#### 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, <del>2010</del> 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

<ul> <li>(a) Credit cards</li></ul>	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)
<ul> <li>(1) Loans secured by real estate: <ul> <li>(a) Loans secured by 1–4 family residential properties</li> <li>(b) All other loans secured by real estate</li> <li>(c) Commercial and industrial loans</li> <li>(d) Loans to individuals for household, family, and other personal expenditures: <ul> <li>(a) Credit cards</li> <li>(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> </ul> </li> </ul></li></ul>	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)
<ul> <li>(a) Loans secured by 1–4 family residential properties</li></ul>	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)
<ul> <li>(a) Loans secured by 1–4 family residential properties</li></ul>	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)
<ul> <li>(b) All other loans secured by real estate</li> <li>(2) Commercial and industrial loans</li> <li>(3) Loans to individuals for household, family, and other personal expenditures:</li> <li>(a) Credit cards</li> <li>(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> </ul>	12 35 36 56 58 10			1.a.(2) 1.a.(3)(a) 1.a.(3)(b) 1.a.(4)
<ul> <li>(2) Commercial and industrial loans</li></ul>	35 36 56 58 10			1.a.(3)(a) 1.a.(3)(b) 1.a.(4)
<ul> <li>(a) Credit cards</li></ul>	35           36           56           58           10			1.a.(3)(b) 1.a.(4)
<ul> <li>(a) Credit cards</li></ul>	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 <sup>1</sup>		-		
(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 <sup>2</sup>	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:	<b>承任</b> 社	<b>登</b> 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.

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

<sup>&</sup>lt;sup>2</sup> 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 <sup>1</sup>	4070				5.a.			
b. Service charges on deposit accounts		5			5.b.			
c. Trading revenue <sup>2</sup>		)			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)			
<ul><li>(3) Tees and commissions non annucly sales</li></ul>		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.			
<ul> <li>Net gains (losses) on sales of loans and leases</li> <li>j. Net gains (losses) on sales of other real estate owned</li> </ul>		5			5.j.			
<ul> <li>k. Net gains (losses) on sales of other assets (excluding securities)</li> </ul>		-	1		5.k.			
<ul> <li>Net gains (losses) on sales of other assets (excluding securities).</li> <li>Other noninterest income*</li></ul>		7			5.1.			
	1000 0000000	1.1.1		9.97	4079			5.
<ul> <li>m. Total noninterest income (sum of items 5.a through 5.l)</li> <li>6. a. Realized gains (losses) on held-to-maturity securities</li> </ul>		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.

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

<sup>&</sup>lt;sup>1</sup> 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.

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

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### 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. <sup>-</sup>
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				<b>M</b> .:
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 <sup>n d</sup> 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	<b>_</b>	]
-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	<del>rear-t</del> 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			<b>_</b>	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			<b>_</b>	
-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			<b>_</b>	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			<b>_</b>	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			<b>_</b>	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			<b>_</b>	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			<b>_</b>	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			<b>_</b>	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			<b>_</b>	M. M. M.
9.	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>		RIAD 8757 8758 8759 8760 F186 C889 C889			<b>_</b>	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			<b>_</b>	M M M M
9.	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>		RIAD 8757 8758 8759 8760 F186 C889 C890 A251	Bil		Thou	M. M. M. M.
9.	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>	s	RIAD 8757 8758 8759 8760 F186 C889 C889 C890 A251 RIAD			<b>_</b>	M. M. M. M.
9.	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>	s	RIAD 8757 8758 8759 8760 F186 C889 C890 A251	Bil		Thou	M. M. M. M.
9.	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>	s	RIAD 8757 8758 8759 8760 F186 C889 C889 C890 A251 RIAD A530	Yes		No	M. M. M. M.
9. 10. 11.	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>	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	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>	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>	<ul> <li>Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</li> <li>a. Interest rate exposures</li></ul>	s	RIAD 8757 8758 8759 8760 F186 C889 C889 C889 C890 A251 RIAD A530	Yes Year-1		Thou       No	M. M. M. M.

<sup>1</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2000 (Report of Condition. 2010)
 <sup>2</sup> For example, a bank acquired on March 1, 2010, would report 20100301.
 <sup>2</sup> 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. <sup>1</sup>							
	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						

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# 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.						
<ol> <li>Net gains (losses) recognized in earnings on assets and liabilities th value under a fair value option:</li> </ol>	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.
<ol> <li>Cumulative effect of changes in accounting principles and counting principles and counting principles.</li> </ol>	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.
<ol> <li>Sale, conversion, acquisition, or retirement of capital stock,</li> </ol>	net (excluding treasury stock					
transactions)		B509				5.
6. Treasury stock transactions, net		B510				6.
<ol> <li>Treasury stock transactions, net</li></ol>		4356				7.
8. LESS: Cash dividends declared on preferred stock						8.
<ol> <li>LESS: Cash dividends declared on preferred stock</li></ol>		4460	1			9.
<ol> <li>10. Other comprehensive income<sup>1</sup></li> </ol>		B511				10.
<ol> <li>Other comprehensive income</li></ol>	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.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

<sup>&</sup>lt;sup>1</sup> 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 <sup>1</sup>								
	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 <sup>2</sup>	4644				4628				7.
8. Lease financing receivables	4266				4267				8.
9. Total (sum of items 1 through 8)	1 4000				4605				<b>9</b> .

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

<sup>2</sup> Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "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.	
<ol> <li>Memorandum items 2.a through 2.d are to be completed by bank \$300 million or more in total assets:<sup>2</sup></li> </ol>	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	
<ul> <li>3. Memorandum item 3 is to be completed by:<sup>2</sup></li> <li>banks with \$300 million or more in total assets, and</li> </ul>											
<ul> <li>banks with less than \$300 million in total assets that have loan finance agricultural production and other loans to farmers</li> </ul>											
(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) ......

<sup>2</sup> 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

<sup>&</sup>lt;sup>1</sup> 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
<ul><li><i>Report purposes.</i></li><li>2. Separate valuation allowance for uncollectible retail credit card</li><li>3. Amount of allowance for loan and lease losses attributable to re</li></ul>	fees and finance charges	C389 C390	99869 	9-9-864 		N   N
<ul> <li>charges</li> <li>Memorandum item 4 is to be completed by all banks.</li> <li>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)</li> </ul>	impaired loans accounted for in of Position 03-3) (included in	C781				] N

11

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### Schedule RI-E—Explanations

#### Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

<b></b>	<b>_</b> , ,		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					

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### 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 <sup>1</sup>		····· -	0081			<u> </u>	1.a.
b. Interest-bearing balances <sup>2</sup>			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 <sup>3</sup>		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 <sup>4</sup>	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 <sup>5</sup>			B993	<u> </u>			_ 14.a
b. Securities sold under agreements to repurchase <sup>6</sup>			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 <sup>7</sup>			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							

<sup>22.</sup> Not applicable

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

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

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

<sup>&</sup>lt;sup>4</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.

<sup>&</sup>lt;sup>5</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>&</sup>lt;sup>6</sup> Includes all securities repurchase agreements, regardless of maturity.

<sup>7</sup> 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 <sup>1</sup>		B530				26.b
c. Other equity capital components <sup>2</sup>		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 =	<ul> <li>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</li></ul>								
	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		

<sup>2</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

# 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			
<ol> <li>Balances due from depository institutions in the U.S.:</li> </ol>		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 <sup>1</sup>	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 <sup>2</sup>	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 <b>8</b> 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.

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



<sup>&</sup>lt;sup>2</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

## Schedule RC-B-Continued

					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		<b>I</b>		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 <sup>in tin</sup>	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	<b>&gt;</b>			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		

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### 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
<ul> <li>Other debt securities:</li> <li>a. Other domestic debt</li> </ul>												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 <sup>1</sup> ·	28		$\sim 1$		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	

<sup>1</sup> 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 <sup>2</sup>	0416				M.1.
<ol> <li>Maturity and repricing data for debt securities<sup>2, 3</sup> (excluding those in nonaccrual status):         <ul> <li>a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:<sup>4, 5</sup></li> </ul> </li> </ol>					
(1) Three months or less	A549				M.2.a.(1)
	A550		<b></b>		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)
<ul> <li>b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:<sup>4, 6</sup></li> </ul>					
(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)

<sup>&</sup>lt;sup>2</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

<sup>&</sup>lt;sup>3</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>&</sup>lt;sup>4</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>&</sup>lt;sup>5</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 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.

<sup>&</sup>lt;sup>6</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of 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: <sup>1</sup>					
(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	<b> </b>			M.4.a.
b. Fair value		8783	1			M.4.b.

<sup>1</sup> Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, 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. <sup>2</sup>			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	- <b>T</b>	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,

<sup>&</sup>lt;sup>2</sup> 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	<b>R</b> ()			1.126		南沿				a date of	格公	
must equal Schedule		$\mathbb{E} \in \mathbb{R}$	48	<b>G</b> rad	1.2					$\pm 35$	<b>永</b> 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.			<b>以</b> 特許			3. B. C. S.		
a. Trust preferred						款了					Hoz (				5 - C	<b>4</b>	
securities issued by					NY ANS	Q ( ) 4	1-1077 T	<u>े दिल्ल</u> T				77 (X) () 1		<b>8</b> - 83	265678 I		
financial institutions	G348	11.0		CARGE ALCON	G349	<b>r 2693</b> No. 14	S. States and	43.245.00	G350		8	and the second	G351				M.6.a.
<ul> <li>b. Trust preferred</li> </ul>									- <i>1</i> 5.14	2.35				$f_{\rm esc}$		$\{t_i\}$	
securities issued by	1.3	622.2	(4)						4.75		<b>松</b> 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 		<b>30</b> //	(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.
<ul> <li>d. 1–4 family residential</li> </ul>		電影	10月	<b>X</b> (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 <sup>2</sup> -	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)
<ul> <li>b. Secured by farmland (including farm residential and other</li> </ul>		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	
<ol> <li>Revolving, open-end loans secured by 1–4 family residential</li> </ol>			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		<b> </b>	┥──┤	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)
<ol> <li>Loans to depository institutions and acceptances of other banks</li> </ol>		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								<b>2.</b> 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.
<ul> <li>Other revolving clean plans</li></ul>			0/57		-				
all student loans)					- 2011				<u>6.c.</u>
<ol> <li>All sudent loansy.</li> <li>Loans to foreign governments and official institutions (including foreign</li> </ol>									
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 <sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, <del>2000</del>**, 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		<b>_</b>	<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.
<ul> <li>Leases to individuals for household, family, and other personal</li> </ul>		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.
<ol> <li>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)</li> </ol>					2122				12.

Zoto,

<sup>1</sup> 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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<sup>&</sup>lt;sup>2</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

					Sec. 112	() ()	and the second	14.2 × A.
<ol> <li>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):</li> </ol>	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. <b>2</b> .4 <b>8</b> .4				
<ul> <li>a. Construction, land development, and other land loans: <ul> <li>(1) 1-4 family residential construction loans</li> <li>(2) Other construction loans and all land development and other land loans</li> <li>b. Loans secured by 1-4 family residential properties</li> <li>c. Secured by multifamily (5 or more) residential properties</li> <li>d. Secured by nonfarm nonresidential properties: <ul> <li>(1) Loans secured by owner-occupied nonfarm nonresidential properties</li> <li>(2) Loans secured by other nonfarm nonresidential properties</li> </ul> </li> <li>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.</li> <li>(1) To U.S. addressees (domicile)</li> <li>(2) To non-U.S. addressees (domicile)</li> <li>(2) To non-U.S. addressees (domicile)</li> <li>(2) To non-U.S. addressees (domicile)</li> <li>(3) Tother loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)</li> </ul> </li> <li>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): <ul> <li>(1) Loans secured by farmland</li> <li>(2) Loans to individuals for household, family, and other personal expenditures: <ul> <li>(a) Credit cards</li> <li>(b) Automobile loans</li> <li>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> </ul> </li> <li>(5) Loans to foreign governments and official institutions</li> <li>(6) Other loans<sup>1</sup></li> <li>Memorandum item 1.f.(6)(a) is to be completed by:</li> </ul> </li> </ul>								
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> </b>					
(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 <sup>1</sup>		XXXX			anti interne interne			
Memorandum item 1.f.(6)(a) is to be completed by:								
Banks with \$300 million or more in total assets								
<ul> <li>Banks with less than \$300 million in total assets that production and other loans to farmers (Schedule RC-C percent of total loans</li> </ul>	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			

<sup>1</sup> 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	
<ol> <li>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:<sup>1,2</sup></li> <li>(1) Three months or less</li></ol>	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 <sup>3</sup>	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		$\sim 0.7$		
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.
<ul> <li>8. Closed-end loans with negative amortization features secured by properties:</li> <li>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</li></ul>	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						

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



<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 2.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.

<sup>&</sup>lt;sup>3</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>&</sup>lt;sup>4</sup> 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			<b>-</b>		
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					<del>.</del>	
(1) Secured by first liens		F581			1	M.10.a.(3)(b)(1
(2) Secured by junior liens		F582	L	<b>_</b>		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				<b>-</b>	
		F586				M.10.c.(1)
<ul> <li>(1) Credit cards</li></ul>	WITL INSERT (G)	F587				M.10.c.(2)
-(3) Other consumer loans (includes single paymen	t-installment. and all student loans)	F588			<u> </u>	<del>M.10.c.(3)</del>
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)
<ul><li>(2) Secured by farmland (including farm residential)</li></ul>	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)
<ul><li>(5) Secured by mutitarity (5 of more) residential properties.</li></ul>		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				
<ul> <li>(1) Credit cards</li> <li>(2) Other revolving credit plans</li></ul>	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		

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# 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			
<ul> <li>b. Commercial and industrial loans</li> <li>c. Loans to individuals for household, family, and other personal expenditures</li> <li>d. All other loans and all leases</li> </ul>	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		<del></del>		M.15.b.(2)
		<b>D</b> 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				
<ol> <li>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)):</li> </ol>	RCON	RCON Bil	Mil Thou	U		
<ul> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> </ul>	5564 5566 5568	5565 5567 5569		_		
<ul> <li>4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4<sup>1</sup> (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4<sup>1</sup>):</li> </ul>			1 kut+			
a. With original amounts of \$100,000 or less	5570	5571				
<ul> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> </ul>	5572 5574	5573 5575				

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





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	
<ol><li>Number and amount currently outstanding of "Loans secured by</li></ol>	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):	<b>N</b> (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.

FFIEC 041 Page RC-14 27

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.
<ol> <li>Securities issued by states and political subdivisions in the U.S.</li> </ol>	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)	. <b>F617</b>				<del>- 8.c.(3)</del>
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)
<ul><li>(1) Construction, failed development, and other failed loans</li></ul>	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.
<ul> <li>Loans to individuals for household, family, and other personal expenditures</li> </ul>	niya a				l
(i.e., consumer loans) (includes purchased paper):			г		1
(1) Credit cards	F633		$ \rightarrow $		M.1.c.(1)
<ul> <li>(1) Credit cards איז גער גער גער גער גער גער גער גער גער גער</li></ul>	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	$\Sigma_{C}$				
(Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.					1
5. Asset-backed securities:			<del></del>		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.
<ol> <li>7. Equity securities (included in Schedule RC-D, item 9, above):</li> </ol>					
a. Readily determinable fair values	F652				M.7.a.
<ul> <li>a. Readily determinable fair values</li> <li>b. Other</li> </ul>	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
<ol> <li>Deposits of:</li> <li>Individuals, partnerships, and corporations (include all certified and official checks)</li></ol>	B549 2202 2203 B551								B550 2520 2530 B552			
<ol> <li>5. Banks in foreign countries</li></ol>	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	() - <del>-</del>			······································
(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 , <sup>54</sup>		
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)						

<sup>1</sup> 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	
<ol> <li>Maturity and repricing data for time deposits of less than \$100,000:</li> <li>a. Time deposits of less than \$100,000 with a remaining maturity or next repricing</li> </ol>	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) <sup>3</sup>		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) <b>(</b> 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)

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

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

<sup>3</sup> Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

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

# Schedule RC-F—Other Assets

	Dollar	Amou	nts in Thousan	ds RCON	Bil	Mil	Thou	
1.	Accrued interest receivable <sup>1</sup>			B556				1.
2.	Net deferred tax assets <sup>2</sup>			2148				2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:						2.556	
	a. Mortgage loans			A519				3.
	b. Other financial assets			A520				3
4.	Replace							4
-5.	Life insurance assets					+		<del>-5</del>
	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

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

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

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

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

# Schedule RC-G—Other Liabilities

Dol	lar Amounts in Thou	sands	RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits <sup>1</sup>			3645				1.
b. Other expenses accrued and unpaid (includes accrued income taxes			3646				1.
2. Net deferred tax liabilities <sup>2</sup>			3049				2.
3. Allowance for credit losses on off-balance sheet credit exposures			B557				3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 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.

<sup>&</sup>lt;sup>1</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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<sup>&</sup>lt;sup>2</sup> 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						

.

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

	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 <sup>2</sup>		B559				3.
4. All other securities <sup>2, 3</sup> (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 <sup>5</sup>		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		$e_{10}$	$\sim 20$		
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
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>					精力的
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>			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

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

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

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

<sup>&</sup>lt;sup>4</sup> The asset size tests and the 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,

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

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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 <sup>•</sup>	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									<b>第</b> 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.
<ul> <li>d. Securities underwriting</li> <li>e. Other unused commitments:</li> </ul>		•••••	•••••	•••••	••••••	•••••	•••••		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 <sub>je</sub>	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			$\gamma_{ij}$			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		+	+	<b> </b>	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>	<b>秋</b> 天会书》。		ાજીન્દ્ર છે.	<u>. 368.05</u>	7.b.(2)

<sup>&</sup>lt;sup>1</sup> 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, <del>2009</del>, 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
<ul> <li>d. Notional amounts by remaining maturity:</li> <li>(1) Sold credit protection:<sup>2</sup></li> </ul>												
(a) Investment grade	G406				G407				G408			L
(b)Subinvestment grade	G409				G410	-			G411			1
(2) Purchased credit protection: <sup>3</sup>	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 <sup>-</sup>			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			<b>.</b>	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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<sup>&</sup>lt;sup>1</sup> 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.

 <sup>&</sup>lt;sup>2</sup> 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.
 <sup>2</sup> 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.

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# 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></b>	
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	. <b>L</b>	
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	
<ol><li>Total gross notional amount of</li></ol>	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								<b>计</b> 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		<del>.</del>							+	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	- <del> </del>	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	- <del> </del> -		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.<sup>1</sup>

				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		<ul> <li>(a) U.S. Government agency and</li> <li>(b) U.S. Government agency and</li> </ul>	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

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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)
<ul> <li>b. Purchased credit card relationships and nonmortgage servicing assets</li> </ul>	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.
<ul> <li>f. Foreclosed properties from "GNMA loans"</li> <li>g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)</li> </ul>	2150		3.g.
	ALC: NO		0.g.
<ol> <li>4. Not applicable</li> <li>5. Other borrowed money:</li> </ol>			
a. Federal Home Loan Bank advances:			
<ul> <li>(1) Advances with a remaining maturity or next repricing date of:<sup>1</sup></li> </ul>	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)		<b>和</b> 不要认为	
above) <sup>2</sup>	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: <sup>3</sup>	2 <b>2</b> 2		
(a) One year or less	. F060	<b>↓</b>	5.b.(1)(a)
(b) Over one year through three years	F061	<b>├</b> ──┤	5.b.(1)(b)
(c) Over three years through five years	. F062		5.b.(1)(c)
(d) Over five years	. <b>F063</b>		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item			<b>F</b> 1 (2)
5.b.(1)(a) above) <sup>4</sup>	. <b>B571</b>		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.

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

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<sup>&</sup>lt;sup>2</sup> Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

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

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

					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.
<ul> <li>b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))</li> </ul>	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.
		†	<b>†</b>	<b> </b>	-13.d
d. Other assets (excluding FDIC loss-sharing indemnification assets)	10402	. <u> </u>	1		

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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	
<ul> <li>(c) Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</li> </ul>	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	<b>M</b> 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> </b>	
(b) Automobile loans	XXXX	<b> </b>		
(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 <sup>1</sup>	XXXX			
Item 13.a.(5)(c)(1) is to be completed by:				
<ul> <li>Banks with \$300 million or more in total assets</li> </ul>				
<ul> <li>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</li> </ul>				
(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 <b>1</b>
(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			

<sup>1</sup> 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 <sup>2</sup>	XXXX
	b. Total assets of captive reinsurance subsidiaries <sup>2</sup>	XXXX

.

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

41

# 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.
<li>c. Secured by 1–4 family residential properties:</li>	65						f e la c			1993 ( ) 1993 ( )			
<ol><li>Revolving, open-end loans secured by</li></ol>							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	<b>—</b> —	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)
<ol><li>Loans to depository institutions and</li></ol>	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 <sup>1</sup>		1607		<u> </u>	<u> </u>	1608	<u> </u>	110 - 2011		4.
5. Loans to individuals for household, family, and							-						
other personal expenditures:							00 <sup>00</sup> x		<u></u>	-1	- <u>-</u>		<b>5</b> -
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 <sup>1</sup>					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.

<sup>&</sup>lt;sup>1</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "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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## 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	
<ul> <li>b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above</li> </ul>	xxxx	xxxx	xxxx	
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:				
<ul> <li>a. Loans secured by real estate:</li> <li>(1) Construction, land development, and other land loans:</li> </ul>				
(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				
<ul> <li>(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit</li> </ul>	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				
<ul> <li>d. Loans to individuals for household, family, and other personal expenditures:</li> <li>(1) Credit cards</li> </ul>	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):				
<ol> <li>Loans to depository institutions and acceptances of other banks</li> </ol>	xxxx	 xxxx	xxxx	
(2) Loans to foreign governments and official institutions	xxxx	XXXX	xxxx	
(3) Other loans <sup>1</sup>	XXXX	XXXX	XXXXX	
Item 11.e.(3)(a) is to be completed by:				
Banks with \$300 million or more in total assets				
<ul> <li>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</li> </ul>				
(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	

<sup>1</sup> 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		<del></del>	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	<b>F100</b>		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								
<b>-</b> .					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)

 <sup>&</sup>lt;sup>1</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 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	<b>新教</b>	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>		
<li>f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)</li>	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	<b> </b>			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 <sup>1</sup>	XXXX			www.eseraw.ebccome.co	XXXX						8.554.04532	
Memorandum item 1.f.(6)(a) is to be completed by:												
<ul> <li>Banks with \$300 million or more in total assets</li> </ul>												alariy (de Si Siyan Ala
<ul> <li>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</li> </ul>												
(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			

<sup>1</sup> 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: <sup>1</sup> 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,

<sup>1</sup> 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	<b>_</b>	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			<b></b>	8.0
9	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803			<u> </u>	9.

and

# Schedule RC-O—Continued

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	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						
	<ol> <li>Amount of deposit accounts (excluding retirement accounts) of more the second se</li></ol>	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)
	<ul> <li>Retirement deposit accounts of \$250,000 or less:<sup>1</sup></li> </ul>		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) <sup>3</sup>		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.

<sup>&</sup>lt;sup>1</sup> 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,

 <sup>&</sup>lt;sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.
 <sup>3</sup> 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 assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

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 <sup>2</sup> :		$\frac{1}{2}$		$Q_{2}$	
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 <b>9</b>	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,



<sup>&</sup>lt;sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, <del>2009,</del> Report of Condition.

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

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# Schedule RC-Q—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.

				<b>-</b>		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	<del>_</del>				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	<ol> <li>Available-fut-sale securities</li></ol>	<ol> <li>Federal lurius solu aria securines pareriased indor accomente to recell</li> </ol>			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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# 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 <sup>1</sup> (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 <b>EQUITY</b> securities <sup>1</sup> (report loss as a <b>positive</b>	N. A.E.S			
value)	A221	1	T	
<ol> <li>LESS: Accumulated net gains (losses) on cash flow hedges<sup>1</sup> (if a gain, report as a positive</li> </ol>				1455 E
value; if a loss, report as a negative value)	4336	Ī	T	45.55.00
5. LESS: Nonqualifying perpetual preferred stock	B588			
<ol> <li>6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries</li> </ol>	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		

<sup>1</sup> 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 <sup>1</sup>	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 <sup>1</sup>	7273		7204		31.
	7274		7206		32
32. Tier 1 risk-based capital ratio <sup>2</sup>	<u> </u>		7200		02.
33. Total risk-based capital ratio <sup>3</sup>	7275		7205		] 33.

<sup>&</sup>lt;sup>1</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

<sup>2</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

<sup>3</sup> The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

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.
	<b>RCON 2170</b>	RCON B644	<b>RCON 5320</b>	<b>RCON 5327</b>	RCON 5334	RCON 5340	
43 Total accets (sum of items 34 through 42)							43.

<sup>1</sup> 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 <sup>1</sup>	%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	<b>的情况的</b> 。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.

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

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

# 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)											<b>5</b> 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.(
				•

<sup>1</sup> 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

			<del>.</del>	<u>.</u>		2.a.	2.b.	2.c.	ઌં		<b>4</b> .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	<ul> <li>description of the second structure of the second structure of the second structure second struct second structure second structu</li></ul>	RC-F or in Schedule RC, item 5)			<ol> <li>Reporting banks unused commu- ments to provide liquidity to structures reported in item 1</li> </ol>	4. Past due loan amounts included in	item 1: a. 30–89 days past due		<ul> <li>b. 90 days or more past due</li> <li>c. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other</li> </ul>	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		<b>;</b>												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	<ul> <li>6. Amount of ownership (or seller's) interests carried as:</li> <li>a. Securities (included in Constants DC P or in School of DC</li> </ul>	item 5)	b. Loans (included in Schedule RC-C)	<ol> <li>Past due loan amounts included in interests reported in item 6.a:</li> <li>a 30–89 days past due</li> </ol>		<ul> <li>b. 90 days or more past due</li> <li>8. Charge-offs and recoveries on loan</li> <li>constrate included in interests remorted</li> </ul>	in item 6.a (calendar year-to-date):	a. Charge-offs	b. Recoveries	For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions	<ol> <li>Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other</li> </ol>	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		<sup>w</sup>		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.
<ol> <li>Amount of retained recourse on these obligations as of the report date</li></ol>	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) <sup>1</sup>		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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<sup>&</sup>lt;sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
<sup>2</sup> Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

# Schedule RC-T-Fiduciary and Related Services

	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.
<ul> <li>Employee benefit—defined</li> </ul>	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	<b></b>	1	RC	ON B885	1	RCON C001	RCON C002	
6. Corporate trust and agency accounts										6.
<ol><li>Investment management and</li></ol>	R	ON B886		L	RC	ON J253	<del> </del>	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, .)	
<ol> <li>Custody and safekeeping accounts</li> <li>Not applicable</li> <li>Individual Retirement Accounts, Health</li> </ol>					RCC	N 8898				R		99	11.
Savings Accounts, and other similar	F	RCON J25	э <u> </u>		RC	ON J260	<b>-</b>	RCON J26	i <b>1</b>	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.

20.

21.

22.

23.

24.

25.

60

# 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		$\{ g_i \}_{i=1}^{n}$	<b>於</b> 北京				1				194		
accounts (for each column, sum of		S 75			1998		$\gg 2$			$\frac{1}{2}$		$\sim 7$	
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			<b>t</b>						
						(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													
<ul> <li>g. Specialty/Other</li> <li>h. Total collective investment funds (sum of Median Strength Strength</li></ul>													_

# 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	$\dot{\tau}$		( <b>1</b> ), ( <b>1</b> )		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	$\Phi^{+}_{i}$				
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 -		$1 \times 0$	
		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			<b> </b>
	C.	Commercial paper	XXXX			<u> </u>	XXXX		<b>X</b> ( ) (	 	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)