 6288 | | M.2.9.(|
| () IIIVooundin grade | G600 | G601 G602 | | M.2.g.(|
| | | | | • |

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

. . .

g.(2)

| and Asset Sale Activities |
|---------------------------|
| and |
| Securitization, |
| RC-S-Servicing, |
| e RO |
| Schedule |

| | | | . | <u>.</u> | | 2.a. | 2.b. | 2.c. | ઌં | | 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 C399 | RCON C406 | | RCON B732 | RCON B739 | | | | RIAD B753 | RIAD B760 | |
| (Column F) Commercial and Industrial Loans | Bil Mil Thou | | RCON B710 | | RCON B717 | RCON C398 | RCON C405 | | RCON B731 | RCON B738 | | | | RIAD B752 | RIAD B759 | |
| (Column E) Other Consumer Loans | Bil Mil Thou | | RCON B709 | | RCON B716 | RCONC 397 | RCON C404 | | RCON B730 | RCON B737 | | RCON B/44 | | RIAD B751 | RIAD B758 | |
| (Column D) Auto Loans | Bil Mil Thou | | RCON B708 | | RCON B715 | RCON C396 | RCON C403 | | RCON B729 | RCON B736 | | KCUN B/43 | | RIAD B750 | RIAD 8757 | |
| (Column C) Credit Card Receivables | Bil Mil Thou | | RCON B707 | | RCON B714 | RCON C395 | RCON C402 | | RCON B728 | RCON B735 | | RCON B/42 | | RIAD B749 | RIAD B756 | |
| (Column B) Home Equity Lines | Bil Mil Thou | | RCON B706 | | RCON B713 | RCON C394 | RCON C401 | | RCON B727 | RCON B734 | | RCON B741 | | RIAD B748 | RIAD B755 | |
| (Column A) 1–4 Family Residential Loans | Bil Mil Thou | | RCON B705 | | RCON B712 | RCON C393 | RCON C400 | | RCON B726 | RCON B733 | | RCON B740 | | RIAD 8747 | RIAD B754 | |
| | Dollar Amounts in Thousands | Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the | reporting pank with servicing retained or with recourse or other seller- | provided credit enhancements | description of the second structure of the second structure of the second structure second struct second structure second structu | RC-F or in Schedule RC, item 5) | | | Reporting banks unused commu- ments to provide liquidity to structures reported in item 1 | 4. Past due loan amounts included in | item 1: a. 30–89 days past due | | b. 90 days or more past due c. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other | seller-provided creat enmancements (calendar year-to-date): | a. Charge-offs | b. Recoveries |

Schedule RC-S—Continued

| | | | б.а. | 6.b. | 7.a. | 7.b. | | 8.8 | | 8.b. | | | | 9. | | 10. |
|--|-----------------------------|--|-----------|---|--|-----------|--|--------------------------------------|---|---------------|---|--|--|--|---|--|
| Column Other Lc Leases, Other As | Bil Mil Thou | | | | | | | | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | | | | DCON D780 | |
| Column commerc id Indust Loans | Bil Mil Thou | RCON B763 | RCON B502 | | RCON B766 | RCON B769 | | RIAD B772 | RIAD B775 | | | | | | | |
| (Column Other Consume Loans | Bil Mil Thou | | ; | | | | | | | | | | | | COM 5767 | |
| Column [Auto Loans | Bil Mil Thou | | | | | | | | | | | | | KCON B//9 | | |
| (Column C) Credit Card Receivables | Bil Mil Thou | RCON B762 | RCON B501 | | RCON B765 | RCON B768 | | RIAD B771 | RIAD B774 | | | | | | | |
| (Column B) Home Equity Lines | Bil Mil Thou | RCON B761 | RCON B500 | | RCON B764 | RCON B767 | | RIAD B770 | RIAD B773 | | | | | RCON B777 | | RCON B/84 |
| (Column A) 1–4 Family Residential Loans | Bil Mil Thou | | | | | | | | | | | | | RCON B776 | | RCON B783 |
| | Dollar Amounts in Thousands | 6. Amount of ownership (or seller's) interests carried as: a. Securities (included in Constants DC P or in School of DC | item 5) | b. Loans (included in Schedule RC-C) | Past due loan amounts included in interests reported in item 6.a: a 30–89 days past due | | b. 90 days or more past due 8. Charge-offs and recoveries on loan constrate included in interests remorted | in item 6.a (calendar year-to-date): | a. Charge-offs | b. Recoveries | For Securitization Facilities Sponsored 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, and other enhancements | 10. Reporting bank's unused commitments | to provide liquidity to other institutions' securitization structures |

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Schedule RC-S-Continued

| | | | 1. | | | 12. |
|---|-----------------------------|--|--|---------------|---|-------------------------------------|
| G) ans, and sets | Thou | | 96 | | 33 | |
| (Column G) All Other Loans, All Leases, and All Other Assets | Mil | | RCON B796 | | RCON B803 | |
| All Of All Of All Of | Bil | | ^w | | Å | |
| F) trial | Thou | | 95 | | 02 | |
| (Column F) Commercial and Industrial Loans | Mil | | RCON B795 | | RCON B802 | |
| U O D B | Bil | | Ж | | ж Ж | |
| er E) | Mil Thou | | 94 | | 5 | |
| (Column E) Other Consumer Loans | Mi | | RCON B794 | | RCON B801 | |
| ů č | 11 | | ж Х | | č | |
| â | Thou | | .93 | | 8 | |
| (Column D) Auto Loans | ž | | RCON B793 | | RCON B800 | |
| 0) | Ē | | Ω. | | с | |
| t oles | Thou | | 792 | | 799 | |
| (Column C) Credit Card Receivables | Ē | (4) (1) (1) (1) (1) | RCON B792 | | RCON B799 | |
| C) & | B | | Υ. | | Ľ | |
| Du | Thou | | 167 | | 798 | |
| (Column B) Home Equity Lines | ΜΪ | | RCON B791 | | RCON B798 | |
| 9 | B | | | | | |
| (A) nily stial | Mil Thou | | 06/ | | 797 | |
| (Column A) 1–4 Family Residential Loans | | | RCON B790 | | RCON B797 | |
| 0 ÷ œ | Bil | | | <u>с</u> , те | | |
| | in Thousands | e or other | e reporting | dit exposure | other seller- ments nro- | in item 11 |
| | Dollar Amounts in Thousands | Bank Asset Sales 11. Assets sold with recourse or other | seller-provided creat enhancements and not securitized by the reporting | bank | arising from recourse of other seller- provided credit enhancements nro- | vided to assets reported in item 11 |

Memoranda

| Memoranda Dollar Amounts i | Dollar Amounts in Thousands RCON Bii Mii | Thou |
|--|---|-----------|
| 1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement | nprovement | |
| | A249 | M 1a |
| | A250 | M.1.b. |
| Amount of retained recourse on these obligations as of the report date | 1.1.1 | |
| a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements | B004 BR05 | M.2.a. |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | A591 | M 2 C |
| c. Other financial assets (includes home equity lines) ¹ | | M.2.4 |
| d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end | F699 | W J H |
| and open-end loans) | | W.2.W |
| 3. Asset-backed commercial paper conduits: | | |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of | stters of the second | 6. |
| credit, subordinated securities, and other enhancements: | B806 | M 3a(1) |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B807 | M 3 a () |
| (2) Conduits sponsored by other unrelated institutions | | |
| b. Unused commitments to provide liquidity to conduit structures: | B808 | M 3 h (1) |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B809 | M 3 h (2) |
| (2) Conduits sponsored by other unrelated institutions | C407 | M.4. |
| 4. Outstanding credit card tees and thrance charges included in Schedule KC-S, held 1, column C | | |

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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 affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T-Fiduciary and Related Services

| | RCON | Yes | Tel Ma | No | |
|--|------|-----|----------------------|----|----|
| 1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) | A345 | | | | 1. |
| | | | | | |
| | RCON | Yes | 3.47 | No | |
| 2. Does the institution exercise the fiduciary powers it has been granted? | A346 | | 10-10-10 10-17-18 | | 2. |
| | | | | | |
| 3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) | RCON | Yes | | No | |
| to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) | B867 | | 1.1.28 | | 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 10, 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 22 quarterly, and Memorandum item 3
- · Items 23 through 26 annually with the December report, and
- Memorandum items 1, through 4 annually with the December report.

2, and Institutions with total fiduciary assets (item 10, 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 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, 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 13 annually with the December report, and
- · Memorandum items 1 through 3 annually with the December report.

| | | | | r — | | | | | | |
|--|----------|------------------|---------|----------|---------------|----------------|-----------------|-------------------------|-------------------------|------|
| | • | lumn A Inaged | | | (Col Non-N | umn E Vanad | | (Column C) Number of | (Column D) Number of | |
| | | ssets | | | | ssets | u | Managed | Non-Managed | |
| | | 33013 | | | 7. | 50010 | | Accounts | Accounts | |
| Dollar Amounts in Thousands | Tril Bil | Mil | Thou | Tril | Bil | Mil | Thou | | | |
| FIDUCIARY AND RELATED ASSETS | RC | ON 8868 | | | RCO | ON B869 | | RCON B870 | RCON B871 | |
| 4. Personal trust and agency accounts | | | | | | | | | | 4. |
| 5. Employee benefit and retirement-related | | | | | | | | | | |
| trust and agency accounts: | | | | | | | $\chi \to \chi$ | | | |
| a. Employee benefitdefined | RC | ON B872 | | | RCO | ON 8873 | | RCON B874 | RCON B875 | |
| contribution | | | | | | | | | | 5.a. |
| Employee benefit—defined | RC | ON B876 | | L | RC | ON B877 | | RCON B878 | RCON B879 | |
| benefit | | | | | | | | | | 5.b. |
| c. Other employee benefit and | RC | ON 8880 | | L | RC | ON 8881 | r | RCON B882 | RCON B883 | |
| retirement-related accounts | | | | | | | | | | 5.c. |
| | RC | ON B884 | | 1 | RC | ON B885 | 1 | RCON C001 | RCON C002 | |
| 6. Corporate trust and agency accounts | | | | | | | | | | 6. |
| Investment management and | R | ON B886 | | L | RC | ON J253 | | RCON B888 | RCON J254 | |
| investment advisory agency accounts | | | | | | | | | | 7. |
| 8. Foundation and endowment trust and | R | CON J255 | | <u> </u> | RC | ON J256 | | RCON J257 | RCON J258 | |
| agency accounts | |] | | | | | | | | 8. |
| | R | ON 8890 | | | RC | ON 8891 | , | RCON B892 | RCON B893 | |
| 9. Other fiduciary accounts | | | | | | | <u> </u> | | | 9. |
| 10. Total fiduciary accounts (sum of items 4 | R | ON 8894 | T | | RC | ON 8895 | <u>,</u> | RCON B896 | RCON B897 | |
| through 9) | | | | | | | | | | 10. |

Schedule RC-T—Continued

| | Ì. N | olumn / lanage Assets | d | | Non-N | umn E Aanag ssets | | (Column Number Manage Account | of d | Nu Non- | olumn Imber -Mana ccoun | of aged | |
|--|----------|-----------------------------|------------|------|--------|-------------------------|----------|--|------------|------------|----------------------------------|------------|-------|
| Dollar Amounts in Thousands | Tril Bil | Mil | Thou | Tril | Bil | Mil | Thou | | | a_{1} | | (4, .) | |
| Custody and safekeeping accounts Not applicable Individual Retirement Accounts, Health | | | | | RCC | N 8898 | | | | R | | 99 | 11. |
| Savings Accounts, and other similar | F | RCON J25 | э <u> </u> | | RC | ON J260 | - | RCON J26 | i 1 | R | CON J2 | 52 | |
| accounts (included in items 5.c and 11). | | | | | | | l | | | | | | 13. |
| FIDUCIARY AND RELATED SERVICES INC | OME | | | | Dollar | Amo | unts in | Thousands | RIAD | Bil | Mil | Thou | |
| 14. Personal trust and agency accounts | | | | | | | | | B904 | | | | 14. |
| 15. Employee benefit and retirement-related | | | | | | | | | | 99 (A. 194 | | | ł |
| a. Employee benefit-defined contribution | | | | | | | | | B905 | | | | 15.a. |
| b. Employee benefit-defined benefit | | | | | | | | | B906 | | | | 15.b. |
| c. Other employee benefit and retiremer | | | | | | | | | B907 | | | <u> </u> | 15.c. |
| 16. Corporate trust and agency accounts | | | | | | | | | A479 | | | | 16. |
| 17. Investment management and investment | | | | | | | | | J315 | | | | 17. |
| 18. Foundation and endowment trust and ag | | | | | | | | | J316 | | | | 18. |
| | | | | | | | | | 1 4 4 9 9 | L | 1 | 1 | 1 |

19. Other fiduciary accounts

20. Custody and safekeeping accounts

21. Other fiduciary and related services income

23. Less: Expenses.....

24. Less: Net losses from fiduciary and related services

25. Plus: Intracompany income credits for fiduciary and related services

Schedule RI, item 5.a).....

22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal

A480

B909

B910

4070

C058

A488

B911

Sirt 1

Segu

| Memoranda | Per | sonal Agen Inves agem | mn A) Trust cy and stment ent Ag ounts | and | Empl Reti | (Colui oyee l remer ist and Acco | Benefi nt-Rela d Ager | t and ated | (Column C) All Other Accounts | | | | |
|---|------|--------------------------------|---|---------|----------------------|--|-----------------------------|---------------|----------------------------------|------|---------|------|--|
| Dollar Amounts in Thousands | RCON | Bil | Mil | | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| 1. Managed assets held in fiduciary accounts: | | のない | 白豆木 | tery i | \mathbf{x}_{i}^{*} | R. | | | 4 A. | | A great | | |
| a. Noninterest-bearing deposits | J263 | | | | J264 | | | | J265 | | | | |
| b. Interest-bearing deposits | J266 | | | | J267 | | | | J268 | | | | |
| c. U.S. Treasury and U.S. Government | | an ai | \$4- B | si - Al | | | | | | | | | |
| agency obligations | J269 | | | | J270 | | | | J271 | | | | |
| d. State, county, and municipal obligations | J272 | | | | J273 | | | | J274 | | | | |
| e. Money market mutual funds | J275 | | | | J276 | | | | J277 | | | | |
| f. Equity mutual funds | J278 | | | | J279 | | | | J280 | | | | |
| g. Other mutual funds | J281 | | | | J282 | | | | J283 | | | | |
| h. Common trust funds and collective | | es surre | No. A | | | | | | · . 2.2 | 1995 | | | |
| investment funds | J284 | | | | J285 | | | | J286 | | | | |
| i. Other short-term obligations | J287 | | | | J288 | | | | J289 | | | | |
| j. Other notes and bonds | J290 | | | | J291 | | | | J292 | | | | |

AND PERCENT k. Investments in unregistered funds and J293 J294 J295 M.1.k. private equity investments.....



19.

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21.

22.

23.

24.

25.

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Schedule RC-T—Continued

| Memoranda—Continued | Per | sonal Agenc Inves | mn A) Trust a cy and tment ent Age punts | | Emple Reti | (Colur byee E remen st and Acco | Benefi it-Rela Agei | ated | | • | mn C) Accol | | |
|--|--------|-------------------------|---|-------|---------------|---|---------------------------|---|--------|-----------------|------------------------------------|--------------|--------|
| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| 1. I. Other common and preferred stocks | J296 | | | | J297 | | | | J298 | | | | M.1.I. |
| m. Real estate mortgages | J299 | | | | J300 | | | | J301 | | | | M.1.m |
| n. Real estate | J302 | | | | J303 | | | | J304 | | | | M.1.n. |
| o. Miscellaneous assets | J305 | | | | J306 | | | | J307 | | L | | M.1.o. |
| p. Total managed assets held in fiduciary | | $\{ g_i \}_{i=1}^{n}$ | 於 北京 | | | | 1 | | | | 194 | | |
| accounts (for each column, sum of | | S 75 | | | 1998 | | $\gg 2$ | | | $\frac{1}{2}$ | | ~ 7 | |
| Memorandum items 1.a through 1.o) | J308 | | | | J309 | | | | J310 | | | | M.1.p. |
| | | | | | 1 | (Colui anage | • | | Num | nber o | mn B) f Man ounts | | |
| Dallar | Amou | nte in | Thous | ande | | Bil | Mil | Thou | RCON | | | | |
| | | | | | | | | | | | | | |
| 1. q. Investments of managed fiduciary accounts | in adv | ised o | r spon | sored | 1244 | inter of t | est de se | (4.2 <u>0</u> 2.556 | J312 | l I | <u>. 19</u> 3 (1973) | 1963,765,753 | |
| mutual funds | ••••• | ••••• | ••••• | ••••• | J311 | | | | 1 3312 | 1 | | | M.1.q. |
| | Dol | llar An | nounts | in Th | ousan | | Num Iss | mn A) ber of ues | | Princip Out: | lumn I bal Am standii міі | ount | |
| 2. Corporate trust and agency accounts: | | | | | | | | цяў. П | | RC | ON 892 | 3 | |
| a. Corporate and municipal trusteeships | | | | | | B9 | 27 | | | | 1 | | M.2.a. |
| a. Opporate and municipal indices inpo | | | | | | | 1. I. I. | ${\mathbb Z}^n_{af}$, ${\mathbb T}^n_{af}$ | | R | CON J314 |) | |
| (1) Issues reported in Memorandum item 2. | a that | are in | defau | lt | | J3 | 13 | | | | | | M.2.a. |
| b. Transfer agent, registrar, paying agent, and | | | | | | | 29 | | | $\frac{1}{1}$ | | | M.2.b. |
| b. Transfer agent, registral, paying agent, and | | 001001 | uio ug | jonoj | | | t | | | | | | |
| | | | | | | (C | olumr | A) | 1 | (Colu | ımn B |) | |
| | | | | | | N | umbei | of | N N | larket | Value | of | |
| | | | | | | | Funds | 5 | | Fund | Asset | S | |
| | Dollar | Amou | unts in | Thou | sands | RCON | | | RCON | Bil | Mil | Thou | |
| 3. Collective investment funds and common trust | funds | | | | | | | | | | | | |
| a. Domestic equity | | | | | | B931 | | | B932 | | | | M.3.a. |
| b. International/Global equity | | | | | | B933 | | | B934 | | | | M.3.b. |
| c. Stock/Bond blend | | | | | | B935 | | | B936 | | | | M.3.c. |
| d. Taxable bond | | | | | | B937 | | | B938 | | | | M.3.d. |
| e. Municipal bond | | | | | | B939 | | | B940 | | | | M.3.e. |
| f. Short-term investments/Money market | | | | | | B941 | | | B942 | | | | M.3.f. |
| i. Onoreterm investments/woney market | | | | | | B943 | | | B944 | | | | M.3.g. |
| a Specialty/Other | | | | | | | | | | | | | |
| g. Specialty/Other h. Total collective investment funds (sum of Median Strength Strength | | | | | | | | | | | | | _ |

Schedule RC-T—Continued

| | Gro M | olumn ss Lo: lanage ccour | sses ed | Gro Non | olumn ss Lo: -Mana ccour | sses aged | 1 1 | olumn cover | ' | |
|--|----------|------------------------------------|--------------|------------|-----------------------------------|-----------------------------|-------|----------------|--|-------|
| Dollar Amounts in Thousands | RIAD | Mil | Thou | RIAD | Mil | Thou | RIAD | Mil | Thou | |
| 4. Fiduciary settlements, surcharges, and other losses: | 33 | | | | | $\mathcal{I}_{\mathcal{A}}$ | | | | |
| a. Personal trust and agency accounts | B947 | | | B948 | | | B949 | | | M.4.a |
| b. Employee benefit and retirement-related trust and agency | | | | | Zige : | | No. | | an a | |
| accounts | B950 | | | B951 | | | B952 | | | M.4.t |
| c. Investment management and investment advisory agency | | 265 | $\dot{\tau}$ | | (1), (1) | | R. | R CU | | |
| accounts | B953 | | | B954 | | | B955 | | | M.4. |
| d. Other fiduciary accounts and related services | B956 | | | B957 | | | B958 | | | M.4. |
| e. Total fiduciary settlements, surcharges, and other losses | | 9. P. | | | | | Ϋ́ς Υ | , | | |
| (sum of Memorandum items 4.a through 4.d) (sum of | 2.8 | | | | | | | | | |
| columns A and B minus column C must equal | | | (Hath | | 16 C | Φ^{+}_{i} | | | | |
| Schedule RC-T, item 24) | B959 | | | B960 | | | B961 | | | M.4. |

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

Name and Title (TEXT 8962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)



Schedule RC-V – Variable Interest Entities (FFIEC 041)

| | 1 | Dollar Amounts in Thousands |) Securit | Colun | | nicles | | (Colur SCP C | | | | Colun Other | nn C) VIEs | |
|----|---------------------|---|--------------|--|--------------------------|----------|------------|---|-----------------|------------------|---|----------------|--|------------------------|
| 1. | Ass inte be i | sets of consolidated variable rest entities (VIEs) that can used only to settle obligations the consolidated VIEs: | Occam | | | | | | | | | | | |
| | a. | Cash and balances due | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |
| | a. | from depository institutions | XXXX | | | | XXXX | | | 11100 | XXXX | | | 11100 |
| | b. | Held-to-maturity securities | XXXX | | | | XXXX | | | | XXXX | | | |
| | С. | Available-for-sale securities | XXXX | | | | XXXX | | | | XXXX | | | |
| | d. | Securities purchased under | | | | | N. C. Star | | | l | A. Alta | i C. Gale | | |
| | φ. | agreements to resell | XXXX | | <u> </u> | <u></u> | XXXX | | | T | XXXX | | | CARLES CONSTRAINT |
| | e. | Loans and leases held for | | | | | | | | | | L L | | |
| | 0. | sale | XXXX | | | T | XXXX | l in the second s | [| | XXXX | | | |
| | f. | Loans and leases, net of | | | | | | | | | | | | C |
| | | unearned income | XXXX | | | | XXXX | ľ | | | XXXX | | | |
| | g. | Less: Allowance for loan | | | | | | | | | | | | |
| | U | and lease losses | XXXX | | | | XXXX | ľ | | | XXXX | | | |
| | h. | Trading assets (other than | | | | | | | | -3 | 1997 - 1997 - 1997 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - | | 1×0 | |
| | | derivatives) | XXXX | | | ſ | XXXX | | | | XXXX | | | |
| | i. | Derivative trading assets | XXXX | | | | XXXX | | | | XXXX | | | |
| | j. | Other real estate owned | XXXX | | | | XXXX | | | | XXXX | | | |
| | k. | Other assets | XXXX | | | | XXXX | | | | XXXX | | | |
| 2. | | bilities of consolidated VIEs | | | | | | | | | | | | late Sector |
| | | which creditors do not have | | | | | | | | | | | | |
| | | ourse to the general credit of | | the start of the s | | | | | | | | | | |
| | | reporting bank | | | | | | | | | | | | |
| | а. | Securities sold under | | | 820-\$3 1 | | | COURT 1997 | | <u>0.48-87</u> | | | | |
| | | agreements to repurchase | XXXX | | | ļ | XXXX | | | | XXXX | | | |
| | b. | Derivative trading liabilities | XXXX | | | | XXXX | | | | XXXX | | | |
| | C. | Commercial paper | XXXX | | | <u> </u> | XXXX | | X () (| | XXXX | | | |
| | d. | Other borrowed money | xxxx | | <u>80, 2, 8, 80</u> I | 1 | XXXX | | Stan û swa L | Set Service I | XXXX | <u>.</u> | | <u> 전망자한 3일</u> |
| | • | (exclude commercial paper) Other liabilities | | | | | XXXX | | | | | | | |
| 3. | е. | other assets of consolidated | | i de la composición d | | 1 | | | ta kera | 1 | | | | |
| Э. | | is (not included in items 1.a. | | | | | | | | | 1 | | | |
| | | bugh 1.k above) | XXXX | | <u> </u> | T | XXXX | | | | XXXX | · | <u>, , , , </u> | <u>. esta dal</u> T |
| 4. | | other liabilities of | | e a juli | L | | | | ļ | 1 | | | | un de la |
| | | isolidated VIEs (not included | | | | | | | | | | | | |
| | | tems 2.a through 2.e above) | XXXX | | | <u> </u> | XXXX | | | | XXXX | | | Γ |

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, and Schedule RC-F, item 6.f, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE. 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.

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 appropriate to the amended data.

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

| | RCON | Yes | No |
|-----------|------|-----|----|
| Comments? | 6979 | | |

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