

**Bogue, Richard**

**From:** Murray D. Anderson Sr. [Loveisthepay@kc.rr.com]  
**Sent:** Monday, March 02, 2009 4:36 PM  
**To:** Bogue, Richard  
**Cc:** 'Bill Malek'; 'Green, Robert'  
**Subject:** RE: Temporary Liquidity Guarantee Program ----- \$30 million for Gateway Bank of St. Louis = \$160 Million Capital/Credit  
**Attachments:** Gateway Bank CR FacsimileContainer.pdf; Gateway Bank TGLP Proposal.doc

Mr. Bogue,

In keeping with our discussions on 2-25-09 regarding our request to amend the FDIC-TLGP policy to include capital instruments such as Convertible Preferred Stock, Common Stock and or Trust Preferred Securities, when used in connection with a PPM/IPO capitalization strategy's to fund Gateway Bancshares Inc., of St Louis a Minority Multi-Bank Holding Company for the purpose of recapitalizing Gateway Bank of St. Louis a Minority Bank.

Also we believe that it is imperative that Minority Bank Holding Company be granted these privileges as outlined below only when in fact the aforementioned BHC is prepared to establish a Small Business Investment Corporation dedicated to delivering equity capital to Low and Moderate Income resident Entrepreneurs in the underserved markets of the Federal Reserve Bank Systems 10<sup>th</sup> District.

The establishment of a Small Business Investment Corporation is a key component in fulfilling any Banks (Community Reinvestment Act) commitment and should be imposed as a rule in connection with our request as is indicated in our core strategies.

**In summary we propose the following:**

1. Gateway Bancshares Inc., execute a Private Placement Memorandum (convertible preferred stock) for not less than \$30 million securitized by the "Full Faith and Credit of the United States Government" i.e., FDIC-TLCP.
  - Gateway Bancshares Inc., shall raise \$10 million in private capital to recapitalize Gateway Bank
  - Gateway Bancshares Inc., shall raise \$20 million in private capital to fund a Small Business Investment Corporation

In addition Gateway Bank shall actively pursue gathering deposits in and

amount not less than \$100 million.

I hope this summary will assist your TGLP group in successfully conveying our capital objectives to the TGLP policy team.

Sincerely  
MDA

**To:** Murray D. Anderson Sr.  
**Cc:** Touhey, Alison T.  
**Subject:** RE: Trust Preferred Securities ----- US Treasury Guarantee/Temporary Liquidity Guarantee Program ----- New Market Tax Credit ----- Capital Assistance Program

Mr. Anderson:

We will call you at 10am EST, 9am CST tomorrow morning to gather facts that may be taken to the TLGP working group.

---

**From:** Murray D. Anderson Sr. [mailto:Loveisthepay@kc.rr.com]  
**Sent:** Tuesday, February 24, 2009 1:43 PM  
**To:** Swann, Benita M.  
**Cc:** Bogue, Richard; 'Neel Kashkari'  
**Subject:** Trust Preferred Securities ----- US Treasury Guarantee/Temporary Liquidity Guarantee Program ----- New Market Tax Credit ----- Capital Assistance Program

Hello Shelia Biar, Chairwoman;

In accordance with our discussion your office on 2-24-09 regarding the Partnership for Progress Initiative-- Temporary Liquidity Guarantee Program, we are convinced that it is in fact imperative that Gateway Bancshares Inc. d/b/a Gateway Bank of St. and First Bank of Kansas are provided the privilege of access multiple capital instruments including but not limited to Trust Preferred Securities, Preferred Stock, US Treasury Guarantee/Temporary Liquidity Guarantee Program, New Market Tax Credits along with the Capital Assistance Program to support the implementation of an PPM/IPO enhanced by the "Full Faith and Credit of the United States Government" to raise private capital in the public market as outlined in the attachment.

In order for the Gateway Bank of St. Louis and the First Bank of Kansas City to meet the existing regulatory capital mandate and execute a growth through acquisition strategy, the aforementioned named US Treasury resources must be deployed in a concentrated coordinated effort as a part of a comprehensive tactical solution to address the systemic capital-less dysfunctions that plague the underserved market and therefore devastate our ability to build wealth among LMI residence and to create jobs through funding entrepreneurship.

As you are aware these matters required immediate attention. I am looking forward to

working with your Temporary Liquidity Guarantee Program in connection with the Partnership for Progress team at the Federal Reserve Bank along with the US Treasury 2/10/09 Capital Assistance Program.

Sincerely

Murray D. Anderson, Sr.

***The Gatekeepers Consultant***

P.O Box 70012

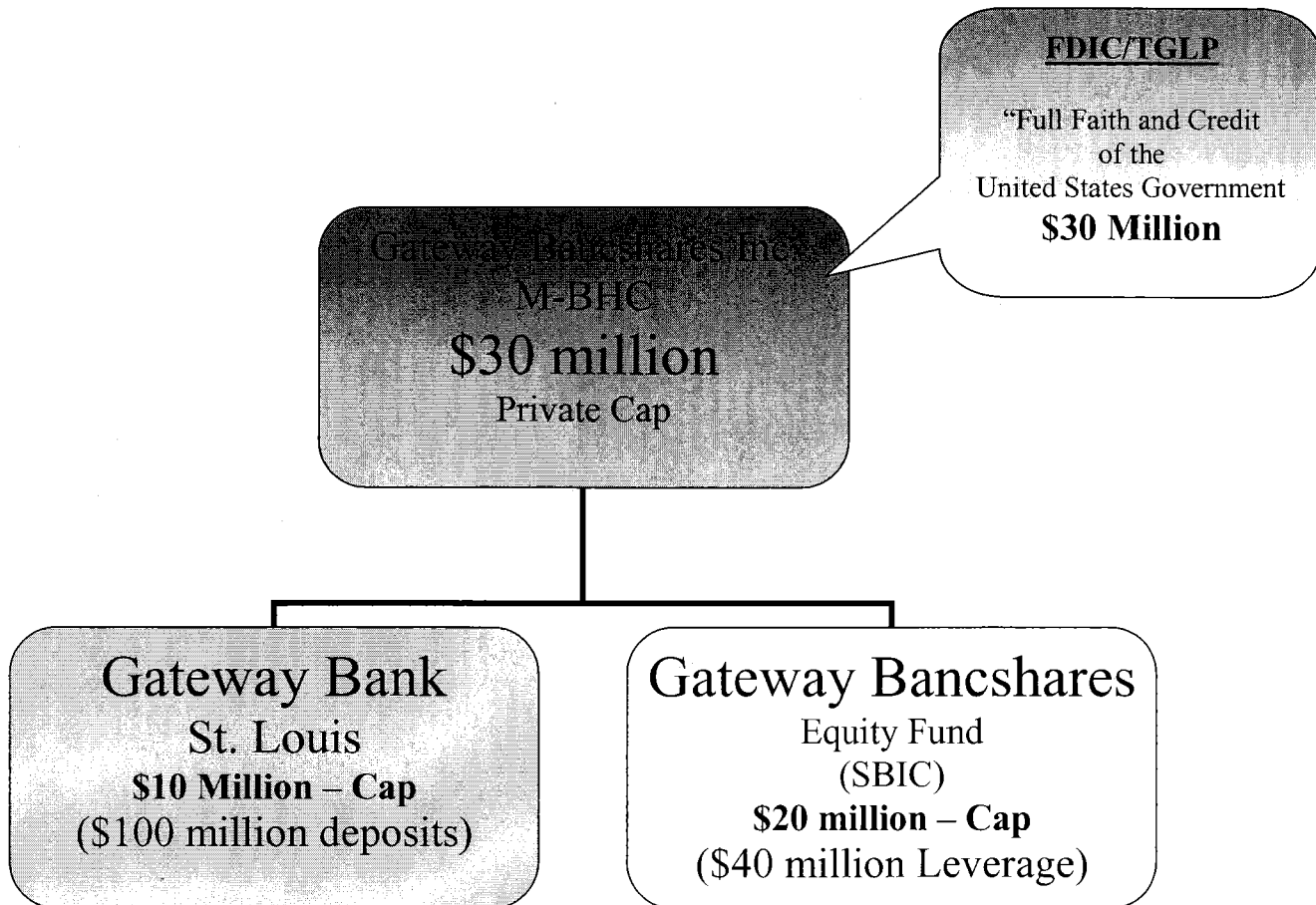
Leawood Kansas 66207

Ph. 913 402 1442 Cell. 913 909 6563

Fax. 913 402 1443

Email: [Loveisthepay@kc.rr.com](mailto:Loveisthepay@kc.rr.com)

Gateway Bancshares Inc., d/b/a Gateway Bank  
Recapitalization Strategy



Combined Deployable Capital and Credit  
Approximately

**(\$160 million)**

## Federal Financial Institutions Examination Council

---

1



---

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

Institution Name	<b>GATEWAY BANK OF ST. LOUIS</b>
City	<b>SAINT LOUIS</b>
State	<b>MO</b>
Zip Code	<b>63115</b>
Call Report Quarter End Date	<b>12/31/2008</b>
Report Type	<b>041</b>
RSSD-ID	<b>182157</b>
FDIC Certificate Number	<b>19450</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>81001442</b>
Last updated on	<b>1/29/2009</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20081231	1.
2. FDIC certificate number.....	RSSD9050	19450	2.
3. Legal title of bank.....	RSSD9017	Gateway Bank of St. Louis	3.
4. City.....	RSSD9130	St. Louis	4.
5. State abbreviation.....	RSSD9200	MO	5.
6. Zip code.....	RSSD9220	63315	6.

## Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
5. FAX.....	TEXTC441	CONF	4.a.5.

Dollar amounts in thousands

b. Secondary Contact				4.b.
1. Name.....	TEXTC442		CONF	4.b.1.
2. Title.....	TEXTC443		CONF	4.b.2.
3. E-mail Address.....	TEXTC444		CONF	4.b.3.
4. Telephone.....	TEXTC445		CONF	4.b.4.
5. FAX.....	TEXTC446		CONF	4.b.5.
c. Third Contact				4.c.
1. Name.....	TEXTC870		CONF	4.c.1.
2. Title.....	TEXTC871		CONF	4.c.2.
3. E-mail Address.....	TEXTC872		CONF	4.c.3.
4. Telephone.....	TEXTC873		CONF	4.c.4.
5. FAX.....	TEXTC874		CONF	4.c.5.
d. Fourth Contact				4.d.
1. Name.....	TEXTC875		CONF	4.d.1.
2. Title.....	TEXTC876		CONF	4.d.2.
3. E-mail Address.....	TEXTC877		CONF	4.d.3.
4. Telephone.....	TEXTC878		CONF	4.d.4.
5. FAX.....	TEXTC879		CONF	4.d.5.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979		No	1.
2. Bank Management Statement.....	TEXT6980			2.

### Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:				1.
a. Interest and fee income on loans:				1.a.
1. Loans secured by real estate:				1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435		1,391	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436		562	1.a.1.b.
2. Commercial and industrial loans.....		RIAD4012	90	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:				1.a.3.
a. Credit cards.....	RIADB485		0	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486		14	1.a.3.b.
4. Loans to foreign governments and official institutions.....		RIAD4056	0	1.a.4.
5. All other loans.....		RIAD4058	7	1.a.5.
6. Total interest and fee income on loans.....		RIAD4010	2,064	1.a.6.
b. Income from lease financing receivables.....		RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....		RIAD4115	0	1.c.
d. Interest and dividend income on securities:				1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488		148	1.d.1.
2. Mortgage-backed securities.....	RIADB489		5	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060		10	1.d.3.
e. Interest income from trading assets.....		RIAD4069	0	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	24	1.f.
g. Other interest income.....	RIAD4518	0	1.g.
h. Total interest income.....	RIAD4107	2,251	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	19	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	50	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	158	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	824	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	4	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	0	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense .....	RIAD4073	1,055	2.e.
3. Net interest income.....	RIAD4074	1,196	3.
4. Provision for loan and lease losses.....	RIAD4230	293	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	167	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	341	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	61	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	13	5.k.
l. Other noninterest income.....	RIADB497	65	5.l.
m. Total noninterest income.....	RIAD4079	647	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	-6	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	1,170	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	344	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	1,720	7.d.
e. Total noninterest expense.....	RIAD4093	3,234	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	-1,690	8.



Dollar amounts in thousands

9. Applicable income taxes (on item 8).....	RIAD4302	-16	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	-1,674	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.
12. Net income (loss).....	RIAD4340	-1,674	12.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	4	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	19	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	NR	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	NR	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	NR	M.8.b.
c. Equity security and index exposures.....	RIAD8759	NR	M.8.c.
d. Commodity and other exposures.....	RIAD8760	NR	M.8.d.
e. Credit exposures.....	RIADF186	NR	M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives.....	RIADA251	NR	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	NR	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13.b.1.

## Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	4,233	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	-893	2.
3. Balance end of previous calendar year as restated.....	RIADB508	3,340	3.
4. Net income (loss).....	RIAD4340	-1,674	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.

Dollar amounts in thousands

7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	31	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	278	11.
12. Total equity capital end of current period.....	RIAD3210	1,975	12.

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:				1.	
a. Construction, land development, and other land loans:				1.a.	
1. 1-4 family residential construction loans.....	RIADC891	725	RIADC892	67	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0	1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:				1.c.	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.	
a. Secured by first liens.....	RIADC234	0	RIADC217	0	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	6	RIAD3589	22	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	1	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable				3.	
4. Commercial and industrial loans.....	RIAD4638	46	RIAD4608	11	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.	
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	1	RIADB517	10	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	18	RIAD4628	27	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.
9. Total.....	RIAD4635	796	RIAD4605	138	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Not available				M.2.	
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	NR	RIAD4662	NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	NR	RIAD4664	NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	NR	RIAD4618	NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	NR	RIADF187	NR	M.2.d.

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
	3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	NR	RIAD4665

M.3.

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

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).....	RIADC388	NR
---	----------	----

M.4.

### Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,217	1.
2. Recoveries .....	RIAD4605	138	2.
3. Charge-offs.....	RIADC079	796	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses.....	RIAD4230	293	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	852	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above).....	RIADC781	0	M.4.

### Schedule RI-E - Explanations

Dollar amounts in thousands

1. 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.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461		1.h.1.
2. Amount of component.....	RIAD4461	0	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462		1.i.1.
2. Amount of component.....	RIAD4462	0	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463		1.j.1.
2. Amount of component.....	RIAD4463	0	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.

Dollar amounts in thousands

a. Data processing expenses.....	RIADC017	127	2.a.
b. Advertising and marketing expenses.....	RIAD0497	0	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	78	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	89	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	Loan collection expenses	2.l.1.
2. Amount of component.....	RIAD4464	88	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Click here for value	2.m.1.
2. Amount of component.....	RIAD4467	339	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Click here for value	2.n.1.
2. Amount of component.....	RIAD4468	63	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469		3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option.....	RIADF465	0	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	Click here for value	4.b.1.
2. Amount of component.....	RIADB527	-893	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	Click here for value	5.a.1.
2. Amount of component.....	RIAD4498	278	5.a.2.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521		6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769		7.b.

(TEXT4467) Other real estate expenses and losses

(TEXT4468) Miscellaneous operating losses

(TEXT4498) Additional capital infusion by shareholders

(TEXTB527) Mandated regulatory change to reverse net deferred tax asset against equity

## Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	964	1.a.
b. Interest-bearing balances.....	RCON0071	0	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	2,102	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	0	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	24,431	4.b.
c. Allowance for loan and lease losses.....	RCON3123	852	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCONB529	23,579	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	756	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	3,151	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCON2130	0	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	0	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	220	11.
12. Total assets.....	RCON2170	30,772	12.

Dollar amounts in thousands

13. Deposits:			13.
a. In domestic offices.....	RCON2200	27,990	13.a.
1. Noninterest-bearing.....	RCON6631	3,620	13.a.1.
2. Interest-bearing.....	RCON6636	24,370	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	500	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	0	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	307	20.
21. Total liabilities.....	RCON2948	28,797	21.
22. Minority interest in consolidated subsidiaries.....	RCON3000	0	22.
23. Perpetual preferred stock and related surplus.....	RCON3838	340	23.
24. Common stock.....	RCON3230	876	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	4,066	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	-3,317	26.a.
b. Accumulated other comprehensive income.....	RCONB530	10	26.b.
27. Other equity capital components.....	RCONA130	0	27.
28. Total equity capital.....	RCON3210	1,975	28.
29. Total liabilities, minority interest, and equity capital.....	RCON3300	30,772	29.
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 2007.....	RCON6724	NR	M.1.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	NR	1.a.
b. Currency and coin.....	RCON0080	NR	1.b.
2. Balances due from depository institutions in the U.S.:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	NR	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	NR	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	NR	4.
5. Total.....	RCON0010	964	5.

### Schedule RC-B - Securities

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value
Dollar amounts in thousands				
1. U.S. Treasury securities.....	RCON0211 0	RCON0213 0	RCON1286 0	RCON1287 0
2. U.S. Government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. Government agencies.....	RCON1289 0	RCON1290 0	RCON1291 0	RCON1293 0
b. Issued by U.S. Government-sponsored agencies.....	RCON1294 0	RCON1295 0	RCON1297 2,000	RCON1298 2,010
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496 0	RCON8497 0	RCON8498 0	RCON8499 0
4. Mortgage-backed securities (MBS):				
a. Pass-through securities:				
1. Guaranteed by GNMA.....	RCON1698 0	RCON1699 0	RCON1701 0	RCON1702 0
2. Issued by FNMA and FHLMC.....	RCON1703 0	RCON1705 0	RCON1706 0	RCON1707 0
3. Other pass-through securities.....	RCON1709 0	RCON1710 0	RCON1711 92	RCON1713 92
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1714 0	RCON1715 0	RCON1716 0	RCON1717 0
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1718 0	RCON1719 0	RCON1731 0	RCON1732 0
3. All other mortgage-backed securities.....	RCON1733 0	RCON1734 0	RCON1735 0	RCON1736 0
5. Asset-backed securities (ABS).....	RCONC026 0	RCONC988 0	RCONC989 0	RCONC027 0
6. Other debt securities:				
a. Other domestic debt securities.....	RCON1737 0	RCON1738 0	RCON1739 0	RCON1741 0

Dollar amounts in thousands

(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value
RCON1742	RCON1743	RCON1744	RCON1746
0	0	0	0
		RCONA510	RCONA511
		0	0
RCON1754	RCON1771	RCON1772	RCON1773
0	0	2,092	2,102

b. Foreign debt securities..... 6 b.

7. Investments in mutual funds and other equity securities with readily determinable fair values..... 7.

8. Total..... 8.



## Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	2,086	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	0	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	0	M.2.a.2.
3. Over one year through three years.....	RCONA551	0	M.2.a.3.
4. Over three years through five years.....	RCONA552	0	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	2,010	M.2.a.5.
6. Over 15 years.....	RCONA554	0	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:			M.2.b.
1. Three months or less.....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	92	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	0	M.2.b.5.
6. Over 15 years.....	RCONA560	0	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:			M.2.c.
1. Three years or less.....	RCONA561	0	M.2.c.1.
2. Over three years.....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	92	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	456	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

### Schedule RC-B - Securities

Dollar amounts in thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS):					M.5.
a. Credit card receivables.....	NR	NR	NR	NR	M.5.a.
b. Home equity lines.....	NR	NR	NR	NR	M.5.b.
c. Automobile loans.....	NR	NR	NR	NR	M.5.c.
d. Other consumer loans.....	NR	NR	NR	NR	M.5.d.
e. Commercial and industrial loans.....	NR	NR	NR	NR	M.5.e.
f. Other.....	NR	NR	NR	NR	M.5.f.

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....			RCONF158	1,571	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	761	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	63	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCON1797	359	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	10,642	1.c.2.a.
b. Secured by junior liens.....			RCON5368	61	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	2,889	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	6,334	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	1,137	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	NR			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	NR			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	NR			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	NR			2.c.1.
2. To other banks in foreign countries.....	RCONB537	NR			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	0	3.
4. Commercial and industrial loans.....			RCON1766	549	4.
a. To U.S. addressees (domicile).....	RCON1763	NR			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	NR			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....			RCONB538	0	6.a.
b. Other revolving credit plans.....			RCONB539	0	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	60	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Other loans.....			RCON1563	5	9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	NR			9.a.
b. All other loans (exclude consumer loans).....	RCON1564	NR			9.b.
10. Lease financing receivables (net of unearned income).....			RCON2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	NR			10.a.

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
	RCONF163	NR	RCON2123	
Dollar amounts in thousands				
b. All other leases.....				
11. Any unearned income on loans reflected in items 1-9 above.....			RCON2123	0
12. Total loans and leases, net of unearned income.....			RCON2122	24,431

### Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					M.1.
a. Loans secured by 1-4 family residential properties.....	RCONF576			0	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCON1616			0	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					M.2.
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:					M.2.a.
1. Three months or less.....	RCONA564			1,673	M.2.a.1.
2. Over three months through 12 months.....	RCONA565			1,954	M.2.a.2.
3. Over one year through three years.....	RCONA566			6,214	M.2.a.3.
4. Over three years through five years.....	RCONA567			126	M.2.a.4.
5. Over five years through 15 years.....	RCONA568			152	M.2.a.5.
6. Over 15 years.....	RCONA569			0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING 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:					M.2.b.
1. Three months or less.....	RCONA570			2,883	M.2.b.1.
2. Over three months through 12 months.....	RCONA571			3,183	M.2.b.2.
3. Over one year through three years.....	RCONA572			5,365	M.2.b.3.
4. Over three years through five years.....	RCONA573			573	M.2.b.4.
5. Over five years through 15 years.....	RCONA574			3	M.2.b.5.
6. Over 15 years.....	RCONA575			0	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247			9,693	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B.....	RCON2746			0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370			2,312	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837			NR	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391			NR	M.6.
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					M.7.
a. Outstanding balance.....	RCONC779			0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780			0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					M.8.

Dollar amounts in thousands

a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	0	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans.....	RCONF578	NR	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	NR	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	NR	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....	RCONF581	NR	M.10.a.3b1.
2. Secured by junior liens.....	RCONF582	NR	M.10.a.3b2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	NR	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	NR	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	NR	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCONF586	NR	M.10.c.1.
2. Other revolving credit plans.....	RCONF587	NR	M.10.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF588	NR	M.10.c.3.
d. Other loans.....	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans.....	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	NR	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....	RCONF593	NR	M.11.a.3b1.
2. Secured by junior liens.....	RCONF594	NR	M.11.a.3b2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans.....	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards.....	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans.....	RCONF599	NR	M.11.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF600	NR	M.11.c.3.
d. Other loans.....	RCONF601	NR	M.11.d.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	NR	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	NR	2.b.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	RCON5565	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	RCON5567	NR	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	NR	RCON5575	NR	4.c.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

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.....	RCON6860	NR	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	NR	6.b.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	7.c.

Dollar amounts in thousands		(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
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:				8.	
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCON3531	NR		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR		2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR		3.
4. Mortgage-backed securities (MBS):				4.
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON3534	NR		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCON3535	NR		4.b.
c. All other mortgage-backed securities.....	RCON3536	NR		4.c.
5. Other debt securities.....	RCON3537	NR		5.
6. Loans:				6.
a. Loans secured by real estate:				6.a.
1. Construction, land development, and other land loans.....	RCONF604	NR		6.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF605	NR		6.a.2.
3. Secured by 1-4 family residential properties:				6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF606	NR		6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:				6.a.3.b.
1. Secured by first liens.....	RCONF607	NR		6.a.3.b.1.
2. Secured by junior liens.....	RCONF611	NR		6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF612	NR		6.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF613	NR		6.a.5.
b. Commercial and industrial loans.....	RCONF614	NR		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				6.c.
1. Credit cards.....	RCONF615	NR		6.c.1.
2. Other revolving credit plans.....	RCONF616	NR		6.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF617	NR		6.c.3.
d. Other loans.....	RCONF618	NR		6.d.
7. Not applicable				7.
8. Not applicable				8.
9. Other trading assets.....	RCON3541	NR		9.
10. Not applicable				10.
11. Derivatives with a positive fair value.....	RCON3543	NR		11.
12. Total trading assets.....	RCON3545	0		12.
13. Not available				13.
a. Liability for short positions .....	RCON3546	NR		13.a.
b. Other trading liabilities.....	RCONF624	NR		13.b.
14. Derivatives with a negative fair value.....	RCON3547	NR		14.
15. Total trading liabilities.....	RCON3548	0		15.

Dollar amounts in thousands

1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF627	NR	M.1.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3b.
1. Secured by first liens.....	RCONF628	NR	M.1.a.3b.1.
2. Secured by junior liens.....	RCONF629	NR	M.1.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans.....	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards.....	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	NR	M.1.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF635	NR	M.1.c.3.
d. Other loans.....	RCONF636	NR	M.1.d.
2. Not applicable			M.2.
3. Loans measured at fair value that are past due 90 days or more:			M.3.
a. Fair value.....	RCONF639	NR	M.3.a.
b. Unpaid principal balance.....	RCONF640	NR	M.3.b.
4. Asset-backed securities:			M.4.
a. Residential mortgage-backed securities.....	RCONF641	NR	M.4.a.
b. Commercial mortgage-backed securities.....	RCONF642	NR	M.4.b.
c. Credit card receivables.....	RCONF643	NR	M.4.c.
d. Home equity lines.....	RCONF644	NR	M.4.d.
e. Automobile loans.....	RCONF645	NR	M.4.e.
f. Other consumer loans.....	RCONF646	NR	M.4.f.
g. Commercial and industrial loans.....	RCONF647	NR	M.4.g.
h. Other.....	RCONF648	NR	M.4.h.
5. Collateralized debt obligations:			M.5.
a. Synthetic.....	RCONF649	NR	M.5.a.
b. Other.....	RCONF650	NR	M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCONF651	NR	M.6.
7. Equity securities:			M.7.
a. Readily determinable fair values.....	RCONF652	NR	M.7.a.
b. Other.....	RCONF653	NR	M.7.b.
8. Loans pending securitization.....	RCONF654	NR	M.8.
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):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655		M.9.a.1.
2. Amount of component.....	RCONF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCONF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.



Dollar amounts in thousands

2. Amount of component.....	RCONF657	NR	M.9.c.2.
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):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658		M.10.a.1.
2. Amount of component.....	RCONF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10.b.1.
2. Amount of component.....	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCONF660	NR	M.10.c.2.

### Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 4,393		RCONB550 20,743	1.
2. U.S. Government.....	0		0	2.
3. States and political subdivisions in the U.S.....	0		2,854	3.
4. Commercial banks and other depository institutions in the U.S.....	0		0	4.
5. Banks in foreign countries.....	0		0	5.
6. Foreign governments and official institutions (including foreign central banks).....	0		0	6.
7. Total.....	RCON2202 RCON2203 RCONB551 RCON2213 RCON2216 RCON2215 4,393	RCON2210 3,589	RCON2520 RCON2530 RCONB552 RCON2236 RCON2377 RCON2385 23,597	7.

### Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

1. Selected components of total deposits:			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	548	M.1.a.
b. Total brokered deposits.....	RCON2365	0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits issued in denominations of less than \$100,000.....	RCON2343	0	M.1.c.1.
2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	RCON2344	0	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.

Dollar amounts in thousands

1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	0	M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less.....	RCONA244	0	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	0	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	608	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	3,073	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	17,414	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	2,503	M.2.c.
1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above.....	RCONF233	0	M.2.c.1.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	9,633	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	6,775	M.3.a.2.
3. Over one year through three years.....	RCONA581	857	M.3.a.3.
4. Over three years.....	RCONA582	149	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	16,345	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	875	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	1,295	M.4.a.2.
3. Over one year through three years.....	RCONA586	333	M.4.a.3.
4. Over three years.....	RCONA587	0	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	2,170	M.4.b.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	151	1.
2. Net deferred tax assets.....	RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	0	3.a.
b. Other financial assets.....	RCONA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	0	4.
5. Life insurance assets.....	RCONC009	0	5.
6. All other assets.....	RCON2168	69	6.
a. Prepaid expenses.....	RCON2166	67	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	0	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549		6.e.1.
2. Amount of component.....	RCON3549	0	6.e.2.

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550		6.f.1.
2. Amount of component.....	RCON3550	0	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3551		6.g.1.
2. Amount of component.....	RCON3551	0	6.g.2.
7. Total.....	RCON2160	220	7.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	105	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	145	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0	3.
4. All other liabilities.....	RCON2938	57	4.
a. Accounts payable.....	RCON3066	8	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552		4.e.1.
2. Amount of component.....	RCON3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553		4.f.1.
2. Amount of component.....	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	307	5.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	0	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	3,827	2.
3. Mortgage-backed securities.....	RCONB559	97	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	0	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	331	5.
6. Loans:			6.
a. Total loans.....	RCON3360	24,937	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	13,963	6.b.1.
2. All other loans secured by real estate.....	RCON3466	10,325	6.b.2.
c. Commercial and industrial loans.....	RCON3387	464	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.

Dollar amounts in thousands

2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	110	6.d.2.
7. Trading assets.....	RCON3401	NR	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets.....	RCON3368	33,591	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	2,183	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	3,816	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	2,680	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	18,234	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	130	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	NR	13.
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	NR	M.1.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	RCON3814	2	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commercial real estate, construction, and land development:			1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	78	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	78	1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate.....	RCON6550	0	1.c.2.
d. Securities underwriting.....	RCON3817	0	1.d.
e. Other unused commitments.....	RCON3818	490	1.e.
2. Financial standby letters of credit.....	RCON3819	0	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	0	2.a.
3. Performance standby letters of credit.....	RCON3821	0	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	0	3.a.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.

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

Dollar amounts in thousands

	(Column A) Guarantor	(Column B) Beneficiary	
7. Credit derivatives:			7.
a. Notional amounts:			7.a.
1. Credit default swaps.....	RCONC968	0 RCONC969	7.a.1.
2. Total return swaps.....	RCONC970	0 RCONC971	7.a.2.
3. Credit options.....	RCONC972	0 RCONC973	7.a.3.
4. Other credit derivatives.....	RCONC974	0 RCONC975	7.a.4.
b. Gross fair values:			7.b.

Dollar amounts in thousands

(Column A) Guarantor		(Column B) Beneficiary		
1. Gross positive fair value.....	RCONC219	0	RCONC221	0
2. Gross negative fair value.....	RCONC220	0	RCONC222	0

7.b.1.

7.b.2.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCON8765	0			8.
9. All other off-balance sheet liabilities (exclude derivatives).....	RCON3430	0			9.
a. Securities borrowed.....	RCON3432	0			9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0			9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCONC978	0			9.c.
d. Disclose component and the dollar amount of that component:					9.d.
1. Describe component.....	TEXT3555				9.d.1.
2. Amount of component.....	RCON3555	0			9.d.2.
e. Disclose component and the dollar amount of that component:					9.e.
1. Describe component.....	TEXT3556				9.e.1.
2. Amount of component.....	RCON3556	0			9.e.2.
f. Disclose component and the dollar amount of that component:					9.f.
1. Describe component.....	TEXT3557				9.f.1.
2. Amount of component.....	RCON3557	0			9.f.2.
10. All other off-balance sheet assets (exclude derivatives).....	RCON5591	0			10.
a. Commitments to sell when-issued securities.....	RCON3435	0			10.a.
b. Disclose component and the dollar amount of that component:					10.b.
1. Describe component.....	TEXT5592				10.b.1.
2. Amount of component.....	RCON5592	0			10.b.2.
c. Disclose component and the dollar amount of that component:					10.c.
1. Describe component.....	TEXT5593				10.c.1.
2. Amount of component.....	RCON5593	0			10.c.2.
d. Disclose component and the dollar amount of that component:					10.d.
1. Describe component.....	TEXT5594				10.d.1.
2. Amount of component.....	RCON5594	0			10.d.2.
e. Disclose component and the dollar amount of that component:					10.e.
1. Describe component.....	TEXT5595				10.e.1.
2. Amount of component.....	RCON5595	0			10.e.2.
11. Year-to-date merchant credit card sales volume:					11.
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0			11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0			11.b.

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

	Dollar amounts in thousands			
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
12. Gross amounts (e.g., notional amounts):				
a. Futures contracts.....	RCON8693	RCON8694	RCON8695	RCON8696
b. Forward contracts.....	RCON8697	RCON8698	RCON8699	RCON8700
c. Exchange-traded option contracts:				
1. Written options.....	RCON8701	RCON8702	RCON8703	RCON8704
2. Purchased options.....	RCON8705	RCON8706	RCON8707	RCON8708
d. Over-the-counter option contracts:				
1. Written options.....	RCON8709	RCON8710	RCON8711	RCON8712
2. Purchased options.....	RCON8713	RCON8714	RCON8715	RCON8716
e. Swaps.....	RCON3450	RCON3826	RCON8719	RCON8720
13. Total gross notional amount of derivative contracts held for trading.....	RCONA126	RCONA127	RCON8723	RCON8724
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON8725	RCON8726	RCON8727	RCON8728
14. a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCONA589			
15. Not available				
15. a. Contracts held for trading:				
1. Gross positive fair value.....	RCON8733	RCON8734	RCON8735	RCON8736
2. Gross negative fair value.....	RCON8737	RCON8738	RCON8739	RCON8740

Dollar amounts in thousands

b. Contracts held for purposes other than trading:

- 1. Gross positive fair value.....
- 2. Gross negative fair value.....

(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
RCO8741	RCO8742	RCO8743	RCO8744
0	0	0	0
RCO8745	RCO8746	RCO8747	RCO8748
0	0	0	0

15.b.

15.b.1.

15.b.2.

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	207	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 related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	0	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	0	2.b.
c. All other identifiable intangible assets.....	RCON5507	0	2.c.
d. Total.....	RCON0426	0	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCON5372	0	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land.....	RCON5508	221	3.b.1.
2. Farmland.....	RCON5509	0	3.b.2.
3. 1-4 family residential properties.....	RCON5510	2,760	3.b.3.
4. Multifamily (5 or more) residential properties.....	RCON5511	0	3.b.4.
5. Nonfarm nonresidential properties.....	RCON5512	170	3.b.5.
6. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.b.6.
c. Total.....	RCON2150	3,151	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCON5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCON5375	0	4.b.
c. Total.....	RCON2130	0	4.c.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCONF060	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	0	5.b.2.
c. Total.....	RCON3190	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	7.
8. Primary Internet Web site address of the bank (home page), if any.....	TEXT4087		8.



Dollar amounts in thousands

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?.....	RCON4088	No	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RCONF172	0	0	183	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	0	682	1.a.2.
b. Secured by farmland.....	RCON3493	0	0	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	0	0	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	854	0	523	1.c.2.a.
b. Secured by junior liens.....	RCONC238	0	0	59	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	0	65	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	249	0	793	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	0	0	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	0	0	2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RCON1606	35	0	0	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RCONB575	0	0	0	5.a.

	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
Dollar amounts in thousands				
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB578	RCONB579	RCONB580	
	11	0	0	5.b.
6. Loans to foreign governments and official institutions.....	RCON5389	RCON5390	RCON5391	
	0	0	0	6.
7. All other loans.....	RCON5459	RCON5460	RCON5461	
	0	0	0	7.
8. Lease financing receivables.....	RCON1226	RCON1227	RCON1228	
	0	0	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	RCON3506	RCON3507	
	0	0	0	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	RCON5612	RCON5613	RCON5614	
	0	0	0	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	RCON5615	RCON5616	RCON5617	
	0	0	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCONC866	RCONC867	RCONC868	
	0	0	0	10.b.
1. 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):				
				M.1.
a. Loans secured by 1-4 family residential properties.....	RCONF661	RCONF662	RCONF663	
	0	0	0	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCON1658	RCON1659	RCON1661	
	0	0	0	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	RCON6559	RCON6560	
	0	0	0	M.2.
3. Not available				
				M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	RCON1249	RCON1250	
	NR	NR	NR	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	RCON5381	RCON5382	
	NR	NR	NR	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	RCON1255	RCON1256	
	NR	NR	NR	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	RCONF167	RCONF168	
	NR	NR	NR	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	RCON1594	RCON1597	RCON1583	
	NR	NR	NR	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				
				M.5.
a. Loans and leases held for sale.....	RCONC240	RCONC241	RCONC226	
	0	0	0	M.5.a.
b. Loans measured at fair value:				
				M.5.b.
1. Fair value.....	RCONF664	RCONF665	RCONF666	
	0	0	0	M.5.b.1.
2. Unpaid principal balance.....	RCONF667	RCONF668	RCONF669	
	0	0	0	M.5.b.2.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets.....	RCON3529	NR	RCON3530

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

Dollar amounts in thousands				
7. Additions to nonaccrual assets during the quarter.....	RCONC410			0
8. Nonaccrual assets sold during the quarter.....	RCONC411			0

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

Dollar amounts in thousands				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236			28,095
2. Total allowable exclusions.....	RCONF237			0
3. Not applicable				
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF238			NR
5. Total daily average of allowable exclusions.....	RCONF239			NR
1. Total deposits of the bank:				
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:				
1. Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less..	RCONF049			22,898
2. Number of deposit accounts (excluding retirement accounts) of \$100,000 or less..	RCONF050			NR
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:				
1. Amount of deposit accounts (excluding retirement accounts) of more than \$100,000.....	RCONF051			4,646
2. Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....	RCONF052			33
c. Retirement deposit accounts of \$250,000 or less:				
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045			551
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046			NR
d. Retirement deposit accounts of more than \$250,000:				
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047			0
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048			0
2. Estimated amount of uninsured deposits.....	RCON5597			NR
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
a. Legal title.....	TEXTA545			
b. FDIC Certificate Number.....	RCONA545			0
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).....	RCONG167			922
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONG168			3

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	NR	1.a.
b. Closed-end junior liens.....	RCONF067	NR	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	NR	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	NR	2.a.
b. Closed-end junior liens.....	RCONF069	NR	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	NR	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	NR	3.a.
b. Closed-end junior liens.....	RCONF071	NR	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	NR	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	NR	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	NR	4.a.
b. Closed-end junior liens.....	RCONF073	NR	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	NR	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	NR	6.a.
b. Closed-end junior liens.....	RCONF679	NR	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	NR	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	NR	6.c.2.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
1. Loans and leases.....	NR	RCONF682	RCONF690	RCONF244	RCONF245
2. Trading assets.....	NR	RCONF683	RCONF691	RCONF247	RCONF248
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above).....	NR	RCONF684	RCONF692	RCONF241	RCONF242
3. All other financial assets and servicing assets.....	NR	RCONF685	RCONF693	RCONF250	RCONF251
4. Deposits.....	NR	RCONF686	RCONF694	RCONF253	RCONF254
5. Trading liabilities.....	NR	RCONF687	RCONF695	RCONF256	RCONF257
6. All other financial liabilities and servicing liabilities.....	NR	RCONF688	RCONF696	RCONF259	RCONF260
7. Loan commitments (not accounted for as derivatives).....	NR	RCONF689	RCONF697	RCONF262	RCONF263

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCON3210	1,975	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	10	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	0	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCON4336	0	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCONB589	0	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	7.a.
b. Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness.....	RCONF264	0	7.b.
8. Subtotal.....	RCONC227	1,965	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCONB591	0	9.a.
b. Disallowed deferred tax assets.....	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCONB592	0	10.
11. Tier 1 capital.....	RCON8274	1,965	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCON5306	0	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCONB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCON5310	297	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	0	15.
16. Other Tier 2 capital components.....	RCONB594	0	16.
17. Tier 2 capital.....	RCON5311	297	17.
18. Allowable Tier 2 capital.....	RCON8275	297	18.
19. Tier 3 capital allocated for market risk.....	RCON1395	0	19.
20. Deductions for total risk-based capital.....	RCONB595	0	20.
21. Total risk-based capital.....	RCON3792	2,262	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	33,591	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCONB590	0	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCONB591	0	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCON5610	0	25.
26. Other deductions from assets for leverage capital purposes.....	RCONB596	0	26.
27. Average total assets for leverage capital purposes.....	RCONA224	33,591	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	0	30.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio.....	RCON7273	0	RCON7204	0.058498	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0	RCON7206	0.084727	32.
33. Total risk-based capital ratio.....	RCON7275	0	RCON7205	0.097534	33.

### Schedule RC-R - Regulatory Capital

(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
Dollar amounts in thousands					
34. Cash and balances dues from depository institutions.....	RCON0010 964	RCONB600 654	RCONB601 310	RCONB602	RCONB602
35. Held-to-maturity securities.....	RCON1754 0	RCONB604 0	RCONB605 0	RCONB606 0	RCONB607
36. Available-for-sale securities.....	RCON1773 2,102	RCONB609 10	RCONB610 2,092	RCONB611 0	RCONB612
37. Federal funds sold and securities purchased under agreements to resell.....	RCONC225 0	RCONC063 0	RCONC064 0	RCONB520	RCONB520
38. Loans and leases held for sale.....	RCON5369 0	RCONB617 0	RCONB619 0	RCONB620 0	RCONB621
39. Loans and leases, net of unearned income.....	RCONB528 24,431	RCONB623 0	RCONB624 0	RCONB625 10,642	RCONB626
40. Allowance for loan and lease losses.....	RCON3123 852	RCONB627 852	RCONB629 0	RCONB630 0	RCONB631
41. Trading Assets.....	RCONB639 0	RCONB640 0	RCONB642 0	RCONB643 0	RCONB644
42. All other assets.....	RCON2170 4,127	RCON5320 0	RCON5327 0	RCON5334 0	RCON5339
43. Total Assets.....	30,772	-842	2,402	10,642	17,916

### Schedule RC-R - Regulatory Capital

(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
Dollar amounts in thousands					
44. Financial standby letters of credit.....	RCONB546 0	RCONB548 0	RCONB581 0	RCONB582 0	RCONB583
45. Performance standby letters of credit.....	RCON3821 0	RCONB651 0	RCONB652 0	RCONB653 0	RCONB654
46. Commercial and similar letters of credit.....	RCON3411 0	RCONB656 0	RCONB657 0	RCONB658 0	RCONB659

(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
	Dollar amounts in thousands				
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429 0	RCONB661 0	RCONB662 0	RCONB663 0	RCONB663 0
48. Securities lent.....	RCON3433 0	RCONB665 0	RCONB666 0	RCONB667 0	RCONB668 0
49. Retained recourse on small business obligations sold with recourse.....	RCONA250 0	RCONB670 0	RCONB671 0	RCONB672 0	RCONB673 0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....	RCONB541 0	RCONB542 0			RCONB543 0
51. All other financial assets sold with recourse.....	RCONB675 0	RCONB676 0	RCONB678 0	RCONB679 0	RCONB680 0
52. All other off-balance sheet liabilities.....	RCONB681 0	RCONB682 0	RCONB684 0	RCONB685 0	RCONB686 0
53. Unused commitments with an original maturity exceeding one year.....	RCON3833 90	RCONB688 45	RCONB689 0	RCONB690 30	RCONB691 15
54. Derivative contracts.....		RCONA167 0	RCONB694 0	RCONB695 0	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....		RCONB696 654	RCONB697 2,402	RCONB698 10,672	RCONB699 17,931
56. Risk weight factor					
57. Risk-weighted assets by risk weight category.....		RCONB700 0	RCONB701 480	RCONB702 5,336	RCONB703 17,931
58. Market risk equivalent assets.....					RCON1651 0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....					RCONB704 23,747
60. Excess allowance for loan and lease losses.....					RCONA222 555
61. Allocated transfer risk reserve.....					RCON3128 0
62. Total risk-weighted assets.....					RCONA223 23,192



## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCO8764	0	M.1.
---	---------	---	------

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
a. Interest rate contracts.....	0	0	0	M.2.a.
b. Foreign exchange contracts.....	0	0	0	M.2.b.
c. Gold contracts.....	0	0	0	M.2.c.
d. Other precious metals contracts.....	0	0	0	M.2.d.
e. Other commodity contracts.....	0	0	0	M.2.e.
f. Equity derivative contracts.....	0	0	0	M.2.f.
g. Credit derivative contracts:				M.2.g.
1. Investment grade.....	0	0	0	M.2.g.1.
2. Subinvestment grade.....	0	0	0	M.2.g.2.

### Schedule RC-S - Servicing Securitization and Asset Sale Activities

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711
0	0	0	0	0	0	0
RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718
0	0	0	0	0	0	0
RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399
0	0	0	0	0	0	0
RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406
0	0	0	0	0	0	0
RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732
0	0	0	0	0	0	0
RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739
0	0	0	0	0	0	0
RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746
0	0	0	0	0	0	0
RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
0	0	0	0	0	0	0
RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
0	0	0	0	0	0	0
RCONB761	RCONB762	RCONB763	RCONB764	RCONB765	RCONB766	RCONB767
0	0	0	0	0	0	0

Dollar amounts in thousands

1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements..... 1.

2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:

    a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)..... 2.

    b. Subordinated securities and other residual interests..... 2.a.

    c. Standby letters of credit and other enhancements..... 2.b.

3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1..... 2.c.

4. Past due loan amounts included in item 1:

    a. 30-89 days past due..... 3.

    b. 90 days or more past due..... 4.

5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):

    a. Charge-offs..... 4.a.

    b. Recoveries..... 4.b.

6. Amount of ownership (or seller's) interests carried as:

    a. Securities (included in Schedule RC-B or in Schedule RC, item 5)..... 5.

    b. Recoveries..... 5.a.

    c. Charge-offs..... 5.b.

    d. Amount of ownership (or seller's) interests carried as:..... 6.

    a. Securities (included in Schedule RC-B or in Schedule RC, item 5)..... 6.a.

Dollar amounts in thousands

- b. Loans (included in Schedule RC-C).....
- 7. Past due loan amounts included in interests reported in item 6.a:
  - a. 30-89 days past due.....
  - b. 90 days or more past due.....
- 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):
  - a. Charge-offs.....
  - b. Recoveries.....
- 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....
- 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....
- 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....
- 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	RCONB500	RCONB501			RCONB502	
	0	0			0	
	RCONB764	RCONB765			RCONB766	
	0	0			0	
	RCONB767	RCONB768			RCONB769	
	0	0			0	
	RIADB770	RIADB771			RIADB772	
	0	0			0	
	RIADB773	RIADB774			RIADB775	
	0	0			0	
	RCONB777	RCONB778	RCONB779	RCONB780	RCONB781	RCONB782
0	0	0	0	0	0	0
	RCONB783	RCONB785	RCONB786	RCONB787	RCONB788	RCONB789
0	0	0	0	0	0	0
	RCONB791	RCONB792	RCONB793	RCONB794	RCONB795	RCONB796
0	0	0	0	0	0	0
	RCONB797	RCONB799	RCONB800	RCONB801	RCONB802	RCONB803
0	0	0	0	0	0	0

## Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	0	M.2.b.
c. Other financial assets (includes home equity lines).....	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	NR	M.4.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?.....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?.....	RCONB867	No	3.

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
RCONB868	RCONB869	RCONB870	RCONB871
NR	NR	NR	NR
RCONB872	RCONB873	RCONB874	RCONB875
NR	NR	NR	NR
RCONB876	RCONB877	RCONB878	RCONB879
NR	NR	NR	NR
RCONB880	RCONB881	RCONB882	RCONB883
NR	NR	NR	NR
RCONB884	RCONB885	RCONC001	RCONC002
NR	NR	NR	NR
RCONB886	RCONB888	RCONB888	RCONB888
NR	NR	NR	NR
RCONB890	RCONB891	RCONB892	RCONB893
NR	NR	NR	NR
RCONB894	RCONB895	RCONB896	RCONB897
NR	NR	NR	NR
RCONB898	RCONB898	RCONB898	RCONB899
NR	NR	NR	NR
RCONB899	RCONB899	RCONB899	RCONB899
NR	NR	NR	NR

- 4. Personal trust and agency accounts.....
- 5. Retirement related trust and agency accounts:
  - a. Employee benefit - defined contribution.....
  - b. Employee benefit - defined benefit.....
  - c. Other retirement accounts.....
- 6. Corporate trust and agency accounts.....
- 7. Investment management agency accounts.....
- 8. Other fiduciary accounts.....
- 9. Total fiduciary accounts.....
- 10. Custody and safekeeping accounts.....
- 11. Not applicable

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

12. Personal trust and agency accounts.....	RIADB904	CONF	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit - defined contribution.....	RIADB905	CONF	13.a.
b. Employee benefit - defined benefit.....	RIADB906	CONF	13.b.
c. Other retirement accounts.....	RIADB907	CONF	13.c.
14. Corporate trust and agency accounts.....	RIADA479	CONF	14.
15. Investment management agency accounts.....	RIADB908	CONF	15.
16. Other fiduciary accounts.....	RIADA480	CONF	16.
17. Custody and safekeeping accounts.....	RIADB909	CONF	17.
18. Other fiduciary and related services income.....	RIADB910	CONF	18.
19. Total gross fiduciary and related services income.....	RIAD4070	0	19.
20. Expenses.....	RIADC058	CONF	20.
21. Net losses from fiduciary and related services.....	RIADA488	CONF	21.
22. Intracompany income credits for fiduciary and related services.....	RIADB911	CONF	22.
23. Net fiduciary and related services income.....	RIADA491	CONF	23.
1. Managed assets held in personal trust and agency accounts:			M.1.
a. Noninterest-bearing deposits.....	RCONB913	NR	M.1.a.
b. Interest-bearing deposits.....	RCONB914	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONB915	NR	M.1.c.
d. State, county and municipal obligations.....	RCONB916	NR	M.1.d.
e. Money market mutual funds.....	RCONB917	NR	M.1.e.
f. Other short-term obligations.....	RCONB918	NR	M.1.f.
g. Other notes and bonds.....	RCONB919	NR	M.1.g.
h. Common and preferred stocks.....	RCONB920	NR	M.1.h.
i. Real estate mortgages.....	RCONB921	NR	M.1.i.
j. Real estate.....	RCONB922	NR	M.1.j.
k. Miscellaneous assets.....	RCONB923	NR	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCONB868	NR	M.1.l.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
2. Corporate trust and agency accounts:			M.2.		
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets			
3. Collective investment funds and common trust funds:			M.3.		
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
Dollar amounts in thousands					
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds.....	RCONB945	NR	RCONB946	NR	M.3.h.

### Schedule RC-T - Fiduciary and Related Services

	(Column A)	(Column B)	(Column C)	
	Gross Losses Managed Accounts	Gross Losses Non-Managed Accounts	Recoveries	
Dollar amounts in thousands				
4. Fiduciary settlements, surcharges, and other losses:				M.4.
	RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts.....	CONF	CONF	CONF	M.4.a.
b. Retirement related trust and agency accounts.....	CONF	CONF	CONF	M.4.b.
c. Investment management agency accounts.....	CONF	CONF	CONF	M.4.c.
d. Other fiduciary accounts and related services.....	CONF	CONF	CONF	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses.....	CONF	CONF	CONF	M.4.e.

### General Instructions

	Dollar amounts in thousands		
1. Who Must Report on What Forms			1.
a. Close of Business			1.a.
b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
2. Organization of the Instruction Books			2.
3. Preparation of the Reports			3.
4. Signatures			4.
a. Officer Declaration			4.a.
b. Director Attestation			4.b.
5. Submission of the Reports			5.
a. Submission Date			5.a.
b. Amended Reports			5.b.
6. Retention of Reports			6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports			7.
a. Exclusions from the Coverage of the Consolidated Report			7.a.
8. Rules of Consolidation			8.
9. Reporting by Type of Office (For banks with foreign offices)			9.
10. Publication Requirements for the Report of Condition			10.
11. Release of Individual Bank Reports			11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements			12.
13. Accrual Basis Reporting			13.
14. Miscellaneous General Instructions			14.
a. Rounding			14.a.

Dollar amounts in thousands

b. Negative Entries		14.b.
c. Verification		14.c.
d. Transactions Occurring Near the End of a Reporting Period		14.d.
15. Separate Branch Reports		15.

## Glossary

Dollar amounts in thousands

1. Glossary		1.
2. Acceptances		2.
3. Accounting Changes		3.
4. Accounting Errors, Corrections of		4.
5. Accounting Estimates, Changes in		5.
6. Accounting Principles, Changes in		6.
7. Accrued Interest Receivable Related to Credit Card Securitizations		7.
8. Acquisition, Development, or Construction (ADC) Arrangements		8.
9. Agreement Corporation		9.
10. Allowance for Loan and Lease Losses		10.
11. Applicable Income Taxes		11.
12. Associated Company		12.
13. ATS Account		13.
14. Bankers Acceptances		14.
a. Bank-Owned Life Insurance		14.a.
15. Banks, U.S. and Foreign		15.
16. Banks in Foreign Countries		16.
17. Bill-of-Lading Draft		17.
18. Borrowings and Deposits in Foreign Offices		18.
19. Brokered Deposits		19.
20. Broker's Security Draft		20.
21. Business Combinations		21.
22. Call Option		22.
23. Capitalization of Interest Costs		23.
24. Carrybacks and Carryforwards		24.
25. Cash Management Arrangements		25.
26. Certificate of Deposit		26.
27. Changes in Accounting Estimates		27.
28. Changes in Accounting Principles		28.
29. Clearing Accounts		29.
30. Commercial Banks in the U.S.		30.
31. Commercial Letter of Credit		31.
32. Commercial Paper		32.
33. Commodity or Bill-of-Lading Draft		33.
34. Common Stock of Unconsolidated Subsidiaries, Investments in		34.
35. Continuing Contract		35.
36. Corporate Joint Venture		36.
37. Corrections of Accounting Errors		37.
38. Coupon Stripping, Treasury Receipts, and STRIPS		38.
39. Custody Account		39.
40. Dealer Reserve Account		40.
a. Deferred Compensation Agreements		40.a.
41. Deferred Income Taxes		41.



Dollar amounts in thousands

42. Demand Deposits		42.
43. Depository Institutions in the U.S.		43.
44. Deposits		44.
45. Derivative Contracts		45.
a. Discounts		45.a.
46. Dividends		46.
47. Domestic Office		47.
48. Domicile		48.
49. Due Bills		49.
50. Edge and Agreement Corporation		50.
a. Equity-Indexed Certificates of Deposit		50.a.
51. Equity Method of Accounting		51.
52. Extinguishments of Liabilities		52.
53. Extraordinary Items		53.
54. Fails		54.
a. Fair Value		54.a.
55. Federal Funds Transactions		55.
56. Federally-Sponsored Lending Agency		56.
57. Fees, Loan		57.
58. Foreclosed Assets		58.
59. Foreign Banks		59.
60. Foreign Currency Transactions and Translation		60.
61. Foreign Debt Exchange Transactions		61.
62. Foreign Governments and Official Institutions		62.
63. Foreign Office		63.
64. Forward Contracts		64.
65. Functional Currency		65.
66. Futures Contracts		66.
67. Goodwill		67.
68. Hypothecated Deposit		68.
69. IBF		69.
70. Income Taxes		70.
71. Intangible Assets		71.
72. Interest-Bearing Account		72.
73. Interest Capitalization		73.
74. Interest Rate Swaps		74.
75. Internal-Use Computer Software		75.
76. International Banking Facility (IBF)		76.
77. Interoffice Accounts		77.
78. Investments in Common Stock of Unconsolidated Subsidiaries		78.
79. Joint Venture		79.
80. Lease Accounting		80.
81. Letter of Credit		81.
82. Limited-Life Preferred Stock		82.
83. Loan		83.
84. Loan Fees		84.
85. Loan Impairment		85.
86. Loan Secured by Real Estate		86.
87. Loss Contingencies		87.
88. Majority-Owned Subsidiary		88.
89. Mandatory Convertible Debt		89.

Dollar amounts in thousands

91. Mergers			91.
92. Money Market Deposit Account (MMDA)			92.
93. Nonaccrual Status			93.
94. Noninterest-Bearing Account			94.
95. Nontransaction Account			95.
96. NOW Account			96.
97. Offsetting			97.
98. One-Day Transaction			98.
99. Option			99.
100. Organization Costs			100.
101. Other Depository Institutions in the U.S.			101.
102. Other Real Estate Owned			102.
103. Overdraft			103.
104. Participations			104.
105. Participations in Acceptances			105.
106. Participations in Pools of Securities			106.
107. Pass-through Reserve Balances			107.
108. Perpetual Preferred Stock			108.
109. Placements and Takings			109.
110. Pooling of Interests			110.
111. Preauthorized Transfer Account			111.
112. Preferred Stock			112.
113. Premiums and Discounts			113.
114. Purchase Acquisition			114.
a. Purchased Impaired Loans and Debt Securities			114.a.
115. Put Option			115.
116. Real Estate ADC Arrangements			116.
117. Real Estate, Loan Secured By			117.
118. Reciprocal Balances			118.
119. Renegotiated Troubled Debt			119.
120. Reorganizations			120.
121. Repurchase/Resale Agreements			121.
122. Reserve Balances, Pass-through			122.
123. Retail Sweep Arrangements			123.
124. Sales of Assets for Risk-Based Capital Purposes			124.
125. Savings Deposits			125.
126. Securities Activities			126.
127. Securities Borrowing/Lending Transactions			127.
128. Securities, Participations in Pools of			128.
129. Servicing Assets and Liabilities			129.
130. Settlement Date Accounting			130.
131. Shell Branches			131.
132. Short Position			132.
133. Significant Subsidiary			133.
134. Standby Letter of Credit			134.
135. Start-Up Activities			135.
136. STRIPS			136.
137. Subordinated Notes and Debentures			137.
138. Subsidiaries			138.
139. Suspense Accounts			139.
140. Syndications			140.

Dollar amounts in thousands

141. Telephone Transfer Account			141.
142. Term Federal Funds			142.
143. Time Deposits			143.
144. Trade Date and Settlement Date Accounting			144.
145. Trading Account			145.
146. Transction Account			146.
147. Transfers of Financial Assets			147.
148. Traveler's Letter of Credit			148.
149. Treasury Receipts			149.
150. Treasury Stock			150.
151. Troubled Debt Restructurings			151.
152. Trust Preferred Securities			152.
153. U.S. Banks			153.
154. U.S. Territories and Possessions			154.
155. Valuation Allowance			155.
156. When-Issued Securities Transactions			156.

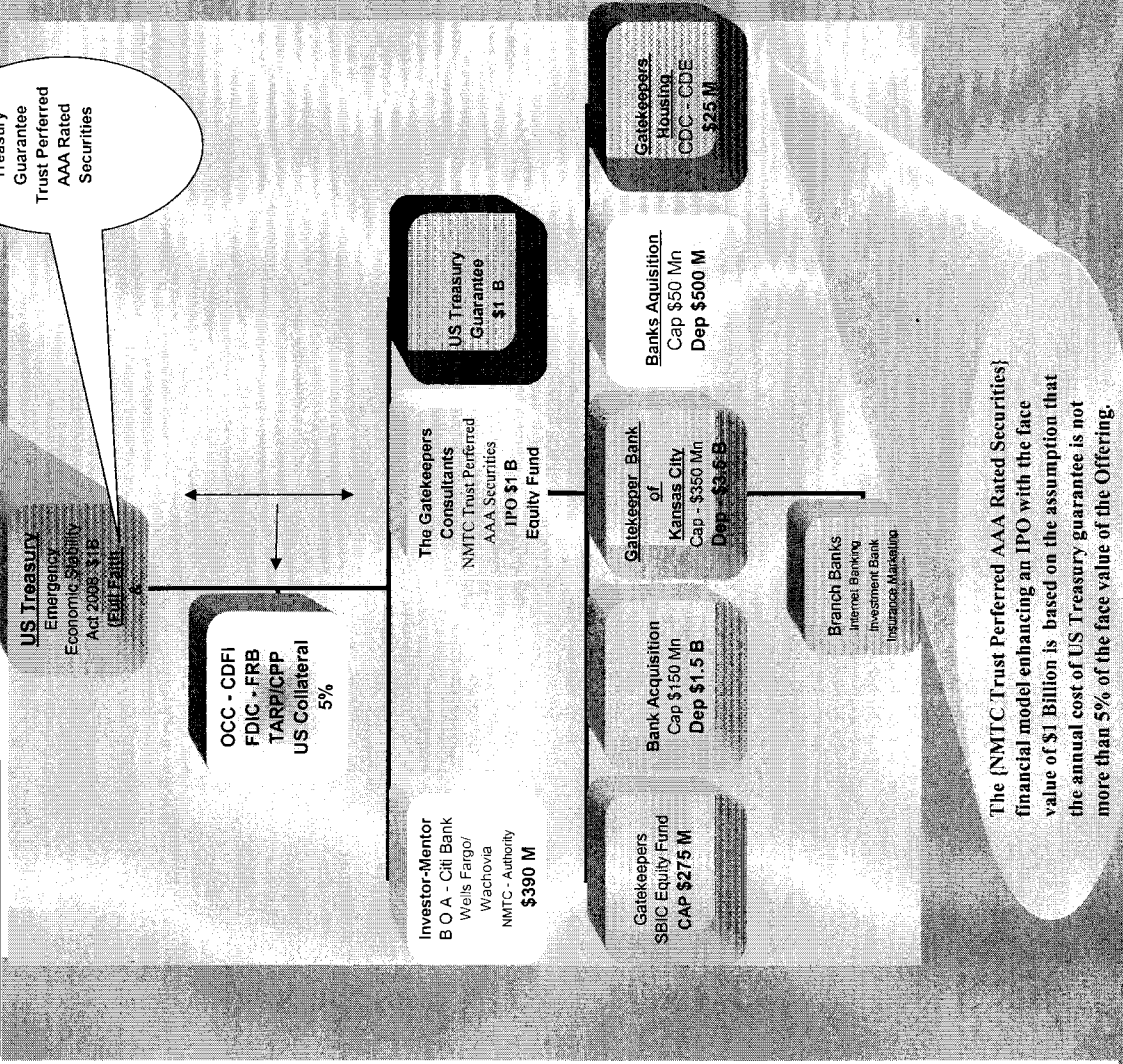
Sources of Legal Authority for Minority - Owned Investments: Banks contemplating investments in minority-owned institutions can rely on the public welfare investment authority under 12 CFR 5 ("Part 5"), and 12 CFR 1 ("Part 1") to make certain types of investments

Part 24 Investment Authority: Under the authority of 12 USC 24 (11b), national banks may make equity investments in minority-owned institutions and Certified - CDFIs that serve primarily LMI persons of LMI communities.

**IPO/NMTC Trust Preferred AAA Rated Securities**

Market Value	Value
Face Value	\$1,390,000,000.00
Transactions Fee's	\$1,000,000,000.00
(US Guarantee)	\$100,000,000.00
	5%
<b>NMTC Allocateses/Mentor</b>	
B O A	\$65,000,000.00
Citi Bank	\$65,000,000.00
Wells Fargo	\$65,000,000.00
Wachovia	\$65,000,000.00
Merrill Lynch Bank	\$65,000,000.00
JP Morgan Chase	\$65,000,000.00
<b>NMTC Authority</b>	\$390,000,000.00
<b>Investor Domestic</b>	
Exxon	\$100,000,000.00
Garmin	\$100,000,000.00
Goggle	\$100,000,000.00
British Petroleum	\$100,000,000.00
US Pension Funds	\$50,000,000.00
Chevron	\$50,000,000.00
<b>Total</b>	<b>\$500,000,000.00</b>
<b>Investor Sovereign Funds</b>	
Libya Investment	\$100,000,000.00
Abu Dhabi Investment Company	\$100,000,000.00
Dubai International Capital investment	\$100,000,000.00
Hong Kong Monetary Authority	\$100,000,000.00
China Investment Corporation	\$100,000,000.00
<b>Total</b>	<b>\$500,000,000.00</b>
<b>Net Capital Deployed</b>	<b>\$850,000,000.00</b>

**New Market Tax Credits Capital Formation Trust Preferred AAA Securities Financial Model - Term Sheet**



The (NMTC Trust Preferred AAA Rated Securities) financial model enhancing an IPO with the face value of \$1 Billion is based on the assumption that the annual cost of US Treasury guarantee is not more than 5% of the face value of the Offering.

**New Markets Tax Credit Capital Formation Trust Preferred AAA Rated Securities**

**Proposed Amendment**

Pursuant to the "Emergency Economic Stability Act of 2008" the creation of a (New Markets Tax Credit Capital Formation Trust Preferred AAA Rated Securities) initiative represents a real opportunity for the C.D.F.I. Certified Development Entity functioning in the under-served markets to craft a "U.S Government Backed Capital Formation AAA Rated Securities" for the purpose of substantially capitalizing Community Development Entity's, Small Business Investment Companies and Small Community Development Banks with assets under \$250 million as defined by FDIC.

The sale of the Securities in question can be marketed via a LLP, IPO and or private placement-offering memorandum through regional or global investment houses.

There are two unique characteristics of a "NMTC-US Government Backed Capital Formation Trust Preferred AAA Rated Securities" amendment.

1. The first characteristic deploys the "Full Faith and Credit of the United States Government" therefore guarantees to return the face value of the original investment back to the investor.
2. The second characteristic of a "NMTC-US Government Backed Capital Formation AAA Rated Securities Bond" accelerates the full value of the existing NMTC to the first tax allocation date. And therefore the investor is in fact granted the privilege of earning the maximum tax credit value of 39% at the time the original issue securities are purchased pursuant to Title 26 Code of Federal Regulation 1.45D the New Markets Tax Credit feature whereas the existing regulations allow the tax credit allocation is distributed over a seven year period.

"The General Counsel of the Secretary of the United States Treasury or its designee together shall possess the sole authority to activate and or grant the "New Markets Tax Credit Capital Formation Securities Bond Arbitrage" privilege by Special Designation as requested and set forth under the Code of Federal Regulations."

Pursuant to the "Emergency Economic Stability Act of 2008" these very important key features of the proposed "NMTC-U.S Government Backed Capital Formation Trust Preferred AAA Rated Securities" embraces the mission and vision of the US Treasury's economic stabilization mandate by deploying the "Full Faith and Credit of the United States Government" to create a competitive sales advantage in the current economic environment for a New Market Venture Capital Company, CDE's and or Community Development Banks dedicated to serving the underserved Communities to successfully raise Capital in the Private Equity Markets.

**Methodology**

- Securitization: Multi-Bank Holding Company shall secure a \$200 Million {US Treasury EESA Principal/Guarantee} to collateralize a PPM/IPO with a face value of \$200 million.
- US Treasury Guarantee Application; Multi-Bank Holding NMTC Corporation/CDE shall apply for \$200 million US Treasury guarantee.
- Investment Instrument: The Gatekeepers NMTC Multi-Bank Holding Co. shall issue Trust Preferred Securities to facilitate the request for US Treasury guarantee.
- Equity Investments under the authority of {12 USC 24 (11th): National banks may make equity investments in minority-owned institutions and Certified - CDFI's that serve primarily LMI persons of LMI communities}.
- Syndication: Multi-Bank Holding Co. shall assist in the Syndication of \$78 million NMTC authority in cooperation with BOA, US Bank, Well Fargo Bank, Wachovia Bank, JP Morgan Chase and Merrill Lynch Bank to the benefit of {The Gatekeepers New Markets Tax Credit Venture Capital Fund} for the purpose of enhancing the securitization of the Gatekeepers VC \$200 million offering.
- Capital Campaign: {The Gatekeepers New Markets Tax Credit Venture Capital Fund} shall raise \$200 million in private capital in the Public Market as is common in the Capital Markets.