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

OMB Number: 1557-0081 Expires March 31, 2011

Federal Financial Institutions Examination Council



Please refer to page i, Table of Contents, for the required disclosure of estimated burden. 1

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

Report at the close of business September 30, 2008

(20080930) (20091231)

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

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

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

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

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

Director (Trustee)			
Director (Trustee)	 		

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Director (Trustee)

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.

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

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

						_
EDIO O SICO SAS NICOSINOS		4			- 1	
FDIC Certificate Number	- 1	. <u>i</u> _		L_		
	_		9050			

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 40.1 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

Schedule RC-C—Loans and Lease Financing	
Receivables: Part I. Loans and LeasesRC-7, 8 Part II. Loans to Small Businesses and	, 9, 10
Small Farms (to be completed for the June report only)	a, 10b
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Schedule RC-K—Quarterly Averages	RC-17
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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	orts Other Person to Whom Questions about the Reports Should be Directed					
Name (TEXT C490)	Name (TEXT C495)					
Fitle (TEXT C491)	Title (TEXT C496)					
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)					
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)					
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)					
primary contact information for a senior official of the bank who has decisi secondary contact if available. Enter "none" for the contact's e-mail address the confidential use of the Agencies and will not be released to the public. Primary Contact	ss or fax number if not available. Emergency contact information is for Secondary Contact					
Name (TEXT C366)	Name (TEXT C371)					
Title (TEXT C367)	Title (TEXT C372)					
E-mail Address (TEXT C388)	E-mail Address (TEXT C373)					
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)					
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 C448)
Third Contact	Fourth Contact
Name (TEXT C870)	Name (TEXT C875)
Title (TEXT C871)	Title (TEXT C878)
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)
FAX: Area code/phone number (TEXT C874)	FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income

for the period January 1, 2008–September 30, 2008 2009 – December 31, 2009 All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI-Income Statement

1. Interest income: a. Interest and fee income on loans: (1) Loans secured by 1-4 family residential properties (a) Loans secured by 1-4 family residential properties (b) All other loans secured by real estate. (2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (4) Loans to foreign governments and official institutions (5) All other loans¹ (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Income from lease financing receivables (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.). (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.). (3) Interest income on federal funds sold and securities purchased under agreements to resell (4020) (5) Interest income on federal funds sold and securities purchased under agreements to resell (4020) (5) Interest income on federal funds sold and securities purchased under agreements to resell (4020) (5) Interest income (sum of items 1.a.(6) through 1.g).		Dollar Amounts in Thousands	RIAD	Bil	Mit	Thou	
(1) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties (b) All other loans secured by real estate	1. Interest income:		1.4		Politic Mail		
(1) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties (b) All other loans secured by real estate	a. Interest and fee income on lo	ans:					
(a) Loans secured by 1–4 family residential properties 4435 1.a.(1)(a) (b) All other loans secured by real estate. 4436 1.a.(1)(b) (2) Commercial and industrial loans. 4012 1.a.(2) (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards. 8485 1.a.(3)(a) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards). 8486 1.a.(3)(a) (b) Charles to foreign governments and official institutions 4056 1.a.(4) (c) All other loans 1 4058 1.a.(5) (d) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)). 4010 1.a.(6) (e) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)). 4010 1.a.(6) (e) Income from lease financing receivables. 4065 1.b. (e) Interest income on balances due from depository institutions 2. 4065 1.b. (e) Interest and dividend income on securities: (f) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). 8488 1.d.(1) (e) Mortgage-backed securities issued by states and political subdivisions in the U.S.). 4060 1.d.(3) (e) Interest income from trading assets 4069 1.e. (f) Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. (f)					3		
(b) All other loans secured by real estate			4435				1.a.(1)(a)
(2) Commercial and industrial loans			4436				1.a.(1)(b)
(3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards							1.a.(2)
(a) Credit cards							
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)			B485				1.a.(3)(a)
plans other than credit cards)			130				
(4) Loans to foreign governments and official institutions (5) All other loans¹			B486				1.a.(3)(b)
(5) All other loans1	•	·	4056				1.a.(4)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 1.a.(6) b. Income from lease financing receivables 1.b. c. Interest income on balances due from depository institutions 4115 1.c. d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 8488 1.d.(1) (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(2) e. Interest income from trading assets 4069 1.e. f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income (sum of items 1.a.(6) through 1.g) 1.h. 2. Interest expense: a. Interest on deposits:			4058				1.a.(5)
b. Income from lease financing receivables c. Interest income on balances due from depository institutions ² d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income (sum of items 1.a.(6) through 1.g) 2. Interest expense: a. Interest on deposits:			4010				1.a.(6)
c. Interest income on balances due from depository institutions ² . d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). (2) Mortgage-backed securities. (3) All other securities (includes securities issued by states and political subdivisions in the U.S.). e. Interest income from trading assets. f. Interest income on federal funds sold and securities purchased under agreements to resell. g. Other interest income h. Total interest income (sum of items 1.a.(6) through 1.g). 1.c. 4115 1.c. 4115 1.d.(1) 1.d.(2) 4060 1.d.(3) 4069 1.e. 4020 1.f. 4518 1.g. 1.g. 1.h. 2. Interest expense: a. Interest on deposits:			4065				1.b.
d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income h. Total interest income (sum of items 1.a.(6) through 1.g) 2. Interest expense: a. Interest on deposits:			4115				1.c.
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)			41				
mortgage-backed securities)							1
(2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.)			B488				1.d.(1)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)			B489				1.d.(2)
U.S.) e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income h. Total interest income (sum of items 1.a.(6) through 1.g) 1.d.(3) 4069 1.e. 4020 1.f. 4518 1.g. 4107 1.h.							
e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income h. Total interest income (sum of items 1.a.(6) through 1.g) 2. Interest expense: a. Interest on deposits:	* * *	•	4060				1.d.(3)
f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. 1.f. 4518 1.g. 1.g. 1.h. 1.g. 1.g. 1.h. 1.g. 1.g.	- · ·		4069				li .
g. Other interest income			4020				1.f.
h. Total interest income (sum of items 1.a.(6) through 1.g) 2. Interest expense: a. Interest on deposits:							1.g.
2. Interest expense: a. Interest on deposits:							1 ~
a. Interest on deposits:	•	nome in the second seco					
	•		1. 6				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized		OW accounts, ATS accounts, and telephone and preauthorized					
transfer accounts)			4508	T			2.a.(1)
(2) Nontransaction accounts:	•		3,313			3,3-9	1
(a) Savings deposits (includes MMDAs)			0093			Γ	2.a.(2)(a)
(b) Time deposits of \$100,000 or more				1			1 ''''
(c) Time deposits of less than \$100,000					1		1
b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 2.b.			' 		1	T	7
c. Interest on trading liabilities and other borrowed money			1110				7

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.

	Year-to-date	
Dollar Amounts in Thousands	RIAD Bil Mil Thou	
2. Interest expense (continued):		
d. Interest on subordinated notes and debentures	4200	2.d.
e. Total interest expense (sum of items 2.a through 2.d)	4073	2.e.
3. Net interest income (item 1.h minus 2.e)		4074 3.
4. Provision for loan and lease losses		4230 4.
5. Noninterest income:		
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		
commissions	C888	5.d.(2)
(3) Fees and commissions from annuity sales	C887	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	C386	5.d.(4)
(5) Income from other insurance activities	C387	5.d.(5)
e. Venture capital revenue	B491	5.e.
f. Net servicing fees	B492	5.f.
g. Net securitization income	B493	5.g.
h. Not applicable		
i. Net gains (losses) on sales of loans and leases	5416	5.i.
j. Net gains (losses) on sales of other real estate owned	5415	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496	5.k.
I. Other noninterest income*	B497	5.1.
m. Total noninterest income (sum of items 5.a through 5.l)		4079 5.m.
6. a. Realized gains (losses) on held-to-maturity securities		3521 6.a.
b. Realized gains (losses) on available-for-sale securities		3196 6.b.
7. Noninterest expense:		
a. Salaries and employee benefits	4135	. 7.a.
 Expenses of premises and fixed assets (net of rental income) 		
(excluding salaries and employee benefits and mortgage interest)	4217	7.b.
c. (1) Goodwill impairment losses	C216	7.c.(1)
(2) Amortization expense and impairment losses for other		
intangible assets	C232	7.c.(2)
d. Other noninterest expense*	4092	7.d. 4093 7.a
e. Total noninterest expense (sum of items 7.a through 7.d)		7.e.
8. Income (loss) before income taxes and extraordinary items and other		4301
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	2 1 1 2 2 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2	4301 8. 4302 9
9. Applicable income taxes (on item 8)		9.
10. Income (loss) before extraordinary items and other adjustments	***	1200
(item 8 minus item 9)		4300 10. 4320 11
11. Extraordinary items and other adjustments, net of income taxes*	13.00	4240
12. Not income (loss) (sum of items 10 and 11)	(A) (10 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2 (2	12.

* Describe on Schedule RI-E—Explanations

Replace with INSERT A

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.

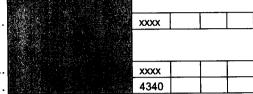
² For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

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) .



Schedule	RI—Continued
Scriedule	KI—Continueu

FFIEC 041 Page RI-3

Memorandum item 2 is to be complete	ed by banks with			/ear-to	dato		Γ.
Memorandum item 2 is to be complete moranda \$1 billion or more in total assets.	Dollar Amounts in Thousar	nds Ri	AD	Bil Bil	—-т	Thou	
Interest expense incurred to carry tax-exempt securities, loans	s, and leases acquired after		. 4	75.75 76. 36		7 A Y	
August 7, 1986, that is not deductible for federal income tax p	urposes		513				M.1.
Income from the sale and servicing of mutual funds and annui	ties (included in Schedule RI,	4.					
item 8)		84	431				M.2.
Income on tax-exempt loans and leases to states and political				١. ٦			
in Schedule RI, items 1.a and 1.b)	Subulvisions in the c.e. (molecu	4:	313				M.3.
		(3)	6.73	100	4.74	117	
Income on tax-exempt securities issued by states and politica	i subdivisions in the 0.5.		507			A	M.4.
(included in Schedule RI, item 1.d.(3))		• • • • • • • • • • • • • • • • • • • •			lumbe	<u>, </u>	IVI.4.
Number of full-time equivalent employees at end of current pe	eriod (round to nearest whole		150		unibe	<u>'</u>	
number)		4	130	1.00	7.044	(A) 7/4	M.5.
		4					
morandum item 6 is to be completed by:1		3		1. 18			
banks with \$300 million or more in total assets, and		13					
banks with less than \$300 million in total assets that have loa	ns to finance agricultural	4	10.7				
production and other loans to farmers (Schedule RC-C, part I						2013	
five percent of total loans.					1		
Interest and fee income on loans to finance agricultural produ	ction and other loans to farmers				1		
(included in Schedule RI, item 1.a.(5))		4	024				M.6.
			CC	YY	MM	DD	
If the reporting bank has restated its balance sheet as a resul	t or applying push down	9106					M.7.
accounting this calendar year, report the date of the bank's ac	cquisition² L	3 100 L		L	L	<u> </u>	IVI. / .
Memorandum items 8.a through 8.e must equal Schedule RI, banks that reported average trading assets (Schedule RC for any quarter of the preceding calendar year.):	C-K, item 7) of \$2 million or mo	re F	RIAD	Bil	Mil	Thou	
a. Interest rate exposures		8	757				M.8.a
b. Foreign exchange exposures		8	758				M.8.t
b. Foreign exchange exposures		8	759				M.8.c
c. Equity security and index exposures			760				M.8.0
d. Commodity and other exposures		F	186				M.8.6
e. Credit exposures	at a large state of the state o	·····		4 5	7. 4		101.0.6
. Net gains (losses) recognized in earnings on credit derivative	s that economically neage				4/		
credit exposures held outside the trading account:		17	889	1			1
a. Net gains (losses) on credit derivatives held for trading		······ 7	890	-		-	M.9.a
b. Net gains (losses) on credit derivatives held for purposes	other than trading		,030			2 01245	M.9.I
To be completed by banks with \$300 million or more in total a	assets:1	1		1	T		1
Credit losses on derivatives (see instructions)		بالا	1251		l	L	J M.10
,		_			7.00	ă	٦
Does the reporting bank have a Subchapter S election in effe	ect for federal income tax purpos	es F	RIAD	Yes		No	
for the current tax year?		<u>L</u>	1530				J M.11
Tor the current tax years							_
emorandum item 12 is to be completed by banks that are requi	ired to complete Schedule RC-C	. [Year-	to-date	е	}
	to complete conceder No-o	' Г	RIAD	Bil	Mil	Thou	
rt I, Memorandum items 8.b and 8.c.	nane socured by 1 - A family		7,4		3.3	100	
Noncash income from negative amortization on closed-end lo	oans secured by 1-4 family	-	228			Sw-1, c. 1985 S.] М.12
residential properties (included in Schedule RI, item 1.a.(1)(a	1))	······ [\$\.\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Oto Francisco	1 101.12
emorandum item 13 is to be completed by banks that have	e elected to account for assets	and		534 (78) 33 (4)			
bilities under a fair value option.				- 13	v.	Top. 9	1
. Net gains (losses) recognized in earnings on assets and	liabilities that are reported at	fair					
value under a fair value option:				70.00			4
a. Net gains (losses) on assets			F551		<u> </u>	<u> </u>	M.13
(1) Estimated net gains (losses) on loans attributable						1 to 1 to 1	
credit risk			F552				M.13
b. Net gains (losses) on liabilities			F553				M.13
D. Net gains (1055e5) on Habilities	able to changes in instrument		**				7
(1) Estimated net gains (losses) on liabilities attribute			F554	Τ	T		☐ M.13
specific credit risk		L					IVI. I 3

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 Capital

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		8
1. Total equity capital most recently reported for the December 31, 2			Na .	i Cai		<u> </u>	
and Income (i.e., after adjustments from amended Reports of Inc	ome)	3217			VPE-2007	1.	
2. Restatements due to corrections of material accounting errors ar	d changes in accounting	27-3		100 m			
principles*		B507				2.	
3. Balance end of previous calendar year as restated (sum of items	1 and 2)	B508			ļ	3.	
4. Net income (loss) (must equal Schedule RI, item 12)	- attributable to bank	4340				4.	
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock	1.0					
transactions)		B509				5.	
6. Treasury stock transactions, net		B510				6.	
7. Changes incident to business combinations, net		4356		<u> </u>		7.	
8. LESS: Cash dividends declared on preferred stock				ļ		8.	
LESS: Cash dividends declared on common stock		1 4400				9.	
10. Other comprehensive income ¹				ļ		10.	
11. Other transactions with parent holding company* (not included in						11.	
(12. Total equity capital end of current period (sum of items 3 through	11) (must equal Schedule RC,						
item 28) 27.a)		3210		<u> </u>		12.	
bank							

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

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

Part I. Charge-offs and Recoveries on Loans and Leases		olumn A) arge-offs			•	mn B	1	
Part I includes charge-offs and recoveries through				ear-to	-date			
the allocated transfer risk reserve. Dollar Amounts in Thousands	RIAD B	Bil Mil	Thou	RIAD	Bil	Mil	Thou	
Loans secured by real estate:				7	44			
a. Construction, land development, and other land loans:	4 3.7		. 7					
(1) 1–4 family residential construction loans	C891			C892				1.a.
(2) Other construction loans and all land development and other				1.75			14	
land loans	C893			C894				1.a.
b. Secured by farmland	3584			3585		<u> </u>		1.b
c. Secured by 1–4 family residential properties:		**************************************	*	4-14				
(1) Revolving, open-end loans secured by 1–4 family residential	1	MY :		3/ 3/		111	150 m	
properties and extended under lines of credit	5411			5412				1.c.
(2) Closed-end loans secured by 1–4 family residential properties:		14		1. 6				
(a) Secured by first liens	C234			C217				1.c
(b) Secured by first fiers	C235		T	C218		1	-	1.c
d. Secured by multifamily (5 or more) residential properties	3588			3589		1		1.d
e. Secured by nonfarm nonresidential properties:				× 35	10	A C	199	
(1) Loans secured by owner-occupied nonfarm nonresidential	3						S.	
properties	C895		ĺ	C896				1.e
			†	C898	+	—		1.e
(2) Loans secured by other nonfarm nonresidential properties	4481	-	1	4482	+			2.
Loans to depository institutions and acceptances of other banks				1 7 7 8	3,440		500	
3. Not applicable	4638		T	4608		1,775,68	and section of the Superior	4.
4. Commercial and industrial loans			<u> </u>	1.45	700 mg/s		2.50	٦.
5. Loans to individuals for household, family, and other personal								
expenditures:	B514	<u>8969 / Shiri Al</u>	T	B515	<u>en/as/0,9 ().</u>	* 1 A T V V	45r (36%); (5.a
a. Credit cards	[53]4		ــــــــــــــــــــــــــــــــــــــ	5313			3 16	J.a
b. Other (includes single payment, installment, all student loans,		*9.3 · · · · ·		B517		2. (2.3%)	Ag. 925-21-1	. .
and revolving credit plans other than credit cards)	·	-	+	4627	+	+	+	5.b
6. Loans to foreign governments and official institutions	" 4044		+	4627	+		+	6.
7. All other loans ²				4628	+	+	+ -	7.
8. Lease financing receivables	4266		-		+	+	+	8.
9. Total (sum of items 1 through 8)	4635			4605	ــــــــــــــــــــــــــــــــــــــ			9.

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

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

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

Part I. Continued			•	mn A)			•	mn B)		
			Charg					veries		i
Memoranda Dolla	ar Amounts in Thousands	RIAD	Bil	Mil	Thou	ear-to RIAD	-date Bil	Mil	Thou	
Loans to finance commercial real estate, constructed development activities (not secured by real estate). Schedule RI-B, part I, items 4 and 7, above	tate) included in	5409				5410				M.1.
 Memorandum items 2.a through 2.d are to be co \$300 million or more in total assets:² Loans secured by real estate to non-U.S. add 	ompleted by banks with	Ť				Ç.		ja Ja		
(included in Schedule RI-B, part I, item 1, about 1, Loans to and acceptances of foreign banks (RI-B, part I, item 2, above)	ove) included in Schedule	4652 4654				4662 4664			Ta M	M.2.a. M.2.b.
 c. Commercial and industrial loans to non-U.S. (included in Schedule RI-B, part I, item 4, ab 	addressees (domicile) ove)	4646				4618				M.2.c.
d. Leases to individuals for household, family, a expenditures (included in Schedule RI-B, par		F185				F187				M.2.d.
 3. Memorandum item 3 is to be completed by:² banks with \$300 million or more in total asset banks with less than \$300 million in total asset finance agricultural production and other loan (Schedule RC-C, part I, item 3) exceeding five Loans to finance agricultural production and other 	ets that have loans to as to farmers e percent of total loans:				TO AND					
(included in Schedule RI-B, part I, item 7, above		4655				4665				M.3.

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

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

Calendar year-to-date								
RIAD	Bil	Mil	Thou					
C388								

M.4.

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

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

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 200	Reports of Condition and Income					
(i.e., after adjustments from amended Reports of Income)		B522				1.
Recoveries (must equal part I, item 9, column B, above)		4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above)	ove less Schedule PI-R				1,5	
		C079				3.
part II, item 4)		5523				4.
Provision for loan and lease losses (must equal Schedule I	21 itom 4)	4230				5
		C233				6.
6. Adjustments* (see instructions for this schedule)		1.7.4	100	1		. U.
7. Balance end of current period (sum of items 1, 2, 5, and 6,		3123				7
(must equal Schedule RC, item 4.c)			1	J		7.

Memoranda	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part I Memorandum items 2 and 3 are to be completed by banks that (1)	together with affiliated institutions,	C435				M.1.
have outstanding credit card receivables (as defined in the instruction of the report date or (2) are credit card specialty banks as defined for Report purposes.	ons) that exceed \$500 million as or Uniform Bank Performance					
 Separate valuation allowance for uncollectible retail credit card Amount of allowance for loan and lease losses attributable to re 	etail credit card fees and finance	C389 C390	o)	- 5 m A		M.2. M.3.
 Charges	mpaired loans accounted for in	C781	Lejar			M 4

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

Schedule RI-E—Explanations

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

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

		Year-t	o-date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:			100	***	
Income and fees from the printing and sale of checks	C013			1	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014			1	1.b.
c. Income and fees from automated teller machines (ATMs)	C016			1	1.c.
d. Rent and other income from other real estate owned	4042			1	1.d.
e. Safe deposit box rent	C015		ļ		1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229				1.f.
g. Bank card and credit card interchange fees	F555				1.g.
h. TEXT 4461	4461		<u> </u>		1.h.
TEXT 1. 4462	4462				1.i.
TEXT J. 4463	4463		<u> </u>	V 602 0 10 10 10 10 10 10 10 10 10 10 10 10 1	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)				Again.	
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:	4.2%	e (1			
a. Data processing expenses	C017				2.a.
b. Advertising and marketing expenses	0497				2.b.
c. Directors' fees	4136	ļ			2.c.
d. Printing, stationery, and supplies	C018	<u> </u>			2.d.
e. Postage	8403	<u> </u>	ļ		2.e.
f. Legal fees and expenses	4141				2.f.
g. FDIC deposit insurance assessments	4146	+	 		2.g.
h. Accounting and auditing expenses	F556	+	ļ		2.h.
i. Consulting and advisory expenses	F557	+		 	2.i.
j. Automated teller machine (ATM) and interchange expenses	F558	+	 		2.j.
k. Telecommunications expenses	F559		ļ		2.k.
I. TEXT 4464	4464		ļ		2.I.
m. TEXT 4467	4467	+			2.m.
n. TEXT 4468	4468		<u> </u>	100.000	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):			4 (1)		
a. (1) Text 4469	4469	1			3.a.(
(2) Applicable income tax effect		923	C. NY		3.a.(
b. (1) Text 4487	4487			1	3.b.(
(2) Applicable income tax effect	Ž W	470.00			3.b.(
c. (1) TEXT TEXT 4489	4489				3.c.(
(2) Applicable income tax effect		外流			3.c.(

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Schedule RI-E—Continued

			Year-t	o-date	:	
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):		•	, i		
	a. <u>Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option</u>	F465				4.a.
	b. TEXT B527	B527		7.62,025,036		4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):				i I	
	a. 4499	4498				5.a.
	D. 1EXT 4499	4499				5.b.
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6)				4.	
	(itemize and describe all adjustments): a. Text all text	4521				6.a.
	b. TEXT 4522	4522	<u> </u>			6.b.
7.	Other explanations (the space below is provided for the bank to briefly describe, at its					
	option, any other significant items affecting the Report of Income):	RIAD	Yes		No	
	Comments?	4769				7.

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

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

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

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
ASSETS					
1. Cash and balances due from depository institutions (from Scho	edule RC-A):	410		1	
a. Noninterest-bearing balances and currency and coin ¹		. 0081			
b. Interest-bearing balances ²		0071		N 10 7 (4)	10 Y 20 Y
2. Securities:		14/8/0			
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)	1773			
3. Federal funds sold and securities purchased under agreement	ts to resell:	B987			339
a. Federal funds sold	a. Federal funds sold				
b. Securities purchased under agreements to resell ³		B989	4.19.90.00		000000000000000000000000000000000000000
4. Loans and lease financing receivables (from Schedule RC-C):					
a Loans and leases held for sale		. 5369			
b. Loans and leases, net of unearned income	B528	4			3,1
c. LESS: Allowance for loan and lease losses	3123	74 T		1	23
 d. Loans and leases, net of unearned income and allowance 	(item 4.b minus 4.c)	B529			ļ
5. Trading assets (from Schedule RC-D)		3545			1
6. Premises and fixed assets (including capitalized leases)		2145		↓—	
7. Other real estate owned (from Schedule RC-M)		2150 2130	+	 	+-
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				CONTRACTOR OF THE	X*faction (
9. Not applicable INSERT E		97	$k_{i,j}$		
10. Intangible assets:		357	71 1	12.77	
a. Goodwill		3163	-		
b. Other intangible assets (from Schedule RC-M)		0426	+	 	
11. Other assets (from Schedule RC-F)		2160		 	
12. Total assets (sum of items 1 through 11)		2170		<u> </u>	

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		<u> </u>
----	---	------	--	----------

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
IABILITIES			40		
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200	oderate Police Source St.	a andromenania		13.a.
(1) Noninterest-bearing ¹			1		13.a.(1
(2) Interest-bearing		5.00	Land.	2.4	13.a.(2
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased and securities sold and egistematic funds purchased?	B993				14.a.
b. Securities sold under agreements to repurchase ³	B995				14.b.
15. Trading liabilities (from Schedule RC-D)	3548]	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases) (from Schedule RC-M)	3190				16.
·				4	
17. and 18. Not applicable 19. Subordinated notes and debentures ⁴	. 3200				19.
20. Other liabilities (from Schedule RC-G)	2930				20.
20. Other liabilities (from Schedule RC-O)	2948				21.
22. Minority interest in consolidated subsidiaries	3000				22.
ZZ. Minority interest in consolidated subsidialies				-	1 /
FOLIETY CADITAL	مبيتا		7 . 4		1
EQUITY CAPITAL	3838				23.
23. Perpetual preferred stock and related surplus	3230				24.
24. Common stock	3839				25.
25. Surplus (exclude all surplus related to preferred stock)	3632				26.a.\
26. a. Retained earnings	B530		1		26.b.
b. Accumulated other comprehensive Income ⁵	A130	+	—	—	27.
27. Other equity capital components ⁶			+	1	28.
28. Total equity capital (sum of items 23 through 27)	3300		1 -		29.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	[3300	<u> </u>		_'	

Memorandum

To be reported with the March Report of Condition.

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

RCON	Number
6724	

M.1.

- 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
 - 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)
- Retained earnings 26. a.
 - Accumulated other comprehensive income b.
 - Other equity capital components C.
- Total bank equity capital (sum of items 23 through 26.c) 27. a.
 - Noncontrolling (minority) interests in consolidated subsidiaries
- Total equity capital (sum of items 27.a and 27.b) 28.
- Total liabilities and equity capital (sum of items 21 and 28)

3838		
3230		
3839		
3632		
B530		
A130		
3210		
3000		
XXXX		
3300		

INSERT C - FFIEC 041

2.

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

RCON	MM	DD
XXXX		

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:		,			
١.	a. Cash items in process of collection and unposted debits	0020			l	1.a.
		0080				1.b.
	b. Currency and coin	25.7				
2.	Balances due from depository institutions in the U.S.:	0083				2.a.
	a. U.S. branches and agencies of foreign banks	0085				2.b.
	b. Other commercial banks in the U.S. and other depository institutions in the U.S				GME T	۷.۵.
3.	Balances due from banks in foreign countries and foreign central banks:	0072	SPUBL Y	Or Phil	44.00	_
	a. Foreign branches of other U.S. banks	0073		ļ	ļ—	3.a.
	b. Other banks in foreign countries and foreign central banks	0074				3.b.
4	Balances due from Federal Reserve Banks	0090				4.
4.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010				5.
5.	Total (sum of items 1 through 4) (must equal schedule RC, sum of items 1.a and 1.5)					

Schedule RC-B—Securities

Exclude assets held for trading.

[Н	eld-to-	maturi	tv					Av	ailable	e-for-sa	ale			
		•	mn A)			(Colu	mn B) Value			-	mn C) ed Co			•	ımn 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	F TO VICE SERVICE	oli allessa Grissov ever		1287	openin (Aug. 1985)	V 8 - 8 7 1 1 2 1 1		1
2. U.S. Government agency										1, 1	17 No.			1		7. 7	
obligations (exclude	1		A.C.		1.79	W,	A		e e				19.0			77	
mortgage-backed				2 P													
securities):	31								17 17 14 21 - 1 18 2	e jije Pie Bod 16		4.7 次 会第15.7%				100	
a. Issued by U.S.					200		647						12.48				
Government	1200	1 % (10)		l .	1290		1		1291		10 PM AT A		1293	**************************************		T PARTICE.	2
agencies ¹	1289				1230		1.50		22.7	16, 9,7	s in or .		12.6	· •	Date (14/14/	_
b. Issued by U.S.	1.1.1									717/36						28	
Government-	1294			N. S.	1295		The same of the same	The state of the s	1297			T .	1298				2
sponsored agencies ² 3. Securities issued by	45-12	L 2. 8 / 1 / 1		100	3,33			3. X.	1	(4	传入。	4.4.55 °	17.5			4.英	
states and political	14.0	10.14			864 34					Aug.					As,	30 Mg	
subdivisions in the U.S	8496			1	8497				8498				8499				3

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

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.

			Н	eld-to	-maturi	ty					Av	ailable	e-for-sa	ıle			
Replace WITH INSERT F		(Colui				•	mn B) Value			(Colur		st			mn D) Value		
Dollar Amounts in Thousands		Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4 Mortgage-backed						75 S.		5. 塘				4.4					
securities (MBS):																	
a. Pass-through		-	14	i.	LX	5.00			t de					* *		t + 1	
securities:			() P				. 70						40.0				
(1) Guaranteed by							44.4		操力		4.2						
GNMA	1698			Ī	1699				1701				1702				4.a.(
(2) Issued	gli di	u v	14.79	77.7			6.1	410		7.	.	6.3	-14				Ì
' '													10			4.7	
by FNMA and	1 7 Q3		5):37		1705		100	N. 1200 (PR. 443.000)	1706				1707				4.a.(
FHLMC	1/03	74		4.5	77.00	10.19		2013			2.79	1.14	e e			1	
(3) Other pass-	1709				1710			1	1711				1713	TO COMPANY NO.			4.a.(
through securities.	1709	Cher Al	No.		1710	7017F	16 1014		100	是	2.44		7.0	D. M. K		10.74	7.4.(
b. Other mortgage-			X		4 142	11							76				1
backed securities				X. f	1.00	4	10						111				
(include CMOs,					L#		/				100	5.	1, 230		40.70		
REMICs, and stripped								91.00	1	- 0		4. 2	1127	4			
MBS):	1				1 2										20		
(1) Issued or guar-	10		10										1.0				
anteed by FNMA,						Jan.		4/2		100	(* i) ·	¥	200	<i>(</i>			1
FHLMC, or GNMA	1714			1	1715	1		<u> </u>	1716			V-04-AV-18-00-0	1717				4.b.(
(2) Collateralized by	* 题:					100			9				40.34		31 A.		
MBS issued or				14								1	i i				
guaranteed by	مرز	41		* N . 1				10			Ž.		177.7		14 ja		
FNMA, FHLMC,							$i_{2}(\mathbb{Q})$		1 5			4.14					
or GNMA	1718				1719				1731				1732		l		4.b.(
(3) All other	29.50	15		2 4 K 1	1 4. 7		1.0		76			Virial I					e e
mortgage-backed	100		*			- 4	i.	16					4		17		
securities	1733	1	1	T	1734		T		1735		T		1736				4.b.
/	100				3.54577					(E. 16)	ty flags.	jarinist.	188		***		
5. Asset-backed	C026	\$48.5 C TSC	1	**** / * / * L () ()	C988				C989		T	T	C027				↓ 5.
securities (ABS)	0020				350 °X 900	7 (27 (2)					10° 10° 10° 10° 10° 10° 10° 10° 10° 10°	489183	3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-	100		re e al se	
6. Other debt securities:																	
a. Other domestic debt	1737		1	No. 274-05	1738	1	1	404 C St. 45 t and	1739	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	and C contacts	1 11 11 11 11 11	1741			V. S. A. B.	6.a.
securities	1/3/	132, 77, 3	\$60 J. 3.1	200 A.S.	1730	TE EAR		1000	# 17433 cm		7.5.1		3 35 38 3		7. P. N		0.0.
b. Foreign debt	4740		1.49 a.n		1743			S (5) 1 (8)	1744	50°X' 16°5.		<u> </u>	1746	1	T	1 200	6.b.
securities	1742	5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	25.5-09	100	1743) 	- 1044/00	T 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1/44	\$ 4.00			1,740 (4,000 pm)			\$3.00 X.00	J 0.b.
Investments in mutual																\$ 148	
funds and other equity									M and				i kim		- 4 Abg		
securities with readily		i us						1,1		- 1 (A)		14 · 3 · 5	7 F (W)		(1000 / 1000 / (1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000 / 1000		7.
determinable fair values ¹									A510)	2 13 7	1708	A511		1		- /·
8. Total (sum of items 1					1 12			4	district		1.50						
through 7) (total of	- C.20 618			CANAL STATE				6.7		(3) (c)				72			
column A must equal																	
Schedule RC, item 2.a)		1				도 주시 음식함 - 전, 조건화											
(total of column D must									110								
equal Schedule RC,																	7
	44,139				177	~~			1772			1	1773		T		8.

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

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4. Mortgage-backed										Ĉ				
securities (MBS):								A						
a. Residential pass- through securities:					Thirt						* 22			
(1) Guaranteed by			7.0				A S	T				<u> </u>	236,330	
GNMA	xxxx			xxxx			xxxx				xxxx			
(2) Issued by FNMA									,					1
and FHLMC	xxxx			xxxx			xxxx				xxxx			
(3) Other pass-through														
securities	XXXX		KG 18 GCC C#	xxxx	X* * * * * * * * * * * * * * * * * * *		xxxx	1000	SK-ryzgosy	ale files	XXXX			#Z-1
b. Other residential				1.2	4			3			3.7			
mortgage-backed securities (include			(, *)						view.					
CMOs, REMICs, and				Car Again					•					
stripped MBS):						N . 3.		*		Ž				
(1) Issued or														
guaranteed by														
FNMA, FHLMC, or														
GNMA	xxxx			XXXX			xxxx				XXXX			
(2) Collateralized by														
MBS issued or guaranteed by														
FNMA, FHLMC, or		1 1					į					:	:	
GNMA	xxxx			xxxx			xxxx				xxxx			
(3) All other residential				}										
MBS	xxxx		20	xxxx			xxxx				xxxx	<u> </u>	<u> </u>	
c. Commercial MBS:								,						
(1) Commercial pass-	İ													
through securities.	xxxx			xxxx		-	xxxx				xxxx			
(2) Other commercial														
MBS5. Asset-backed securities	XXXX			XXXX	<u> </u>		XXXX		Sa 174 15	<u> </u>	XXXX	<u> </u>		1
and structured financial									ulki AA-A					
products:														
a. Asset-backed														
securities (ABS)	xxxx			xxxx	L		xxxx			<u> </u>	xxxx	<u> </u>	<u> </u>	<u>L</u>
 b. Structured financial 														
products:		1	·		1		1	Т		T			Ī	1
(1) Cash			<u> </u>	XXXX			XXXX				XXXX	 	 	
(2) Synthetic	XXXX	 		XXXX			XXXX	-			XXXX		1	
(3) Hybrid	XXXX		L	xxxx	<u>L </u>		XXXX			L	1 ****	<u> </u>	1	L

Ме	moranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Pledged securities ¹	0416		-		M.1.
2.	Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):	16	Mr.			
	a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political		1. 14			
	subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through	14 VX		1		
	securities other than those backed by closed-end first lien 1-4 family residential mortgages	10.4				
	with a remaining maturity or next repricing date of: 3, 4			10		
	(1) Three months or less	A549				M.2.a.(1)
	(2) Over three months through 12 months	A550				M.2.a.(2)
	(3) Over one year through three years					M.2.a.(3)
	(4) Over three years through five years			<u> </u>		M.2.a.(4)
	(5) Over five years through 15 years	A553		 		M.2.a.(5)
	(6) Over 15 years	A554	Mark Cont			M.2.a.(6)
	b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential					
	mortgages with a remaining maturity or next repricing date of:3,5			建 公		M O F (1)
	(1) Three months or less	·				M.2.b.(1)
	(2) Over three months through 12 months	1				M.2.b.(2)
	(3) Over one year through three years					M.2.b.(3)
	(4) Over three years through five years		 	 	<u> </u>	M.2.b.(4)
	(5) Over five years through 15 years	A560			<u> </u>	M.2.b.(5)
	(6) Over 15 years	. A300		i en u		M.2.b.(6)
	c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
	mortgage pass-through securities) with an expected average life of:6	A561		<u> </u>		M.2.c.(1)
	(1) Three years or less	A562		 	 	M.2.c.(1)
	(2) Over three years	•		e de la composition della comp		101.2.6.(2)
	d. Debt securities with a REMAINING MATURITY of one year or less (included in	A248			Caronanara	M.2.d.
•	Memorandum items 2.a through 2.c above)			B. A.	1.45	Wi.Z.G.
3	securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)				F16:58NE: V 20:	М.З.
4	Structured notes (included in the held-to-maturity and available-for-sale accounts in			1000		1
4	Schedule RC-B, items 2, 3, 5, and 6):		. 27			
	a. Amortized cost	8782		T		M.4.a.
	b. Fair value	8783				M.4.b.
	U. I dii Value					•

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.

Memoranda—Continued			— н	eld-to-	maturi	······································	<u> </u>				Av	ailable	-for-sa	ile		
		•	mn A) ed Co			(Colu	mn B) Value				nn C) ed Co			•	mn D) Value)
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. ¹					4											
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5): 5, A): a. Credit card											4.4					
receivables	B838				B839				B840				B841			N
b. Home equity lines	B842				B843				B844				B845			N
c. Automobile loansd. Other consumer	B846 B850	le le			B847 B851		 - 		B848 B852	4			B849 B853			
e. Commercial and industrial loansf. Other	B854 B858	10.7			B855 B859				B856 B860				B857 B861	2027		, , , , , , , , , , , , , , , , , , ,

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- 8

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

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				r - 1 7 082511 - 11	75 (2004) (2004)	a was a great and a	20 - 20 - E 1 K 1 K 1	8,410, 3 4.9	. S. C. W. S.	Charles of Sec. 2	96 G25	इ. १ शुक्त क		4. 90% a. 6 770	T DATABASE C	K. 121 005 1	
6.	Structured financial					1×6					77 9 0.			1 4. v. /			
	products by underlying													泰汉.			
	collateral or reference						YAVI E			d yet v							
	assets (for each column,						14. A. C.										
	sum of Memorandum		a.		45.5	7								44	浓 春点	r Krzy -	
	items 6.a through 6.g	1	N/ Com				1.5		5		8,5			5.75		en e	
	must equal Schedule								44.73	46					九學		
	RC-B, sum of items	1					T.G.	1990 A.		4)						38 N	4
	5.b.(1) through (3)):					1		5,8,3/			(II.)						
	a. Trust preferred					·											
	securities issued by			İ					-		l						
	financial institutions	xxxx				xxxx				XXXX				xxxx			
	b. Trust preferred																
	securities issued by										ļ						
	real estate investment																
	trusts	xxxx				xxxx				хххх				xxxx			
	c. Corporate and similar																
	loans	xxxx				xxxx				xxxx				xxxx			
	d. 1-4 family residential												ļ	ľ			
	MBS issued or	1				ļ		, !					[ļ			
	guaranteed by U.S.					ļ							1	ļ			
	government-					ŀ									ŀ		
	sponsored	l	ļ											ŀ			
	enterprises (GSEs)	xxxx	ŀ			xxxx				xxxx				xxxx			
	e. 1-4 family residential															1	
	MBS not issued or	1					:		}				İ				
	guaranteed by GSEs	xxxx				xxxx				xxxx	<u> </u>			xxxx			
	f. Diversified (mixed)															1	
	pools of structured																1
	financial products	xxxx				xxxx				xxxx				xxxx		<u> </u>	
	g. Other collateral or																
	reference assets	xxxx				xxxx				xxxx				xxxx			
	TOTOLOG GOOG		ل		<u>. </u>	1 7777	L										

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (Column B) (Column A) (1) loans and leases held for sale at the lower of cost or fair value, (2) loans To Be Completed To Be Completed and leases held for investment, net of unearned income, and (3) loans and by All Banks by Banks with leases accounted for at fair value under a fair value option. Exclude \$300 Million or More assets held for trading and commercial paper. in Total Assets1 **Dollar Amounts in Thousands** Thou RCON Thou RCON Bil Mil 1. Loans secured by real estate: a. Construction, land development, and other land loans: 1.a.(1) (1) 1-4 family residential construction loans (2) Other construction loans and all land development and other F159 1.a.(2) land loans b. Secured by farmland (including farm residential and other 1.b. improvements)..... c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 1797 1.c.(1) properties and extended under lines of credit (2) Closed-end loans secured by 1–4 family residential properties: 1.c.(2)(a) (a) Secured by first liens 5368 1.c.(2)(b) (b) Secured by junior liens 1460 1.d. d. Secured by multifamily (5 or more) residential properties..... e. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential F160 1.e.(1) properties F161 1.e.(2) (2) Loans secured by other nonfarm nonresidential properties.... 1288 2. 2. Loans to depository institutions and acceptances of other banks..... a. To commercial banks in the U.S.: B532 2.a.(1) (1) To U.S. branches and agencies of foreign banks B533 2.a.(2)(2) To other commercial banks in the U.S. B534 2.b. b. To other depository institutions in the U.S..... c. To banks in foreign countries: B536 2.c.(1) (1) To foreign branches of other U.S. banks..... (2) To other banks in foreign countries..... B537 2.c.(2)1590 3. 3. Loans to finance agricultural production and other loans to farmers 4. 4. Commercial and industrial loans 1763 4.a. a. To U.S. addressees (domicile) 4.b. b. To non-U.S. addressees (domicile) 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): B538 6.a. a. Credit cards..... B539 6.b. b. Other revolving credit plans..... c. Other consumer loans (includes single payment, installment, and 2011 6.c. all student loans) 7. Loans to foreign governments and official institutions (including foreign 2081 7. central banks)..... 8. Obligations (other than securities and leases) of states and political 2107 8 subdivisions in the U.S..... 1563 9. 9. Other loans..... 9.a. a. Loans for purchasing or carrying securities (secured and unsecured).... b. All other loans (exclude consumer loans) 9.b.

¹

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

Part I. Continued

	To b \$300	Be Co y Ban) Millio	mn A) omplet ks with on or N Assets	ed h More	То	(Colur Be Co by All	mplet	ed	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	}
Lease financing receivables (net of unearned income) Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	5400	i -			2165				10. 10.a.
 b. All other leases	F163	le en			2123				10.b. 11.
10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)	1		to.		2122			Ī	12.

Memoranda	Dollar Amounts in Thousands				Γ	
		RCON	Bil	Mil	Thou	
Loans and leases restructured and in compliance with modified terr	ns (included in		7			
Schedule RC-C, part I, and not reported as past due or nonaccrual	in Schedule RC-N,					
Memorandum item 1):		F576	* E1*		04 (04 (04 (04 (04 (04 (04 (04 (04 (04 (M.1.a.
a. Loans secured by 1-4 family residential properties	to the formation and allow				5.28	IVI. I .a.
b. Other loans and all leases (exclude loans to individuals for	nousehold, family, and other	1616	Contract	A STATE OF THE PARTY OF	48738240	M.1.b.
personal expenditures)		1010				W. I.D.
2. Maturity and repricing data for loans and leases (excluding those in	nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential	properties (reported in					
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a	remaining maturity or next					
repricing date of: 2, 3		A564		700/112/0130		M.2.a.(1)
(1) Three months or less						M.2.a.(2)
(2) Over three months through 12 months		A566		ļ —		M.2.a.(3)
(3) Over one year through three years(4) Over three years through five years		-				M.2.a.(4)
(5) Over five years through 15 years		A568		†		M.2.a.(5)
(6) Over 15 years		A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1				1100	1.4	,
EXCLUDING closed-end loans secured by first liens on 1–4 fam	nily residential properties			1	4	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, at	pove) with a remaining maturity					
or next repricing date of: ^{2, 4}	3		, t at			
(1) Three months or less		A570				M.2.b.(1)
(2) Over three months through 12 months		A571				M.2.b.(2)
(3) Over one year through three years						M.2.b.(3)
(4) Over three years through five years						M.2.b.(4)
(5) Over five years through 15 years					ļ	M.2.b.(5)
(6) Over 15 years		A575	<u> </u>	<u> </u>		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 th	rough 10, column B, above)	1			e series surveys	
with a REMAINING MATURITY of one year or less (excluding the	nose in nonaccrual status)	A247			<u> </u>	M.2.c.

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2001, Report of Condition.

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

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

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

Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON Bil Mil Thou	
3. Loans to finance commercial real estate, construct	ion, and land development activities		
(not secured by real estate) included in Schedule	RC-C, part I, items 4 and 9, column B ⁵	2746	M.3.
Adjustable rate closed-end loans secured by first I	iens on 1-4 family residential properties	All property and a second	
(included in Schedule RC-C, part I, item 1.c.(2)(a),	column B)	5370	M.4.
5. To be completed by banks with \$300 million or mo	re in total assets:6	4.5	
Loans secured by real estate to non-U.S. address	ees (domicile) (included in		
Schedule RC-C, part I, items 1.a through 1.e, colu	mn B)	B837	M.5.
Memorandum item 6 is to be completed by banks that	(1) together with affiliated institutions, have		
outstanding credit card receivables (as defined in the	instructions) that exceed \$500 million as of the	Control of	
report date or (2) are credit card specialty banks as de	efined for Uniform Bank Performance Report	PROPERTY OF THE	
purposes.		Principal Control	
6. Outstanding credit card fees and finance charges	included in Schedule RC-C, part I,		
item 6.a		C391	M.6.
Memorandum item 7 is to be completed by all ban	ks.	47 - 47 A	
7. Purchased impaired loans held for investment acc	ounted for in accordance with AICPA Statement		
of Position 03-3 (exclude loans held for sale):			
a. Outstanding balance		C779	M.7.a.
b. Carrying amount included in Schedule RC-C, p	oart I, items 1 through 9	C780	M.7.b.
8. Closed-end loans with negative amortization feature	res secured by 1-4 family residential		
properties:			
 Total carrying amount of closed-end loans with 	negative amortization features secured by	E220	MO -
1-4 family residential properties (included in S	chedule 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 comple	ted by banks that had closed-end loans		
with negative amortization features secured by 1-	-4 family residential properties (as reported	La constant	
in Schedule RC-C, part I, Memorandum item 8.a.	as of December 31, 200 f , that exceeded		
the lesser of \$100 million or 5 percent of total load			
(as reported in Schedule RC-C, part I, item 12, co	olumn B).		
b. Total maximum remaining amount of negative	amortization contractually permitted on	F231	M.8.b.
closed-end loans secured by 1–4 family reside	ential properties		101.0.5.
c. Total amount of negative amortization on close	erted in Memorandum item 8 a above	F232	M.8.c.
properties included in the carrying amount rep	orted in Memorandum item 8.a above	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	1
9. Loans secured by 1–4 family residential proper Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a),	and 1 c (2)(b)	F577	M.9.
Memorandum items 10 and 11 are to be completed	I by hanks that have elected to measure loans	And the second second	
included in Schedule RC-C, part I, items 1 through	b 9 at fair value under a fair value ontion.		
10. Loans measured at fair value (included in Sch	edule RC-C part Litems 1 through 9):		
a. Loans secured by real estate:	ledule Ro-o, part i, items i allough of.	. A. W	
(1) Construction land development and (ther land loans		M.10.a.(1)
(2) Secured by farmland (including farm re	sidential and other improvements)	F579	M.10.a.(2)
(3) Secured by 1–4 family residential property			À
(a) Revolving open-end loans secured	by 1-4 family residential properties and		
extended under lines of credit			M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 fa			
(1) Secured by first liens		F581	M.10.a.(3)(b)(1
(2) Secured by iunior liens		F582	M.10.a.(3)(b)(2
(E) 5552.54 b) Jan. 15. 15. 15. 15. 15. 15. 15. 15. 15. 15		 -	

Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.
 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

Part I. Continued

Memoranda—Continued	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
10. a. (4) Secured by multifamily (5 or more) residential pr	operties	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 (i.e., consumer loans) (includes purchased paper): 		4		*	46	
(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 part I, Memorandum item 10):						
a. Loans secured by real estate:						
(1) Construction, land development, and other land	loans	F590		ļ	<u> </u>	M.11.a.(1)
(2) Secured by farmland (including farm residential	and other improvements)	F591				M.11.a.(2)
(3) Secured by 1–4 family residential properties: (a) Revolving, open-end loans secured by 1–4 family						
extended under lines of credit		F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family resi	dential properties:					
(1) Secured by first liens		F593				M.11.a.(3)(b)(1
(2) Secured by junior liens		F594			<u> </u>	M.11.a.(3)(b)(2
(4) Secured by multifamily (5 or more) residential p	roperties	F595			ļ	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties		F596				M.11.a.(5)
b. Commercial and industrial loans		F597		e de la companya de l		M.11.b.
 c. Loans to individuals for household, family, and other (i.e., consumer loans) (includes purchased paper): 	r personal expenditures	### !		fig. 3	45.0	
(1) Credit cards		F598				M.11.c.(1)
(2) Other revolving credit plans		F599				M.11.c.(2)
(3) Other consumer loans (includes single paymen		F600				M.11.c.(3)
d. Other loans		F601				M.11.d.

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

a.	Loans	secured	bv	real	estate	
----	-------	---------	----	------	--------	--

- Commercial and industrial b. loans
- Loans to individuals for C. household, family, and other personal expenditures

	(Colum Fair va acquir leases date	alue o	of ans a		(Colum Gross amour at acq	cont	ractu: ceiva	ble	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Loans secured by real estate	xxxx				xxxx				xxxx			
Commercial and industrial loans	xxxx				xxxx				xxxx			
Loans to individuals for household, family, and other personal expenditures	xxxx				xxxx				xxxx			
All other loans and all leases	xxxx	<u> </u>			xxxx			L	xxxx	l		

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- 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:
 - 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	y all banks.
-----------------	-------	-------	--------------	--------------

14. Pledged loans and leases

を記録 - 5年後 - 2年 - 2年 - 2年 - 2年 - 2年 - 2年 - 2年 - 2年			
RCON	Bil	Mil	Thou
XXXX			
RIAD			
xxxx			
RCON	\$4.4 TEL		
XXXX	i	ŀ	

22a

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

R	CON	Yes		No
6	999		7	

1.

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

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

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

- 2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 - a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.)....
 - b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.1 (Note: Item 4,1 divided by the number of loans should NOT exceed \$100,000.)

Nu	mber of Loans
100	
4	6.4
1	
X 5.	A Zori
RCON	5 79.734.4
5562	
	(1) 40 年 50 年 50 年 50 年 50 年 50 年 50 年 50 年
. W. S.	
1.0000000	The first the same of the same
5563	

2.a.

2.b.

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

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

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES	NO	
6860			

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

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

Nu	mber of Loans
1.00	6 A 4 A 4
RCON	er i de Salari
5576	
	A Contract of
5577	

6.a.

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Colum Amou Currer Outstan	int ntly
 Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b): With original amounts of \$100,000 or less	RCON	RCON Bil 5579 5581 5583	Mil Thou
c. With original amounts of more than \$250,000 through \$500,000 8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3): a. With original amounts of \$100,000 or less	5584	5585	Pre-t
b. With original amounts of more than \$100,000 through \$250,000 c. With original amounts of more than \$250,000 through \$500,000	5586 5588	5587 5589	

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
COSTO	17.				
ASSETS	3531				1.
1. U.S. Treasury securities	3532				2.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3533				3.
3. Securities issued by states and political subdivisions in the U.S.		10			
4. Mortgage-backed securities (MBS):	3534			and the second second	4.a.
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA					7.4.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA	3535	12072			4.b.
(include CMOs, REMICs, and stripped MBS)	3536				4.c.
c. All other mortgage-backed securities	3537				5.
5. Other debt securities	2337		600	Service Mark	3. 1
6. Loans:	100				
a. Loans secured by real estate:	F604	18016	1000 (A) 	32.00	C = (1)
(1) Construction, land development, and other land loans	F605	 		+-+	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F 603		1 1962-4-5-0		6.a.(2)
(3) Secured by 1-4 family residential properties:	440		Section	1.1	
(a) Revolving, open-end loans secured by 1-4 family residential properties and	5000		<u> </u>	5 - N - 40	- (-)(-)
extended under lines of credit	F606		17/5/2006	ACA 225.532	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:		14.45	T	100	
(1) Secured by first liens	F607	ļ	<u> </u>	\vdash	6.a.(3)(b)(1
(2) Secured by junior liens			-		6.a.(3)(b)(2
(4) Secured by multifamily (5 or more) residential properties	F612		-		6.a.(4)
(5) Secured by nonfarm nonresidential properties	F613		<u> </u>	1	6.a.(5)
b. Commercial and industrial loans	. F614	No. of the contract of the con		N . St. V . St. V . T	6.b.
c. Loans to individuals for household, family, and other personal expenditures	100	17		14.5	
(i.e., consumer loans) (includes purchased paper):	. F 72	122		5.436	
(1) Credit cards	. F615				6.c.(1)
(2) Other revolving credit plans	F616			L	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					
9. Other trading assets	3541				9.
10. Not applicable	1.3	in it is	77-		
11. Derivatives with a positive fair value	3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545				12.
12. Iutal traulity assets (suiti of items i tillough 17) (must equal seriedule 110) item 9)	*353.37				
LIADULITIES					
LIABILITIES	3546	T			13.a.
13. a. Liability for short positions	· —	+	 		13.b.
b. Other trading liabilities	" 	+	+	1	14.
14 Derivatives with a pogetive tell value	. 1 2277	1		1	17.

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Mortgage-backed securities (MBS): a. Residential pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA						
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		$h \mapsto \mu'$				
a. Structured financial products:		269				
(1) Cash	XXXX					
(2) Synthetic	XXXX					
(3) Hybrid	XXXX					
h All other deht securities	XXXX					

Memoranda

Dollar Amounts in Thousand	s RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,	19	iwr.	107K		
items 6.a.(1) through 6.d):			4.0		
a. Loans secured by real estate:	in.		2 (14)	4.9	
(1) Construction, land development, and other land loans	F625				M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F626				M.1.a.(2)
(3) Secured by 1–4 family residential properties:	7		1 A 🛊	112	
(a) Revolving, open-end loans secured by 1-4 family residential properties and	n'a i	43.3	16 39	- 3 %	
extended under lines of credit	F627		200,789,000		M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F628				M.1.a.(3)(b)
(2) Secured by junior liens					M.1.a.(3)(b)
(4) Secured by multifamily (5 or more) residential properties	F630				M.1.a.(4)
(5) Secured by nonfarm nonresidential properties					M.1.a.(5)
b. Commercial and industrial loans	F632				M.1.b.
c. Loans to individuals for household, family, and other personal expenditures	114.12				
(i.e., consumer loans) (includes purchased paper):		T _e	1	d or	
(1) Credit cards	F633				M.1.c.(1)
(2) Other revolving credit plans	F634				M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans	F635				M.1.c.(3)
d. Other loans	F636				M.1.d.
			100	14.4	
2. Not applicable 3. Loans measured at fair value that are past due 90 days or more or in nonaccrual statu	s: with		ndo.		_
a. Fair value	F639				∑ M. 3 .a.
b. Unpaid principal balance	F640				M. 3 .b.
	- 15	(A)	19.15		Z.
MIERT J	17				
Memorandum items 4 through 10 are to be completed by banks that reported average	1				
trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding					
calendar quarters.		Section 1	43. 14.		
A. Asset-backed securities:	FC41	September 200	On Sage	4.7.1.1.38KY9675	-14.4.0
a. Residential mortgage-backed-securities			-	1	- M.4.a . M.4.b.
b. Commercial mortgage-backed-securities	F643				
6. k. Credit card receivables	F644	+	┼──		M. 4.c .5.a,
6. ધ્ર. Home equity lines	F645	+	+-	┼──	M.4.d. 5 b
C. R. Automobile loans	F646	_	+	-	M.4.0-5.c.
d, % Other consumer loans	FC47		┼	 	M.4.f. 5.d.
e. s. Commercial and industrial loans		-	 	-	M.4.g. 5.e.
f, h Other	F648				M.4.h. 5,f,
5. Collateralized debt obligations:	A TO		7		
a. Synthetic	F649	+	+	-	M.5.a.
b. Other	F650		=		M.5.b.\
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	<u> </u>	1	<u> </u>	M.6.
7. Equity securities:	16.80	1	<u> </u>	*	
a. Readily determinable fair values	F652	+	1		M.7.a.
b. Other		-		ļ	M.7.b.
8. Loans pending securitization	F654	1	1	1	M.8.

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(sur	ictured financial products by underlying collateral or reference assets m of Memorandum items 3.a through 3.g must equal Schedule RC-D, n of items 5.a.(1) through (3)):		
a. T	rust preferred securities issued by financial institutions	xxxx	
b. T	rust preferred securities issued by real estate investment trusts	xxxx	
c. C	Corporate and similar loans	XXXX	
d. 1 s	-4 family residential MBS issued or guaranteed by U.S. government-ponsored enterprises (GSEs)	xxxx	
e. 1	-4 family residential MBS not issued or guaranteed by GSEs	xxxx	
f. D	Diversified (mixed) pools of structured financial products	xxxx	
g. C	Other collateral or reference assets	XXXX	
4. Ple	dged trading assets:		
a. F	Pledged securities	XXXX	
h F	Pledded loans	XXXX	

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Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousand	S RCOM	N Bil	Mil	Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
TEXT	F655	5			M.9.a.
a. F6555	F656	5			M.9.b.
_ TEXT	F657	7			M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
TEXT	F658	3			M.10.a.
a. F658	F659)			M.10.b.
D. F659 C. TEXT	F660)			M.10.c.

Schedule RC-E—Deposit Liabilities

	Transaction Accou				Accounts			Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)			on	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of: 1. Individuals, partnerships, and corporations (include all certified and official checks)	B549 2202 2203 B551 2213								B550 2520 2530 B552 2236			
columns A and C must equal Schedule RC, item 13.a)	2215	**************************************			2210				2385			

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):	9.5		5, 31	50 W	
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		ļ		M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):1	1175	9. N. (400	S. E.	
(1) Brokered deposits issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered		1 202.14	4 KB	n H	
retirement deposit accounts	2344		<u> </u>		M.1.c.(2)
d. Maturity data for brokered deposits:		ve i	なる	s ar in	
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining			1, Og	Sexect	
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity					
of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.		73 1 x		18	
reported in item 3 above which are secured or collateralized as required under state law) (to	01803			, a. 9	
be completed for the December report only)	5590				M.1.e.
Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must		310		M.S	
equal item 7, column C above):					i
a. Savings deposits:				1.754 1.45	
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1
(2) Other savings deposits (excludes MMDAs)			1		M.2.a.(2
					M.2.b.
	2604		1		M.2.c.
c. Total time deposits of \$100,000 or more		L AS			1
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in	F233	T	T	1	M.2.c.(1)
Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	. [. 200	Ь			ر ۲۰۰۰ د. د.

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.

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Schedule RC-E—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
000:					
	A579				M.3.a.(1)
	A580				M.3.a.(2)
	A581				M.3.a.(3)
	A582	139 M	6 6 6	C25 (A.7)	M.3.a.(4)
ATURITY of one year or less	A241		A		M.3.b.
ore:					
			<u> </u>		M.4.a.(1)
	Δ586		<u> </u>		M.4.a.(2) M.4.a.(3)
	A587				M.4.a.(3)
TURITY of one year or less	A242		(4) (1) (1) 		M.4.b.
	OOO: ity or next repricing date of:1, 2 ATURITY of one year or less ore: by or next repricing date of:1, 4 FURITY of one year or less	000: ity or next repricing date of: 1, 2 A579 A580 A581 A582 ATURITY of one year or less A241 ore: by or next repricing date of: 1, 4 A584 A585 A586 A587 FURITY of one year or less	000: ity or next repricing date of: 1, 2 A579 A580 A581 A582 ATURITY of one year or less A241 ore: by or next repricing date of: 1, 4 A584 A585 A586 A587 FURITY of one year or less	000: ity or next repricing date of: 1, 2 A579 A580 A581 A582 ATURITY of one year or less Ore: by or next repricing date of: 1, 4 A584 A585 A586 A587 FURITY of one year or less	000: ity or next repricing date of: 1, 2 A579 A580 A581 A582 ATURITY of one year or less A241 ore: by or next repricing date of: 1, 4 A584 A585 A586 A587 FURITY of one year or less

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

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

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

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

Schedule RC-F—Other Assets

	Dollar Amounts in Thousand	s RCON	Bil	Mil	Thou	
Accrued interest receivable ¹		B556				1.
2. Net deferred tax assets ²		2148				2.
3. Interest-only strips receivable (not in the form of a security) ³ on:	71	20%	4	4.5		
a. Mortgage loans	A519				3.a.	
b. Other financial assets					3.b.	
4. Equity securities that DO NOT have readily determinable fair value	1752				4.	
5. Life insurance assets	C009				5.	
6. All other assets (itemize and describe amounts greater than \$25,00	40.05			4.4		
item)		2168		<u> </u>		6.
a. Prepaid expenses	2166			+ M		6.a.
b. Repossessed personal property (including vehicles)	1578				1, 7° a	6.b.
c. Derivatives with a positive fair value held for purposes other		3.174.5				
than trading	C010					6.c.
d. Retained interests in accrued interest receivable related to	7.4	1. 概				
securitized credit cards	C436					6.d.
e. TEXT 3549	3549					6.e.
f. TEXT 3550	3550			A en		6.f.
TEXT Q. 3551	3551					6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 1	2160				7.	

Schedule RC-G—Other Liabilities

	Iollar Amounts in Thousan	ds RCON	Bil	Mil T	Γhou
a. Interest accrued and unpaid on deposits 5		3645			
b. Other expenses accrued and unpaid (includes accrued income tax					
2. Net deferred tax liabilities ²					
Allowance for credit losses on off-balance sheet credit exposures					
4. All other liabilities (itemize and describe amounts greater than \$25,00		做法	A STAN HIGHWAY	X. ju	
of this item)		2938			
a. Accounts payable	3066		E.		
b. Deferred compensation liabilities	C011			414 6	
c. Dividends declared but not yet payable	2932				
d. Derivatives with a negative fair value held for purposes other			72		
than trading	C012		y.	3. 人作	
e. TEXT 3552	3552				ψ.Σ.
f. TEXT 3553	3553	J. Start		i e	
Q. TEXT 3554	3554	1. A-1		***	
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.

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousands	RCON		Mil	Thou	
ASSETS					
Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding			1	3.0	
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				100	
U.S.)	B560				4.
5 Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:				1	
a. Total loans	3360				6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1–4 family residential properties	3465				6.b.(1)
(2) All other loans secured by real estate	3466				6.b.(2)
c. Commercial and industrial loans	3387				6.c.
(1) Credit cards	B561				6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans	4	+			
other than credit cards)	B562				6.d.(2)
7. To be completed by banks with \$100 million or more in total assets.4			g_{ij}		
Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets 5	3368				9.
5. 10th 200010			1		
LIABILITIES				2.4	
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:			11.0		
a. Savings deposits (includes MMDAs)	B563				11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000	A529				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	15 75	a)			
Other borrowed money (includes mortgage indebtedness and obligations under		14 ²		r (kr. n. i)	
capitalized leases)	3355				13.

Memorandum

Memorandum item 1 is to be completed by:4

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

RCON	Bil	Mil	Thou
76.	种结果	1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	
	v.		1
10.52			
	4-1		
3386			

M.1.

Dollar Amounts in Thousands

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

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

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

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

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

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

	Dollar A	mounts in Thousands	RCON Bil Mil	Thou
Unused commitments:				
a. Revolving, open-end lines secured by 1–4 famil	v residential properties,	e.g., home equity	7. 1 Table 1	
lines			3814	1.a.
b. Credit card lines			3815	1.b.
c. (1) Commitments to fund commercial real estate	e, construction, and land	d development loans	UL.	
secured by real estate:		•		
(a) 1–4 family residential construction lo	an commitments		F164	1.c.(1)(a)
(b) Commercial real estate, other constru	uction loan, and land		<u> </u>	
development loan commitments			F165	1.c.(1)(b)
(2) Commitments to fund commercial real estat	te, construction, and lan	d development loans		
NOT secured by real estate			6550	1.c.(2)
d. Securities underwriting			3817	1.d.
e Other unused commitments			3818	1.e.
Financial standby letters of credit			3819	2.
a. Amount of financial standby letters of credit cor	nveyed to others	3820		2.a.
3 Performance standby letters of credit			3821	3.
Amount of performance standby letters of credi	t conveyed to others	3822	5/5/5/5/2/5/4 MARKET	3.a.
4. Commercial and similar letters of credit			3411	4.
5. Not applicable				
6 Securities lent (including customers' securities len	t where the customer is			
indemnified against loss by the reporting bank)			3433	6.
Cald Protection				
Sold Protection INSERT K Purchased Protection	(Column A)	(Column B)		
purchased protection		Beneficiary		
7. Credit derivatives:		7.00.1	iou	
a. Notional amounts:	7577 B			7.a.(1)
(1) Credit default swaps		C969		7.a.(1) 7.a.(2)
(2) Total return swaps	C970	C971		7.a.(2)
(3) Credit options		C973	<u> </u>	7.a.(4)
(4) Other credit derivatives	C974	C975		7.a.(4)
b. Gross fair values:	2.00			7.b.(1)
(1) Gross positive fair value	. C219	C221		7.b.(1) 7.b.(2)
(2) Gross negative fair value	. C220	C222	8765	8.
8 Snot foreign exchange contracts		tb compone	AND THE PERSON NAMED OF THE PERSON OF THE PE	
All other off-balance sheet liabilities (exclude deri	vatives) (itemize and de	scribe each compone	3430	9.
of this item over 25% of Schedule RC, item 28, "T	Total equity capital")	2422	3430	9.a.
a. Securities borrowed		3432	 -	9.b.
b. Commitments to purchase when-issued secur	rities	3434		
c. Standby letters of credit issued by a Federal F	Home Loan Bank on the			9.c.
bank's behalf		C978		9.d.
d. TEXT 3555		3555		9.e.
e. TEXT 3556		3556		9.f.
f. TEXT 3557	-ai) (iai d	cribe each component		
10. All other off-balance sheet assets (exclude deriva	atives) (itemize and desi	cime each component	5591	10.
of this item over 25% of Schedule RC, item 28, "	rotal equity capital)	3435		10.a.
a. Commitments to sell when-issued securities		5592		10.b.
b. TEXT 5592		5593		10.c.
C. TEXT 5593		3393		10.d.
d. TEXT 5594			100	大学機能を対象を利用している。
e. 15595		5594 5595		10.u. 10.e.

Them 3-a is to be completed by banks with 1 billion or more in total assets. Them 2.a. is to be completed by banks with 1 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.	c. Notional amounts by regulatory capital treatment:									RCON	Bil	Mil	Thou			
	(1) Positions covered under the I	Market	Risk	Rule:												
	(a) Sold protection									xxxx						
	(b) Purchased protection									xxxx						
	(2) All other positions:															
	(a) Sold protection									xxxx						
	(b) Purchased protection that capital purposes	is reco	gnize	ed as	a gua	rantee 1	for re	gulat	ory 	xxxx						
	(c) Purchased protection that regulatory capital purpose									xxxx						
Remaining I								Matu	rity of:							
			Colur Yea				Colun er Or igh F	e Ye	ar	(Column C) Over Five Years						
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		<u> </u>				
	(b) Subinvestment grade	xxxx				xxxx				xxxx	<u> </u>		<u> </u>			
	(2) Purchased credit protection:										· · · ·					
	(a) Investment grade	xxxx				xxxx	ļ		ļ	xxxx						
	(b) Subinvestment grade	xxxx	ļ			xxxx				xxxx]				

31

Schedule RC-L—Continued

Dollar Ar	nounts in Thousands	RCON	Tril	Bil	Mit	Thou	
11. Year-to-date merchant credit card sales volume:					16.86	16.1	
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		Intere	umn A est Ra ntracts	te	Fo	oreign	ımn B Excha tracts	ange	Ed	quity l	olumn C) y Derivative ontracts			omm	umn D odity a Contra	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	l
Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal	Total Control					•											
sum of items 13 and 14):	Ь.	RC	ON 8693		ļ	RCC	N 8694			RCC	ON 8695		-	RCC	N 8696		
a. Futures contracts	igsquare		<u> </u>	L				İ	\vdash		N 8699			BCC	N 8700		12.
	\vdash	RC	ON 8697			RCC	N 8698		Н	RC) N 8699	1	-	RCC	JN 8700	-	12.
b. Forward contracts	\vdash	PC:	ON 8701	<u> </u>	├—	PC	N 8702	i		RCC	N 8703	L	1	RCC	L DN 8704	1	12.1
c. Exchange-traded option contracts:	\vdash	- 10	1	T	 	1	11.07.02	1	1				1			T	12.
(1) Written options	H	RC	ON 8705	<u></u>		RC	ON 8706	·	 	RC	ON 8707	<u> </u>		RCC	ON 8708	1	1 '
(2) Purchased options	\Box							1			Γ						12.0
d. Over-the-counter option contracts:		RC	ON 8709	1	T	RC	ON 8710	·		RC	ON 8711			RCC	ON 8712]
(1) Written options																	12.
(i) Witten space		RC	ON 8713			RC	ON 8714			RC	ON 8715		L.,	RC	ON 8716		1
(2) Purchased options		RC	ON 3450			RC	ON 3826			RC	ON 8719			RC	ON 8720)	12.
e. Swaps																	12.
Total gross notional amount of		RC	ON A126			RC	ON A127			RC	ON 8723		L.	RC	ON 8724]
derivative contracts held for trading																	13.
4. Total gross notional amount of	. 10		1.64		144		÷.,			A PARK		XXX	2.0				4
derivative contracts held for		RC	ON 8725	,		RC	ON 8726	i .	 	RC	ON 8727	' -ı	 	RC	ON 872	3	4
purposes other than trading	1	(A. 3.1 - 2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	ova Seesa NOO		1 2 50	L STATE OF THE STA				, pr. ,> 80.	- 14 m - 17 m	AAS (8.58)	d	rectioned	625. 3 (2)	No.	14.
 a. Interest rate swaps where the 	773	N. A. A. C. S. S. S. S. S. S. S. S. S. S. S. S. S.			1		rivê diye. Germên			Tradisto 1986 à 1	e de la companya de l	186 186				79 27 × 64	1
bank has agreed to pay a fixed rate	-	RC	ON A589	<u> </u>	1								15				14.
15. Gross fair values of derivative contracts:																	4
a. Contracts held for trading:		RC	ON 873	3		RC	ON 873			RC	ON 873	5		RC	ON 873	6]
(1) Gross positive fair value		RO	ON 873	7		RC	ON 873	3		RC	ON 873	9		RC	ON 874	0	15.
(2) Cross ponetive fair value		T	T	T	T	T			†		T	1			1		15.
(2) Gross negative fair valueb. Contracts held for purposes other		L Najviš V			1				3 (5)		- 10 m]
than trading:	7.72		ON 874			RC	ON 874	2		RC	ON 874			RC	ON 874	4]
(1) Gross positive fair value		R	CON 874	5		RC	ON 874	6		R	ON 874	7		RC	ON 874	8	15
			1		+-	T	T		+-	<u> </u>	T	T.	1	Γ	T	T	15.

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

		anks	nn A s and es Fi	ď	N F	olur Mond inar uara	oline ncial) 			nn C Fun	,	S	ove	nn D reigr nmer	ń	Corp	orat All O	nn E ions ther part	and
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	- 10 To 10 T			xxxx	344377		384 C T 184	XXXX	S 144 S.1			xxxx	N I S N		
b. Fair value of collateral:				4	,		Ap.			***		1			13.4	<u> </u>				
(1) Cash – U.S. dollar	xxxx				xxxx			_	xxxx		<u> </u>		xxxx	ļ			xxxx			\vdash
(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			<u> </u>	xxxx	ļ	<u> </u>	1
(6) Equity securities	xxxx				xxxx		<u> </u>	_	xxxx		ļ		xxxx	<u> </u>	ļ	-	xxxx		ļ	<u> </u>
(7) All other collateral	xxxx		<u> </u>		xxxx		<u> </u>		xxxx		ļ	ļ	xxxx	_		<u> </u>	xxxx		<u> </u>	1
(8) Total fair value of collateral (sum of items 16.b.(1)									\											
through (7))	XXXX	<u> </u>	<u> </u>	<u> </u>	XXXX	<u>. </u>	<u></u>	<u> </u>	XXXX	<u>. </u>		<u> </u>	XXXX	<u>. </u>		<u> </u>	XXXX	ــــــــــــــــــــــــــــــــــــــ	Ь.	

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	RCON Bil Mil Thou	
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		:
extensions of credit by the reporting bank (including extensions of credit to	10 m	
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	A CONTRACTOR OF THE CONTRACTOR	
of total capital as defined for this purpose in agency regulations		1.b.
2. Intangible assets other than goodwill:		•
a Mortgage servicing assets	3164	2.a.
(1) Estimated fair value of mortgage servicing assets	4.4	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026	2.b.
c. All other identifiable intangible assets	5507	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. Direct and indirect investments in real estate ventures	5372	3.a .
b. All other real estate owned:		
a, The Construction, land development, and other land	5508	3. b.(1) a.
6, (8) Farmland	5509	3. b.(2) b.
C. (3), 1–4 family residential properties	5510	3. b.(3) c.
ರ್ನ 🔼 Multifamily (5 or more) residential properties	5511	3. b.(4)- d,
e, (5) Nonfarm nonresidential properties	5512	3. b.(5) e.
f. (6) Foreclosed properties from "GNMA loans" through 3.f.)	. C979	3. b.(6) - f
q, s. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	. 2150	3.8c.g.
		a = -
4. Investments in unconsolidated subsidiaries and associated companies: Not applicable	5074	
4. Investments in unconsolidated subsidiaries and associated companies: Not هې ازده او علی الده الده علی الده الده علی الده الده الده الده الده الده الده الده	5374	4.a.
4. Investments in unconsolidated subsidiaries and associated companies: Not هه المعاددة المع	5374	4.b.
4. Investments in unconsolidated subsidiaries and associated companies: Notacpplicable a. Direct and indirect investments in real estate ventures b. All other investments in unconsolidated subsidiaries and associated companies c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	5374	1
4. Invostments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	5374	4.b.
4. Invostments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other invostments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	5374	4.b.
4. Investments in unconsolidated subsidiaries and associated companies: Notapplicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1	5374 5375 2130	4.b. 4.e.
4. Investments in unconsolidated subsidiaries and associated companies: Not supplicable a. Direct and indirect investments in real estate ventures b. All other investments in unconsolidated subsidiaries and associated companies e. Total (sum of items 4.a and 4.b) (must equal Schedule RG, item 8) 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less	5374 6375 2130	4.b. 4.e. 5.a.(1)(a)
4. Investments in unconsolidated subsidiaries and associated companies: Not supplicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less	. 5374 . 5375 . 2130 . F055 . F056	4.b. 4.e. 5.a.(1)(a) 5.a.(1)(b)
4. Investments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less	5374 5375 2130 F055 F056 F057	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c)
4. Investments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less	. 5374 . 5375 . 2130 . F055 . F056	4.b. 4.e. 5.a.(1)(a) 5.a.(1)(b)
A. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less	F055 F056 F057 F058	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d)
A. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less	F055 F056 F057 F058	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2)
4. Investments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less. (b) Over one year through three years. (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² . (3) Structured advances (included in items 5.a.(1)(a) – (d) above).	F055 F056 F057 F058	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d)
4. Investments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	F055 F056 F057 F058	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2)
 Investments in unconsolidated subsidiaries and associated companies: No + αρρ ι ε α δρρ >	F055 F056 F057 F058	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3)
4. Investments in unconsolidated subsidiaries and associated companies: Notapplicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	F055 F056 F057 F058 F059	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a)
4. Investments in unconsolidated subsidiaries and associated companies: Not applicable. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of: (a) One year or less	F055 F056 F057 F058 F059 F060 F061	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a) 5.b.(1)(b)
 Investments in unconsolidated subsidiaries and associated companies: Notapplicable. Direct and indirect investments in real estate ventures. All other investments in unconsolidated subsidiaries and associated companies. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). Other borrowed money: Federal Home Loan Bank advances: Advances with a remaining maturity or next repricing date of:¹ Over one year through three years. Over three years through five years. Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)². Structured advances (included in items 5.a.(1)(a) – (d) above). Other borrowings: Other borrowings with a remaining maturity or next repricing date of:³ One year or less. Over three years through three years. Over three years through five years. 	F055 F056 F057 F058 F059 F060 F061 F062	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a) 5.b.(1)(b) 5.b.(1)(c)
4. Investments in unconsolidated subsidiaries and associated companies: Notapplicable a. Direct and indirect investments in real estate ventures b. All other investments in unconsolidated subsidiaries and associated companies c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) Advances with a remaining maturity or next repricing date of:1 (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ² (3) Structured advances (included in items 5.a.(1)(a) – (d) above) b. Other borrowings: (1) Other borrowings with a remaining maturity or next repricing date of:3 (a) One year or less (b) Over one year through three years (c) Over three years through five years (d) Over five years	F055 F056 F057 F058 F059 F060 F061	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a) 5.b.(1)(b)
 Investments in unconsolidated subsidiaries and associated companies: Notapplicable a. Direct and indirect investments in real estate ventures. All other investments in unconsolidated subsidiaries and associated companies. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). Other borrowed money: Federal Home Loan Bank advances: Advances with a remaining maturity or next repricing date of:1 One year or less	F055 F056 F057 F058 F059 F060 F061 F062 F063	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a) 5.b.(1)(b) 5.b.(1)(c) 5.b.(1)(d)
 Investments in unconsolidated subsidiaries and associated companies: Notapplicable a. Direct and indirect investments in real estate ventures. All other investments in unconsolidated subsidiaries and associated companies e. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) Other borrowed money: Federal Home Loan Bank advances: Advances with a remaining maturity or next repricing date of:1	F055 F056 F057 F058 F060 F061 F062 F063 F063 F063 F063 F067 F063 F063 F063 F063 F063 F063 F064 F065 F065 F065 F065 F065 F065 F066 F066	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a) 5.b.(1)(b) 5.b.(1)(c)
 Investments in unconsolidated subsidiaries and associated companies: Notapplicable. Direct and indirect investments in real estate ventures. All other investments in unconsolidated subsidiaries and associated companies. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). Other borrowed money: Federal Home Loan Bank advances: Advances with a remaining maturity or next repricing date of:1	F055 F056 F057 F058 F059 F060 F061 F062 F063	5.a.(1)(a) 5.a.(1)(b) 5.a.(1)(c) 5.a.(1)(d) 5.a.(2) 5.a.(3) 5.b.(1)(a) 5.b.(1)(b) 5.b.(1)(c) 5.b.(1)(d)

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

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

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

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

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Yes	2.00	No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCON B570	Bil	Mil	Thou	7.
Assets under the reporting bank's management in prophetary matural rands and armatics. Primary Internet Web site address of the bank (home page), if any					•
(Example: www.examplebank.com) TEXT http://					8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON 4088	Yes		No	9.
10. Secured liabilities:a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,		Bil	Mil	Thou	10.a.
items 5.b.(1)(a)–(d))	. <u>F065</u>		<u> </u>	L	10.b.

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11.	Does the bank act as trustee or custodian for Individual Retirement
	Accounts, Health Savings Accounts, and other similar accounts?

12.	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		
	i Ši	
	YES	NO
XXXX		

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

	Pas 30 thr days	umn A) st due ough 89 and still cruing			Past of lays of and	mn B) due 90 or more still	1		•	mn C		
Dollar Amounts in Thousands	RCON Bil	 -	hou f	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1–4 family residential construction						. 4	il.		115			
loans	F172			F174				F176				1.a.(1
(2) Other construction loans and all land development and other land loansb. Secured by farmland	F173 3493			F175 3494				F177 3495				1.a.(2 1.b.
c. Secured by 1–4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398	-88	4	5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:(a) Secured by first liens	C236			C237		*****		C229				1.c.(2
(b) Secured by junior liens d. Secured by multifamily (5 or more) residential properties	. 3499		1 de	C239 3500				3501	Y. 1812.13			1.c.(2 1.d.
e. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties	. F178			F180				F182	•		•,• 	1.e.(1
(2) Loans secured by other nonfarm nonresidential properties	F179	* ::**		F181			16. 1	F183	11/4	i i i i i i i i i i i i i i i i i i i	4	1.e.(2
Loans to depository institutions and acceptances of other banks Not applicable	. B834			B835				B836				2.
4. Commercial and industrial loans 5. Loans to individuals for household, family, and other personal expenditures:	. 1606			1607				1608				4.
a. Credit cards b. Other (includes single payment, installment, all student loans, and revolving credit plans	B575			B576 	 	l I	a.j	B577 B580				5.a. 5.b
other than credit cards)	. 5389 5459			5390 5460			277	1.7				6. 7.
8. Lease financing receivables	1226			1227				1228	+			8.
Debt securities and other assets (exclude other real estate owned and other repossessed.)						(4) 						
assets)	3505			3506				3507		<u> </u>		9.

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

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- Other assets (exclude other real estate owned and other 9. 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):				
) 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.

above which are wholly or partially guaranteed by the U.S. Government	(Column A) Past due 30 through 89 days and still accruing					Past of days of and	mn B) due 90 or mor I still ruing)		1			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	İ
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
•	17.6												
"GNMA loans")	5615				5616	V			5617				10.a.
 Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase 	4				129								
included in item 10 above	C866				C867				C868			<u> </u>	10.b

Schedule RC-N—Continued

Memoranda Dollar Amounts in Thousands		Pas 30 thro days a	imn A) t due ough 8 and sti	9		Past of days of and	mn B) due 90 or mor I still ruing)		•	imn C		
Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
a. Loans secured by 1-4 family residential properties b. Other loans and all leases (exclude loans	F661				F662				F663				M.1.a.
to individuals for household, family, and other personal expenditures)	1658				1659				1661				M.1.b.
construction, and land development activities (not secured by real estate) included in	6558	i I			6559				6560				
Schedule RC-N, items 4 and 7, above								-		n.			M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.a.
 b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) c. Commercial and industrial loans to non-U.S. 	5380	3 - 7 EV 590			5381				5382			12	M.3.b
addressees (domicile) (included in Schedule RC-N, item 4, above)d. Leases to individuals for household, family,	1254		, A.		1255	18			1256	l .			M.3.c.
and other personal expenditures (included in Schedule RC-N, item 8, above)	F166				F167				F168				M.3.d.
 Memorandum item 4 is to be completed by:¹ banks with \$300 million or more in total assets banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: 													
Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594		<u> </u>		1597	T) 	1583				M.4.
 Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above): 		***************************************	1-24-3 (X			•			
a. Loans and leases held for sale b. Loans measured at fair value: (1) Fair value	C240				C241				C226				M.5.a. M.5.b.(1
(2) Unpaid principal balance	F667	+			F668	+			F669				M.5.b.(2

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

M.8.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	1	(Colu Past o rough)		(Colu Past d days o	lue 90)					
Memorandum item 6 is to be completed by	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
banks with \$300 million or more in total assets:1		1											
6. Interest rate, foreign exchange rate, and other-	4							41.2					
commodity and equity contracts:	3529				3530		***		M.6.				
Fair value of amounts carried as assets	3323	<u> </u>	<u> </u>		10000			I	j IVI.O.				
Derivative									RCON	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.									C410				M.7.
7. Additions to nonaccidal assets daring the quarter.													t

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

8. Nonaccrual assets sold during the quarter.

Dollar Amounts in Thousands RCON Bil

Thou

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

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

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal		<u> - 19 - 19</u>		
Deposit Insurance Act and FDIC regulations	F236		<u> </u>	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)	2 24 25 3	4.4		
of the Federal Deposit Insurance Act and FDIC regulations	F238			4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on		40 12		
allowable exclusions	F239			5.
INSERT O				
Momorandum			, —	
Dollar Amounts in Thousands	RCON	Bil Mil	Thou	
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	**	4.1	477	
less item 2):			₩.	
 a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:¹ 	1,000	40000	(1640 - 166)	
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	. F049		54 State	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) Number	11/2/2	H	增 机	
of \$100,000 or less (to be completed for the June report only) F050				M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:1		6 - 4	***	
(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		W		
of more than \$100,000 F052		VV. HS. 4		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:1	FOAF		FOURTH RES	1 1 4 - /4\
(1) Amount of retirement deposit accounts of \$250,000 or less	. F045	le a S	The figs.	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less Number		4.5		M 4 - (0)
(to be completed for the June report only)F046				M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:1	F047	A14 12 1	1	NA 4 4 (4)
(1) Amount of retirement deposit accounts of more than \$250,000	. [[047]	21. 13444		M.1.d.(1)
Number Toro 200				M.1.d.(2)
(2) Number of retirement deposit accounts of more than \$250,000 F048	4			IVI. 1.U.(Z)
2 at the state of the banks with 6d billion on more in total appare?		有人的复		
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.2				
2. Estimated amount of uninsured assessable deposits, including related interest accrued and	5597			M.2.
unpaid (see instructions)	[000.]] 141.2.
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	[DOCK!]	EDIC C	ort No	7
association:	<u> </u>	FDIC Ce	311. INO.	M.3.
TEXT A545	A545			١٧١.٥.

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):	L.		
	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	-	

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 :					
a. Closed-end first liens	F066				1.a.
b. Closed-end junior liens	F067	TOTAL SURFACE			1.b.
c. Open-end loans extended under lines of credit:		4	9.82	S (6)	
(1) Total commitment under the lines of credit	F670				1.c.(1)
(2) Principal amount funded under the lines of credit	F671	78.			1.c.(2)
2. Wholesale originations and purchases during the quarter of 1–4 family residential			4		
mortgage loans for sale:2			7.7	1.7	
a. Closed-end first liens	F068				2.a.
b. Closed-end junior liens	F069				2.b.
c. Open-end loans extended under lines of credit:		. V. 4		bidi Ku	
(1) Total commitment under the lines of credit	F672				2.c.(1)
(2) Principal amount funded under the lines of credit	F673	0.00			2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:				9	
a. Closed-end first liens	F070	ļ	<u> </u>		3.a.
b. Closed-end junior liens	F071		2700000000	er dan state of	3.b.
c. Open-end loans extended under lines of credit:		110			
(1) Total commitment under the lines of credit	F674	ļ			3.c.(1)
(2) Principal amount funded under the lines of credit	F675	1		<u> </u>	3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in	100		情的		
Schedule RC, item 4.a):	4		19 AC 17	4.10	
a. Closed-end first liens	F072	—	ļ		4.a.
b. Closed-end junior liens	F073			- W D C C C C C C C	4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit			<u> </u>		4.c.(1)
(2) Principal amount funded under the lines of credit	F677	processor to the form	20 a.w.c - 20		4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family	200	•			
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD			VANA.	
a. Closed-end 1–4 family residential mortgage loans	F184	ļ			5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	CONTRACTOR			5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the	,;;*****				
quarter:	RCON	1 3000			
a. Closed-end first liens					6.a.
b. Closed-end junior liens	. F679				6.b.
c. Open-end loans extended under lines of credit:			10.19	\$ 15 A 15 A	
(1) Total commitment under the lines of credit				1	6.c.(1)
(2) Principal amount funded under the lines of credit	. F681	<u> </u>	<u> </u>		6.c.(2)

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.

Dollar Amounts in Thousands	(Column Total Fair \ Reported Schedule	/alue I on	LESS: A Netted Determi	mn B) Amounts I in the nation of air Value	Level 1	mn C) Fair Value rements	Level 2	mn D) Fair Value rements	Level 3 l	mn E) Fair Value rements
ASSETS	KOON I	ida adalah da adal Maria	1.00 M	To godin to se re	alle and a second		255			
	xxxx	Z 1	XXXX		XXXX		XXXX		XXXX	
Available-for-sale securities. Federal funds sold and securities purchased under agreements to resell	XXXX		XXXX		xxxx		XXXX		XXXX	
			,,,,,,,,							
3. Loans and leases held for sale	xxxx		xxxx		xxxx		XXXX		XXXX	
4. Loans and leases held for investment	5. XV	70°, 445 44	7000 7200000000000000000000000000000000		78. 3. 1. 1.3					
5. Trading assets:	3543	.aa	XXXX	a de la companya de l	xxxx	at Made and the	XXXX	Ì	xxxx	
a. Derivative assets				 	XXXX	 	XXXX	 	XXXX	
b. Other trading assets	xxxx	··· ·	XXXX	01.52,335.0	V*11	- La Lange	****	2000	3 LAL 194	
(1) Nontrading securities at fair value with changes in fair value reported in	here is a second				F692	<u> </u>	F241	ing the Section of th	F242	14.74 & \$4.455661.17531-1984
current earnings (included in Schedule RC-Q, item 5.b, above)	F240		F684	 	F693	 	F241	 	F251	
6. All other assets	F249		F685			 		<u> </u>	XXXX	
7. Total assets measured at fair value on a recurring basis	XXXX		XXXX	1. 1917 AND SANSON TO	XXXX	300, 700	XXXX	4		
										40
LIABILITIES		Kabulania.	gal its property and a			``	5050	1	F254	
8. Deposits	F252		F686		F694	ļ	F253			
Federal funds purchased and securities sold under agreements to repurchase	XXXX		XXXX	emon estimin a constant	XXXX	S. W. C. C. Land Cherry	XXXX		XXXX	Commence of the second
10. Trading liabilities:									Control of the Contro	
a. Derivative liabilities	3547		XXXX		XXXX	<u> </u>	XXXX	 	XXXX	
b. Other trading liabilities	xxxx		XXXX		xxxx	ļ	XXXX		xxxx	
11. Other borrowed money	XXXX		xxxx		XXXX	<u> </u>	XXXX	ļ	XXXX	
12. Subordinated notes and debentures	xxxx		xxxx		XXXX	<u> </u>	XXXX		XXXX	
13. All other liabilities	F258		F688		F696		F259	1	F260	
14. Total liabilities measured at fair value on a recurring basis	xxxx		XXXX		XXXX		xxxx	<u> </u>	XXXX	
Memoranda 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6,			<u></u>	· 		1				Γ
that are greater than \$25,000 and exceed 25% of item 6):	xxxx		xxxx	l	xxxx		XXXX		XXXX	
a. Mortgage servicing rights			XXXX		xxxx		XXXX		XXXX	
b. Nontrading derivative assets	xxxx	,	XXXX		XXXX		XXXX		XXXX	
C	XXXX		xxxx		xxxx		XXXX		XXXX	
• • • • • • • • • • • • • • • • • • • •	1 xxxx		XXXX		XXXX	T T	XXXX		xxxx	
d			XXXX	<u> </u>	xxxx		XXXX		XXXX	- "
e	XXXX		XXXX	 	XXXX		XXXX		XXXX	
f				+	7000	 	1			
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item			1		,,		xxxx		XXXX	
13, that are greater than \$25,000 and exceed 25% of item 13):	xxxx		XXXX	 	XXXX	 	F262	+	F263	
a. Loan commitments (not accounted for as derivatives)	. F261		F689	 	F697	 	+	+		+
b. Nontrading derivative liabilities	. xxxx		xxxx		XXXX	 	XXXX	 	XXXX	+
C	xxxx		XXXX	ļ	XXXX	 	XXXX	+	XXXX	+
d	XXXX		xxxx	 	xxxx		XXXX	 	XXXX	
e	xxxx		xxxx	<u> </u>	xxxx	 	XXXX	 	XXXX	+
f	xxxx	-	XXXX	1	XXXX		XXXX	1	XXXX	

Schedule RC-R—Regulatory Capital

FFIEC 041 Page RC-29

Dollar A	mounts in Thousands	RCON	Bil Mil	Thou	41
Tier 1 capital bank		3			L
1. Total equity capital (from Schedule RC, item 28) 27.44)		3210			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a g	ain, report as a		\mathbf{u}_{-i}		
positive value; if a loss, report as a negative value)		8434			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report	loss as a positive			4.4	
value)		A221			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, rep			4		
value: if a loss report as a negative value)		4336			4.
5. LESS: Nonqualifying perpetual preferred stock		B588			5.
Qualifying minority interests in consolidated subsidiaries		B589			6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted	ed for under a fair value	4	1,14		1
option that is included in retained earnings and is attributable to change	s in the bank's own		2. 图 4.1		
creditworthiness (if a net gain, report as a positive value; if a net loss, re	eport as a negative				
value)		F264			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)		C227			8.
Subtotal (sum of items 1 and 0, less items 2, 3, 4, 5, 7 id, and 7 id) a. LESS: Disallowed servicing assets and purchased credit card relationsh	nins	B591			9.a.
b. LESS: Disallowed deferred tax assets	про	5610			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			11.
11. Her i capital (sum of items o and ito, less items old and old)		·			1
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock		5306			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital		` 			13.
14. Allowance for loan and lease losses includible in Tier 2 capital					14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2	ranital	`			15.
16. Other Tier 2 capital components	capital	B594			16.
17. Tier 2 capital (sum of items 12 through 16)		` -		1	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)					18.
18. Allowable Her 2 capital (lesser of item 1) of 17/	***************************************	•		<u> </u>	,
19. Tier 3 capital allocated for market risk		1395			19.
20. LESS: Deductions for total risk-based capital					20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)					21.
21. Total risk-based capital (sum of kems 11, 10, and 13, less kem 20)			<u> </u>		,
Total access for loverage ratio					
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	em 7 a ahove)	B590		1	23.
23. LESS: Disallowed goodwill and other disallowed littarigible assets (from the 24. LESS: Disallowed servicing assets and purchased credit card relationship	s (from item 9 a above)	··		1	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	3 (110111 110111 3.4 45040)	5610		1	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 to 12 less items 23 le	through 26)	A224		1	27.
27. Average total assets for leverage capital purposes (item 22 less items 23 t	1110ugn 20)	[L		_ _ , .
A. P burnet for financial cubaidings					
Adjustments for financial subsidiaries 28. a. Adjustment to Tier 1 capital reported in item 11		C228	I		28.a.
28. a. Adjustment to Her T capital reported in item 11			 		28.b.
b. Adjustment to total risk-based capital reported in item 21	•••••			1	29.
29. Adjustment to risk-weighted assets reported in item 62	•••••				30.
30. Adjustment to average total assets reported in item 27	•••••	[2000	I		J 55.
Capital ratios	(Column A)	1	(Column E	3)	7
(Column B is to be completed by all banks. Column A is to be completed by	RCON Percentage	RCON			1
banks with financial subsidiaries.)	7273	7204	<u> </u>	.age	31.
31. Tier 1 leverage ratio ²	7274	7206	 		31.
32. Tier 1 risk-based capital ratio ³	7275	7205			33.
33 ODIALOSK-DASPO CADIDALIANDE	.,	1.200			_,

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).

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

		olumn	A)		olumn		(C	olumn	C)		olumn		\\	olumn		(C	olumr	ı F)
		Totals (from			ems N ubject					Alloca	tion b	y Risk	Weig	ht Ca	tegory	 		
	Sch	edule	RC)		c-Weig			0%			20%			50%			100%	,
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories	8,5		200		100									10.	100			A
34. Cash and balances due from depository institutions	16.62	201100			CON C	CO.	D	CON BE	:00	D(CON B	:01				R	CON B	602
(Column A equals the sum of Schedule RC items 1.a	R	CON 00	10	K	T	1	R	T DIV BO	T		JON B	T -					1	Ť
and 1.b)	R	CON 17	54	R	CON B		R	CON BE	604	RO	CON B	.L 605	R	CON B	606	R	CON B	507
25. Hold to motivify conviting					1	Ī												
35. Held-to-maturity securities	R	CON 17	73	R	CON B	08	R	CON BE	509	R	ON B	510	R	CON B	511	R	CON B	<u> 512</u>
36. Available-for-sale securities			<u> </u>	R. P. Carrier	<u> </u>			2011.00			2011.00	064				В	CON B	520
37. Federal funds sold and securities purchased under	R	CON C2	25			(1,746) (1,746)	R	CON CO	льз Т	R	CON C	J64 	*			 `	T	T
agreements to resell	R	CON 53	1 69	R	CON B	617	R	CON BE	1 518	R	CON B	1 519	R	CON B	620	R	CON B	621
38. Loans and leases held for sale																Ĭ		
50, Loans and leases need for sale imminimum.	R	CON B5	28	R	CON B	22	R	CON B	523	R	CON B	624	R	CON B	625 T	R	CON B	526
39. Loans and leases, net of unearned income	<u> </u>		<u> </u>		2001.0	22		Sp. 11		3 S No.			2.20	S.18	Law Species			Service of
	- R	CON 31	23	'	CON 3	<u> </u>								10.14				ari F
40. LESS: Allowance for loan and lease losses	R	L CON 35	1 45	F	CON B	527	R	CON B	528	R	CON B	629	R	CON B	630	R	CON B	631
A1 Trading accors	ļ <u>.</u>	T	T															
41. Trading assets	R	CON B6	39	F	CON B	340	R	CON B	641	R	CON B	642	R	CON B	643	R	CON 5	339
42. All other assets ¹				ļ				<u> </u>	<u> </u>				<u> </u>	1	1	 _	CONS	
	R	CON 21	70	F	CON B	544 T	R	CON 53	320	R	CON 5	327 T	 	CON 5	334	 	CON 5	1
43. Total assets (sum of items 34 through 42)	L	L		<u></u>		L	<u></u>			<u> </u>	<u> </u>	<u></u>	<u> </u>	J	<u> </u>	<u></u>	.l	<u> </u>

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

	(Colur Face \	/alue	Credit	,	olumn B) Credit quivalent	(Colu	umn C)			lumn D) ion by Ris		olumn ght Cat		(Col	umn F)
	or Not Amo		Conversion Factor	4	quivalent Amount ¹	()%			20%		50%		1	00%
Dollar Amounts in Thousands	Bil M	Thou	1	Bil	Mil Thou	Bil	Mil T	hou	Bil	Mil Thou	+	Mil	Thou	Bil	Mil Thou
Derivatives and Off-Balance Sheet Items	RCON	B546		R	CON B547	RCC	N B548		RC	ON B581	R	CON B5	82	RCC	ON B583
44. Financial standby letters of credit			1.00 or 12.5 ²					_						L	
45. Performance standby letters of	RCON	3821	98.2 28.2 × (6 p) (n − 2 ± 2 ± 2 ± 2 ± 2 ± 2 ± 2 ± 2 ± 2 ± 2	R	CON B650	RCC	N B651		RC	ON B652	R	CON BE	553	RCC	ON B654
credit			.50										L		
46. Commercial and similar letters of	RCON	3411	(a)	R	CON B655	RCC	N B656		RC	ON B657	R	CON BE	558	RCC	ON B659
credit			.20					38.00							
47. Risk participations in bankers				A OF	4 (98.5	120			CONTRACTOR COM		4		4.4	20.00	1999
acceptances acquired by the reporting	RCON	3429		R	CON B660	RCC	N B661		RC	ON B662		1.0		RCC	ON B663
institution			1.00		<u> </u>						2	44	N. P.		
	RCON	3433		R	CON B664	RCC	N B665		RC	ON B666	R	CON BE	667	RCC	ON B668
48. Securities lent			1.00	<u> </u>	<u> </u>						 		L		
49. Retained recourse on small business	RCON	A250	A 3 - 3 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 -	R	CON B669	RCC	N B670	_	RC	ON B671	R	CON BE	72	RCC	ON B673
obligations sold with recourse		220.000.000	1.00				eres ser		NE BURE	ACACHES ACH				6.11.47	370 - 370 -
50. Recourse and direct credit substitutes			5	20.25						100	1				
(other than financial standby letters of	3										1		400		
credit) subject to the low-level exposure			1 16 5 Mg		11.5		10		4.3					BC(ON B543
rule and residual interests subject to a	RCON	B541		R	CON B542	- 11				4.71	4			T	ON 6545
dollar-for-dollar capital requirement			12.5 ³		<u> </u>		15,195	<u> </u>		ON DOTO		RCON B	70		I ON B680
51. All other financial assets sold with	RCON	B675		F	CON B676	RCC	N B677			ON B678	<u> </u>	T T	79	1	JN BOOD
recourse			1.00		<u> </u>	 				ON DOOR	-	CON B	205	- I	I ON B686
52. All other off-balance sheet	RCON	B681		F	CON B682	RCC	N B683		- RC	ON B684	r	T	700 T	- KC	ON BOOD
liabilities			1.00	-		 			1	01/ 0000		CON B			ON 8691
53. Unused commitments with an original	RCON	3833			CON B687	RCC	N B688	=	- KG	ON 0609		CON BI	1	T	VIA DD21
maturity exceeding one year			.50							ON DODA		OCON S	505	7 (S-72) FU	200.00
	10000000000000000000000000000000000000			F	CON A167	RCC	N B693		RC	ON B694	- 	RCON BE	1		anai s
54. Derivative contracts													<u> </u>		30645

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.

INSERT P - FFIEC 041

- 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

4.25%						*******							- 2		<u> </u>	
RCON 3833		RC	ON B68	7	RC	ON B	688	RC	ON B	689	RO	ON E	3690	RC	ON B	91
	.50															
		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					sa Maja a≸a, a,									
RCON XXXX		RC	ON XXX	ίX	RC	ON XX	XX_	RC	ON X	XXX	RC	ON X	XXX	RC	ON XX	<u>xx</u>
	.10															

Schedule RC-R—Continued

FFIEC 041 Page RC-32

	(Co	olumn			olumr			olum	n E) ategory	<u> </u>	olumn	<u> </u>	
		0%		700	20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
otals	R	CON B6	96	F	CON B	697	, a R	CON I	B698	R(CON B6	99	
. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)		× 0%			× 20%			× 50	%		× 100%		55. 56.
6. Risk weight factor	R	CON B7	00	F	CON B	701	F	CON	B702	R	CON B7	03	30.
7. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)		0					31.25			R	CON 16	51	57.
Market risk equivalent assets	5. 证					10			ale	R	CON B7	/04	58.
Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)		ja Ja				eri Gara	*			R	CON A2	222	59.
. LESS: Excess allowance for loan and lease losses				1				1		R	CON 31	28	60.
. LESS: Allocated transfer risk reserve		page								R	CON AZ	223	61.
2. Total risk-weighted assets (item 59 minus items 60 and 61)	100	oper :		3.1					uber -				62.

Μ	em	or	ar	Ida
---	----	----	----	-----

Dollar Amounts in Thousands RCON Bil M.1 8764

						With a	ren	naining	mat	urity o	f					
			olumi year (•	5	tl	Ove	Columi er one igh five	year			•	Colum er five	•	i	
All throat animals all amounts of derivative contracts:	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
. Notional principal amounts of derivative contracts:1	3809					8766				<u> </u>	8767					М
a. Interest rate contracts	12212					8769				ļ	8770	<u>l</u> .				М
b. Foreign exchange contracts	18//1					8772					8773					М
c. Gold contracts	1 2774					8775					8776					М
d. Other precious metals contracts	8777					8778					8779	Ī				М
e. Other commodity contracts	A000		Surrey (1888)			A001			auronatod (200		A002	es arm	35c = 2.			М
g. Credit derivative contracts:	- Piterine	1,000		1.5					national desiration					Professional Con-	THE COUNTY OF THE COUNTY	
(1) Investment grade	C980					C981	<u> </u>				C982	+		<u> </u>	+	M.
(2) Subinvestment grade	C983				<u> </u>	C984	<u> </u>			<u> </u>	C985	\sqsubseteq		<u> </u>	<u>+</u> _	<u>M.</u>

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

Replace with INSERT Q

INSERT Q - FFIEC 041

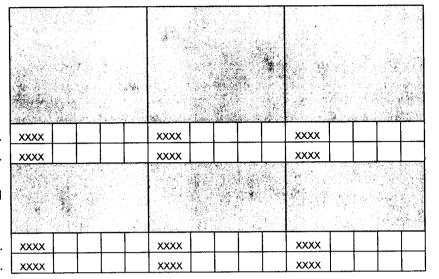
g. Credit derivative contracts:

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



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

	1-	olumr -4 Fan esiden Loans	nily itial		olumn B) Home Equity Lines		olumn Credit Card ceivat	t .	1	ımn l uto ans	D)	Co	olumn E) Other nsumer Loans	C	Columi omme d Indu Loan	rcial strial	All Oth All Le	lumn G) ner Loans, ases, and ner Assets	:
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil د	Mil	Thou	Bil	Mil	Thou	Bil	Mil Tho	u Bil	Mil	Thou	Bil	Mil Thou	ā
Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained									and o								4		
or with recourse or other seller-	R	CON B	705	RC	ON B706	R	CON B7	707	RCO	N B70	08	RC	ON B709	 	RCON B	710	RC	ON B711	1
provided credit enhancements	2017 1017 1018 1018 1018 1018 1018 1018 1																		1.
 a. Credit-enhancing interest-only strips (included in Schedules RC-B or 	R	CON B	712	RO	ON B713	R	CON B7	714	RCO	N B71	15	RC	ON B716		RCON B	717	RC	ON B718	-
RC-F or in Schedule RC, item 5) b. Subordinated securities and	R	CON C	393	RC	CON C394	R	CON C	395	RCO	N C39	96	RC	ONC 397		RCON C	398	RC	ON C399	2.a.
other residual interests c. Standby letters of credit and	F	CON C	400	RO	CON C401	R	CON C	402	RCO	N C40	03	RC	ON C404		RCON C	405	RC	ON C406	2.b
other enhancements				100			151	100			100	100				1	d - i		
3. Reporting bank's unused commitments to provide liquidity to structures	F	CON B	726	R	ON B727	F	CON B	728	RCC	N B7	29	RO	ON B730		RCON E	3731	RC	ON B732	-
reported in item 1		र्वेजुन्दा स्थापन		** Sala Sala			- (12.2002)			3 157	7.4	a, v≥s		See a see		34.5	•		3.
 Past due loan amounts included in item 1: 	F	RCON B	733 	-	CON B734	F	CON B	735	RCC	N B7	36	R	ON B737		RCON E	3738	RC	ON B739	4.a
a. 30-89 days past due	F	RCON B	740	R	CON B741	F	CON B	742	RCC	N B7	43	R	CON B744		RCON E	3745	RC	ON B746] ""
b. 90 days or more past due Charge-offs and recoveries on assets				18.4		lag.													4.b
sold and securitized with servicing retained or with recourse or other	* 4.77 c			Ξ.									1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						
seller-provided credit enhancements (calendar year-to-date):	-5,8632	RIAD B	747	R	IAD B748	A PROPERTY OF THE PARTY OF THE	RIAD B7	749	RIA	D B75	50	R	IAD B751		RIAD B	752	RI	AD B753	4
a. Charge-offs		RIAD B	754	R	IAD B755		RIAD B7	756	RIA	D B75	57	R	IAD B758		RIAD B	759	RI	AD B760	5.a
b. Recoveries							1				<u> </u>	L	l	L	L	Д		L	_

Schedule RC-S—Continued

	1- Re	olumr 4 Far sider Loans	nily itial	'	olumn B) Home Equity Lines		. (olumn Credit Card ceivat	t		olumn Auto Loans		Co	olumn Other onsum Loans	ner	Co	olumn mmer Indus Loans	cial strial	All C	ther ease	nn G) Loans, es, and Assets	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Ti	nou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mi	l Thou	
6. Amount of ownership (or seller's) interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			- vil	RO	CON B761		RC	ON B7	762							R	ON B	763	uis uis	1.0		6.a.
item 5)b. Loans (included in	10			RO	ON B500		RC	ON B5	501	2.00						R	CON B	502 T				6.
Schedule RC-C)				R	ON B764	i seri	", RO	ON B7	1 765							R	CON B	766			ele(3± 17 14.	6.b.
a. 30–89 days past due				RC	CON B767		RC	ON B7	768							R	CON B	769		i.		7.a.
b. 90 days or more past due Charge-offs and recoveries on loan		grif.					- 100 - 100										ing in			3	Palit Halifathar	7.b.
amounts included in interests reported in item 6.a (calendar year-to-date): a. Charge-offs			Ari Jene	R	IAD B770		R	IAD B7	71								IAD B7					8.a.
b. Recoveries			. 18	R	IAD B773		R	IAD B7	74						and the	R	RIAD B7	75		· 传		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions				28 1 142 8 142 8															Ť			
Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other	nut Turk				1943) 1943				15 (24)					in the state of th								
institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities,		CON B	776	R	CON B777		R	ON B	778	R	CON B	779	R	CON B	780	R	CON B	781 T	F	CON	B782	
and other enhancements	74	3.3				AR 34		4.5	(32.32)				57.00						12.5		100	9.
Reporting bank's unused commitments to provide liquidity to other institutions'	R	CON B	783	R	CON B784		R	CON B	785	R	CON B	786 T	R	CON B	787	R	CON B	788	F	CON	B789	10
securitization structures	L	<u> </u>	<u></u>	<u> </u>	L			L	<u> </u>	L	L	J	L	Ь	J	1	<u> </u>	1				」 10.

Schedule RC-S—Continued

47

	1-	olumr -4 Far esider Loan:	nilý ntial	,	olumn Home Equity Lines	e /		olumr Credi Card	t	(C	olumn Auto Loans		Co	olumn Other onsun Loans	ner	Con and		cial strial	Ali O Ali L	(Column G) All Other Loans All Leases, and All Other Asset Bil Mil Tho					
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	B⊭l	Mil	Thou	Bit	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	R	CON B	790	R	CON B7	791	R	CON B		R	CON B7	93	R	CON B	794	RC	ON B	795	R	CON B7	196				
and not securitized by the reporting bank		CON B		Car.	CON B	798		CON B	799	R	CON B8	00	R	CON BE	801	RC	ON B	802	R	CON BE	303				
provided credit enhancements provided to assets reported in item 11		CONB	191		CONB	756			133						Ĭ										

Me	mo	Ta	nd	а

RCON Bil	Mil	Thou	
10		a.	
A249		<u> </u>	M.1.a.
A250			M.1.b.
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
B804	ļ		M.2.a.
B805	<u> </u>	<u> </u>	M.2.b.
A591			M.2.c.
100	poets place 15		
F699			M.2.d.
DOM: N	1995	10000	Wi.L.G.
4.77			
B806		T	14.2 - (1)
	 	 	M.3.a.(1)
. 2007			M.3.a.(2)
Bava			
			M.3.b.(1)
	+	 	M.3.b.(2)
[C40/]		L	M.4.
	A249 A250 B804 B805 A591	A249 A250 B804 B805 A591 F699 B806 B807	A249 A250 B804 B805 A591 F699 B806 B807

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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3.

Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis:

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.

		Mar	umn A naged ssets					(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts						
Dollar Amounts in Thousands	Trii	Bil	Mil	Thou	Tril	Bil	Mil	Thou							
FIDUCIARY AND RELATED ASSETS		RCC	ON B868 RCON B869		RCON B870	RCON B871									
4. Personal trust and agency accounts	Ш					**************************************		CALLED A C. C	To a control of the		4.				
Retirement related trust and agency accounts:				1			\$								
a. Employee benefit—defined	CONSTRUCTION IN	RCC	N B872	2002 C CSS	of Follows	RC	ON B873	4. 5. W. TAN	RCON B874	RCON B875					
contribution					П						5.a.				
b. Employee benefit—defined	-	RCC	N B876			RC	ON B877	T	RCON B878	RCON B879	5.b.				
Derietit	H	RCC	ON B680	<u> </u>		RC	ON B881		RCON B882	RCON B883					
c. Other retirement accounts											5.c.				
c. Other remement adduction		RCC	N B884	<u> </u>		₩	ON B885		RCON C001	RCON C002					
6. Corporate trust and agency accounts				<u> </u>				<u> </u>			6.				
7. Investment management agency	<u></u>	RCC	ON B886						RCON B888						
accounts										7.					
		RCC	ON B890)	<u> </u>	RC	ON B891		ROON B892	RCON B893	_				
8. Other fiduciary accounts	u				igspace		<u>. </u>	<u> </u>			8.				
Total fiduciary accounts	 	RCC	ON B894	·	╀	RC	ON B895	i ——	RCON B896	RCON B897	•				
(sum of items 4 through 8)				<u> </u>	lacksquare	l	<u>L</u>		Yhor d		9.				
10. Custody and safekeeping accounts					RCON B898		RCON B898		RCON B898		RCON B898			RCON BB99	10.
11. Not applicable															

INSERT R - FFIEC 041

FIDUCIARY AND RELATED ASSETS

- 4. Personal trust and agency accounts ..
- 5. Employee benefit and other retirement-related trust and agency accounts:
 - a. Employee benefit—defined contribution
 - b. Employee benefit—defined benefit
 - c. Other employee benefit and other retirement-related accounts
- 6. Corporate trust and agency accounts.
- 7. Investment management and investment advisory agency accounts
- 8. Foundation and endowment trust and agency accounts
- 9. Other fiduciary accounts
- 10. Total fiduciary accounts (sum of items 4 through 9)
- 11. Custody and safekeeping accounts
- 12. Not applicable

RCON B868	RCON B869	RCON B870	RCON B871
RCON B872	RCON B873	RCON B874	RCON B875
RCON B876	RCON B877	RCON B878	RCON B879
RCON B880	RCON B881	RCON B882	RCON B883
RCON B884	RCON B885	RCON C001	RCON C002
RCON B886	RCON XXXX	RCON B888	RCON XXXX
RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX
RCON B890	RCON B891	RCON B892	RCON B893
RCON B894	RCON B895	RCON B896	RCON B897
	RCON B898		RCON B899
RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX

Schedule RC-T—Continued

Do	ollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
TIDUCIARY AND RELATED SERVICES INCOME		7.5	(2)			-^
12. Personal trust and agency accounts		B904				12.
13. Retirement related trust and agency accounts:		V 102	مزر	alerra S	144	
a. Employee benefit—defined contribution	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	B905				13.þ
b. Employee benefit—defined benefit		B906				13 b
c. Other retirement accounts		B907				13.c
14. Corporate trust and agency accounts		A479				14.\
Corporate trust and agency accounts Investment management agency accounts Other fiduciary accounts		B908				15.
15. Investment management agency accounts		A480				16.
16. Other fiduciary accounts		B909				17.
17. Custody and safekeeping accounts		B910	<u> </u>			18.
18. Other fiduciary and related services income	st			12. Th		10.
19. Total gross fiduciary and related services income (sum of items 12	through 18) (must equal	4070	1		The state of the s	19.
Schedule RI, item 5.a)		0958	-		 	1
20. Less: Expenses		·—	\leftarrow	<u> </u>	 	20.
21. Less: Net losses from fiduciary and related services		A488				21.
22. Plus: Intracompany income credits for fiduciary and related service	2\$	B911	-	 `	\leftarrow	22.
23. Net fiduciary and related services income		A491	<u> </u>	<u>L</u>	\rightarrow	1 23.

- Replace with INSERT S Managed Assets Memoranda **Dollar Amounts in Thousands** RCON Mil Thou 1. Managed assets held in personal trust and agency accounts: **1**8913 M.1.a. a. Noninterest-bearing deposits B914 M.1.b b. Interest-bearing deposits..... B915 c. U.S. Treasury and U.S. Government agency obligations..... M.1.c. B916 M.1.d. d. State, county and municipal obligations..... B917 M.1.e. e. Money market mutual funds..... B918 M.1.f. Other short-term obligations.... B919 M.1.q Other notes and bonds..... B920 M.1.h h. Common and preferred stocks..... B921 M.1.i. Real estate mortgages B922 M.1.j. Real estate.... B923 M.1.k Miscellaneous assets Total managed assets held in personal trust and agency accounts (sum of Memorandum B868 items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)......

Replace with INSERT T (Column A) (Column B) Number of Principal Amount Issues Outstanding **Dollar Amounts in Thousands** RCON Tril Bil Mil Thou RCON B928 2. Corporate trust and agency accounts: B927 M.2.a a. Corporate and municipal trusteeships B929 M.2.b. b. Transfer agent, registrar, paying agent, and other corporate agency

Replace with INSERT U

INSERT S - FFIEC 041

FIDU	JCIARY AND RELATED SERVICES INCOME				
14.	Personal trust and agency accounts	B904			
15.	Employee benefit and other retirement-related trust and agency		1,0	7 · 1	
	accounts:				
	a. Employee benefit—defined contribution	B905			
	b. Employee benefit—defined benefit	B906			
	c. Other employee benefit and other retirement-related accounts	B907			
16.	Corporate trust and agency accounts	A479			
17.	Investment management and investment advisory agency accounts	XXXX			
18.		XXXX			
19.		A480			
20.	Custody and safekeeping accounts	B909			
	Other fiduciary and related services income	B910			
	Total gross fiduciary and related services income (sum of items 14				
	through 21) (must equal Schedule RI, item 5.a)	4070			
23.	Less: Expenses	C058			
	Less: Net losses from fiduciary and related services	A488			
25.	Plus: Intracompany income credits for fiduciary and related services	B911			
	Net fiduciary and related services income	A491			

INSERT T - FFIEC 041

		(Column A) (Column B) Personal Trust and Agency and Investment Management Agency Accounts (Column B) Employee Benefit and Other Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts							
	anaged assets held in fiduciary counts:	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
a.	Noninterest-bearing deposits	XXXX				XXXX				XXXX			
b.	Interest-bearing deposits	XXXX			i	XXXX				XXXX			<u> </u>
C.	U.S. Treasury and U.S. Government agency obligations	xxxx				xxxx				xxxx			
d.	State, county, and municipal obligations	xxxx				xxxx				xxxx			
e.	Money market mutual funds	XXXX				XXXX				XXXX			
f.	Equity mutual funds	XXXX				XXXX				XXXX			
g.	Other mutual funds	XXXX		ĺ		XXXX				XXXX			
h.	Common trust funds and collective investment funds	xxxx				xxxx				xxxx			
i.	Other short-term obligations	XXXX				XXXX				XXXX		l	
j.	Other notes and bonds	XXXX				XXXX				XXXX			
k.	Common and preferred stocks	XXXX				XXXX				XXXX			
1.	Real estate mortgages	XXXX				XXXX				XXXX			
m	Real estate	XXXX				XXXX				XXXX			
n.	Miscellaneous assets	XXXX				XXXX				XXXX			<u> </u>
0.	Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.n)	xxxx				xxxx				xxxx			
p.	Investments in unregistered funds and private equity investments reported in Memorandum item 1.k	xxxx				xxxx			į	xxxx			
						М	•	mn A) d Asse	ets	Nun	nber o	mn B) of Mana	
q.	Investments of managed fiducial sponsored mutual funds												

INSERT U - FFIEC 041

- 2. Corporate trust and agency accounts:
 - a. Corporate and municipal trusteeships
 - (1) Issues reported in Memorandum item 2.a. that are in default
 - b. Transfer agent, registrar, paying agent, and other corporate agency

		RCON	B928	
B927				
		RCON	XXXX	
XXXX				
		A 4		
B929				

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Schedule RC-T—Continued

Memoranda—Continued		Nu	olumn A) Imber of Funds	(Column B) Market Value of Fund Assets				
	Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou	
Collective investment funds and common to the common	and common trust funds:						2	
•• • • • • • • • • • • • • • • • • • • •		B931		B932		<u> </u>		
	ity			B934		ļ <u> </u>		
				B936		<u> </u>		
d. Taxable bond		B937		B938		<u> </u>		
		1 1		B940				
	Money market			B942				
		100421		B944				
- , ,	ent funds (sum of Memorandum items 3.a					47 AZ	200	
·		B945		B946				

	Gros M	(Column A) Gross Losses Managed Accounts		Gross Losses Managed			Losses Gross Losses Non-Managed			(Column C) Recoveries		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou			
Fiduciary settlements, surcharges, and other losses:	14.4	$T_{ij} = T_{ij}$										
a. Personal trust and agency accounts	B947			B948			B949					
b. Retirement related trust and agency accounts	B950			B951			B952					
c. Investment management agency accounts	B953			B954			B955					
d. Other fiduciary accounts and related services	B956			B957			B958					
e. Total fiduciary settlements, surcharges, and other losses					A		4.4					
(sum of Memorandum items 4.a through 4.d) (sum of				分数 .					1304			
columns A and B minus column C must equal		4						19				
Schedule RC-T. item 21)	B959			B960			B961					

Person to whom questions about Schedule RC-T—Fidu	ciary and Related Services should be directed:	
Name and Title (TEXT 8962)		
E-mail Address (TEXT B926)		
[elephone: 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 ttem 4, is regarded as confidential and will not be released to the Toublie, BANKS CHOOSING TO SUBMIT THE NARRATIVE STATE-MENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDI-VIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as

the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

	RCON	Yes	F. hv	No]
Comments?	6979				l

BANK MANAGEMENT STATEMENT (please type or print clearly):