Federal Financial Institutions Examination Council



Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2011

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

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

Report at the close of business September 30, 2008

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number

(20080030) (20090630) (RCON 9999)

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

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

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Disclosure of Estimated Burden

650

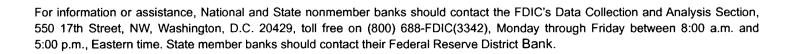
The estimated average burden associated with this information collection is 40.7 40.0 hours per respondent and is estimated to vary from 16 to/635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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Part I. Loans and LeasesRC-7, 8, 9, 10 Part II. Loans to Small Businesses and Small Farms (to be completed for the
June report only)RC-10a, 10b Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected
banks)
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Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C490)	Name (TEXT C495)
Title (TEXT C401)	Title (TEXT C496)
E-mail Address (TEXT C492)	E-mail Address (TEXT 4088)
Telephone: Area code/phone number/extension (TEXT C483)	Telephone: Area code/phone number/extension (TEXT 8802)
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9118)

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 C388)	Name (TEXT C371)
Title (TEXT C367)	Title (TEXT C372)
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (техт с374)

FAX: Area code/phone number (TEXT C370)

FAX: Area code/phone number (TEXT C375)

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

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

Primary Contact	Secondary Contact
Name (TEXT C437)	Name (TEXT C442)
Title (TEXT C438)	Title (TEXT C443)
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)
FAX: Area code/phone number (TEXT C441)	FAX: Area code/phone number (TEXT C446)
Third Contact	Fourth Contact
Name (TEXT 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 (техт св78)
FAX: Area code/phone number (TEXT C874)	FAX: Area code/phone number (TEXT C879)

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Consolidated Report of Income for the period January 1, 2008 - September 30, 2008 2009 - June 30, 2009 All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI-Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mit	Thou	
1. Interest income:				2.49	
a. Interest and fee income on loans:	6.65	Carlos a			
(1) Loans secured by real estate:		(1) (1) (1) (1) (1) (1)			
(a) Loans secured by 1-4 family residential properties	4435				1.a.(1
(b) All other loans secured by real estate					1.a.(1
(2) Commercial and industrial loans	4012				1.a.(2
(3) Loans to individuals for household, family, and other personal expenditures:		and the			
(a) Credit cards	B485				1.a.(3
(b) Other (includes single payment, installment, all student loans, and revolving credit		(\mathbf{x}_{i})		Sec. 194	•
plans other than credit cards)	B486				1.a.(3
(4) Loans to foreign governments and official institutions					1.a.(4
(5) All other loans ¹					1.a.(5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))					1.a.(6
b. Income from lease financing receivables				11	1.b.
c. Interest income on balances due from depository institutions ²			1		1.c.
d. Interest and dividend income on securities:		S. 1.	4		
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding		概人的			
mortgage-backed securities)			l		1.d.(1
(2) Mortgage-backed securities					1.d.(2
(3) All other securities (includes securities issued by states and political subdivisions in the		$\langle j_0 \rangle^*$		S. S. F	
U.S.)	Production in the second	T to the second s	T	and the state of the state	1.d.(3
e. Interest income from trading assets	·		+	+	1.e.
 f. Interest income on federal funds sold and securities purchased under agreements to resell 					1.c.
g. Other interest income					1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)			1	1 1	1.h.
2. Interest expense:	34. E.A.	1 873 (*)			1.11.
a. Interest expense.	2 2				
 (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized 		082671712 2014 - 100 1014 - 100	역 이상 이상 등이 1983년 - 1983년 - 1983 1983년 - 1983년 - 1983년 1983년 - 1983년		
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preadmonzed transfer accounts)	4508		lite, cara	and the second	2.a.(1
,	1000	 			2.0.(1
(2) Nontransaction accounts:	0093	in the second	<u> </u>		2.a.(2
(a) Savings deposits (includes MMDAs)	·			+ - 1	•
(b) Time deposits of \$100,000 or more		-		+ 1	2.a.(2
(c) Time deposits of less than \$100,000		<u> </u>	+	+	2.a.(2
b. Expense of federal funds purchased and securities sold under agreements to repurchase				+	2.b.
c. Interest on trading liabilities and other borrowed money	4105	L	1	L	2.c.

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

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

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Schedule RI—Continued

	Yea	r-to-date)	ן		
Dollar Amounts in Thousands	RIAD Bi	1	Thou			
2. Interest expense (continued):	A Starting	n tealtrain				
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)	1. 2. 4. 2	* 44 r		4074		3.
4. Provision for loan and lease losses				4230		4.
5. Noninterest income:	1. B. C. M. B.					
a. Income from fiduciary activities ¹	4070			5.a.		
b. Service charges on deposit accounts	4080			5.b		
c. Trading revenue ²	A220			5.c.		
d. (1) Fees and commissions from securities brokerage	C886			5.d.(1)		
(2) Investment banking, advisory, and underwriting fees and		0- 10-	1997 - S	0.0.(1)		
commissions	C888	T		5.d.(2)		
(3) Fees and commissions from annuity sales	C887			5.d.(2)		
(4) Underwriting income from insurance and reinsurance activities	C386			5.d.(3)		
	C387			5.d.(4) 5.d.(5)		
(5) Income from other insurance activities				5.e.		
e. Venture capital revenue				5.e. 5.f.		
f. Net servicing fees	P402		1			
g. Net securitization income		1	- 	5.g.		
h. Not applicable	5410			7		
i. Net gains (losses) on sales of loans and leases	CARC			5.i.		
j. Net gains (losses) on sales of other real estate owned	0400		 	5.j.		
k. Net gains (losses) on sales of other assets (excluding securities)	D 407		+	5.k.		
I. Other noninterest income*	A PROPERTY OF THE OWNER	Sec. 1.	44.6	4079		ר ₋
m. Total noninterest income (sum of items 5.a through 5.l)	1. A			3521		5.n
6. a. Realized gains (losses) on held-to-maturity securities	1. 1. 1. 10 March 10 March 201	() (1		3196		- 6.a
b. Realized gains (losses) on available-for-sale securities						_ 6.b
7. Noninterest expense:	4135	<u>(4-07-0477)</u>	Televine et			
a. Salaries and employee benefits	4135	38.01.22.54] • • • • • • • • •	7.a.		
 Expenses of premises and fixed assets (net of rental income) 	4047	Carl A Carl A	<u>1940-000</u> 	2		
(excluding salaries and employee benefits and mortgage interest)				_ 7.b.		
c. (1) Goodwill impairment losses	C216		a service and a service of the servi	7.c.(1)		
(2) Amortization expense and impairment losses for other			<u>849389</u> T			
intangible assets	C232		-	7.c.(2)		
d. Other noninterest expense*	4092		12.A#107.554	<u>7.d.</u>		7
e. Total noninterest expense (sum of items 7.a through 7.d)				4093		_ 7.e
8. Income (loss) before income taxes and extraordinary items and other						٦
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301		8.
9. Applicable income taxes (on item 8)				4302		9.
10. Income (loss) before extraordinary items and other adjustments				J	<u> </u>	7
(item 8 minus item 9)				4300		10.
11. Extraordinary items and other adjustments, net of income taxes*				4320		11.
12. Net-income (loss) (sum of items 10 and 11)			10,5349.0	4340		<u>172</u>

Replace with INSERT A

* Describe on Schedule RI-E-Explanations

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

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

INSERT A – FFIEC 041

- 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)
- 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)
- 14. Net income (loss) attributable to bank (item 12 minus item 13)

XXXX	
XXXX	
4340	

bodulo DL Continued

chedule RI—Continued DRAFI					FFIEC Page
emoranda \$1 billion or more in total assets. Dollar Amounts in Thousands		Year-te	o-date]	
emoranda +1 billion or more in total assets. Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	7
. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after					
August 7, 1986, that is not deductible for federal income tax purposes	4513		1 8 8 A 1	1	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI,		r Maria			
item 8)	8431				M.2.
B. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included			889092		
in Schedule RI, items 1.a and 1.b)	4313	NER ARCO		1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	M.3.
 Income on tax-exempt securities issued by states and political subdivisions in the U.S. 		1947 († 19 1		ADARA EL	
(included in Schedule RI, item 1.d.(3))	4507		<u> </u>	L	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole		l r	lumbe	<u>:r</u>	
number)	4150		N		M.5.
emorandum item 6 is to be completed by:1					
banks with \$300 million or more in total assets, and	34 M				
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		au de	「「「「」	之机。	
five percent of total loans.					
5. Interest and fee income on loans to finance agricultural production and other loans to farmers				And the	
(included in Schedule RI, item 1.a.(5))	4024				M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down		YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition ²	06			ŀ ·	M.7.
 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	8758 8759		Mil	Thou	M.8.a M.8.b
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 0. To be completed by banks with \$300 million or more in total assets: ¹	C889 C890				M.8.c M.8.d M.8.e M.9.a M.9.b
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	C890				M.8.d M.8.e M.9.a
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 0. To be completed by banks with \$300 million or more in total assets: ¹ Credit losses on derivatives (see instructions)	C890			No	M.8.d M.8.e M.9.a M.9.b
 credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading	C890 A251	Yes			M.8.d M.8.e M.9.a M.9.b M.10.
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 0. To be completed by banks with \$300 million or more in total assets: ¹ Credit losses on derivatives (see instructions)	C890 A251	Yes			M.8.d M.8.e M.9.a M.9.b M.10.
 credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading	C890 A251	Yes		No	M.8.d M.8.e M.9.a M.9.b M.10.
 credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading	C890 A251 RIAD A530	Yes Year-	to-date	No e	M.8.d M.8.e M.9.a M.9.b M.10.
 credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading	C890 A251 A251 A251 A530 A530	Yes Year- Bil	to-date	No P Thou	M.8.d M.8.e M.9.a M.9.b
 credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading	RIAD	Yes Year-1 Bil	to-date	No e	M.8.d M.9.a M.9.b M.10.
 credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading	RIAD	Yes Year-1 Bil	to-date	No P Thou	M.8.d M.8.e M.9.a M.9.b M.10.

DRAFT

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. , c) recognized in cornings on coasts and liabilities that are reported at f-i-Blat -ine (leese

Net gains (losses) recognized in earnings on a	ssets and liabilities that are reported at fair
value under a fair value option:	
a Net gains (losses) on assets	

F551 M.13.a. a. Net gains (losses) on assets..... (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific F552 M.13.a.(1) credit risk..... F553 M.13.b. b. Net gains (losses) on liabilities..... (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-F554 M.13.b.(1) specific credit risk

¹ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 200**, Report of Condition.

² For example, a bank acquired on March 1, 2008, would report 20080301.

Schedule RI-A—Changes in Equity Capita

Indicate decreases and losses in parentheses. Dollar Amounts in Thou	sands [RIAD	Bil	Mil	Thou	8
1. Total equity capital most recently reported for the December 31, 200, Reports of Condition	1					
and Income (i.e., after adjustments from amended Reports of Income)		3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting		14.15				
principles*		B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508				3.
4. Net income (loss) (must equal Schedule RI, item 12). 14). attributable to ban		4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock			S. 40			
transactions)		B509				5.
6. Treasury stock transactions, net		B510				6.
7. Changes incident to business combinations, net		4356				7.
8. LESS: Cash dividends declared on preferred stock	1	4470				8.
9. LESS: Cash dividends declared on common stock		4460				9.
10. Other comprehensive income ¹		B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)		4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule		1	28 T	1	$p_{n,j}$	
item 28). 27. a)	l	3210				12.

*Describe on Schedule RI-E—Explanations.

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

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

Part I. Charge-offs and Recoveries on Loans and Leases			(Column A) Charge-offs ¹				(Column B) Recoveries			
Part I includes charge-offs and recoveries through					ear-to	-date				
the allocated transfer risk reserve. Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
1. Loans secured by real estate:	Torn St.				45					
a. Construction, land development, and other land loans:		体之						M > 2		
(1) 1-4 family residential construction loans	C891				C892				1.a.(*	
(2) Other construction loans and all land development and other					1. 14	1.14				
land loans	C893				C894			· .	1.a.(2	
b. Secured by farmland	3584				3585				1.b.	
c. Secured by 1-4 family residential properties:	6.00					9. S.				
(1) Revolving, open-end loans secured by 1-4 family residential	1	2.54	(A)			; s (-)	15 4 5 2			
properties and extended under lines of credit	5411				5412			· ·	1.c.(1	
(2) Closed-end loans secured by 1–4 family residential properties:		14 X X X	$\frac{1}{2}$ (a)			100		A Brief	•	
(a) Secured by first liens	C234				C217			·	1.c.(2	
(b) Secured by junior liens	C235				C218				1.c.(2	
d. Secured by multifamily (5 or more) residential properties	3588				3589				1.d.	
e. Secured by nonfarm nonresidential properties:	41 94	84. j. j.				Setter.				
(1) Loans secured by owner-occupied nonfarm nonresidential	and Al M Sul - An An An An An An	Se 3.3								
properties	C895				C896				1.e.(1	
(2) Loans secured by other nonfarm nonresidential properties	C897				C898				1.e.(2	
 Loans to depository institutions and acceptances of other banks 	4481				4482			1	2.	
3. Not applicable		1. N. N.								
4. Commercial and industrial loans	4638				4608	T	T		4.	
5. Loans to individuals for household, family, and other personal				1						
expenditures:								94.98 ⁻⁰ -1		
a. Credit cards	B514				B515				5.a.	
b. Other (includes single payment, installment, all student loans,						25				
and revolving credit plans other than credit cards)	B516	Г	T T		B517				5.b.	
 Loans to foreign governments and official institutions 	4643		1		4627				6.	
7. All other loans ²	4644				4628				7.	
8. Lease financing receivables				1	4267				8.	
9. Total (sum of items 1 through 8)			1	1	4605		1		9.	

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

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

9

Schedule RI-B—Continued

Part I. Continued	(Column A) Charge-offs ¹			(Colu Reco					
Memoranda Dellas Amounte in Theusende		r			ear-to	-date		r	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land	5- 5-5-			1. E	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		- 10 T		
development activities (not secured by real estate) included in		Corria I			M. 19			138 M 28	
Schedule RI-B, part I, items 4 and 7, above	5409	2			5410	6296. IS 3	CAT 268,2011		M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with									
\$300 million or more in total assets: ²									
 Loans secured by real estate to non-U.S. addressees (domicile) 			. 2	2007 1			4		
(included in Schedule RI-B, part I, item 1, above)	4652			CHARACTER C	4662	S BORNA STALL	10.80 J.C.C.		M.2.a
 b. Loans to and acceptances of foreign banks (included in Schedule 									
RI-B, part I, item 2, above)	4654		200 A.S.A	- 1919 - Salar	4664	STACU 2.5.		2005-30 7 03	M.2.
c. Commercial and industrial loans to non-U.S. addressees (domicile)		9-053-0 1			4040				
(included in Schedule RI-B, part I, item 4, above)	4646		Z 499 (%)	0.1000.000	4618				M.2.
d. Leases to individuals for household, family, and other personal	F 105		2.00 KM 3	le in the second se I	C107	822-1-1 	5-072-023 I	63863 <u>6</u> 3	
expenditures (included in Schedule RI-B, part I, item 8, above)	F185	19 A.O.S.	1200	Carl and March	F187	. ¹			M.2.
3. Memorandum item 3 is to be completed by: ²	10 (J.								
 banks with \$300 million or more in total assets, and 									
 banks with less than \$300 million in total assets that have loans to 									
finance agricultural production and other loans to farmers	199								
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:									
Loans to finance agricultural production and other loans to farmers	4655		i ku jaku se T		4665		1997-240 	l I	
(included in Schedule RI-B, part I, item 7, above		1	i	I	4005				M.3.
Memorandum item 4 is to be completed by banks that (1) together with affilian									
outstanding credit card receivables (as defined in the instructions) that exceed									
report date or (2) are credit card specialty banks as defined for Uniform Bank	Perfor	mance	e Repo	ort	Calo	ndary	oor to	o-date	ו
purposes.					RIAD	nuary Bil		Thou	
4. Uncollectible retail credit card fees and finance charges reversed against					C388			inou	
included in charge-offs against the allowance for loan and lease losses)	•••••	• • • • • • • • • • •	•••••		L7999	I	1	I	M.4.

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

² The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

8	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2007,	Reports of Condition and Income			6.34	28 B.a.
(i.e., after adjustments from amended Reports of Income)	•	B522			
2. Recoveries (must equal part I, item 9, column B, above)		4605			
3. LESS: Charge-offs (must equal part I, item 9, column A, abo					
part II, item 4)					
I. LESS: Write-downs arising from transfers of loans to a held-		5523			
5. Provision for loan and lease losses (must equal Schedule RI		4230			
6. Adjustments* (see instructions for this schedule)					
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)		14.16	100 m		10° K_{\odot}
(must equal Schedule RC, item 4.c)		3123			

Memoranda	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part	II item 7 above	C435	Dii	19411		M.
Memorandum items 2 and 3 are to be completed by banks that (1)		13 M		6 (4		
have outstanding credit card receivables (as defined in the instruct	-		书 ;		1. A. A.	
of the report date or (2) are credit card specialty banks as defined	for Uniform Bank Performance			1 10		
Report purposes.		C 200	1897 (L.))	<u>- 10,500</u> [
2. Separate valuation allowance for uncollectible retail credit card	_	C389	(1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	. Alicha	1000 C	М.
 Amount of allowance for loan and lease losses attributable to r charges 		C390				M.
Memorandum item 4 is to be completed by all banks.				6 7 4	Yose -	
4. Amount of allowance for post-acquisition losses on purchased accordance with AICPA Statement of Position 03-3 (included in						
above)		C781				М.

* Describe on Schedule RI-E—Explanations.



11

Schedule RI-E—Explanations

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

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

		Year-to-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Other noninterest income (from Schedule RI, item 5.I)		\mathbf{r}	10		
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I	建制			ing .	
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		ļ		
e. Safe deposit box rent	C015				
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229				
g. Bank card and credit card interchange fees	F555				
h. TEXT 4461	4461				
i. 162	4462				
j. TEXT 4463	4463				
Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d	475 AN 475 AN				
a. Data processing expenses	C017				
b. Advertising and marketing expenses	0497				
c. Directors' fees	4136				
d. Printing, stationery, and supplies	C018		<u> </u>		
e. Postage	8403		<u> </u>		
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		ļ		
I. TEXT 4464	4464				
m. TEXT 4467	4467				
n. TEXT 4468	4468			<u> </u>	
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,				1. 19	
item 11) (itemize and describe all extraordinary items and other adjustments):					
a. (1) TEXT	4469	£			
(2) Applicable income tax effect					
b. (1) TEXT 4487	4487				
(2) Applicable income tax effect	C.X.				
	4489		1	1	
C. (1) $\begin{bmatrix} TEXT \\ 4489 \end{bmatrix}$	4409				

Schedule RI-E—Continued

		Year-t	o-date	•	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
 Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements): 		3			
a. <u>Cumulative effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option</u> b. [ES27]	F465 B527				4.a 4.b
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):				þ.	
a. 4499 TEXT b. 4499	4498 4499	Meta ser	Line self-rite		5.a 5.b
 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): 				\hat{f}_{i}	
a. <u>4521</u> b. <u>4522</u>	4521 4522				6.a 6.b
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):	RIAD	Yes	Note (47)	No	I
Comments?	4769		1.18		7.

Other explanations (please type or print clearly): (TEXT 4769) 12

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

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

	Dollar Amou	nts in Thou	isands	RCON	Bil	Mil	Thou
ASSETS							12
1. Cash and balances due from depository institutions (from Sched	ule RC-A):			1.14		Rolling	12
a. Noninterest-bearing balances and currency and coin ¹				0081			
b. Interest-bearing balances ²							
2. Securities:				1 Car		新闻	$\mu_{\rm sec}$
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754			<u> </u>
b. Available-for-sale securities (from Schedule RC-B, column D)							
3. Federal funds sold and securities purchased under agreements t				12.	1. Sec.		
a. Federal funds sold				B987			
b. Securities purchased under agreements to resell ³							
4. Loans and lease financing receivables (from Schedule RC-C):					$a_{g_{i}} \neq 0$		
a. Loans and leases held for sale							
b. Loans and leases, net of unearned income	B528				19. s. s.		
c. LESS: Allowance for loan and lease losses					in i	S. 19.	
d. Loans and leases, net of unearned income and allowance (ite				B529			
5. Trading assets (from Schedule RC-D)							
6. Premises and fixed assets (including capitalized leases)							
7. Other real estate owned (from Schedule RC-M)				2150			
8. Investments in unconsolidated subsidiaries and associated comp				2130			
9. Not applicable INSERT E	· · · · · · · · · · · · · · · · · · ·		,	1944 - M		an Andrea An Angrea	
IO. Intangible assets:							
a. Goodwill				3163		1	Î
b. Other intangible assets (from Schedule RC-M)				0426	Ì		
11. Other assets (from Schedule RC-F)							1
 Other assets (non-ochectale roor) Total assets (sum of items 1 through 11) 					1	1	1

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements, regardless of maturity.



INSERT E – FFIEC 041

.

9.	Direct and indirect investments in real estate ventures	XXXX		
•				

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200	1. at 1			13.a.
(1) Noninterest-bearing ¹	See.	2^{-1}	<u>)</u>		13.a.(1)
(2) Interest-bearing	1.58.4.64	$\sim 10^{-1}$		100	13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:	\overline{T}_{1}	$\mathcal{O}_{\mathcal{M}}$	e E s	1990 S	
a. Federal funds purchased ²	B993				14.a.
b. Securities sold under agreements to repurchase ³	B995				14.b.
15. Trading liabilities (from Schedule RC-D)	3548	89 865 - 1997			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under		2. Co. 1	(* . <u>.</u>)	North .	
capitalized leases) (from Schedule RC-M)	3190	accomments	A VINTER BRANC		16.
17. and 18. Not applicable		\mathbf{P}		10.47	
19. Subordinated notes and debentures ⁴	3200				19.
20. Other liabilities (from Schedule RC-G)	2930				20.
21. Total liabilities (sum of items 13 through 20)	2948	_			21.
22. Minority interest in consolidated subsidiaries	3000	anan managa	The Martin W.		22.
			1	£ 74	
EQUITY CAPITAL			1.3.1	1	
23. Perpetual preferred stock and related surplus24. Common stock	3838	ļ			23.
24. Common stock					24.
25. Surplus (exclude all surplus related to preferred stock).	3839				25.
26. a. Retained earnings	3632				26.a.
b. Accumulated other comprehensive income ⁵	B530				26.b.
27. Other equity capital components ⁶	A130		L		27.
28. Total equity capital (sum of items 23 through 27)	3210		\geq	\bot	28.
29. Jotal liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	3300		<u> </u>		29.

& Replace with INSERT B

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the \neg			
most comprehensive level of auditing work performed for the bank by independent external	RCON	Number	
auditors as of any date during 200%.	6724		M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the con- 6 = Review of the bank's financial statements by external auditors solidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 7 = Compilation of the bank's financial statements by external auditors
 - 8 = Other audit procedures (excluding tax preparation work)
 - 9 = No external audit work

INSERT C

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



INSERT B – FFIEC 041

- 22. Not applicable
- EQUITY CAPITAL
 - Bank Equity Capital
- 23. Perpetual preferred stock and related surplus
- 24. Common stock
- 25. Surplus (excludes all surplus related to preferred stock)
- 26. a. Retained earnings
 - b. Accumulated other comprehensive income
 - c. Other equity capital components
- 27. a. Total bank equity capital (sum of items 23 through 26.c)b. Noncontrolling (minority) interests in consolidated subsidiaries
- 28. Total equity capital (sum of items 27.a and 27.b)
- 29. Total liabilities and equity capital (sum of items 21 and 28)

	<u></u>	
3838		
3230		
3839		
3632		
B530		
A130		
3210		
3000		
XXXX		
3300		

INSERT C – FFIEC 041

To be reported with the March Report of Condition.			MM	DD	
2.	Bank's fiscal year-end date	XXXX		ĺ	

15

Schedule RC-A—Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. Exclude assets held for trading.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:		<u> </u>			
a. Cash items in process of collection and unposted debits			 	<u> </u>	1.a
b. Currency and coin	. 0080	1. S.		Alter and the second	1.b
 Balances due from depository institutions in the U.S.: a. U.S. branches and agencies of foreign banks 	0083	any say		14.12.1	2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S.					2.b
 Balances due from banks in foreign countries and foreign central banks: a. Foreign branches of other U.S. banks 	0073	and a	l I		3.a
b. Other banks in foreign countries and foreign central banks	0074				3.b
4. Balances due from Federal Reserve Banks	. 0090		ļ		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010				5.

Schedule RC-B—Securities

Exclude assets held for trading.

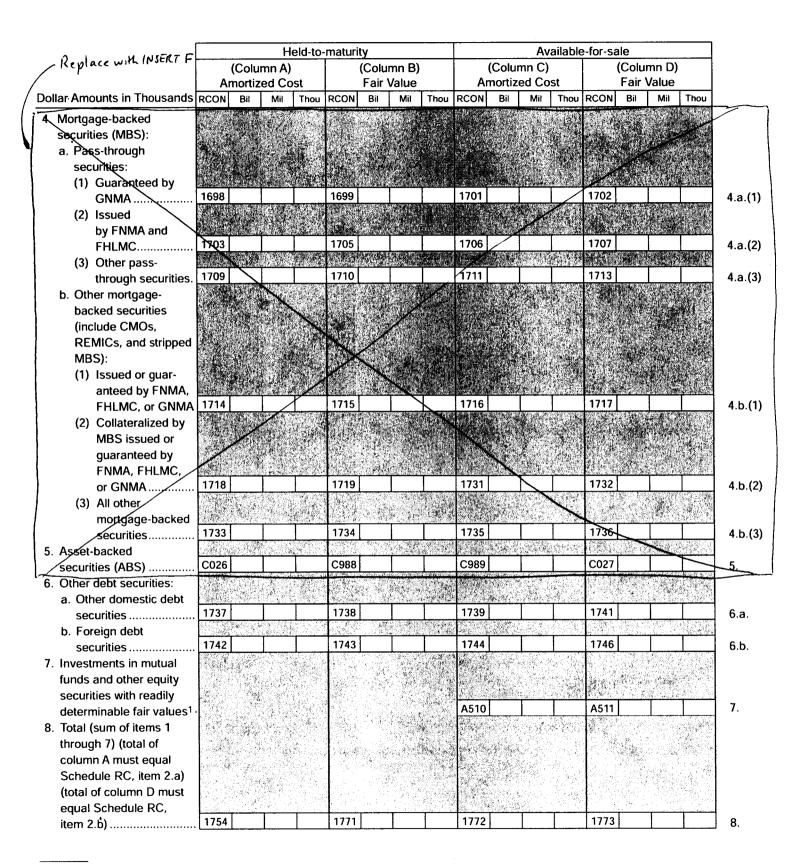
			н	eld-to-	maturi	ity					Av	ailable	e-for-sa	ale		
	A	mortiz	mn A) ed Co			•	mn B) Value				mn C) ed Co			•	mn D) Value	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. U.S. Treasury securities	0211				0213				1286				1287			
2. U.S. Government agency												調査の				
obligations (exclude		文人書			1.164			4	an a	$\sim 10^{\circ}$						
mortgage-backed	a sin						開始	14 - S		7. T.T.		13 633			9. B	CA STRACT
securities):				e size e s		All All All			1. 3584	$c_{n'} t' i $				17 S. S		
a. Issued by U.S.				te stad Konst			Ast.									
Government	1289	Revie (1	1	eografia T	1290		_spe⊵ I	<u>iovas</u> I	1291	1. 200	∑ska kir k I	<u>esta a</u>	1293	<u>1949</u> 3		
agencies ¹ b. Issued by U.S.	1205	an a) Markan		1230		1 (4,5,3)/2	1		W. Oak	1 176454		12.55			
Government-	1. 65									N_{i}^{i}						
sponsored agencies ²	1294	58 <u>69 6 7 8</u>		T	1295		T		1297	90			1298		T	
3. Securities issued by			er.		1 116 (8											
states and political subdivisions in the U.S	8496		14/948-12/2		8497			Sector of the X	8498	•. 1989: X • • • • • • • •	iowi, suolity	and the	8499	2.56	<u> </u>	

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

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

Schedule RC-B—Continued





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

INSERT F – FFIEC 041

4. Mortgage-backed																
securities (MBS):				이가 같은 1997년 1997년 1997년 1997년												
a. Residential pass-											$T_{\rm eff}$					
through securities:			-	in er par	말한같은		<u> Sec. 19</u>			्र्िखाः ।	- Ace	<u> (1997)</u>				
(1) Guaranteed by GNMA	xxxx				XXXX				xxxx				xxxx			
(2) Issued by FNMA																
and FHLMC	XXXX	-			XXXX				XXXX				XXXX			
(3) Other pass-through securities	xxxx				xxxx				xxxx				xxxxx			
b. Other residential						2010	5. (g) - (f)	1.4							i din	
mortgage-backed					1.25		10.00			ÂL.						
securities (include			e e e				$\mathbf{x}^{(i)}$									
CMOs, REMICs, and			1987년 전문을 가 1913년 - 1913년 - 1913년 1913년 - 1913년 -		2.5			$M \in \mathbb{R}$								
stripped MBS):								$S \sim C_{1}$							Sec. 2	
(1) Issued or																
guaranteed by																
FNMA, FHLMC, or																
GNMA	xxxx				хххх				xxxx				xxxx			
(2) Collateralized by																,
MBS issued or																
guaranteed by							ļ									
FNMA, FHLMC, or																
GNMA	XXXX	-			XXXX				XXXX				XXXX		ļ	
(3) All other residential																
MBS	XXXX		<u>l,, l</u>		XXXX	tister u			XXXX	<u> </u>	L	<u> </u>	XXXX	<u> </u>		1 194.04
c. Commercial MBS:		enginen Herrinan T								1	•		n en ak f Briten	<u></u>		
(1) Commercial pass-																
through securities .	XXXX				XXXX				XXXX				XXXX		[
(2) Other commercial														ŀ		
MBS	XXXX	<u> </u>	L Ł		XXXX		1	·	XXXX	<u> </u>	1,	ļ	XXXX	I		
5. Asset-backed securities and structured financial																
products:						a sa Ng			. e				1	전장		
•		<u> </u>	r T		· · · ·	· · ·			114	1	1		ľ	1		<u></u>
a. Asset-backed securities (ABS)														ļ		
b. Structured financial	XXXX	.[L1		XXXX	I	I		XXXX	1	<u> </u>	<u> </u>	XXXX	L	1	L
products:	1.1		· . k.									2 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1				
(1) Cash	XXXX	T	T T		XXXX	1			XXXX	Γ	T	Ī	xxxx	[ľ	T in the second
(2) Synthetic	XXXX				xxxx	· · · ·	1		XXXX	1			xxxx	<u> </u>		
(3) Hybrid	XXXX	1			XXXX				XXXX			1	XXXX			

Schedule RC-B—Continued

17

Memoranda

1. Pledged securities ¹ 0416 2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status): 0416 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: ^{3, 4} 0416 (1) Three months or less A549 (2) Over three months through 12 months A550 (3) Over one year through three years A551 (4) Over three years through five years. A552 (5) Over five years through 15 years. A553	Thou	
 2. Maturity and repricing data for debt securities^{1, 2} (excluding those in nonaccrual status): a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:^{3, 4} (1) Three months or less	м.:	M.1.
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 4} (1) Three months or less		
securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 4} (1) Three months or less (2) Over three months through 12 months (3) Over one year through three years (4) Over three years through five years (5) Over five years through 15 years		
with a remaining maturity or next repricing date of: ^{3. 4} A549(1) Three months or lessA549(2) Over three months through 12 monthsA550(3) Over one year through three yearsA551(4) Over three years through five yearsA552(5) Over five years through 15 yearsA553		
(1) Three months or lessA549(2) Over three months through 12 monthsA550(3) Over one year through three yearsA551(4) Over three years through five yearsA552(5) Over five years through 15 yearsA553		
(1) Three months of lossA550(2) Over three months through 12 monthsA550(3) Over one year through three yearsA551(4) Over three years through five yearsA552(5) Over five years through 15 yearsA553		
(3) Over one year through three years A551 (4) Over three years through five years A552 (5) Over five years through 15 years A553	M.:	M.2.a.(1
(4) Over three years through five years	M.:	M.2.a.(2
(5) Over five years through 15 years A553	M.:	M.2.a.(3
	м.:	M.2.a.(4
	M.:	M.2.a.(5
(6) Over 15 years A554	M.:	M.2.a.(6
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential	3134	
mortgages with a remaining maturity or next repricing date of: 3, 5	A Harris	
(1) Three months or less A555	M.:	M.2.b.(1
(2) Over three months through 12 months	M.:	M.2.b.(2
(3) Over one year through three years A557	M.:	M.2.b.(3
(4) Over three years through five years	M.:	M.2.b.(4
(5) Over five years through 15 years	M.:	M.2.b.(5
(6) Over 15 years A560	М.:	M.2.b.(6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude	33.20.5	
mortgage pass-through securities) with an expected average life of:6	1. 19 10 -	
(1) Three years or less A561	M.:	M.2.c.(1
(2) Over three years	M.:	M.2.c.(2
d. Debt securities with a REMAINING MATURITY of one year or less (included in	<u> (1997) </u>	
Memorandum items 2.a through 2.c above)		M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading	S. S. Or	
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) 1778	M.:	M.3.
 Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): 		
a. Amortized cost	M	M.4.a.
b. Fair value		M.4.b.

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

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

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

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

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

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

Schedule RC-B—Continued

_	-
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- 8	v

Memoranda—Continued	Held-to-maturity					Available-for-sale										
	(Column A) Amortized Cost				(Column B) Fair Value			(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Memorandum items 5.a	14-1-157 				の時	n de la composition de la comp				245						an a
hrough 5.f are to be		.	() .													
completed by banks with					144				$\sum_{i=1}^{n} i_{i}$	1.44	26		-0.		$\mathbf{x}_{i} \in \mathbf{R}$	
\$1 billion or more in total	1919					$\mathbf{Y}_{\mathbf{x}}$			1.7							
assets. ¹		$\xi_{\lambda} f$	221						557		$\sim 10^{\circ}$					
	の時代は	1		and the second	. 27											
5. Asset-backed securities				-p + p	1.1		$\mathbf{k}_{\mathbf{p}}$	Цų.	2450	244					(1) (1) (1)	
(ABS)(for each column,				19.51				der :								
sum of Memorandum				NA D				输入								
items 5.a through 5.f			Constant of		1.29						144			. A	i enti	
must equal Schedule	- 19 A.			ALC: N		100	6		払うが		jt i			S. 12.	(http://	Margar.
RC-B, item 5); 5, a) !		潮		1.1								\mathbf{i}				
a. Credit card		用品牌	1 <u>72</u> 006	<u></u>		10 P 1	95 C 3.	11 I. I. A.	B840		N 22 BA	24 (3 9 4)]	B841		1862-935 	84.85 4 8
receivables	B838				B839 B843	<u>.</u>			B840				B841			
b. Home equity lines	B842				+								B845 B849			$\left[\right]$
c. Automobile loans	B846	The second	Sales of Land		B847	- 	Line of the set	- 10 C - 7 -	B848		L 64 - 2 - 5 2 -	1	B849	b. • • • •	1.24	29696-1
d. Other consumer	Daca		6980))) 		A CONTRACTOR OF	Story in	21 14 S	SM (2) 	B852	2.25.13	(4)// (A))	B853	Here and	11.575 [75	
loans	B850				B851		l Ritsije	1969 V 2 19	8852		19533-26	<u> </u> 	8853	19 19] 1915-968	843.04.7
e. Commercial and	DOL 4	Star 1	k T	NARONA T		11	<u>863445</u>		DOFC		. en 15	> 14892 (I	DOET	\$Ø -4	*\$1\$E	100 C
industrial loans	B854				B855		<u> </u>		B856				B857		<u> </u>	<u>├</u> ───┤
f. Other	B858				B859		I	L	B860			L	B861			

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 200¹, Report of Condition.

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- Structured financial products by underlying collateral or reference assets (for each column sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):
 - a. Trust preferred securities issued by financial institutions
 - b. Trust preferred securities issued by real estate investment trusts
 - c. Corporate and similar loans
 - d. 1-4 family residential MBS issued or guaranteed by U.S. government– sponsored enterprises (GSEs)
 - e. 1-4 family residential MBS not issued or guaranteed by GSEs
 - f. Diversified (mixed) pools of structured financial products
 - g. Other collateral or reference assets

g							
nn,							
y s	XXXX	xxxx	XXXX		XXXX		
y ent							
lar	xxxx	xxxx	xxxxx xxxxx		xxxxx		
al							
) ial	XXXX	xxxx	 xxxx		xxxx		
Es	xxxx	xxxx	 xxxx		xxxx		
	XXXX	xxxx	xxxx		xxxx		
	xxxx	XXXX	xxxx		xxxx		

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 C by Ba \$300 Mill	umn A) Completed nks with ion or More I Assets ¹	To Be by	column B) e Completed All Banks	
Dollar Amounts in Thousands	RCON Bil	Mil Tho	u RCON I	Bil Mil Thou	
1. Loans secured by real estate:			一般。今		
a. Construction, land development, and other land loans:			100 A.		
(1) 1–4 family residential construction loans	20 H 2	a set	F158		1.a.(
(2) Other construction loans and all land development and other land loans			F159		1.a.(2
 b. Secured by farmland (including farm residential and other improvements) 			1420		1.b.
c. Secured by 1–4 family residential properties:				(B)	
 (1) Revolving, open-end loans secured by 1–4 family residential 					
properties and extended under lines of credit	le set strange		1797		1.c.(1
(2) Closed-end loans secured by 1–4 family residential properties:				A CONTRACTOR	
(a) Secured by first liens			5367		1.c.(2
(b) Secured by junior liens	1 201 0 1 2 1 1 C		5368		1.c.(2
d. Secured by multifamily (5 or more) residential properties		12.23	1460		1.d.
e. Secured by nonfarm nonresidential properties:	1. 1. 金字		299 S. S.		
(1) Loans secured by owner-occupied nonfarm nonresidential		(A_{ij}, B_{ij})	2. 医原尿		
properties			F160		1.e.('
(2) Loans secured by other nonfarm nonresidential properties			F161		1.e.(2
2. Loans to depository institutions and acceptances of other banks	ALC: NO STATE OF A STA		1288		2.
a. To commercial banks in the U.S.:		に表望る	Car at 1		
(1) To U.S. branches and agencies of foreign banks	B532			States & Socialis	2.a.(
(2) To other commercial banks in the U.S.	B533		3.3		2.a.(2
b. To other depository institutions in the U.S.	B534		and the second	1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -	2.b.
c. To banks in foreign countries:	C. C. Ka				
(1) To foreign branches of other U.S. banks					2.c.(*
(2) To other banks in foreign countries	B537		1.2.2%		2.c.(2
3. Loans to finance agricultural production and other loans to farmers			1590		3.
4. Commercial and industrial loans		<u></u>	1766		4.
a. To U.S. addressees (domicile)	1763				4.a.
b. To non-U.S. addressees (domicile)	. 1764				4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal			$F = \{2, 3, 5\}$		
expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	 Configuration of the second secon second second sec		B538		6.a.
b. Other revolving credit plans	·	i skri i	B539	and the second statements	6.b.
 C. Other consumer loans (includes single payment, installment, and all student loans) 			2011		6.c.
 Loans to foreign governments and official institutions (including foreign 					0.0.
central banks)			2081		7.
8. Obligations (other than securities and leases) of states and political					
subdivisions in the U.S.			2107		8.
9. Other loans			1563		9.
a. Loans for purchasing or carrying securities (secured and unsecured)	1545	T	A CARACTER		9.a.
 b. All other loans (exclude consumer loans) 	1564				9.b.

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

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Schedule RC-C---Continued

20

Part I. Continued

	То b \$300	Be Co y Bar 0 Millio	mn A) omple iks wit on or I Asset	ted h More	То	Be Co	mn B) omplet Banks		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	1
 Lease financing receivables (net of unearned income) a. Leases to individuals for household, family, and other personal 	- N	<u>'i</u>			2165				10.
expenditures (i.e., consumer leases) b. All other leases	F162 F163								10.a 10.b
 LESS: Any unearned income on loans reflected in items 1–9 above Total loans and leases, net of unearned income (sum of items 1 through 					2123				11.
10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)	10.00	"和不公,	1. Con 4 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 -	Section.	2122				12.

Memoranda Dolla	r Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (in Schedule RC-C, part I, and not reported as past due or nonaccrual in Sc						
Memorandum item 1):		F576			57620F1.00	
a. Loans secured by 1-4 family residential properties			VIZ:03		X 33 25	M.1.a
b. Other loans and all leases (exclude loans to individuals for hous personal expenditures)	,	1616	6.44 A			M.1.t
2. Maturity and repricing data for loans and leases (excluding those in nona		60 - 6 .		500		
a. Closed-end loans secured by first liens on 1-4 family residential prop	erties (reported in		2 L /	國利	Ceret	
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remai repricing date of: ^{2, 3}	ning maturity or next					
(1) Three months or less		A564	100 D 20 10			M.2.
(1) Three months through 12 months		A565				M.2.
(3) Over one year through three years		A566		<u> </u>		M.2.
(4) Over three years through five years		A567		 		M.2.
(4) Over time years through 15 years		A568				M.2.
(6) Over 15 years		A569				M.2.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 throu					122	
EXCLUDING closed-end loans secured by first liens on 1–4 family re						
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above)	, .				18 A.	
or next repricing date of: ^{2, 4}				2 ()		
(1) Three months or less		A570		T		M.2.
(2) Over three months through 12 months		A571				M.2.
(3) Over one year through three years		A572				M.2.
(4) Over three years through five years		A573				M.2.
(5) Over five years through 15 years		A574				M.2.
(6) Over 15 years		A575				M.2.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through					12,253,822 - 22,154,262,5	
with a REMAINING MATURITY of one year or less (excluding those i		A247		1	T	M.2.

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

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

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

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

Schedule RC-C—Continued

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Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Loans to finance commercial real estate, construction				A CONTRACTOR OF		
(not secured by real estate) included in Schedule F		2746				M.3.
 Adjustable rate closed-end loans secured by first lier 		Sec. 1	$\Delta h_{\rm b}/h$	a la		
(included in Schedule RC-C, part I, item 1.c.(2)(a), co		5370				M.4.
5. To be completed by banks with \$300 million or more					and a second sec	
Loans secured by real estate to non-U.S. addressee						
Schedule RC-C, part I, items 1.a through 1.e, column		B837				M.5.
Memorandum item 6 is to be completed by banks that (1			149	÷		
outstanding credit card receivables (as defined in the ins						
report date or (2) are credit card specialty banks as defir						
purposes.						
 Outstanding credit card fees and finance charges ind 	luded in Schedule RC-C, part I,			$\gamma \approx l$		
item 6.a		C391				M.6.
Memorandum item 7 is to be completed by all banks					Net to a	
7. Purchased impaired loans held for investment account			41	a de la	19 A.	
of Position 03-3 (exclude loans held for sale):			29. S.	$\sum_{i=1}^{n}$	19 . S.	
a. Outstanding balance		C779				M.7.a.
b. Carrying amount included in Schedule RC-C, par		C780				M.7.b.
8. Closed-end loans with negative amortization feature		3978				
properties:				29 P.		
a. Total carrying amount of closed-end loans with ne	gative amortization features secured by		A. (C.)	y see		
1-4 family residential properties (included in Sche	edule RC-C, part I, items 1.c.(2)(a) and (b))	F230				M.8.a.
Memorandum items 8.b and 8.c are to be completed	by banks that had closed-end loans	- 14				
with negative amortization features secured by 1–4	family residential properties (as reported		Sec.	* 77		
in Schedule RC-C, part I, Memorandum item 8.a.) a	s of December 31, 200 7 , ⁸ that exceeded	er (19 - 19 -	(1, 4)			
the lesser of \$100 million or 5 percent of total loans	and leases, net of unearned income	333	an tai			
(as reported in Schedule RC-C, part I, item 12, colui	mn B).	14	-1. iv.,	(ar ya	19.0°	
b. Total maximum remaining amount of negative am	ortization contractually permitted on	a fairs			4.5.0	
closed-end loans secured by 1-4 family residenti		F231	2186211.000			M.8.b.
c. Total amount of negative amortization on closed-		1.200				
properties included in the carrying amount reported		F232	a na thaite	2010/2010/2010		M.8.c.
9. Loans secured by 1–4 family residential properti			× 9,2 , 4	(228)) i		
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), an		F577	ani di Britti) Sector (774a)	M.9.
Memorandum items 10 and 11 are to be completed by		194	94 Q.			
included in Schedule RC-C, part I, items 1 through 9				en de la compañía de Compañía de la compañía		
10. Loans measured at fair value (included in Sched	ule RC-C, part I, items 1 through 9):	2 A 1933		*S.40 Yeri)		
a. Loans secured by real estate:			de la come		<u>Alver</u> a T	
(1) Construction, land development, and othe		F578		<u> </u>		M.10.a.(1)
(2) Secured by farmland (including farm resid		F579		1 2010-0	- AveOrt	M.10.a.(2)
(3) Secured by 1–4 family residential properti						
(a) Revolving, open-end loans secured by	- · ·	E E E E E	ad Aria		소생수	
extended under lines of credit		F580	bechly (V)	<u> </u>		M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 fami	•	FE01		<u>el de la compo</u>	가장지도는	
		F581				M.10.a.(3)(b)(1
(2) Secured by junior liens		F582		1	l	M.10.a.(3)(b)(2

 ⁵ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.
 ⁶ The \$300 million asset size test is generally based on the total assets reported on the June 30, 200, Report of Condition.

Schedule RC-C—Continued

22

Part I. Continued

Memoranda—Continued Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties	F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F584				M.10.a.(5)
b. Commercial and industrial loans	F585				M.10.b.
 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): 	1				
(1) Credit cards	F586				M.10.c.(1)
(2) Other revolving credit plans	F587				M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	F588				M.10.c.(3)
d. Other loans	F589				M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate:				(1 1)	
(1) Construction, land development, and other land loans	F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F591				M.11.a.(2)
(3) Secured by 1–4 family residential properties:	242		÷.,	6. A.	
(a) Revolving, open-end loans secured by 1–4 family residential properties and		1.20		$p_{i} \neq \gamma_{i}$	
extended under lines of credit	F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:		1			
(1) Secured by first liens	F593				M.11.a.(3)(b)(1
(2) Secured by junior liens	F594				M.11.a.(3)(b)(2
(4) Secured by multifamily (5 or more) residential properties	F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	F596				M.11.a.(5)
b. Commercial and industrial loans	F597				M.11.b.
 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): 	3900 	a (
(1) Credit cards	F598		27786002.2005.20	1 AM AND	M.11.c.(1)
(2) Other revolving credit plans	F599		1		M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans).		1	1		M.11.c.(2)
d. Other loans	F601		1		M.11.d.
		L	1	1	WI. I I.U.

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			Fair value of acquired loans and			(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
12.	requ of P inve busi acqu	ns (not subject to the uirements of AICPA Statement osition 03-3) and leases held for estment that were acquired in iness combinations with uisition dates in the current endar year:	RCON	e de la companya de la company Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
	a.	Loans secured by real estate	xxxx				XXXX				XXXX			
	b.	Commercial and industrial loans	xxxx				xxxx				xxxx			
	C.	Loans to individuals for household, family, and other personal expenditures	xxxx				xxxx				XXXX			-
	d.	All other loans and all leases	XXXX				XXXX				XXXX			

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13.	To be completed by banks that had construction, land
	development, and 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, 2008.
	Construction, land development, and other land loans with interest
	reserves:
	Amount of loops that provide for the use of interest reserves

- a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)
- b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases

RCON	Bil	Mil	Thou
XXXX			
RIAD			s agus tí
XXXX			
RCON			
XXXX			

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

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

2. Report the total number of loans currently outstanding for each of the

a. "Loans secured by nonfarm nonresidential properties" reported in

following Schedule RC-C, part I, loan categories:

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.

Number of Loans

13

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

Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of RCON items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT 5562 exceed \$100,000.)..... b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.1 (Note: Item 4,1 divided by the number of loans should 5563 NOT exceed \$100.000.) (Column A)

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

Part II. Loans to Small Businesses and Small Farms

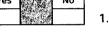
FFIEC 041 Page RC-10a 22a



2.a.

2.b.

(Column B)



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

Schedule RC-C—Continued

Part II. Continued

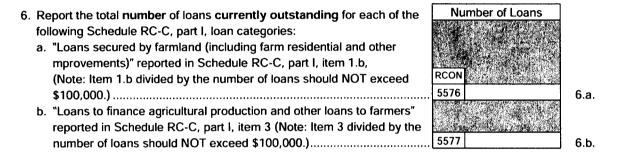
Agricultural Loans to Small Farms

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.

DRAFT



Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding				
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mi	Thou			
farmland (including farm residential and other improvements)" reported	S. S. C. Land Margan					
in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be		A sector a				
less than or equal to Schedule RC-C, part I, item 1.b):						
a. With original amounts of \$100,000 or less	5578	5579				
b. With original amounts of more than \$100,000 through \$250,000	5580	5581				
c. With original amounts of more than \$250,000 through \$500,000	5582	5583				
8. Number and amount currently outstanding of "Loans to finance		St. 20 12				
agricultural production and other loans to farmers" reported in	State Section 1		and the second			
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):	2015 A.	· · · · · · · · · · · · · · · · · · ·				
a. With original amounts of \$100,000 or less	5584	5585				
b. With original amounts of more than \$100,000 through \$250,000	5586	5587				
c. With original amounts of more than \$250,000 through \$500,000	5588	5589				

5.





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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.

, Replace with INSERT I

ASSETS 1. U.S. Treasury securities 3331 1. 1. U.S. Covernment agency obligations (exclude mortgage-backed securities) 3331 2. 2. U.S. Government agency obligations (exclude mortgage-backed securities) 3331 2. 3. Securities issued by states and political subdivisions in the U.S. 3533 3. 4. Mattgage-backed securities (MBS): 3534 4.a. a. Pass through securities issued or guaranteed by FNMA, FHLMC, or GNMA 3534 4.b. c. All other mortgage-backed securities issued or guaranteed by FNMA, EHLMC or GNMA 3535 4.b. c. All other mortgage-backed securities 3536 4.c. 5. Other debt structures 3536 4.c. 5. Other debt structures 5.0 6.a.(1) (2) Secured by real estate: 6.a.(2) 6.a.(2) (3) Secured by 1-4 family residential and other improvements) F604 6.a.(3)(a) (b) Closed-end loans secured by 1-4 family residential properties: 1.0 6.a.(3)(b)(1) (c) Closed-end loans secured by 1-4 family residential properties 6.1 6.a.(3)(c) (d) Closed-end loans secured by 1-4 family residential properties 1.0 6.a.(3)(c) (e) Closed-end loans secured by 1-4 fam	Kepine and	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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(2) Other revolving credit plans F616 6.c.(2) (3) Other consumer loans (includes single payment, installment, and all student loans) F617 6.c.(3) d. Other loans F618 6.d. 7. and 8. Not applicable 3541 9. 9. Other trading assets 3541 9. 10. Not applicable 3543 11. 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) 3546 13.a. LIABILITIES 3546 13.a. 13.a. 14. Derivatives with a negative fair value 3547 14.		•	F615		[6.c.(1)
(3) Other consumer loans (includes single payment, installment, and all student loans) F617 6.c.(3) d. Other loans F618 6.d. 7. and 8. Not applicable 3541 9. 9. Other trading assets 3541 9. 10. Not applicable 3543 11. 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) 3546 13.a. 13. a. Liability for short positions 3546 13.a. 13.a. b. Other trading liabilities F624 13.b. 14.			F616				
d. Other loans 6.d. 7. and 8. Not applicable 3541 9. Other trading assets 3541 10. Not applicable 3543 11. Derivatives with a positive fair value 3543 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 13. a. Liability for short positions 3546 b. Other trading liabilities 13.a. 14. Derivatives with a negative fair value 3547							• •
7. and 8. Not applicable 3541 9. 9. Other trading assets 3541 9. 10. Not applicable 3543 11. 11. Derivatives with a positive fair value 3543 11. 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 12. LIABILITIES 3546 13.a. 13.a. 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.							
9. Other trading assets 3541 9. 10. Not applicable 3543 11. 11. Derivatives with a positive fair value 3543 11. 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 12. LIABILITIES 3546 13.a. 5624 13.b. 14. Derivatives with a negative fair value 3547 14.						6393	÷ · · · ·
10. Not applicable 3543 11. 11. Derivatives with a positive fair value 3543 11. 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 12. LIABILITIES 3546 13.a. b. Other trading liabilities 546 13.a. 14. Derivatives with a negative fair value 3547 14.			3541				9.
11. Derivatives with a positive fair value 3543 11. 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 12. LIABILITIES 3546 13.a. b. Other trading liabilities 546 13.a. 14. Derivatives with a negative fair value 3547 14.							-
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 12. LIABILITIES 3546 13.a. 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.							11.
LIABILITIES 13. a. Liability for short positions b. Other trading liabilities 14. Derivatives with a negative fair value	-		3545				
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.	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •					
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.	LIABILITIES			xa Xa		na ingen StaEntonnen StaEntonnen	
b. Other trading liabilities F624 13.b. 14. Derivatives with a negative fair value 3547 14.			3546				13.a.
14. Derivatives with a negative fair value	2 ·		F624				
	5						
							15.

INSERT I – FFIEC 041

4. Mortgage-backed securities (MBS):				
a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	xxxx			
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	xxxx			
c. All other residential MBS	XXXX			
d. Commercial MBS	XXXX			
5. Other debt securities			9 0	
a. Structured financial products:				
(1) Cash	XXXX	Γ		
(2) Synthetic	XXXX			
(3) Hybrid	XXXX			
b. All other debt securities	XXXX			

.

Schedule RC-D—Continued

Memoranda

24

Dollar Amounts in Thousands	RCON Bil Mil	Thou
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,	And Art with	
items 6.a.(1) through 6.d):	计 标识 计子	(清集)
a. Loans secured by real estate:	BREAK STREAM	
(1) Construction, land development, and other land loans		M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F626	M.1.a.(2)
(3) Secured by 1–4 family residential properties:		
(a) Revolving, open-end loans secured by 1–4 family residential properties and	More the second second	
extended under lines of credit	. F627	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:		
(1) Secured by first liens		M.1.a.(3)(b)(
(2) Secured by junior liens		M.1.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties		M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	. F631	M.1.a.(5)
b. Commercial and industrial loans	. F632	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures		
(i.e., consumer loans) (includes purchased paper):	All All and a second	<u>ANNE I</u>
(1) Credit cards	. F633	M.1.c.(1)
(2) Other revolving credit plans	. F634	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		M.1.c.(3)
d. Other loans	. F636	M.1.d.
2. Not applicable	e Pere detail	行为的
2. & Loans measured at fair value that are past due 90 days or more for in nonaccrual status:		<u>γ</u> ~
a. Fair value	. F639	M. 3 .a.
b. Unpaid principal balance	. F640	M. 3 .b.
INSERT J 5		
Memorandum items ${\not\!\!\!4}$ through 10 are to be completed by banks that reported average	in the second second	(A The set
trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding	in the second second	e Adama
calendar quarters.		
5. A. Asset-backed securities:		
a. Residential mortgage-backed securities	- F641	<u>₩.4.a</u> .
b. Commercial mortgage-backed securities	F642	
a. k. Credit card receivables	. F643	M. 4.c .5.a,
6 હ્ય. Home equity lines	. F644	М.4 .d. 5.6
c. e. Automobile loans	. F645	M.4. 0. 5.c.
d, % Other consumer loans	. F646	M.4.f. 5.d.
୧. ଞ୍. Commercial and industrial loans	. F647	M.4 .g. 5.e.
f, h. Other	. F648	M.4.h. 5,f,
5. Collateralized debt obligations:		of the section of the
a. Synthetic		M.5.a.
b. Other		M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	. F651	M.6.
7. Equity securities:		
a. Readily determinable fair values		M.7.a.
b. Other		M.7.b.
8. Loans pending securitization	F654	M.8.

INSERT J – FFIEC 041

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	XXXX		
	b. Trust preferred securities issued by real estate investment trusts	XXXX		
	c. Corporate and similar loans	XXXX		
	d. 1-4 family residential MBS issued or guaranteed by U.S. government- sponsored enterprises (GSEs)	xxxx		
	e. 1-4 family residential MBS not issued or guaranteed by GSEs	XXXX		
	f. Diversified (mixed) pools of structured financial products	XXXX		
	g. Other collateral or reference assets	XXXX		
4.	Pledged trading assets:			
	a. Pledged securities	XXXX		
	b. Pledged loans	XXXX		

Schedule RC-D—Continued

25

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9,	×2.99	Alexandre			
that are greater than \$25,000 and exceed 25% of the item):	Ecce	\$5.989;	1. 1. 1. 1. S.		
a. TEXT F655	F655				M.9.a.
b. TEXT F656	F656				M.9.b.
C. TEXT	F657				M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item	· · · · ·	$\langle \{ e_i \} \rangle$		kel,	
13.b, that are greater than \$25,000 and exceed 25% of the item):	Sec. 1	e je f		1. Sec. 1.	
a. TEXT F658	F658				M.10.a.
b. TEXT F659	F659				M.10.b.
TEXT F660	F660		[M.10.c.

Schedule RC-E—Deposit Liabilities

			Tran	sactio	n Acco	unts			N		nsactio punts	on
	(Column A) Total transaction accounts (including total demand deposits)			l dei	its	(Column C) Total nontransaction accounts (including MMDAs)						
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	nn A) Міі	Thou	RCON	Bil	Mil	Thou
 Deposits of: Individuals, partnerships, and corporations (include all certified and official checks)	B549 2202 2203 B551			*	-				B550 2520 2530 B552			
 5. Banks in foreign countries	2213 2216								2236 2377			
item 13.a)	2215				2210				2385			

Memoranda

Memoranda Dollar Amounts in Thousands	[DOON]	01		T 1	1
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):	6835	ver state	NARANA I	1997 - 1998 -	1.4.1 -
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts					M.1.a.
b. Total brokered deposits	2365	74.6° (Q. 188		800 - 800	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): ¹		36.53	<u>, e të të t</u>		
(1) Brokered deposits issued in denominations of less than \$100,000	2343	No. Brite	12548 6444 2		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered			18 (4) (4) (4) T	S. Reca	
retirement deposit accounts	2344				M.1.c.(2)
d. Maturity data for brokered deposits:		ix , 0			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining				(1,2)	
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity		1. A.S.	$\cdots \mathrel{\mathrel{\scriptstyle\sim}} \mathscr{G}_{n}^{(i)}$		
of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.		$\geq b^{-1}$			
reported in item 3 above which are secured or collateralized as required under state law) (to					
be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:	3				
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
b. Total time deposits of less than \$100,000					М.2.Ь.
c. Total time deposits of \$100,000 or more				1	M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in					
Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233	<u> </u>	T		M.2.c.(1)
	· L. 200	I	1	1] 111.2.0.(1)

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

Schedule RC-E—Continued



Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	1
 Maturity and repricing data for time deposits of less than \$100,000: a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:^{1, 2} 					
(1) Three months or less	A579				M.3.a.(1
(2) Over three months through 12 months	1 5 0 0				M.3.a.(2
(3) Over one year through three years	1 4 5 0 1 1				M.3.a.(3
(4) Over three years	A582	erstrände för sögna för			M.3.a.(4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	A241	34 B.A	5 <u>- 5 -</u>		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 date of:^{1,4} 					M.O.D.
(1) Three months or less	A584				M.4.a.(1
(2) Over three months through 12 months	A585				M.4.a.(2
(3) Over one year through three years	I A COCI				M.4.a.(3
(4) Over three years	A587				M.4.a.(4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	A242		19-4-53 		M.4.b.

 ¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 ² Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

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

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

Schedule RC-F—Other Assets

D	ollar Amounts in Thousar	ds RCON	Bil Mil	Thou
1. Accrued interest receivable ¹		B556		
2. Net deferred tax assets ²				
3. Interest-only strips receivable (not in the form of a security) ³ on:		and the second	$\{ i, j \}$	
a. Mortgage loans		A519		
b. Other financial assets				
 Equity securities that DO NOT have readily determinable fair values⁴ 		1752		
5. Life insurance assets				
6. All other assets (itemize and describe amounts greater than \$25,000		199	88. S	5 () ()
item)		2168		
a. Prepaid expenses	2166		的保持 的	
b. Repossessed personal property (including vehicles)	1578			
c. Derivatives with a positive fair value held for purposes other		书装 花 雅		
than trading	C010			
d. Retained interests in accrued interest receivable related to				20 C 4
securitized credit cards	C436			
e. TEXT 3549	3549			
f. TEXT 3550	3550	2.2	2 9 A	
Q. TEXT 3551	3551	270	a starting of	
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).	·······	2160	17 - 19 - 19 - 19 - 19 - 19 - 19 - 19 -	······································

Schedule RC-G—Other Liabilities

D	ollar Amounts in Thous	ands RCON	Bil Mil	Thou
 a. Interest accrued and unpaid on deposits⁵ 		3645		
b. Other expenses accrued and unpaid (includes accrued income tax	(es payable)	3646		
2. Net deferred tax liabilities ²		1 1		
3. Allowance for credit losses on off-balance sheet credit exposures		B557		
4. All other liabilities (itemize and describe amounts greater than \$25,00	0 that exceed 25%			a de la com
of this item)		2938		
a. Accounts payable	3066			
b. Deferred compensation liabilities	C011			
c. Dividends declared but not yet payable	2932		学校でする	
d. Derivatives with a negative fair value held for purposes other				
than trading	C012			e, s
e. TEXT 3552	3552			
f. TEXT 3553	3553			
Q. TEXT 3554	3554			
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930		

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

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

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

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

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

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Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS		Ş			
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding	the star		Por to		
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities ²	B559				3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the	1.		1.40	C.M.S.	
U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:				24	
a. Total loans	3360				6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1–4 family residential properties	3465				6.b.(*
(2) All other loans secured by real estate	3466				6.b.(2
c. Commercial and industrial loans	3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:			200	刻香花	
(1) Credit cards	B561				6.d.(*
(2) Other (includes single payment, installment, all student loans, and revolving credit plans		¥ 9.		N. 6 S	
other than credit cards)	B562				6.d.(2
7. To be completed by banks with \$100 million or more in total assets.4			教授 。	3012	
Trading assets	3401		ļ		7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets ⁵	3368				9.
	2 国		. Е	教家	
LIABILITIES	1.1	Se		£.40	
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and			1		
preauthorized transfer accounts) (exclude demand deposits)	. 3485				10.
11. Nontransaction accounts:	144480 MARC	North Sec.	1.1.1		
a. Savings deposits (includes MMDAs)				ļ	11.a.
b. Time deposits of \$100,000 or more					11.b.
c. Time deposits of less than \$100,000					11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	. 3353				12.
13. To be completed by banks with \$100 million or more in total assets. ⁴	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	an a	ang karang Nationalan		
Other borrowed money (includes mortgage indebtedness and obligations under	1883 S		4 3 x	Same?	ļ
	1 (1	1	,

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
Memorandum item 1 is to be completed by.4				6
 banks with \$300 million or more in total assets, and 				Т. Э́с
 banks with less than \$300 million in total assets that have loans to finance agricultural 				
production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent				
of total loans.				
1. Loans to finance agricultural production and other loans to farmers	3386			

29

13.

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

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

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

⁴ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007. Report of Condition.

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

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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.

 Unused commitments: Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	1.a. 1.b. 1.c.(1)(a) 1.c.(1)(b) 1.c.(2) 1.d. 1.e. 2.a. 3.
 a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	1.b. 1.c.(1)(a) 1.c.(1)(b) 1.c.(2) 1.d. 1.e. 2. 2.a.
lines 3814 b. Credit card lines 3815 c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate: 3815 (a) 1-4 family residential construction loan commitments F164 (b) Commercial real estate, other construction loan, and land F164	1.b. 1.c.(1)(a) 1.c.(2) 1.d. 1.e. 2. 2.a.
 b. Credit card lines	1.c.(1)(a) 1.c.(1)(b) 1.c.(2) 1.d. 1.e. 2. 2.a.
 c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate: (a) 1–4 family residential construction loan commitments (b) Commercial real estate, other construction loan, and land 	1.c.(1)(b) 1.c.(2) 1.d. 1.e. 2. 2.a.
secured by real estate: (a) 1–4 family residential construction loan commitments (b) Commercial real estate, other construction loan, and land	1.c.(1)(b) 1.c.(2) 1.d. 1.e. 2. 2.a.
(a) 1–4 family residential construction loan commitments	1.c.(1)(b) 1.c.(2) 1.d. 1.e. 2. 2.a.
(b) Commercial real estate, other construction loan, and land	1.c.(2) 1.d. 1.e. 2. 2.a.
	1.c.(2) 1.d. 1.e. 2. 2.a.
development loan commitments F165	1.d. 1.e. 2. 2.a.
(2) Commitments to fund commercial real estate, construction, and land development loans	1.d. 1.e. 2. 2.a.
NOT secured by real estate	1.e. 2. 2.a.
d. Securities underwriting	2. 2.a.
e. Other unused commitments	2.a.
2. Financial standby letters of credit	ALC ALCORDON 2-A. R. MICH 198 (ALC)
a. Amount of financial standby letters of credit conveyed to others	3.
3. Performance standby letters of credit	
a. Amount of performance standby letters of credit conveyed to others 3822	3.a.
4. Commercial and similar letters of credit	4.
5. Not applicable	
6. Securities lent (including customers' securities lent where the customer is	
indemnified against loss by the reporting bank)	6.
INSERT K Purchased Protection (Column A) (Column B) Guarantor Bonoficiary	
Firster R Purchased Protection Guarantor Bonoficiary	
7. Credit derivatives: RCON Bil Mil Thou RCON Bil Mil Thou	
a. Notional amounts:	
(1) Credit default swaps C968 C969	7.a.(1)
(2) Total return swaps C970 C971	7.a.(2)
(3) Credit options C972 C973	7.a.(3)
(4) Other credit derivatives	7.a.(4)
b. Gross fair values:	
(1) Gross positive fair value C219 C221	7.b.(1)
(2) Gross negative fair value C220 C222	7.b.(2)
8. Spot foreign exchange contracts	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component	
of this item over 25% of Schedule RC, item 28, "Total equity capital")	9.
a. Securities borrowed 3432	9.a.
b. Commitments to purchase when-issued securities 3434	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the	
bank's behalf	9.c.
d. TEXT 3555 3555	9.d.
e. TEXT 3556 3556	9.e.
f. TEXT 3557	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component	
of this item over 25% of Schedule RC, item 28, "Total equity capital")	10.
a. Commitments to sell when-issued securities 3435	10.a.
b. TEXT 5592 5592	10.b.
C. TEXT 5593 5593	10.c.
d. TEXT 5594 5594	10.d.
e. TEXT 5595 5595	10.e.

"Item 3.a. is to be completed by banks with "I billion or more in total essets." - Item 2.a.is to be completed by banks with "I billion or more in total assets."

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

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C.	Notional amounts by regulatory	capital (treatr	nent:					ļ	RCON	Bil	Mil	Thou		
	(1) Positions covered under the	Market	Risk	Rule:	:										
	(a) Sold protection							•••••		XXXX					
	(2) All other positions:														
	(a) Sold protection														
	(b) Purchased protection that capital purposes		-		-			gulat	ory	xxxx					
	(c) Purchased protection that regulatory capital purpose									xxxx					
			Remaining Maturity of:												
		((One)) Ove Throu	ar		nn C ve Ye								
d.	Notional amounts by remaining maturity:														
	(1) Sold credit protection:	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
	(a) Investment grade	XXXX				xxxx				xxxx					
	(b) Subinvestment grade	XXXX				XXXX				xxxx	ļ				
	(2) Purchased credit protection:														
	(a) Investment grade	XXXX				XXXX				XXXX		L			
	(b) Subinvestment grade	XXXX				XXXX				xxxx		<u> </u>			

Schedule RC-L—Continued

31

Dollar Amounts in Thousands	RCON	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:		т. Д	$\mathbb{E}_{\mathrm{part}}$		See. 1	
a. Sales for which the reporting bank is the acquiring bank	C223					11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224					11.b.

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts				oreign	umn E Exchantracts	ange	(Column C) Equity Derivative Contracts					(Column D) Commodity and Other Contracts				
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou]	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal													1000					
sum of items 13 and 14):		RCO	DN 8693		ļ	RC	ON 8694		L,	RCO	DN 8695		<u> </u>	RCO	ON 8696	· · · · ·	4	
a. Futures contracts					╷╷]			,						12.a.	
		RCO	DN 8697	1	<u> </u>	RC	ON 8698	 	┝	RC	DN 8699	+		RCO	DN 8700	<u> </u>	4	
b. Forward contracts								L	 								12.b.	
c. Exchange-traded option contracts:		RCG	DN 8701	<u> </u>	 	RC	ON 8702	r	 	RCO	ON 8703	1	<u> </u>	RCG	ON 8704	<u> </u>		
(1) Written options	L	BC	ON 8705	L			ON 8706			PC	L DN 8707	1	<u> </u>	PC	L ON 8708	1	12.c.(
(2) Durchassed antions				1	† 1		1					T	<u> </u>			1	- 12.c.(
(2) Purchased optionsd. Over-the-counter option contracts:	L -	RC	L DN 8709	1	<u> </u>	RC	UN 8710	1	┢─┚	RC	L ON 8711	L	<u> </u> I	RC	L ON 8712	<u> </u>	12.0.0	
(1) Written options					+1		1				1	1			1	1	12.d.(
(1) Whiteh options		RC	DN 8713			RC	ON 8714			RC	DN 8715	<u>.</u>		RC	ON 8716	. 1] , 5.0.1	
(2) Purchased options			[Τ			1					1	11				12.d.(
		RC	ON 3450	•	1	RC	ON 3826			RC	ON 8719		1	RC	ON 8720		1	
e. Swaps] 12.e.	
13. Total gross notional amount of		RC	ON A126			RC	ON A127			RC	ON 8723	_		RC	ON 8724]	
derivative contracts held for trading																	13.	
14. Total gross notional amount of	$\mathcal{X}_{\mathcal{Y}}$	的法		÷.									1.2		KG		2000 2000	
derivative contracts held for		RC	ON 8725	· · · ·		RC	ON 8726			RC	ON 8727			RC	ON 8728		_	
purposes other than trading													्र संदर्भ स		L.G. 10-83		14.	
a. Interest rate swaps where the	¥						e a tanàn 1 Ngambana amin'ny fisiana					an a				as. Carrie		
bank has agreed to pay a		RC	DN A589 1	r		1.2							1		. Same		s. S	
fixed rate	44.5.26		 Northean	- Netaria:	\mathbf{r} \mathbf{v}									And a straight			14.a.	
15. Gross fair values of derivative										意。								
contracts:	<u></u>		ON 8733	- 29년 1873년 -	1.12.2	1 1 1 4 1 1 1	ON 8734	12120416	024 904	RC	ON 8735	<u>80. 808.125</u> 1	1000.00	RĊ	ON 8730	a (or startio) i	<i>.</i>	
a. Contracts held for trading:(1) Gross positive fair value			1	<u> </u>			T	1			1	1	1		1		15.a.	
		RC	ON 8737			RC	ON 8738	1		RC	ON 8739			RC	UN 8740)	1 '0.a.	
(2) Gross negative fair value				1			1				Γ	1					15.a.	
b. Contracts held for purposes other		-					share -		3.5					i a va isterationalista a secondariationalista a secondariationalist				
than trading:		RC	ON 8741	 		RC	ON 8742			RC	ON 8743	3		RC	ON 8744			
(1) Gross positive fair value] 15.b.	
		RC	ON 8745			RC	ON 8746			RC	ON 8747			RC	ON 8748	3		
(2) Gross negative fair value																	15.b.	

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

		olur anks uritie	s an	d	N F	(Column B) Monoline Financial Guarantors			Column C) Hedge Funds				S	ove	nn D reigi Imei	'n	(Column E) Corporations an All Other Counterparties				
16. Over-the counter derivatives:	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
a. Net current credit exposure	XXXX				xxxx				XXXX				XXXX				XXXX				
b. Fair value of collateral:								κM											옷을 눈 쉽		
(1) Cash – U.S. dollar	XXXX				XXXX				xxxx				XXXX				XXXX				
(2) Cash – Other currencies	xxxx				xxxx				xxxx				xxxx				xxxx				
(3) U.S. Treasury securities	xxxx				xxxx				xxxx				xxxx				XXXX				
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	xxxx				xxxx				xxxx			-	XXXX				xxxx				
(5) Corporate bonds	XXXX				XXXX				XXXX				XXXX				XXXX				
(6) Equity securities	XXXX				XXXX				XXXX		ļ	ļ	XXXX				XXXX				
(7) All other collateral	XXXX			ļ	XXXX				XXXX				XXXX				XXXX				
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	XXXX				xxxx				xxxx				xxxx				xxxx				

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands	S RCON Bil Mil Thou	
I. Extensions of credit by the reporting bank to its executive officers, directors, principal		
shareholders, and their related interests as of the report date:		
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal		
shareholders, and their related interests	6164	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all		1.0.
extensions of credit by the reporting bank (including extensions of credit to	r	
related interests) equals of exceeds the lesser of \$500,000 of 5 percent		4 6
		1.b.
2. Intangible assets other than goodwill:		
a. Mortgage servicing assets	3164	2.a.
(1) Estimated fair value of mortgage servicing assets	The second s	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets		2.b.
c. All other identifiable intangible assets		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426	2.d.
3. Other real estate owned:	A CARLES	
-a. Direct and indirect investments in real estate venturos		- 3.a .
s. All other real estate owned:		
a, Th Construction, land development, and other land	5508	3. b.(1) a.
6, 18, Farmland		3. b.(2) Ь
c, (S), 1–4 family residential properties		3. b.(3) с
d, A Multifamily (5 or more) residential properties		3. b.(4)- d
		3. b.(5) e
e, (5) Nonfarm nonresidential properties f, (6) Foreclosed properties from "GNMA loans"	C979	3. b.(6) f
Total (sum of itoms 2 a and 2 b) (must organ) Schodulo PC itom 7)	2150	
g, s. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		3.8 g.
4. Invostments in unconsolidated subsidiaries and associated companies: Not applicable		- 1 -
e. Direct and indirect investments in real estate ventures		4.8.
b. All other invostments in unconsolidated subsidiaries and associated companies	2130	4.b:
e Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		<u>-4.e.</u>
5. Other borrowed money:		
a. Federal Home Loan Bank advances:		
(1) Advances with a remaining maturity or next repricing date of: ¹		
(a) One year or less		5.a.(1)(a)
(b) Over one year through three years		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)		
above) ²		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)		5.a.(3)
b. Other borrowings:		
(1) Other borrowings with a remaining maturity or next repricing date of: ³		
(a) One year or less	F060	5.b.(1)(a)
-		5.b.(1)(a)
(b) Over one year through three years		
		5.b.(1)(c) 5.b.(1)(d)
(c) Over three years through five years		n(d
(d) Over five years	F063	0.0.(1)(0
(d) Over five years		
 (d) Over five years	B571	5.b.(2)
(d) Over five years		

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

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² Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

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

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

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Schedule RC-M—Continued

Dollar Amounts in Thousands RCON Yes No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities Bit Mit Thou	7.
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) TEXT 4087 http://	8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	9.
10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) RCON Bit Mil Thou b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, ************************************	10.a.
items 5.b.(1)(a)–(d))	10.b.

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- Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?
 Does the bank provide custody, safekeeping, or other services
- involving the acceptance of orders for the sale or purchase of securities?

RCON	YES	-	NO
XXXX			
	YES		NO
XXXX			

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

	(Column A) Past due 30 through 89 days and still accruing					Past o days o and	mn B) due 90 or mor I still ruing)		•	imn C) accrua		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
. Loans secured by real estate:	Activity	49. 24									- S	- 1979 (A) - 1974 (A)	
a. Construction, land development, and other			34					- 54			Sec. 1		
land loans:	- 11 A	教师		0.0									
(1) 1-4 family residential construction	· 行 (行)。	11.5 day	生型			1月1	6 Q.A.	di Marije		7 A -		1.20	
loans	F172				F174				F176				1.a.(1)
(2) Other construction loans and all land			6				\mathcal{A}	$\mathcal{F}\mathbf{E}_{i}$		設計		M. C.	
development and other land loans	F173				F175				F177				1.a.(2)
b. Secured by farmland	. 3493				3494	17 Mar 1 - La Maria Sensara Ma			3495				1.b.
c. Secured by 1-4 family residential properties:		1	3. A				(*** 4 *	S. Ja		(starts	e fysie st		
(1) Revolving, open-end loans secured by			S.					1.0			259		
1-4 family residential properties and		÷ 1/9	1 A S	k e J	262			MAN)	$\mathcal{L}_{\mathcal{F}}$				
extended under lines of credit	. 5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family								5 M (771 24		N defe	
residential properties:		14. TA	1999 (MC) (C.A.	13 - 21	22.7	34-126		$\mathcal{F}_{\mathcal{F}}$		A. A.		
(a) Secured by first liens	. C236				C237				C229				1.c.(2)
(b) Secured by junior liens	. C238				C239				C230				1.c.(2)
d. Secured by multifamily (5 or more) residential		N. We		$\sim 10^{-1}$	1 - A		C. Cat	$\mathbf{Y}_{\mathbf{r}} = \mathbf{V}_{\mathbf{r}}$	32-1		N. (2)	化合理	
properties	. 3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential	$c3d_{2}$	$\mathbf{Q}_{\mathbf{Q}}$	\mathcal{A}	计现			35 V.	23.G	S mar		1723		
properties:						2017-144) 2017-1440 2017-1440	(3)	b = j					
(1) Loans secured by owner-occupied				- 影響		1 E - 1			記念が	(A, \mathcal{I})			
nonfarm nonresidential properties	F178				F180	:			F182				1.e.(1)
(2) Loans secured by other nonfarm								an a			$\epsilon_{\rm s} < 10^{\circ}$		
nonresidential properties	F179				F181			Ĺ	F183				1.e.(2)
. Loans to depository institutions and				9 - 19	2. Jay			6				8.343	
acceptances of other banks	. B834				B835				B836		1		2.
. Not applicable					SPAL.				经产生	A Arrivan			
. Commercial and industrial loans	. 1606				1607				1608	[4.
. Loans to individuals for household, family, and	and the second s				2.7					99 S	48 (98) 1.5, 3		
other personal expenditures:						97. A.S.							
a. Credit cards	. B575				B576				B577				5.a.
b. Other (includes single payment, installment,					<u>《</u> 《法》								
all student loans, and revolving credit plans	56 - 5 - R 											and and a second se	
other than credit cards)	. B578				B579				B580				5.b
b. Loans to foreign governments and official					$\{q_{i},q_{i}\}_{i=1}^{k_{i}}$		6.5.C.//	5.4 25.4	(1) (1) (1)	89 J.			
institutions	5389				5390				5391				6.
All other loans ¹	. 5459				5460				5461				7.
3. Lease financing receivables	1226				1227	1			1228	[8.
. Debt-securities and other assets (exclude		1994 1997	1. 1935 1. 1935		Alexandra	0. 	12. S		1. W. C.			2.00 N. 2 M. 199	-
other real estate owned and other repossessed				n anger siy Tanggar siy									1
assets)	3505	T	1		3506		T	T	3507	f	-		9.

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

Replace with INSERT N

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- Other assets (exclude other 9. real estate owned and other repossessed assets):
 - (a) Trading assets
 - (b) All other assets (including available-for-sale and held-

ther assets (exclude other eal estate owned and other epossessed assets):		1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 -				
a) Trading assets	xxxx		xxxx		XXXX	
 All other assets (including available-for-sale and held- to-maturity securities) 	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.

		Pasi 30 thro days a	5	9		Past o days o and	mn B) due 90 or mor I still ruing)		•	imn C) accrual		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613		11 X00 2 10 X 10 X 10 X 10 X 10 X 10 X 1		5614	a Marchaela			10.
 a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked 										1.45 (元 (注意)			
"GNMA loans")	5615	S. 20. 10. 3	1. A.	17 Se (20 M)	5616	Er standage for		27. al	5617	8. XX X 1993	a sort Antonio		10.a.
 Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase 			44										
included in item 10 above	C866				C867				C868			L	10.b.



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Schedule RC-N—Continued

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Memoranda Dollar Amounts in Thousands	30 da	(Column A) Past due 30 through 89 days and still accruing				Past days an	umn B) due 90 or more d still ruing)		umn C) accrual	-
1. Restructured loans and leases included in	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON Bil	Mil Thou	
Schedule RC-N, items 1 through 8, above	唐 道。	à. Na		1. 4		5.10 B.					
(and not reported in Schedule RC-C, Part I,				× 4.				24. Q/			
Memorandum item 1):			42	1.0		- 3					
a. Loans secured by 1–4 family residential	F661	26/69/7		1997 (N	F662	2. ((C) (() () () () () () () () () () () ()			F663		
properties			No.	1.201	F002	3891 S. 6			[[[[[[[[[[[[[[[[[[[[M.1.
b. Other loans and all leases (exclude loans											
to individuals for household, family, and	1658	874 J. NS 8	00.57-57F		1659				1661		M.1.
other personal expenditures)	···		side.	14293					1. W. C. V.		141.1.1
construction, and land development activities									行 "你们的"。		
(not secured by real estate) included in	South and	- 15-		πk		一方相		36.5		$\chi = 1/2$	
Schedule RC-N, items 4 and 7, above	6558				6559				6560		M.2.
3. Memorandum items 3.a. through 3.d are to be				Ω.	100				1.2.1460	162 N	
completed by banks with \$300 million or more											
in total assets:1		÷.,			3.3					5 a 14 d	
a. Loans secured by real estate to non-U.S.			劉本。	(\cdot, \cdot)			4.5			2 P	
addressees (domicile) (included in		d Aliens	的名称		1010	0:12 G I		:			
Schedule RC-N, item 1, above)	1248	My Sugar	- A	A	1249	C.C. Sinta		1	1250		M.3.
b. Loans to and acceptances of foreign banks	5380	<u>1888</u>		<u>intist int</u>	5381	Capital Contraction		AREA THE	5382	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1
(included in Schedule RC-N, item 2, above)			13		3301	an training	See 2 See	1 1911 : 1919)	3302	KARK	M.3.
c. Commercial and industrial loans to non-U.S.		Ē.								5-19 A 19 10 1	
addressees (domicile) (included in Schedule RC-N, item 4, above)	1254				1255				1256		M.3.
d. Leases to individuals for household, family,		K) No			\$Q.(-	Mile -		15			1
and other personal expenditures (included		$\{ f_{i} \}_{i \in I}$			$\{ \{ i,j\} \}$	623					
in Schedule RC-N, item 8, above)	F166				F167				F168		M.3.
							法》《集				
Memorandum item 4 is to be completed by:1											
 banks with \$300 million or more in total assets 										고를 알고 문	
 banks with less than \$300 million in total 	- 3: J	Latras	1993 (1994) 1993 (1994)	$\mathcal{H}_{\mathcal{F}} = \mathcal{H}_{\mathcal{F}}$		3 4 6			A State		
assets that have loans to finance agricultural											
production and other loans to farmers						1. 1. j.			「「「「「「」」」	ી તે મહા	
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:				4476						가는 여전이	
4. Loans to finance agricultural production							5.6				
and other loans to farmers (included in			羅								
Schedule RC-N, item 7, above)	1594				1597				1583] M.4.
5. Loans and leases held for sale and loans							${\bf f}_{\rm es}={\bf f}_{\rm es}^{\rm e}$		and the second	AN PARK	[
measured at fair value (included in Schedule											
RC-N, items 1 through 8, above):					<u>1983)</u>	<u>p de la</u>		<u>} - A</u>			
a. Loans and leases held for sale	C240		ang tara	<u> </u>	C241	<u> </u>	1		C226	A CONTRACTOR	M.5.
b. Loans measured at fair value:				<u> </u>	15.44	<u>a (a)</u> 1		<u>CaR</u>		1 I	4
(1) Fair value	F664				F665	+· · ·			F666	+	M.5
(2) Unpaid principal balance	F667			1	F668	I		1	F669		M.5

¹ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Past o	mn A) lue 30 89 da			(Colui Past d tays o	lue 90)					
Memorandum item 6 is to be completed by	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
panks with \$300 million or more in total assets:1		in the		his !									
6. Interest rate, foreign exchange rate, and other-													
Commodity and equity contracts:	6.6	(λ, ω)	江口会社	the sector		$(x) \to (0)$	n i Eli	in King					
Fair value of amounts carried as assets	3529				3530				M.6.				
Derivative									·····		1	T	1
									RCON	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.		•••••							C410				M.7
8. Nonaccrual assets sold during the quarter									C411] м.e

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

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

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter 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 E	Bil Mil Tho	
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.
3. Not applicable			
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I)	28.25.20		
of the Federal Deposit Insurance Act and FDIC regulations	F238		4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on	5220	1 I	-
allowable exclusions	F239		5.
INSERT O			
Memorandum Dollar Amounts in Thousands		3il Mil Tho	u
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of			
Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1	W. W. W.		
less item 2):		and shows	
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:1		all and a la	
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	F049		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) Number	and set of a	e to pert	
of \$100,000 or less (to be completed for the June report only) F050		· 气· 共产4件	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:1	1.00		<u>& _</u>
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	F051		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) Number	1.1.1	学校的专家化。	
of more than \$100,000			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:1	F045		
(1) Amount of retirement deposit accounts of \$250,000 or less			M.1.c.(1)
(2) <i>Number</i> of retirement deposit accounts of \$250,000 or less Number (to be completed for the June report only)			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:1	-		[₩1.1.C.(Z)
(1) Amount of retirement deposit accounts of more than \$250,000	F047		M.1.d.(1)
(1) Amount of real enformed appear associate of there and the 200,000 million of Number	1.1		<u> </u>
(2) Number of retirement deposit accounts of more than \$250,000 F048			M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ²		Sec. Sec.	
2. Estimated amount of uninsured assessable deposits, including related interest accrued and			
unpaid (see instructions)	5597		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association		•	
in that parent bank's or parent savings association's Call Report or Thrift Financial Report?			
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings			
association:	RCON F	DIC Cert. No	
TEXT A545	A545		M.3.

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

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

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6. 7.	Not applicable Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must equal Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):	
	a. One year or less	XXXX
	b. Over one year through three years	XXXX
	c. Over three years through five years	XXXX
	d. Over five years	XXXX
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):	
	a. One year or less	XXXX
	b. Over one year through three years	XXXX
	c. Over three years through five years	XXXX
	d. Over five years	XXXX

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for					
sale ² :	1 La.	5 B .	1999 A.	<u>7</u>	
a. Closed-end first liens	F066				1.
b. Closed-end junior liens	F067				1.
c. Open-end loans extended under lines of credit:		1.1			
(1) Total commitment under the lines of credit	F670				1.
(2) Principal amount funded under the lines of credit	F671				1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential					
mortgage loans for sale:2					
a. Closed-end first liens	F068				2.
b. Closed-end junior liens	F069				2
c. Open-end loans extended under lines of credit:				to the	
(1) Total commitment under the lines of credit	F672				2
(2) Principal amount funded under the lines of credit	F673				2
3. 1–4 family residential mortgage loans sold during the quarter:		(Sec.)		142	
a. Closed-end first liens	F070				3
b. Closed-end junior liens	F071				3
c. Open-end loans extended under lines of credit:	感激	. 948	常 復		
(1) Total commitment under the lines of credit	F674				3
(2) Principal amount funded under the lines of credit	F675				3
4. 1–4 family residential mortgage loans held for sale at quarter-end (included in	e pa		$\psi \in \mathcal{T}_{1}$	and the second	
Schedule RC, item 4.a):		1.00	(a)		
a. Closed-end first liens	F072			T	4
b. Closed-end junior liens	F073				4
c. Open-end loans extended under lines of credit:	6 A			39.94	
(1) Total commitment under the lines of credit		<u> </u>		Later, olmore	4
(1) Frincipal amount funded under the lines of credit					4
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family					
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	1		$\frac{2\pi}{l-n} = \frac{1}{2\pi}$	
a. Closed-end 1–4 family residential mortgage loans			10000102		5
b. Open-end 1–4 family residential mortgage loans extended under lines of credit		+	+		5
 6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the 					
•	PCON				
<i>quarter</i> : a. Closed-end first liens			<u></u>	<u>a paraketa (</u>	6
b. Closed-end junior liens		+	1	+1	6
			20,12		
c. Open-end loans extended under lines of credit: (1) Total commitment under the lines of credit		1	했었는 Mildi 		6
(1) Iotal commument under the lines of credit	000	1	_		6

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

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

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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 (1) reported \$500 million or more in total assets at the beginning of their fiscal year, (2) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option, or (3) are required to complete Schedule RC-D-Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar Amounts in Thousands	RCON	RCON	RCON	RCON	RCON
ASSETS		and the second	Charlen maine in the second second		
1. Available-for-sale securities	XXXX	XXXX	XXXX	<u>xxxx</u>	XXXX
2. Federal funds sold and securities purchased under agreements to resell	XXXX	XXXX	XXXXX	XXXX	XXXX
3. Loans and leases held for sale					
4. Loans and leases held for investment	XXXX			XXXX	XXXXX
5. Trading assets:	Section and the section of the	and the second second second second		<u>alan karanan kara</u>	
a. Derivative assets	3543	XXXX	XXXX	XXXX	XXXX
b. Other trading assets	XXXX	XXXXX	XXXXX	X000X	XXXX
(1) Nonadanig obserned at fan fallee mat enangee in fan fallee inge	Statistical and the states of the second	a the second			
current earnings (included in Schedule RC-Q, item 5.b, above)	F240	F684	F692	F241	F242
6. All other assets	F249	F685	F693	F250	F251
Total assets measured at fair value on a recurring basis	XXXX	XXXX	XXXXX	XXXXX	XXXX
	And a second s				
LIABILITIES					a
8. Deposits	F252	F686	F694	F253	F254
9. Federal funds purchased and securities sold under agreements to repurchase	XXXX	XXXXX	XXXX	XXXX	XXXX
10. Trading liabilities:					
a. Derivative liabilities	3547	XXXXX	XXXXX	XXXX	XXXXX
b. Other trading liabilities	XXXX	XXXX	XXXXX	XXXX	XXXX
11. Other borrowed money	XXXX	XXXX	XXXXX	XXXX	XXXXX
12. Subordinated notes and debentures	XXXX	XXXX	XXXXX	XXXXX	XXXX
13. All other liabilities	F258	F688	F696	F259	F260
14. Total liabilities measured at fair value on a recurring basis	XXXX	XXXXX	XXXX	XXXX	XXXXX

Memoranda

memorunda						
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):	XXXX	. XXXX	XXXX	XXXX	XXXX	
a. Mortgage servicing rights	XXXX	XXXX	XXXX	XXXX	XXXX	
b. Nontrading derivative assets	XXXXX	XXXX	XXXXX	XXXXX	XXXX	
C	XXXXX	XXXX	XXXXX	XXXXX	XXXX	
d	хххх	XXXXX	XXXXX	XXXXX	XXXX	
e	XXXX	XXXXX	XXXXX	XXXXX	XXXXX	
f	XXXX	xxxx	XXXX	XXXXX	XXXX	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item						
13, that are greater than \$25,000 and exceed 25% of item 13):	XXXX	XXXXX	XXXXX	XXXX	XXXX	
a. Loan commitments (not accounted for as derivatives)	F261	F689	F697	F262	F263	
b. Nontrading derivative liabilities		XXXX	XXXX	XXXX	XXXX	
C	XXXX	XXXX	XXXX	XXXXX	XXXX	
d	XXXX	XXXX	XXXX	XXXXX	XXXXX	
e	XXXX	XXXX	XXXX	X000X	XXXXX	
f	XXXX	XXXX	XXXX	XXXXX	XXXX	

Schedule RC-R—Regulatory Capital

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Dollar A	Amounts in Thousands	RCON Bil	Mil Thou] 4 1
Tier 1 capital bank		TE MARK	1997 - 1997 - S	
1. Total equity capital (from Schedule RC, item 28).2.7.4.)		3210	T T	1 1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a g	jain, report as a			
positive value; if a loss, report as a negative value)		8434		2.
 LESS: Net unrealized loss on available-for-sale EQUITY securities¹ (report value) 		A221	in an	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, rep			Sec. Burn	Ŭ.
value: if a loss, report as a negative value)		4336		4.
5. LESS: Nonqualifying perpetual preferred stock non controlling		B588		5.
6. Qualifying minority interests in consolidated subsidiaries		B589		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounter	ed for under a fair value			
option that is included in retained earnings and is attributable to change	s in the bank's own	100 B	在 在14月1日,	
creditworthiness (if a net gain, report as a positive value; if a net loss, re	eport as a negative	F264		7.
value)				7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)		C227		8.
9. a. LESS: Disallowed servicing assets and purchased credit card relations		B591		9.a.
b. LESS: Disallowed deferred tax assets				9.b.
10. Other additions to (deductions from) Tier 1 capital				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274		j 11.
The Discussion				
Tier 2 capital		5306	1	12.
12. Qualifying subordinated debt and redeemable preferred stock				13.
13. Cumulative perpetual preferred stock includible in Tier 2 capital		·		14.
14. Allowance for loan and lease losses includible in Tier 2 capital				15.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2		·		16.
16. Other Tier 2 capital components				17.
17. Tier 2 capital (sum of items 12 through 16)		·		18.
18. Allowable Tier 2 capital (lesser of item 11 or 17)		.[0275]		_ 10.
19. Tier 3 capital allocated for market risk		1395] 19.
20. LESS: Deductions for total risk-based capital		B595		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)				21.
Total assets for leverage ratio				
22. Average total assets (from Schedule RC-K, item 9)		3368		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite				23.
24. LESS: Disallowed goodwin and other disallowed intergible disets (non inter- 24. LESS: Disallowed servicing assets and purchased credit card relationship				24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)		5610		25.
26. LESS: Other deductions from assets for leverage capital purposes				26.
27. Average total assets for leverage capital purposes (item 22 less items 23 l		A224		27.
27. Average total assets for leverage capital purposes (item 22 less items 25	anougn 20)	· [
Adjustments for financial subsidiaries		· · · · · · · · · · · · · · · · · · ·	···· I · · · ····	
28. a. Adjustment to Tier 1 capital reported in item 11		. C228		28.a.
b. Adjustment to total risk-based capital reported in item 21				28.b.
29. Adjustment to risk-weighted assets reported in item 62		. B504		29.
30. Adjustment to average total assets reported in item 27		. B505		30.
Capital ratios (Column B is to be completed by all banks. Column A is to be completed by	(Column A)	(Col	lumn B)	٦
	RCON Percentage	RCON	Percentage	-
banks with financial subsidiaries.)	7273	_ 7204	, crocinage	- 31.
31. Tier 1 leverage ratio ²	. 7274	7204		- 32.
32. Tier 1 risk-based capital ratio ³	7275	- 7205		- 33.
33. Total risk-based capital ratio ⁴	·[<u>····</u>	- / / 203		

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

² The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

³ The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

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Schedule RC-R—Continued

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

	(C	olumn		· ·	olumn	,	(C	olumi	n C)	(C	olumr	D)	(C	olumr	ו E)	(C	olumn l	F)
	Sah	Totals (from edule		S	ems N ubject -Weig	to		0%		Alloca	ation L	by Risk	Weig	ht Ca 50%	tegory	i — —	100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
alance Sheet Asset Categories									te y									
 Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a 	R	CON 00	10	R		69	R	CON B	600	R	CON B	601		. A		R	CON B60	2
and 1.b)						02			604	· D/		505	P	CON B	606		CON B60	7
5. Held-to-maturity securities	<u>к</u>	CON 17	54				K		.004									
5. Held-to-maturity securities	R	CON 17	73	R	CON BE	608	R	CON B	609	R		610	R	CON B	611	R	CON B61	2
 Available-for-sale securities Federal funds sold and securities purchased under 	R	CON C2	25			(1.74) (1.74) (1.74)	R		:063	R		064		201- 1973		R	L CON B52	0
agreements to resell	R	CON 53	69	R	CON B	517	R	CON B	618	R	L CON B	619	R	CON B	620	R	CON B62	1
3. Loans and leases held for sale	R	CON B5	28	R	CON B	522	R		623	R	CON B	624	R	CON B	625	R	CON B62	6
). Loans and leases, net of unearned income	R	CON 31	23	R	CON 31	23												-
). LESS: Allowance for loan and lease losses							С. Р	CON B	620	D	CON B	620		CON B	630	R	CON B63	1
1. Trading assets		CON 35	45				K		.020									
,	R	CON B6	39	R	CON BI	540 T	R	CON B	8641	R	CON B	642	R	CON B	643	R	CON 533	9
2. All other assets ¹	R	 CON 21	l 70	R	L CON BI	1 544	R	L CON 5	320	R	L CON 5	327	R	CON 5	334	R	CON 534	0
3. Total assets (sum of items 34 through 42)																		

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

Schedule RC-R—Continued

	(Column A)		(Column l	B)	(Column	n C)	·····	olumn D)	.1	olumn		(Co	lumn F)
	Face Value or Notional	Credit Conversion	Credit Equivaler				Alloca	tion by Ris	k Weig		tegory		
	Amount	Factor	Amount	1	0%			20%		50%		1	00%
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil	Thou	Bil Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil Thou
Derivatives and Off-Balance Sheet Items	RCON B546	Contraction (1997)	RCON B54	7	RCON B	548	RC	CON B581	R	CON B	582	RC	ON 8583
44. Financial standby letters of credit		1.00 or 12.5 ²									I		
45. Performance standby letters of	RCON 3821		RCON B65	i0	RCON B	651	RC	CON B652	R	CON BE	553	RC	ON B654
credit		.50								1			
46. Commercial and similar letters of	RCON 3411		RCON B65	5	RCON B	656	R	CON B657	R	CON BE	558	RC	ON 8659
credit		.20	THE NUMBER OF										1
47. Risk participations in bankers			-F								2 . P. E		
acceptances acquired by the reporting	RCON 3429		RCON B66	60	RCON B	661	R	CON B662				RC	ON B663
institution		1.00							10.00	Siate P	NSS (A		
	RCON 3433	84. M. C.	RCON B66	64	RCON B	665 T	R	CON B666	- - R	CON BE	1		ON B668
48. Securities lent		1.00				<u> </u>			+ _				ON B673
49. Retained recourse on small business	RCON A250		RCON B66	59	RCON B	670	R	CON B671	- к	CON BE	5/2 T		
obligations sold with recourse	lation in the second	1.00				- F ACKER 1						9.9° 07.0	
50. Recourse and direct credit substitutes		Sec. 3 5-935	65 S			all and the second				17 C			
(other than financial standby letters of			an de la companya	- 10 (S)				Transferration St.					
credit) subject to the low-level exposure				97.94) 10						$\sim 20^{-1}$		PC	ON B543
rule and residual interests subject to a	RCON B541	10.53	RCON B54	42			200					-	
dollar-for-dollar capital requirement		12.5 ³			RCON B			CON B678		CON B	670		1 ON B680
51. All other financial assets sold with	RCON B675		RCON B67	/6	RUNB	<u>т</u>				T	T		
recourse		1.00	RCON B68		RCON B	692	D/	LL CON B684			685	RC	ON B686
52. All other off-balance sheet	RCON B681	1.00		52	RUNB				- <u> </u>	T			
liabilities		1.00	RCON B68		RCONB			SON B689		CON B	890	RC	ON B691
53. Unused commitments with an original	RCON 3833	.50							<u></u>				
maturity exceeding one year		<u>v</u>	RCON A16	67	RCON B	693	DI	CON B694		CON B	695	e des antes de la composition	1997 - 1998 1997 - 1998
		C. A. C.				1	<u> </u>			T	1		
54. Derivative contracts			_		<u> </u>	I	1	<u>I</u>			<u> </u>	10000	

- Replace with INSERT P

¹ Column A multiplied by credit conversion factor.

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

³ Or institution-specific factor.

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53. Unused commitments:

a. With an original maturity exceeding one year

 With an original maturity of one year or less to asset-backed commercial paper conduits

	5							
urity exceeding	RCON	N 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691
			.50					
urity of one				2				
backed	RCON	I XXXX		RCON XXXX				
nduits			.10					

Schedule RC-R—Continued

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	(Co	olumn	C)	(C	olumn	D)	(C	olumn	ıE)	((Colum	ו F)	44
				Alloca	ation b	y Risk	Weig	ht Ca	tegory				
		0%			20%			50%			100%	, 5	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals	1	and a	- 1994	200 - 100 100 - 100 100 - 100 - 100 100 - 100 - 100	34 A -		1	3.7.1. 7.1.1.1 7.1.1.1				34	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each		CON B6	96 	R	CON B6	97	R	CON BE	598	<u></u>		<u> </u>	
column, sum of items 43 through 54)	1	× 0%	<u> </u>		× 20%			× 50%	, I		× 1009	6	55. 56.
56. Risk weight factor57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CON B7	00	R	CON B7	01	R	CON B	702	F	RCON B	703	
item 56)	121210104	0		- 			22826472						57.
	- 9 1		inte Lorens			de se		4.5	19			1	58.
58. Market risk equivalent assets			and the second second							F	RCON B	704	50.
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)	34	1997 - S. 1 1997 - S. 1997 - S. 19 1997 - S. 1997 - S. 19				1							59.
		1.1.4. 1.1.4. 1.4.4.		1						F	RCONA	222	
60. LESS: Excess allowance for loan and lease losses					4. MP						L RCON 3	128	60.
61. LESS: Allocated transfer risk reserve		and Distant			diryn (m]		61.
					and the second second		C-10	- 21 - 12		F		223	4
62. Total risk-weighted assets (item 59 minus items 60 and 61)	101.044	30° .		Sec. 3	er en variet.								J 62.

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

					1	With a	rem	nainin	g mati	urity o	f				
	(Colum year		5	t	Öve	olum er one ah five			-	•	colum er five	n C) years	
. Notional principal amounts of derivative contracts:1	RCON 3809	Tril	Bil	Mil	Thou		Tril	¥	Mil		RCON 8767	Tril	Bil	Mil	Thou
a. Interest rate contractsb. Foreign exchange contracts	3812 8771					8769 8772					8770 8773				
 c. Gold contracts d. Other precious metals contracts 	8774 8777					8775 8778					8776 8779			_	
e. Other commodity contracts f. Equity derivative contracts	A000	a care				A001		<u>zajnas</u>			A002				41.7.2.5.5.
g. Credit derivative contracts: (1) Investment grade	C980 C983					C981 C984					C982 C985				

Replace with INSERT Q

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

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- 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
 - (2) Subinvestment grade

3. Credit derivative contracts:

Present value of unpaid premiums on sold credit protection that is a covered position under the market risk rule:

- a. Investment grade
- b. Subinvestment grade

	₩ ₩ ₩ ****		
. [XXXX	XXXX	XXXX
	XXXX	XXXX	XXXX
Ľ			
	XXXX	XXXX	XXXX
. [XXXX	XXXX	XXXX

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

2. Maximum amount of credit enhancements provided credit enhancements provided to structures reported in item 1 in the form of: a. Credit-enhancements provided to structures reported in item 1 in the form of: a. Credit-enhancements provided to structures reported in item 1 in the form of: a. Credit-enhancements provided to structures reported in item 1 in the form of: c. Scon B712 RCON B713 RCON B714 RCON B715 RCON B716 RCON B717 RCON B718 2 b. Subordinated securities and other residual interests RCON C393 RCON C394 RCON C395 RCON C403 RCON C403 RCON C403 RCON C403 RCON C404 RCON C405 RCON C406 2 c. Standby letters of credit and other enhancements. I		1– Re	olumn 4 Fan siden Loans	nily tial	Eq	umn B) ome juity nes		olumn Credit Card ceivat	t	(Colum Aut Loa	0	Co	olumn E) Other onsumer Loans	Cor and	olumn mmero Indus Loans	cial trial	All Othe All Lea	imn G) er Loans, ses, and er Assets	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements. RCON B706 RCON B707 RCON B709 RCON B709 RCON B709 RCON B710 RCON B710 RCON B710 RCON B710 RCON B709 RCON B710 RCON B711 Image: Second B712 RCON B712 RCON B712 RCON B713 RCON B714 RCON B716 RCON B717 RCON B718 RCON C005 RCON C0199	Dollar Amounts in Thousands	Bil	Mil	Thou	Bill	Mil Thou	Bil	Mil	Thou	Bil M	l Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil Thou	
or with recourse or other seller- provided credit enhancements	 Outstanding principal balance of assets sold and securitized by the 															10	PCO	N R711	
item 1 in the form of: a. Credit-enhancing interest-only strips, (included in Schedules RC-B or RC-F or in Schedule RC, item 5), b. Subordinated securities and other residual interests. RCON 8712 RCON 8713 RCON 8714 RCON 8715 RCON 8716 RCON 8717 RCON 8718 2 c. Standby letters of credit and other residual interests. RCON C400 RCON C401 RCON C402 RCON C403 RCON C404 RCON C405 RCON C406 2 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1: RCON 8736 RCON 8736 RCON 8737 RCON 8737 RCON 8737 RCON 8737 RCON 8738 RCON 8739 RCON 8736 RCON 8737 RCON 8736 RCON 8736 RCON 8737 RCON 8736 RCON 8736 RCON 8737 RCON 8736 RCON 8744 RCON 8736 RCON 8746 4 b. 90 days or more past due	or with recourse or other seller- provided credit enhancements	R		205	RCO	N B706	R		07	RCON	B708								1.
b. Subordinated securities and other residual interests RCON C393 RCON C393 RCON C393 RCON C395 RCON C395 RCON C395 RCON C396 RCON C406 2 c. Standby letters of credit and other enhancements. CON C400 RCON C401 RCON C402 RCON C404 RCON C406	item 1 in the form of: a. Credit-enhancing interest-only strips (included in Schedules RC-B or	R	CON B	/12	RCO	N B713	R		714										2.a
3. Reporting bank's unused commitments	b. Subordinated securities and other residual interests																		2.
4. Past due loan amounts included in item 1: RCON B733 RCON B734 RCON B735 RCON B736 RCON B737 RCON B738 RCON B739 4 a. 30-89 days past due RCON B740 RCON B741 RCON B742 RCON B743 RCON B744 RCON B745 RCON B746 4 b. 90 days or more past due RCON B740 RCON B741 RCON B742 RCON B743 RCON B744 RCON B746 4 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): RIAD B747 RIAD B748 RIAD B749 RIAD B750 RIAD B751 RIAD B752 RIAD B753 5 a. Charge-offs	 Reporting bank's unused commit- ments to provide liquidity to structures 	1. A. C. C.	1.000	726	RCO		R	CON B	728	RCON	B729	R	CON B730	R	CON B7	/31	RCO	IN B732	3.
b. 90 days or more past due 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): a. Charge-offs	item 1:				RCO	N B734	R	CON B	735						ľ		RCC	N B739	4.
(calendar year-to-date): a. Charge-offs	5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other															52		D B753	4.t
	(calendar year-to-date):						1									<u> </u>			5.

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Schedule RC-S—Continued

	1– Re	olumr 4 Fan esiden Loans	nily Itial		olumn B) Home Equity Lines		olumn Credi Card ceival	t		lumn Auto .oans		Co	olumn Other onsum Loans	ner	Co	olumr ommei I Indu Loans	cial strial	All C All L)ther .eas	nn G) Loans, es, and Assets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Tho	ı Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mi	I Thou	
 6. Amount of ownership (or seller's) interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC, 				R	CON B761	R	CON B7	7 <mark>62</mark>							R	CON B	763				6
item 5)				R	ON B500	R	CON B	1 501	- To 1	4		Q(3.07)			R	L CON B	502				6.
b. Loans (included in Schedule RC-C)				1903 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 - 1904 -																	6.1
 Past due loan amounts included in interests reported in item 6.a: a. 30–89 days past due 			e en de la companya de la companya El companya de la com El companya de la com	R	CON B764	R		765							R	CON B	766				7.
				R	CON B767	R	CON B	768							R	CON B	769				
b. 90 days or more past due8. Charge-offs and recoveries on loan		jen Shatar	ere Totale	Sector		1														n an	7.
amounts included in interests reported in item 6.a (calendar year-to-date):				R	IAD B770	F	RIAD B7	71							F	RIAD B7	72				8.
a. Charge-offs			1994 - 1994 - 1995	R	IAD B773		RIAD B7	74							F	RIAD B7	75			1997 - Server 1997 - Server	
b. Recoveries								ie is j			n Selad Selation									Ċ.	8.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																					
 Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other 																					
institutions' securitization structures in																					
the form of standby letters of credit, purchased subordinated securities,	R	CON B	776	R	CON B777	F		778	RC	ON B7	79	R	CON B	780	R		781	F		B782	9.
and other enhancements 10. Reporting bank's unused commitments		L CON B	1 783	R R	CON B784	A C		<u>/</u> 785	RC	ON B7		R	CON B	787	R		788	R R		B789	
to provide liquidity to other institutions' securitization structures			100	<u> </u>			T				Ī	<u> </u>				Γ			Γ		1 10

Schedule RC-S—Continued

) Ì-	olumn -4 Fan esiden Loans	nilý tial		olumn Home Equity Lines	e y		olumn Credi Card ceival	t	,	olumn Auto Loans	•		olumn Other onsun Loans	ner	Co and	olumr mmer I Indu: Loan:	cial strial	All O All L	olumn ther L eases ther A	oans,
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
 Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting 	R		790	R	CON B	10 791	R	CON B	2 792	R	CON B7	/93	R	CON B7	794	R	CON B	7 <u>95</u>	R		796
bank 12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro-	R		/ / / / / / / / / / / / / / / / / / / /	R		798	R		799	R	CON BE	 300	R	L CON BE] 301	R		 	R		303
vided to assets reported in item 11						Γ]												

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement		6. O		
Act of 1994: a. Outstanding principal balance	A249			
b. Amount of retained recourse on these obligations as of the report date	A250			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):	B804		- Carlor	
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	- B805		- 	
 c. Other financial assets (includes home equity lines)¹ d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end 		an a		
and open-end loans)	. F699		1 1075	2.4-72 GR
 Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: 			1999 - 1997 Aliante de la constante de la const Aliante de la constante de la co	
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	. B806			<u> </u>
(2) Conduits sponsored by other unrelated institutions	. B807			
 b. Unused commitments to provide liquidity to conduit structures: (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company 	B808			
(2) Conduits sponsored by other unrelated institutions	. B809			<u> </u>
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407			

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

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

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Schedule RC-T—Fiduciary and Related Services

Heme-12 through 18, items 20 through 23; and Memorandum item 4 will not be made available tothe public on an individual institution basis.

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

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

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

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

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

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

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

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

		(Column A) (Column B) Managed Non-Managed Assets Assets					Non-N	Manag	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
	Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	计 法不可益性保证	St. Alexander (2)	
FIDU	JCIARY AND RELATED ASSETS		RCC	ON B868			RCO	ON B869		RCON B870	RCON B871	
4. F	Personal trust and agency accounts											4.
	Retirement related trust and agency						125					
ć	accounts:				1.20	38. j.	4:			gata series de la serie		
á	a. Employee benefit—defined		RCC	ON B872			RCO	ON B873	T	RCON B874	RCON B875	
	contribution									· · ·		5.a
ł	 Employee benefit—defined 	L	RCC	ON B876		Ļ.,	RCO	ON 8877		RCON B878	RCON B879	
	benefit	\square					÷					5.b
			RCC	ON 8880			RC	ON B881	1	RCON B882	RCON B883	
C	c. Other retirement accounts	ЬГ										5.c
			RCC	ON B884		<u> </u>	RC	ON 8885	ı —	RCON C001	RCON C002	
	Corporate trust and agency accounts	\square				12 6.98	Section 1.				a second and an a second and	6.
7. I	Investment management agency		RCC	ON B886	r					RCON B888		
i	accounts								191.125	L		7.
			RCO	ON B890	1		RC	ON B891	.	RCON B892	RCON B893	
	Other fiduciary accounts											8.
	Total fiduciary accounts		RCO	ON B894		L,	RC	ON B895	,	RCON B896	RCON B897	
((sum of items 4 through 8)		et en ser		<u> </u>							9.
			A				RC	ON 8898			RCON B899	
10. (Custody and safekeeping accounts] 10.

11. Not applicable

Schedule RC-T—Continued

De	ollar Amounts in Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME					K.
12. Personal trust and agency accounts		B904			
13. Retirement related trust and agency accounts:					
a. Employee benefit-defined contribution		B905			
b. Employee benefit—defined benefit					
c. Other retirement accounts		0007			
4. Corporate trust and agency accounts		A479			
15. Investment management agency accounts		B908			
16. Other fiduciary accounts		A480			
17. Custody and safekeeping accounts		0000			
18. Other fiduciary and related services income					
19. Total gross fiduciary and related services income (sum of items 12			(1, 1, 1)	19	
Schedule RI, item 5.a)	-	4070			

20. Less: Expenses.....

C058

· · · ·		Ma	anage	d Ass	ets
<i>l</i> emoranda	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
1. Managed assets held in personal trust and agency accounts:				(alex)	
a. Noninterest-bearing deposits		B913			
b. Interest-bearing deposits		B914			
c. U.S. Treasury and U.S. Government agency obligations		B915		ļ	
d. State, county and municipal obligations					
e. Money market mutual funds		100171			
f. Other short-term obligations		100101			
g. Other notes and bonds		0010			
h. Common and preferred stocks		00000			
i. Real estate mortgages		B921			
j. Real estate		B922			
k. Miscellaneous assets		B923			
 Total managed assets held in personal trust and agency acc items 1.a through 1.k) (must equal Schedule RC-T, item 4, c 	counts (sum of Memorandum	B868			

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



20.

21.

22.

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Schedule RC-T—Continued

Memoranda—Continued		olumn A) umber of Funds	(Column B) Market Value of Fund Assets					
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou		
3. Collective investment funds and common trust funds:			an an a			澄 译		
a. Domestic equity	B931		B932					
b. International/Global equity			B934					
c. Stock/Bond blend	B935		B936					
d. Taxable bond	B937		B938					
e. Municipal bond	B939		B940					
f. Short term investments/Money market	00044		B942					
g. Specialty/Other	0040		B944					
 h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) 		<u>) ::::::::::::::::::::::::::::::::::::</u>	B946	234 F.		<u> 18 a</u>		

	(Column A) Gross Losses Managed Accounts			Gross Losses Gros Managed Non-I				olumn ss Lo: -Mana ccoun	ssés aged		olumn		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou				
4. Fiduciary settlements, surcharges, and other losses:		$x \in \mathcal{X}$			igene :	1998) 1998)		-1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	and and a second				
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.			
b. Retirement related trust and agency accounts	B950			B951			B952			M.4.b.			
c. Investment management agency accounts	B953			B954			B955			M.4.c.			
d. Other fiduciary accounts and related services	B956			B957			B958			M.4.d.			
e. Total fiduciary settlements, surcharges, and other losses		18 10							S. S.				
(sum of Memorandum items 4.a through 4.d) (sum of		an in a						at in	6 - 26				
columns A and B minus column C must equal													
Schedule RC-T, item 21)	B959			B960			B961] M.4.e.			

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC T, items 12 through 18, items 20 through 23, and Memorandum ftem 4, is regarded as confidential and will not be released to the **Dublic. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATE-**MENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDI-VIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

					_
	RCON	Yes	12.78	No	
Comments?	6979				1

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