United States Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, D.C. 20220

Dear Ladies and Gentlemen:

The company set forth on the signature page hereto (the "Company") intends to issue in a private placement the number of shares of a series of its preferred stock set forth on Schedule A hereto (the "Preferred Shares") and a warrant to purchase the number of shares of a series of its preferred stock set forth on Schedule A hereto (the "Warrant" and, together with the Preferred Shares, the "Purchased Securities") and the United States Department of the Treasury (the "Investor") intends to purchase from the Company the Purchased Securities.

The purpose of this letter agreement is to confirm the terms and conditions of the purchase by the Investor of the Purchased Securities. Except to the extent supplemented or superseded by the terms set forth herein or in the Schedules hereto, the provisions contained in the Securities Purchase Agreement — Standard Terms attached hereto as Exhibit A (the "Securities Purchase Agreement") are incorporated by reference herein. Terms that are defined in the Securities Purchase Agreement are used in this letter agreement as so defined. In the event of any inconsistency between this letter agreement and the Securities Purchase Agreement, the terms of this letter agreement shall govern.

Each of the Company and the Investor hereby confirms its agreement with the other party with respect to the issuance by the Company of the Purchased Securities and the purchase by the Investor of the Purchased Securities pursuant to this letter agreement and the Securities Purchase Agreement on the terms specified on Schedule A hereto.

This letter agreement (including the Schedules hereto), the Securities Purchase Agreement (including the Annexes thereto), the Disclosure Schedules and the Warrant constitute the entire agreement, and supersede all other prior agreements, understandings, representations and warranties, both written and oral, between the parties, with respect to the subject matter hereof. This letter agreement constitutes the "Letter Agreement" referred to in the Securities Purchase Agreement.

This letter agreement may be executed in any number of separate counterparts, each such counterpart being deemed to be an original instrument, and all such counterparts will together constitute the same agreement. Executed signature pages to this letter agreement may be delivered by facsimile and such facsimiles will be deemed as sufficient as if actual signature pages had been delivered.

* * *

3065.003/314811.2 UST 455

In witness whereof, this letter agreement has been duly executed and delivered by the duly authorized representatives of the parties hereto as of the date written below.

UNITED STATES

DEPARTMENT OF THE TREASURY

Name: Herbert M. Allison, Title: Assistant Secretary for

Financial Stability

COMPANY: 1ST ENTERPRISE BANK

Title: Chief Executive Officer

Date: December 11, 2009

In witness whereof, this letter agreement has been duly executed and delivered by the duly authorized representatives of the parties hereto as of the date written below.

By:

Name:
Title:

COMPANY: 1ST ENTERPRISE BANK

By:

Name: John C. Black
Title: Chief Executive Officer

Date: December ____, 2009

EXHIBIT A

SECURITIES PURCHASE AGREEMENT

EXHIBIT A (Non-Exchange-Traded QFIs, excluding S Corps and Mutual Organizations) SECURITIES PURCHASE AGREEMENT STANDARD TERMS

TABLE OF CONTENTS

| | Page |
|---|---|
| | Article I |
| | Purchase; Closing |
| 1.1 1.2 1.3 | Purchase 3 Closing 3 Interpretation 8 |
| | Article II |
| | Representations and Warranties |
| 2.1 2.2 | Disclosure |
| | Article III |
| | Covenants |
| 3.1 3.2 3.3 3.4 3.5 | Commercially Reasonable Efforts |
| | Article IV |
| | Additional Agreements |
| 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 4.9 | Purchase for Investment 34 Legends 35 Certain Transactions 39 Transfer of Purchased Securities and Warrant Shares; Restrictions on Exercise of the Warrant 39 Registration Rights 40 Depositary Shares 68 Restriction on Dividends and Repurchases 68 Executive Compensation 73 Related Party Transactions 74 |
| 4.10 4.11 | Bank and Thrift Holding Company Status |

LIST OF ANNEXES

ANNEX A: FORM OF CERTIFICATE OF DESIGNATIONS FOR PREFERRED STOCK

ANNEX B: FORM OF CERTIFICATE OF DESIGNATIONS FOR WARRANT

PREFERRED STOCK

ANNEX C: FORM OF WAIVER

ANNEX D: FORM OF OPINION

ANNEX E: FORM OF WARRANT

Article V

Miscellaneous

| 5.1 | Termination | 75 |
|------|---|----|
| 5.2 | Survival of Representations and Warranties | 77 |
| 5.3 | Amendment | |
| 5.4 | Waiver of Conditions | 77 |
| 5.5 | Governing Law: Submission to Jurisdiction, Etc. | 78 |
| 5.6 | Notices | 78 |
| 5.7 | Definitions | 79 |
| 5.8 | Assignment | 80 |
| 5.9 | Severability | 81 |
| 5.10 | No Third Party Beneficiaries | 81 |
| | | |

INDEX OF DEFINED TERMS

| | Location of |
|---|-------------|
| Term | Definition |
| Affiliate | 5.7(b) |
| Agreement | Recitals |
| Appropriate Federal Banking Agency | 2.2(s) |
| Bank Holding Company | 4.10 |
| Bankruptcy Exceptions | 2.2(d) |
| Benefit Plans | 1.2(d)(iv) |
| Board of Directors | 2.2(f) |
| Business Combination | 5.8 |
| business day | 1.3 |
| Capitalization Date | 2.2(b) |
| Certificates of Designations | 1.2(d)(iii) |
| Charter | 1.2(d)(iii) |
| Closing | 1.2(a) |
| Closing Date | 1.2(a) |
| Code | 2.2(n) |
| Common Stock | 2.2(b) |
| Company | Recitals |
| Company Financial Statements | 2.2(h) |
| Company Material Adverse Effect | 2.1(b) |
| Company Reports | 2.2(i)(i) |
| Company Subsidiary; Company Subsidiaries | 2.2(e)(ii) |
| control; controlled by; under common control with | 5.7(b) |
| Controlled Group | 2.2(n) |
| CPP | Recitals |
| Disclosure Schedule | 2.1(a) |
| EESA | 1.2(d)(iv) |
| ERISA | 2.2(n) |
| Exchange Act | 4.4 |
| Federal Reserve | 4.10 |
| GAAP | 2.1(b) |
| Governmental Entities | 1.2(c) |
| Holder | 4.5(l)(i) |
| Holders' Counsel | 4.5(l)(ii) |
| Indemnitee | 4.5(h)(i) |
| Information | 3.5(c) |
| Investor | Recitals |
| Junior Stock | 4.7(f) |
| knowledge of the Company; Company's knowledge | 5.7(c) |
| Letter Agreement | Recitals |
| officers | 5.7(c) |
| Parity Stock | 4.7(f) |
| | ••• (-) |

| | Location of |
|--|-------------|
| Term | Definition |
| Pending Underwritten Offering | 4.5(m) |
| Permitted Repurchases | 4.7(c) |
| Piggyback Registration | 4.5(b)(iv) |
| Plan | 2.2(n) |
| Preferred Shares | Recitals |
| Preferred Stock | Recitals |
| Previously Disclosed | 2.1(c) |
| Proprietary Rights | 2.2(u) |
| Purchase | Recitals |
| Purchase Price | 1.1 |
| Purchased Securities | Recitals |
| register; registered; registration | 4.5(l)(iii) |
| Registrable Securities | 4.5(l)(iv) |
| Registration Expenses | 4.5(I)(v) |
| Regulatory Agreement | 2.2(s) |
| Rule 144; Rule 144A; Rule 159A; Rule 405; Rule 415 | 4.5(l)(vi) |
| Savings and Loan Holding Company | 4.10 |
| Schedules | Recitals |
| SEC | 2.2(k) |
| Securities Act | 2.2(a) |
| Selling Expenses | 4.5(l)(vii) |
| Senior Executive Officers | 4.8 |
| Shelf Registration Statement | 4.5(b)(ii) |
| Signing Date | 2.1(b) |
| Special Registration | 4.5(j) |
| subsidiary | 5.7(a) |
| Tax; Taxes | 2.2(o) |
| Transfer | 4.4 |
| Warrant | Recitals |
| Warrant Preferred Stock | Recitals |
| Warrant Shares | 2.2(d) |

SECURITIES PURCHASE AGREEMENT – STANDARD TERMS

Recitals:

WHEREAS, the United States Department of the Treasury (the "Investor") may from time to time agree to purchase shares of preferred stock and warrants from eligible financial institutions which elect to participate in the Troubled Asset Relief Program Capital Purchase Program ("CPP");

WHEREAS, an eligible financial institution electing to participate in the CPP and issue securities to the Investor (referred to herein as the "Company") shall enter into a letter agreement (the "Letter Agreement") with the Investor which incorporates this Securities Purchase Agreement — Standard Terms;

WHEREAS, the Company agrees to expand the flow of credit to U.S. consumers and businesses on competitive terms to promote the sustained growth and vitality of the U.S. economy;

WHEREAS, the Company agrees to work diligently, under existing programs, to modify the terms of residential mortgages as appropriate to strengthen the health of the U.S. housing market:

WHEREAS, the Company intends to issue in a private placement the number of shares of the series of its Preferred Stock ("Preferred Stock") set forth on Schedule A to the Letter Agreement (the "Preferred Shares") and a warrant to purchase the number of shares of the series of its Preferred Stock ("Warrant Preferred Stock") set forth on Schedule A to the Letter Agreement (the "Warrant" and, together with the Preferred Shares, the "Purchased Securities") and the Investor intends to purchase (the "Purchase") from the Company the Purchased Securities; and

WHEREAS, the Purchase will be governed by this Securities Purchase Agreement – Standard Terms and the Letter Agreement, including the schedules thereto (the "Schedules"), specifying additional terms of the Purchase. This Securities Purchase Agreement – Standard Terms (including the Annexes hereto) and the Letter Agreement (including the Schedules thereto) are together referred to as this "Agreement". All references in this Securities Purchase Agreement – Standard Terms to "Schedules" are to the Schedules attached to the Letter Agreement.

NOW, THEREFORE, in consideration of the premises, and of the representations, warranties, covenants and agreements set forth herein, the parties agree as follows:

Article I Purchase; Closing

1.1 <u>Purchase</u>. On the terms and subject to the conditions set forth in this Agreement, the Company agrees to sell to the Investor, and the Investor agrees to purchase from the Company, at the Closing (as hereinafter defined), the Purchased Securities for the price set forth on <u>Schedule A</u> (the "Purchase Price").

1.2 Closing.

- (a) On the terms and subject to the conditions set forth in this Agreement, the closing of the Purchase (the "Closing") will take place at the location specified in Schedule A, at the time and on the date set forth in Schedule A or as soon as practicable thereafter, or at such other place, time and date as shall be agreed between the Company and the Investor. The time and date on which the Closing occurs is referred to in this Agreement as the "Closing Date".
- (b) Subject to the fulfillment or waiver of the conditions to the Closing in this Section 1.2, at the Closing the Company will deliver the Preferred Shares and the Warrant, in each case as evidenced by one or more certificates dated the Closing Date and bearing appropriate legends as hereinafter provided for, in exchange for payment in full of the Purchase Price by wire transfer of immediately available United States funds to a bank account designated by the Company on Schedule A.
- (c) The respective obligations of each of the Investor and the Company to consummate the Purchase are subject to the fulfillment (or waiver by the Investor and the Company, as applicable) prior to the Closing of the conditions that (i) any approvals or authorizations of all United States and other governmental, regulatory or judicial authorities (collectively, "Governmental Entities") required for the consummation of the Purchase shall have been obtained or made in form and substance reasonably satisfactory to each party and shall be in full force and effect and all waiting periods required by United States and other applicable law, if any, shall have expired and (ii) no provision of any applicable United States or other law and no judgment, injunction, order or decree of any Governmental Entity shall prohibit the purchase and sale of the Purchased Securities as contemplated by this Agreement.
- (d) The obligation of the Investor to consummate the Purchase is also subject to the fulfillment (or waiver by the Investor) at or prior to the Closing of each of the following conditions:
 - (i) (A) the representations and warranties of the Company set forth in (x) Section 2.2(g) of this Agreement shall be true and correct in all respects as though made on and as of the Closing Date, (y) Sections 2.2(a) through (f) shall be true and correct in all material respects as though made on and as of the Closing Date (other than representations and warranties that by their terms speak as of another date, which representations and warranties shall be true and correct in all material respects as of such other date) and (z) Sections 2.2(h) through (v) (disregarding all qualifications or limitations set forth in such representations and warranties as to "materiality", "Company Material Adverse Effect" and words of similar import) shall be true and correct as though made on and as of the Closing Date (other than representations and warranties that by their terms speak as of another date, which representations and warranties shall be true and correct as of such other date), except to the extent that the failure of such representations and warranties referred to in this Section 1.2(d)(i)(A)(z) to be so true and correct, individually or in the aggregate, does not have and would not reasonably be expected to have a Company Material Adverse Effect and (B) the Company shall have

performed in all material respects all obligations required to be performed by it under this Agreement at or prior to the Closing;

- (ii) the Investor shall have received a certificate signed on behalf of the Company by a senior executive officer certifying to the effect that the conditions set forth in Section 1.2(d)(i) have been satisfied;
- (iii) the Company shall have duly adopted and filed with the Secretary of State of its jurisdiction of organization or other applicable Governmental Entity the amendments to its certificate or articles of incorporation, articles of association, or similar organizational document ("Charter") in substantially the forms attached hereto as Annex A and Annex B (the "Certificates of Designations") and such filing shall have been accepted;
- (iv) (A) the Company shall have effected such changes to its compensation, bonus, incentive and other benefit plans, arrangements and agreements (including golden parachute, severance and employment agreements) (collectively, "Benefit Plans") with respect to its Senior Executive Officers (and to the extent necessary for such changes to be legally enforceable, each of its Senior Executive Officers shall have duly consented in writing to such changes), as may be necessary, during the period that the Investor owns any debt or equity securities of the Company acquired pursuant to this Agreement or the Warrant, in order to comply with Section 111(b) of the Emergency Economic Stabilization Act of 2008 ("EESA") as implemented by guidance or regulation thereunder that has been issued and is in effect as of the Closing Date, and (B) the Investor shall have received a certificate signed on behalf of the Company by a senior executive officer certifying to the effect that the condition set forth in Section 1.2(d)(iv)(A) has been satisfied;
- (v) each of the Company's Senior Executive Officers shall have delivered to the Investor a written waiver in the form attached hereto as Annex C releasing the Investor from any claims that such Senior Executive Officers may otherwise have as a result of the issuance, on or prior to the Closing Date, of any regulations which require the modification of, and the agreement of the Company hereunder to modify, the terms of any Benefit Plans with respect to its Senior Executive Officers to eliminate any provisions of such Benefit Plans that would not be in compliance with the requirements of Section 111(b) of the EESA as implemented by guidance or regulation thereunder that has been issued and is in effect as of the Closing Date;
- (vi) the Company shall have delivered to the Investor a written opinion from counsel to the Company (which may be internal counsel), addressed to the Investor and dated as of the Closing Date, in substantially the form attached hereto as <u>Annex D</u>;
- (vii) the Company shall have delivered certificates in proper form or, with the prior consent of the Investor, evidence of shares in book-entry form, evidencing the Preferred Shares to Investor or its designee(s); and

- (viii) the Company shall have duly executed the Warrant in substantially the form attached hereto as <u>Annex E</u> and delivered such executed Warrant to the Investor or its designee(s).
- Interpretation. When a reference is made in this Agreement to "Recitals," "Articles," "Sections," or "Annexes" such reference shall be to a Recital, Article or Section of, or Annex to, this Securities Purchase Agreement - Standard Terms, and a reference to "Schedules" shall be to a Schedule to the Letter Agreement, in each case, unless otherwise indicated. The terms defined in the singular have a comparable meaning when used in the plural, and vice versa. References to "herein", "hereof", "hereunder" and the like refer to this Agreement as a whole and not to any particular section or provision, unless the context requires otherwise. The table of contents and headings contained in this Agreement are for reference purposes only and are not part of this Agreement. Whenever the words "include," "includes" or "including" are used in this Agreement, they shall be deemed followed by the words "without limitation." No rule of construction against the draftsperson shall be applied in connection with the interpretation or enforcement of this Agreement, as this Agreement is the product of negotiation between sophisticated parties advised by counsel. All references to "\$" or "dollars" mean the lawful currency of the United States of America. Except as expressly stated in this Agreement, all references to any statute, rule or regulation are to the statute, rule or regulation as amended, modified, supplemented or replaced from time to time (and, in the case of statutes, include any rules and regulations promulgated under the statute) and to any section of any statute, rule or regulation include any successor to the section. References to a "business day" shall mean any day except Saturday, Sunday and any day on which banking institutions in the State of New York generally are authorized or required by law or other governmental actions to close.

Article II Representations and Warranties

2.1 Disclosure.

- (a) On or prior to the Signing Date, the Company delivered to the Investor a schedule ("Disclosure Schedule") setting forth, among other things, items the disclosure of which is necessary or appropriate either in response to an express disclosure requirement contained in a provision hereof or as an exception to one or more representations or warranties contained in Section 2.2.
- (b) "Company Material Adverse Effect" means a material adverse effect on (i) the business, results of operation or financial condition of the Company and its consolidated subsidiaries taken as a whole; provided, however, that Company Material Adverse Effect shall not be deemed to include the effects of (A) changes after the date of the Letter Agreement (the "Signing Date") in general business, economic or market conditions (including changes generally in prevailing interest rates, credit availability and liquidity, currency exchange rates and price levels or trading volumes in the United States or foreign securities or credit markets), or any outbreak or escalation of hostilities, declared or undeclared acts of war or terrorism, in

each case generally affecting the industries in which the Company and its subsidiaries operate, (B) changes or proposed changes after the Signing Date in generally accepted accounting principles in the United States ("GAAP") or regulatory accounting requirements, or authoritative interpretations thereof, or (C) changes or proposed changes after the Signing Date in securities, banking and other laws of general applicability or related policies or interpretations of Governmental Entities (in the case of each of these clauses (A), (B) and (C), other than changes or occurrences to the extent that such changes or occurrences have or would reasonably be expected to have a materially disproportionate adverse effect on the Company and its consolidated subsidiaries taken as a whole relative to comparable U.S. banking or financial services organizations); or (ii) the ability of the Company to consummate the Purchase and other transactions contemplated by this Agreement and the Warrant and perform its obligations hereunder or thereunder on a timely basis.

- (c) "Previously Disclosed" means information set forth on the Disclosure Schedule, provided, however, that disclosure in any section of such Disclosure Schedule shall apply only to the indicated section of this Agreement except to the extent that it is reasonably apparent from the face of such disclosure that such disclosure is relevant to another section of this Agreement.
- 2.2 <u>Representations and Warranties of the Company</u>. Except as Previously Disclosed, the Company represents and warrants to the Investor that as of the Signing Date and as of the Closing Date (or such other date specified herein):
- (a) Organization, Authority and Significant Subsidiaries. The Company has been duly incorporated and is validly existing and in good standing under the laws of its jurisdiction of organization, with the necessary power and authority to own its properties and conduct its business in all material respects as currently conducted, and except as has not, individually or in the aggregate, had and would not reasonably be expected to have a Company Material Adverse Effect, has been duly qualified as a foreign corporation for the transaction of business and is in good standing under the laws of each other jurisdiction in which it owns or leases properties or conducts any business so as to require such qualification; each subsidiary of the Company that would be considered a "significant subsidiary" within the meaning of Rule 1-02(w) of Regulation S-X under the Securities Act of 1933 (the "Securities Act"), has been duly organized and is validly existing in good standing under the laws of its jurisdiction of organization. The Charter and bylaws of the Company, copies of which have been provided to the Investor prior to the Signing Date, are true, complete and correct copies of such documents as in full force and effect as of the Signing Date.
- (b) <u>Capitalization</u>. The authorized capital stock of the Company, and the outstanding capital stock of the Company (including securities convertible into, or exercisable or exchangeable for, capital stock of the Company) as of the most recent fiscal month-end preceding the Signing Date (the "Capitalization Date") is set forth on <u>Schedule B</u>. The outstanding shares of capital stock of the Company have been duly authorized and are validly issued and outstanding, fully paid and nonassessable, and subject to no preemptive rights (and were not issued in violation of any preemptive rights). As of the Signing Date, the Company does not have outstanding any securities or other obligations providing the holder the right to

acquire its Common Stock ("Common Stock") that is not reserved for issuance as specified on Schedule B, and the Company has not made any other commitment to authorize, issue or sell any Common Stock. Since the Capitalization Date, the Company has not issued any shares of Common Stock, other than (i) shares issued upon the exercise of stock options or delivered under other equity-based awards or other convertible securities or warrants which were issued and outstanding on the Capitalization Date and disclosed on Schedule B and (ii) shares disclosed on Schedule B. Each holder of 5% or more of any class of capital stock of the Company and such holder's primary address are set forth on Schedule B.

- (c) <u>Preferred Shares</u>. The Preferred Shares have been duly and validly authorized, and, when issued and delivered pursuant to this Agreement, such Preferred Shares will be duly and validly issued and fully paid and non-assessable, will not be issued in violation of any preemptive rights, and will rank pari passu with or senior to all other series or classes of Preferred Stock, whether or not issued or outstanding, with respect to the payment of dividends and the distribution of assets in the event of any dissolution, liquidation or winding up of the Company.
- (d) The Warrant and Warrant Shares. The Warrant has been duly authorized and, when executed and delivered as contemplated hereby, will constitute a valid and legally binding obligation of the Company enforceable against the Company in accordance with its terms, except as the same may be limited by applicable bankruptcy, insolvency, reorganization, moratorium or similar laws affecting the enforcement of creditors' rights generally and general equitable principles, regardless of whether such enforceability is considered in a proceeding at law or in equity ("Bankruptcy Exceptions"). The shares of Warrant Preferred Stock issuable upon exercise of the Warrant (the "Warrant Shares") have been duly authorized and reserved for issuance upon exercise of the Warrant and when so issued in accordance with the terms of the Warrant will be validly issued, fully paid and non-assessable, and will rank pari passu with or senior to all other series or classes of Preferred Stock, whether or not issued or outstanding, with respect to the payment of dividends and the distribution of assets in the event of any dissolution, liquidation or winding up of the Company.

(e) <u>Authorization</u>, <u>Enforceability</u>.

(i) The Company has the corporate power and authority to execute and deliver this Agreement and the Warrant and to carry out its obligations hereunder and thereunder (which includes the issuance of the Preferred Shares, Warrant and Warrant Shares). The execution, delivery and performance by the Company of this Agreement and the Warrant and the consummation of the transactions contemplated hereby and thereby have been duly authorized by all necessary corporate action on the part of the Company and its stockholders, and no further approval or authorization is required on the part of the Company. This Agreement is a valid and binding obligation of the Company enforceable against the Company in accordance with its terms, subject to the Bankruptcy Exceptions.

- (ii) The execution, delivery and performance by the Company of this Agreement and the Warrant and the consummation of the transactions contemplated hereby and thereby and compliance by the Company with the provisions hereof and thereof, will not (A) violate, conflict with, or result in a breach of any provision of, or constitute a default (or an event which, with notice or lapse of time or both, would constitute a default) under, or result in the termination of, or accelerate the performance required by, or result in a right of termination or acceleration of, or result in the creation of, any lien, security interest, charge or encumbrance upon any of the properties or assets of the Company or any subsidiary of the Company (each a "Company Subsidiary" and, collectively, the "Company Subsidiaries") under any of the terms, conditions or provisions of (i) its organizational documents or (ii) any note, bond, mortgage, indenture, deed of trust, license, lease, agreement or other instrument or obligation to which the Company or any Company Subsidiary is a party or by which it or any Company Subsidiary may be bound, or to which the Company or any Company Subsidiary or any of the properties or assets of the Company or any Company Subsidiary may be subject, or (B) subject to compliance with the statutes and regulations referred to in the next paragraph, violate any statute, rule or regulation or any judgment, ruling, order, writ, injunction or decree applicable to the Company or any Company Subsidiary or any of their respective properties or assets except, in the case of clauses (A)(ii) and (B), for those occurrences that, individually or in the aggregate, have not had and would not reasonably be expected to have a Company Material Adverse Effect.
- (iii) Other than the filing of the Certificates of Designations with the Secretary of State of its jurisdiction of organization or other applicable Governmental Entity, such filings and approvals as are required to be made or obtained under any state "blue sky" laws and such as have been made or obtained, no notice to, filing with, exemption or review by, or authorization, consent or approval of, any Governmental Entity is required to be made or obtained by the Company in connection with the consummation by the Company of the Purchase except for any such notices, filings, exemptions, reviews, authorizations, consents and approvals the failure of which to make or obtain would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect.
- (f) Anti-takeover Provisions and Rights Plan. The Board of Directors of the Company (the "Board of Directors") has taken all necessary action to ensure that the transactions contemplated by this Agreement and the Warrant and the consummation of the transactions contemplated hereby and thereby, including the exercise of the Warrant in accordance with its terms, will be exempt from any anti-takeover or similar provisions of the Company's Charter and bylaws, and any other provisions of any applicable "moratorium", "control share", "fair price", "interested stockholder" or other anti-takeover laws and regulations of any jurisdiction.
- (g) No Company Material Adverse Effect. Since the last day of the last completed fiscal period for which financial statements are included in the Company Financial Statements (as defined below), no fact, circumstance, event, change, occurrence, condition or development

has occurred that, individually or in the aggregate, has had or would reasonably be expected to have a Company Material Adverse Effect.

(h) Company Financial Statements. The Company has Previously Disclosed each of the consolidated financial statements of the Company and its consolidated subsidiaries for each of the last three completed fiscal years of the Company (which shall be audited to the extent audited financial statements are available prior to the Signing Date) and each completed quarterly period since the last completed fiscal year (collectively the "Company Financial Statements"). The Company Financial Statements present fairly in all material respects the consolidated financial position of the Company and its consolidated subsidiaries as of the dates indicated therein and the consolidated results of their operations for the periods specified therein; and except as stated therein, such financial statements (A) were prepared in conformity with GAAP applied on a consistent basis (except as may be noted therein) and (B) have been prepared from, and are in accordance with, the books and records of the Company and the Company Subsidiaries.

(i) Reports.

- (i) Since December 31, 2006, the Company and each Company Subsidiary has filed all reports, registrations, documents, filings, statements and submissions, together with any amendments thereto, that it was required to file with any Governmental Entity (the foregoing, collectively, the "Company Reports") and has paid all fees and assessments due and payable in connection therewith, except, in each case, as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect. As of their respective dates of filing, the Company Reports complied in all material respects with all statutes and applicable rules and regulations of the applicable Governmental Entities.
- (ii) The records, systems, controls, data and information of the Company and the Company Subsidiaries are recorded, stored, maintained and operated under means (including any electronic, mechanical or photographic process, whether computerized or not) that are under the exclusive ownership and direct control of the Company or the Company Subsidiaries or their accountants (including all means of access thereto and therefrom), except for any non-exclusive ownership and non-direct control that would not reasonably be expected to have a material adverse effect on the system of internal accounting controls described below in this Section 2.2(i)(ii). The Company (A) has implemented and maintains adequate disclosure controls and procedures to ensure that material information relating to the Company, including the consolidated Company Subsidiaries, is made known to the chief executive officer and the chief financial officer of the Company by others within those entities, and (B) has disclosed, based on its most recent evaluation prior to the Signing Date, to the Company's outside auditors and the audit committee of the Board of Directors (x) any significant deficiencies and material weaknesses in the design or operation of internal controls that are reasonably likely to adversely affect the Company's ability to record, process, summarize and report financial information and (y) any fraud, whether or not material, that involves management or

other employees who have a significant role in the Company's internal controls over financial reporting.

- (j) No Undisclosed Liabilities. Neither the Company nor any of the Company Subsidiaries has any liabilities or obligations of any nature (absolute, accrued, contingent or otherwise) which are not properly reflected or reserved against in the Company Financial Statements to the extent required to be so reflected or reserved against in accordance with GAAP, except for (A) liabilities that have arisen since the last fiscal year end in the ordinary and usual course of business and consistent with past practice and (B) liabilities that, individually or in the aggregate, have not had and would not reasonably be expected to have a Company Material Adverse Effect.
- (k) Offering of Securities. Neither the Company nor any person acting on its behalf has taken any action (including any offering of any securities of the Company under circumstances which would require the integration of such offering with the offering of any of the Purchased Securities under the Securities Act, and the rules and regulations of the Securities and Exchange Commission (the "SEC") promulgated thereunder), which might subject the offering, issuance or sale of any of the Purchased Securities to Investor pursuant to this Agreement to the registration requirements of the Securities Act.
- (1) <u>Litigation and Other Proceedings</u>. Except (i) as set forth on <u>Schedule C</u> or (ii) as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, there is no (A) pending or, to the knowledge of the Company, threatened, claim, action, suit, investigation or proceeding, against the Company or any Company Subsidiary or to which any of their assets are subject nor is the Company or any Company Subsidiary subject to any order, judgment or decree or (B) unresolved violation, criticism or exception by any Governmental Entity with respect to any report or relating to any examinations or inspections of the Company or any Company Subsidiaries.
- Compliance with Laws. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, the Company and the Company Subsidiaries have all permits, licenses, franchises, authorizations, orders and approvals of, and have made all filings, applications and registrations with, Governmental Entities that are required in order to permit them to own or lease their properties and assets and to carry on their business as presently conducted and that are material to the business of the Company or such Company Subsidiary. Except as set forth on Schedule D, the Company and the Company Subsidiaries have complied in all respects and are not in default or violation of, and none of them is, to the knowledge of the Company, under investigation with respect to or, to the knowledge of the Company, have been threatened to be charged with or given notice of any violation of, any applicable domestic (federal, state or local) or foreign law, statute, ordinance, license, rule, regulation, policy or guideline, order, demand, writ, injunction, decree or judgment of any Governmental Entity, other than such noncompliance, defaults or violations that would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect. Except for statutory or regulatory restrictions of general application or as set forth on Schedule D, no Governmental Entity has placed any restriction on the business or properties of

the Company or any Company Subsidiary that would, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect.

- Employee Benefit Matters. Except as would not reasonably be expected to have, either individually or in the aggregate, a Company Material Adverse Effect: (A) each "employee benefit plan" (within the meaning of Section 3(3) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA")) providing benefits to any current or former employee, officer or director of the Company or any member of its "Controlled Group" (defined as any organization which is a member of a controlled group of corporations within the meaning of Section 414 of the Internal Revenue Code of 1986, as amended (the "Code")) that is sponsored, maintained or contributed to by the Company or any member of its Controlled Group and for which the Company or any member of its Controlled Group would have any liability, whether actual or contingent (each, a "Plan") has been maintained in compliance with its terms and with the requirements of all applicable statutes, rules and regulations, including ERISA and the Code; (B) with respect to each Plan subject to Title IV of ERISA (including, for purposes of this clause (B), any plan subject to Title IV of ERISA that the Company or any member of its Controlled Group previously maintained or contributed to in the six years prior to the Signing Date), (1) no "reportable event" (within the meaning of Section 4043(c) of ERISA), other than a reportable event for which the notice period referred to in Section 4043(c) of ERISA has been waived, has occurred in the three years prior to the Signing Date or is reasonably expected to occur, (2) no "accumulated funding deficiency" (within the meaning of Section 302 of ERISA or Section 412 of the Code), whether or not waived, has occurred in the three years prior to the Signing Date or is reasonably expected to occur, (3) the fair market value of the assets under each Plan exceeds the present value of all benefits accrued under such Plan (determined based on the assumptions used to fund such Plan) and (4) neither the Company nor any member of its Controlled Group has incurred in the six years prior to the Signing Date, or reasonably expects to incur, any liability under Title IV of ERISA (other than contributions to the Plan or premiums to the PBGC in the ordinary course and without default) in respect of a Plan (including any Plan that is a "multiemployer plan", within the meaning of Section 4001(c)(3) of ERISA); and (C) each Plan that is intended to be qualified under Section 401(a) of the Code has received a favorable determination letter from the Internal Revenue Service with respect to its qualified status that has not been revoked, or such a determination letter has been timely applied for but not received by the Signing Date, and nothing has occurred, whether by action or by failure to act, which could reasonably be expected to cause the loss, revocation or denial of such qualified status or favorable determination letter.
- (o) <u>Taxes</u>. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, (i) the Company and the Company Subsidiaries have filed all federal, state, local and foreign income and franchise Tax returns required to be filed through the Signing Date, subject to permitted extensions, and have paid all Taxes due thereon, and (ii) no Tax deficiency has been determined adversely to the Company or any of the Company Subsidiaries, nor does the Company have any knowledge of any Tax deficiencies. "Tax" or "Taxes" means any federal, state, local or foreign income, gross receipts, property, sales, use, license, excise, franchise, employment, payroll, withholding, alternative or add on minimum, ad valorem, transfer or excise tax, or any other tax, custom, duty,

governmental fee or other like assessment or charge of any kind whatsoever, together with any interest or penalty, imposed by any Governmental Entity.

- (p) Properties and Leases. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, the Company and the Company Subsidiaries have good and marketable title to all real properties and all other properties and assets owned by them, in each case free from liens, encumbrances, claims and defects that would affect the value thereof or interfere with the use made or to be made thereof by them. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, the Company and the Company Subsidiaries hold all leased real or personal property under valid and enforceable leases with no exceptions that would interfere with the use made or to be made thereof by them.
- (q) <u>Environmental Liability</u>. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect:
 - (i) there is no legal, administrative, or other proceeding, claim or action of any nature seeking to impose, or that would reasonably be expected to result in the imposition of, on the Company or any Company Subsidiary, any liability relating to the release of hazardous substances as defined under any local, state or federal environmental statute, regulation or ordinance, including the Comprehensive Environmental Response, Compensation and Liability Act of 1980, pending or, to the Company's knowledge, threatened against the Company or any Company Subsidiary;
 - (ii) to the Company's knowledge, there is no reasonable basis for any such proceeding, claim or action; and
 - (iii) neither the Company nor any Company Subsidiary is subject to any agreement, order, judgment or decree by or with any court, Governmental Entity or third party imposing any such environmental liability.
- (r) Risk Management Instruments. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, all derivative instruments, including, swaps, caps, floors and option agreements, whether entered into for the Company's own account, or for the account of one or more of the Company Subsidiaries or its or their customers, were entered into (i) only in the ordinary course of business, (ii) in accordance with prudent practices and in all material respects with all applicable laws, rules, regulations and regulatory policies and (iii) with counterparties believed to be financially responsible at the time; and each of such instruments constitutes the valid and legally binding obligation of the Company or one of the Company Subsidiaries, enforceable in accordance with its terms, except as may be limited by the Bankruptcy Exceptions. Neither the Company or the Company Subsidiaries, nor, to the knowledge of the Company, any other party thereto, is in breach of any of its obligations under any such agreement or arrangement other than such breaches that would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect.

- Agreements with Regulatory Agencies. Except as set forth on Schedule E, neither the Company nor any Company Subsidiary is subject to any material cease-and-desist or other similar order or enforcement action issued by, or is a party to any material written agreement, consent agreement or memorandum of understanding with, or is a party to any commitment letter or similar undertaking to, or is subject to any capital directive by, or since December 31, 2006, has adopted any board resolutions at the request of, any Governmental Entity (other than the Appropriate Federal Banking Agencies with jurisdiction over the Company and the Company Subsidiaries) that currently restricts in any material respect the conduct of its business or that in any material manner relates to its capital adequacy, its liquidity and funding policies and practices, its ability to pay dividends, its credit, risk management or compliance policies or procedures, its internal controls, its management or its operations or business (each item in this sentence, a "Regulatory Agreement"), nor has the Company or any Company Subsidiary been advised since December 31, 2006 by any such Governmental Entity that it is considering issuing, initiating, ordering, or requesting any such Regulatory Agreement. The Company and each Company Subsidiary are in compliance in all material respects with each Regulatory Agreement to which it is party or subject, and neither the Company nor any Company Subsidiary has received any notice from any Governmental Entity indicating that either the Company or any Company Subsidiary is not in compliance in all material respects with any such Regulatory Agreement. "Appropriate Federal Banking Agency" means the "appropriate Federal banking agency" with respect to the Company or such Company Subsidiaries, as applicable, as defined in Section 3(q) of the Federal Deposit Insurance Act (12 U.S.C. Section 1813(q)).
- (t) <u>Insurance</u>. The Company and the Company Subsidiaries are insured with reputable insurers against such risks and in such amounts as the management of the Company reasonably has determined to be prudent and consistent with industry practice. The Company and the Company Subsidiaries are in material compliance with their insurance policies and are not in default under any of the material terms thereof, each such policy is outstanding and in full force and effect, all premiums and other payments due under any material policy have been paid, and all claims thereunder have been filed in due and timely fashion, except, in each case, as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect.
- (u) Intellectual Property. Except as would not, individually or in the aggregate, reasonably be expected to have a Company Material Adverse Effect, (i) the Company and each Company Subsidiary owns or otherwise has the right to use, all intellectual property rights, including all trademarks, trade dress, trade names, service marks, domain names, patents, inventions, trade secrets, know-how, works of authorship and copyrights therein, that are used in the conduct of their existing businesses and all rights relating to the plans, design and specifications of any of its branch facilities ("Proprietary Rights") free and clear of all liens and any claims of ownership by current or former employees, contractors, designers or others and (ii) neither the Company nor any of the Company Subsidiaries is materially infringing, diluting, misappropriating or violating, nor has the Company or any or the Company Subsidiaries received any written (or, to the knowledge of the Company, oral) communications alleging that any of them has materially infringed, diluted, misappropriated or violated, any of the Proprietary Rights owned by any other person. Except as would not, individually or in the aggregate, reasonably be

expected to have a Company Material Adverse Effect, to the Company's knowledge, no other person is infringing, diluting, misappropriating or violating, nor has the Company or any or the Company Subsidiaries sent any written communications since January 1, 2006 alleging that any person has infringed, diluted, misappropriated or violated, any of the Proprietary Rights owned by the Company and the Company Subsidiaries.

(v) <u>Brokers and Finders</u>. No broker, finder or investment banker is entitled to any financial advisory, brokerage, finder's or other fee or commission in connection with this Agreement or the Warrant or the transactions contemplated hereby or thereby based upon arrangements made by or on behalf of the Company or any Company Subsidiary for which the Investor could have any liability.

Article III Covenants

- 3.1 <u>Commercially Reasonable Efforts</u>. Subject to the terms and conditions of this Agreement, each of the parties will use its commercially reasonable efforts in good faith to take, or cause to be taken, all actions, and to do, or cause to be done, all things necessary, proper or desirable, or advisable under applicable laws, so as to permit consummation of the Purchase as promptly as practicable and otherwise to enable consummation of the transactions contemplated hereby and shall use commercially reasonable efforts to cooperate with the other party to that end.
- 3.2 Expenses. Unless otherwise provided in this Agreement or the Warrant, each of the parties hereto will bear and pay all costs and expenses incurred by it or on its behalf in connection with the transactions contemplated under this Agreement and the Warrant, including fees and expenses of its own financial or other consultants, investment bankers, accountants and counsel.
 - 3.3 Sufficiency of Authorized Warrant Preferred Stock; Exchange Listing.
- (a) During the period from the Closing Date until the date on which the Warrant has been fully exercised, the Company shall at all times have reserved for issuance, free of preemptive or similar rights, a sufficient number of authorized and unissued Warrant Shares to effectuate such exercise.
- (b) If the Company lists its Common Stock on any national securities exchange, the Company shall, if requested by the Investor, promptly use its reasonable best efforts to cause the Preferred Shares and Warrant Shares to be approved for listing on a national securities exchange as promptly as practicable following such request.
- 3.4 <u>Certain Notifications Until Closing</u>. From the Signing Date until the Closing, the Company shall promptly notify the Investor of (i) any fact, event or circumstance of which it is aware and which would reasonably be expected to cause any representation or warranty of the Company contained in this Agreement to be untrue or inaccurate in any material respect or to

cause any covenant or agreement of the Company contained in this Agreement not to be complied with or satisfied in any material respect and (ii) except as Previously Disclosed, any fact, circumstance, event, change, occurrence, condition or development of which the Company is aware and which, individually or in the aggregate, has had or would reasonably be expected to have a Company Material Adverse Effect; provided, however, that delivery of any notice pursuant to this Section 3.4 shall not limit or affect any rights of or remedies available to the Investor; provided, further, that a failure to comply with this Section 3.4 shall not constitute a breach of this Agreement or the failure of any condition set forth in Section 1.2 to be satisfied unless the underlying Company Material Adverse Effect or material breach would independently result in the failure of a condition set forth in Section 1.2 to be satisfied.

3.5 Access, Information and Confidentiality.

- From the Signing Date until the date when the Investor holds an amount of (a) Preferred Shares having an aggregate liquidation value of less than 10% of the Purchase Price, the Company will permit the Investor and its agents, consultants, contractors and advisors (x) acting through the Appropriate Federal Banking Agency, or otherwise to the extent necessary to evaluate, manage, or transfer its investment in the Company, to examine the corporate books and make copies thereof and to discuss the affairs, finances and accounts of the Company and the Company Subsidiaries with the principal officers of the Company, all upon reasonable notice and at such reasonable times and as often as the Investor may reasonably request and (y) to review any information material to the Investor's investment in the Company provided by the Company to its Appropriate Federal Banking Agency. Any investigation pursuant to this Section 3.5 shall be conducted during normal business hours and in such manner as not to interfere unreasonably with the conduct of the business of the Company, and nothing herein shall require the Company or any Company Subsidiary to disclose any information to the Investor to the extent (i) prohibited by applicable law or regulation, or (ii) that such disclosure would reasonably be expected to cause a violation of any agreement to which the Company or any Company Subsidiary is a party or would cause a risk of a loss of privilege to the Company or any Company Subsidiary (provided that the Company shall use commercially reasonable efforts to make appropriate substitute disclosure arrangements under circumstances where the restrictions in this clause (ii) apply).
- (b) From the Signing Date until the date on which all of the Preferred Shares and Warrant Shares have been redeemed in whole, the Company will deliver, or will cause to be delivered, to the Investor:
 - (i) as soon as available after the end of each fiscal year of the Company, and in any event within 90 days thereafter, a consolidated balance sheet of the Company as of the end of such fiscal year, and consolidated statements of income, retained earnings and cash flows of the Company for such year, in each case prepared in accordance with GAAP and setting forth in each case in comparative form the figures for the previous fiscal year of the Company, and which shall be audited to the extent audited financial statements are available; and

- (ii) as soon as available after the end of the first, second and third quarterly periods in each fiscal year of the Company, a copy of any quarterly reports provided to other stockholders of the Company or Company management.
- c) The Investor will use reasonable best efforts to hold, and will use reasonable best efforts to cause its agents, consultants, contractors and advisors to hold, in confidence all non-public records, books, contracts, instruments, computer data and other data and information (collectively, "Information") concerning the Company furnished or made available to it by the Company or its representatives pursuant to this Agreement (except to the extent that such information can be shown to have been (i) previously known by such party on a non-confidential basis, (ii) in the public domain through no fault of such party or (iii) later lawfully acquired from other sources by the party to which it was furnished (and without violation of any other confidentiality obligation)); provided that nothing herein shall prevent the Investor from disclosing any Information to the extent required by applicable laws or regulations or by any subpoena or similar legal process.
- (d) The Investor's information rights pursuant to Section 3.5(b) may be assigned by the Investor to a transferee or assignee of the Purchased Securities or the Warrant Shares or with a liquidation preference or, in the case of the Warrant, the liquidation preference of the underlying shares of Warrant Preferred Stock, no less than an amount equal to 2% of the initial aggregate liquidation preference of the Preferred Shares.

Article IV Additional Agreements

4.1 <u>Purchase for Investment</u>. The Investor acknowledges that the Purchased Securities and the Warrant Shares have not been registered under the Securities Act or under any state securities laws. The Investor (a) is acquiring the Purchased Securities pursuant to an exemption from registration under the Securities Act solely for investment with no present intention to distribute them to any person in violation of the Securities Act or any applicable U.S. state securities laws, (b) will not sell or otherwise dispose of any of the Purchased Securities or the Warrant Shares, except in compliance with the registration requirements or exemption provisions of the Securities Act and any applicable U.S. state securities laws, and (c) has such knowledge and experience in financial and business matters and in investments of this type that it is capable of evaluating the merits and risks of the Purchase and of making an informed investment decision.

4.2 Legends.

(a) The Investor agrees that all certificates or other instruments representing the Warrant will bear a legend substantially to the following effect:

"THE SECURITIES REPRESENTED BY THIS INSTRUMENT HAVE NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED, OR THE SECURITIES LAWS OF ANY STATE AND MAY NOT BE TRANSFERRED, SOLD

OR OTHERWISE DISPOSED OF EXCEPT WHILE A REGISTRATION STATEMENT RELATING THERETO IS IN EFFECT UNDER SUCH ACT AND APPLICABLE STATE SECURITIES LAWS OR PURSUANT TO AN EXEMPTION FROM REGISTRATION UNDER SUCH ACT OR SUCH LAWS.

THIS INSTRUMENT IS ISSUED SUBJECT TO THE RESTRICTIONS ON TRANSFER AND OTHER PROVISIONS OF A SECURITIES PURCHASE AGREEMENT BETWEEN THE ISSUER OF THESE SECURITIES AND THE INVESTOR REFERRED TO THEREIN, A COPY OF WHICH IS ON FILE WITH THE ISSUER. THE SECURITIES REPRESENTED BY THIS INSTRUMENT MAY NOT BE SOLD OR OTHERWISE TRANSFERRED EXCEPT IN COMPLIANCE WITH SAID AGREEMENT. ANY SALE OR OTHER TRANSFER NOT IN COMPLIANCE WITH SAID AGREEMENT WILL BE VOID."

(b) In addition, the Investor agrees that all certificates or other instruments representing the Preferred Shares and the Warrant Shares will bear a legend substantially to the following effect:

"THE SECURITIES REPRESENTED BY THIS INSTRUMENT ARE NOT SAVINGS ACCOUNTS, DEPOSITS OR OTHER OBLIGATIONS OF A BANK AND ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENTAL AGENCY.

THE SECURITIES REPRESENTED BY THIS INSTRUMENT HAVE NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT"), OR THE SECURITIES LAWS OF ANY STATE AND MAY NOT BE TRANSFERRED, SOLD OR OTHERWISE DISPOSED OF EXCEPT WHILE A REGISTRATION STATEMENT RELATING THERETO IS IN EFFECT UNDER SUCH ACT AND APPLICABLE STATE SECURITIES LAWS OR PURSUANT TO AN EXEMPTION FROM REGISTRATION UNDER SUCH ACT OR SUCH LAWS. EACH PURCHASER OF THE SECURITIES REPRESENTED BY THIS INSTRUMENT IS NOTIFIED THAT THE SELLER MAY BE RELYING ON THE EXEMPTION FROM SECTION 5 OF THE SECURITIES ACT PROVIDED BY RULE 144A THEREUNDER. ANY TRANSFEREE OF THE SECURITIES REPRESENTED BY THIS INSTRUMENT BY ITS ACCEPTANCE HEREOF (1) REPRESENTS THAT IT IS A "QUALIFIED INSTITUTIONAL BUYER" (AS DEFINED IN RULE 144A UNDER THE SECURITIES ACT), (2) AGREES THAT IT WILL NOT OFFER, SELL OR OTHERWISE TRANSFER THE SECURITIES REPRESENTED BY THIS INSTRUMENT EXCEPT (A) PURSUANT TO A REGISTRATION STATEMENT WHICH IS THEN EFFECTIVE UNDER THE SECURITIES ACT, (B) FOR SO LONG AS THE SECURITIES REPRESENTED BY THIS INSTRUMENT ARE ELIGIBLE FOR RESALE PURSUANT TO RULE 144A, TO A PERSON IT REASONABLY BELIEVES IS A "QUALIFIED INSTITUTIONAL BUYER" AS DEFINED IN RULE 144A UNDER THE SECURITIES ACT THAT PURCHASES FOR ITS OWN ACCOUNT OR FOR THE ACCOUNT OF A QUALIFIED INSTITUTIONAL BUYER

TO WHOM NOTICE IS GIVEN THAT THE TRANSFER IS BEING MADE IN RELIANCE ON RULE 144A, (C) TO THE ISSUER OR (D) PURSUANT TO ANY OTHER AVAILABLE EXEMPTION FROM THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT AND (3) AGREES THAT IT WILL GIVE TO EACH PERSON TO WHOM THE SECURITIES REPRESENTED BY THIS INSTRUMENT ARE TRANSFERRED A NOTICE SUBSTANTIALLY TO THE EFFECT OF THIS LEGEND.

THIS INSTRUMENT IS ISSUED SUBJECT TO THE RESTRICTIONS ON TRANSFER AND OTHER PROVISIONS OF A SECURITIES PURCHASE AGREEMENT BETWEEN THE ISSUER OF THESE SECURITIES AND THE INVESTOR REFERRED TO THEREIN, A COPY OF WHICH IS ON FILE WITH THE ISSUER. THE SECURITIES REPRESENTED BY THIS INSTRUMENT MAY NOT BE SOLD OR OTHERWISE TRANSFERRED EXCEPT IN COMPLIANCE WITH SAID AGREEMENT. ANY SALE OR OTHER TRANSFER NOT IN COMPLIANCE WITH SAID AGREEMENT WILL BE VOID."

- (c) In the event that any Purchased Securities or Warrant Shares (i) become registered under the Securities Act or (ii) are eligible to be transferred without restriction in accordance with Rule 144 or another exemption from registration under the Securities Act (other than Rule 144A), the Company shall issue new certificates or other instruments representing such Purchased Securities or Warrant Shares, which shall not contain the applicable legends in Sections 4.2(a) and (b) above; provided that the Investor surrenders to the Company the previously issued certificates or other instruments.
- 4.3 <u>Certain Transactions</u>. The Company will not merge or consolidate with, or sell, transfer or lease all or substantially all of its property or assets to, any other party unless the successor, transferee or lessee party (or its ultimate parent entity), as the case may be (if not the Company), expressly assumes the due and punctual performance and observance of each and every covenant, agreement and condition of this Agreement to be performed and observed by the Company.
- 4.4 Transfer of Purchased Securities and Warrant Shares; Restrictions on Exercise of the Warrant. Subject to compliance with applicable securities laws, the Investor shall be permitted to transfer, sell, assign or otherwise dispose of ("Transfer") all or a portion of the Purchased Securities or Warrant Shares at any time, and the Company shall take all steps as may be reasonably requested by the Investor to facilitate the Transfer of the Purchased Securities and the Warrant Shares; provided that the Investor shall not Transfer any Purchased Securities or Warrant Shares if such transfer would require the Company to be subject to the periodic reporting requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934 (the "Exchange Act"). In furtherance of the foregoing, the Company shall provide reasonable cooperation to facilitate any Transfers of the Purchased Securities or Warrant Shares, including, as is reasonable under the circumstances, by furnishing such information concerning the Company and its business as a proposed transferee may reasonably request (including such information as is required by Section 4.5(k)) and making management of the Company

reasonably available to respond to questions of a proposed transferee in accordance with customary practice, subject in all cases to the proposed transferee agreeing to a customary confidentiality agreement.

4.5 Registration Rights.

(a) Unless and until the Company becomes subject to the reporting requirements of Section 13 or 15(d) of the Exchange Act, the Company shall have no obligation to comply with the provisions of this Section 4.5 (other than Section 4.5(b)(iv)-(vi)); provided that the Company covenants and agrees that it shall comply with this Section 4.5 as soon as practicable after the date that it becomes subject to such reporting requirements.

(b) Registration.

- Subject to the terms and conditions of this Agreement, the Company covenants and agrees that as promptly as practicable after the date that the Company becomes subject to the reporting requirements of Section 13 or 15(d) of the Exchange Act (and in any event no later than 30 days thereafter), the Company shall prepare and file with the SEC a Shelf Registration Statement covering all Registrable Securities (or otherwise designate an existing Shelf Registration Statement filed with the SEC to cover the Registrable Securities), and, to the extent the Shelf Registration Statement has not theretofore been declared effective or is not automatically effective upon such filing, the Company shall use reasonable best efforts to cause such Shelf Registration Statement to be declared or become effective and to keep such Shelf Registration Statement continuously effective and in compliance with the Securities Act and usable for resale of such Registrable Securities for a period from the date of its initial effectiveness until such time as there are no Registrable Securities remaining (including by refiling such Shelf Registration Statement (or a new Shelf Registration Statement) if the initial Shelf Registration Statement expires). Notwithstanding the foregoing, if the Company is not eligible to file a registration statement on Form S-3, then the Company shall not be obligated to file a Shelf Registration Statement unless and until requested to do so in writing by the Investor.
- (ii) Any registration pursuant to Section 4.5(b)(i) shall be effected by means of a shelf registration on an appropriate form under Rule 415 under the Securities Act (a "Shelf Registration Statement"). If the Investor or any other Holder intends to distribute any Registrable Securities by means of an underwritten offering it shall promptly so advise the Company and the Company shall take all reasonable steps to facilitate such distribution, including the actions required pursuant to Section 4.5(d); provided that the Company shall not be required to facilitate an underwritten offering of Registrable Securities unless the expected gross proceeds from such offering exceed (i) 2% of the initial aggregate liquidation preference of the Preferred Shares if such initial aggregate liquidation preference of the Preferred Shares is equal to or greater than \$2 billion. The lead underwriters in any such distribution shall be selected by the Holders of a majority

of the Registrable Securities to be distributed; *provided* that to the extent appropriate and permitted under applicable law, such Holders shall consider the qualifications of any broker-dealer Affiliate of the Company in selecting the lead underwriters in any such distribution.

- (iii) The Company shall not be required to effect a registration (including a resale of Registrable Securities from an effective Shelf Registration Statement) or an underwritten offering pursuant to Section 4.5(b): (A) with respect to securities that are not Registrable Securities; or (B) if the Company has notified the Investor and all other Holders that in the good faith judgment of the Board of Directors, it would be materially detrimental to the Company or its securityholders for such registration or underwritten offering to be effected at such time, in which event the Company shall have the right to defer such registration for a period of not more than 45 days after receipt of the request of the Investor or any other Holder; provided that such right to delay a registration or underwritten offering shall be exercised by the Company (1) only if the Company has generally exercised (or is concurrently exercising) similar black-out rights against holders of similar securities that have registration rights and (2) not more than three times in any 12-month period and not more than 90 days in the aggregate in any 12-month period.
- If during any period when an effective Shelf Registration Statement is not available, the Company proposes to register any of its equity securities, other than a registration pursuant to Section 4.5(b)(i) or a Special Registration, and the registration form to be filed may be used for the registration or qualification for distribution of Registrable Securities, the Company will give prompt written notice to the Investor and all other Holders of its intention to effect such a registration (but in no event less than ten days prior to the anticipated filing date) and will include in such registration all Registrable Securities with respect to which the Company has received written requests for inclusion therein within ten business days after the date of the Company's notice (a "Piggyback Registration"). Any such person that has made such a written request may withdraw its Registrable Securities from such Piggyback Registration by giving written notice to the Company and the managing underwriter, if any, on or before the fifth business day prior to the planned effective date of such Piggyback Registration. The Company may terminate or withdraw any registration under this Section 4.5(b)(iv) prior to the effectiveness of such registration, whether or not Investor or any other Holders have elected to include Registrable Securities in such registration.
- (v) If the registration referred to in Section 4.5(b)(iv) is proposed to be underwritten, the Company will so advise Investor and all other Holders as a part of the written notice given pursuant to Section 4.5(b)(iv). In such event, the right of Investor and all other Holders to registration pursuant to Section 4.5(b) will be conditioned upon such persons' participation in such underwriting and the inclusion of such person's Registrable Securities in the underwriting if such securities are of the same class of securities as the securities to be offered in the underwritten offering, and each such person will (together with the Company and the other persons distributing their securities through such underwriting) enter into an underwriting agreement in customary form with

the underwriter or underwriters selected for such underwriting by the Company; provided that the Investor (as opposed to other Holders) shall not be required to indemnify any person in connection with any registration. If any participating person disapproves of the terms of the underwriting, such person may elect to withdraw therefrom by written notice to the Company, the managing underwriters and the Investor (if the Investor is participating in the underwriting).

- If either (x) the Company grants "piggyback" registration rights to one or more third parties to include their securities in an underwritten offering under the Shelf Registration Statement pursuant to Section 4.5(b)(ii) or (y) a Piggyback Registration under Section 4.5(b)(iv) relates to an underwritten offering on behalf of the Company, and in either case the managing underwriters advise the Company that in their reasonable opinion the number of securities requested to be included in such offering exceeds the number which can be sold without adversely affecting the marketability of such offering (including an adverse effect on the per share offering price), the Company will include in such offering only such number of securities that in the reasonable opinion of such managing underwriters can be sold without adversely affecting the marketability of the offering (including an adverse effect on the per share offering price), which securities will be so included in the following order of priority: (A) first, in the case of a Piggyback Registration under Section 4.5(b)(iv), the securities the Company proposes to sell, (B) then the Registrable Securities of the Investor and all other Holders who have requested inclusion of Registrable Securities pursuant to Section 4.5(b)(ii) or Section 4.5(b)(iv), as applicable, pro rata on the basis of the aggregate number of such securities or shares owned by each such person and (C) lastly, any other securities of the Company that have been requested to be so included, subject to the terms of this Agreement; provided, however, that if the Company has, prior to the Signing Date, entered into an agreement with respect to its securities that is inconsistent with the order of priority contemplated hereby then it shall apply the order of priority in such conflicting agreement to the extent that it would otherwise result in a breach under such agreement.
- (c) Expenses of Registration. All Registration Expenses incurred in connection with any registration, qualification or compliance hereunder shall be borne by the Company. All Selling Expenses incurred in connection with any registrations hereunder shall be borne by the holders of the securities so registered *pro rata* on the basis of the aggregate offering or sale price of the securities so registered.
- (d) <u>Obligations of the Company</u>. Whenever required to effect the registration of any Registrable Securities or facilitate the distribution of Registrable Securities pursuant to an effective Shelf Registration Statement, the Company shall, as expeditiously as reasonably practicable:
 - (i) Prepare and file with the SEC a prospectus supplement or post-effective amendment with respect to a proposed offering of Registrable Securities pursuant to an effective registration statement, subject to Section 4.5(d), keep such registration

statement effective and keep such prospectus supplement current until the securities described therein are no longer Registrable Securities.

- (ii) Prepare and file with the SEC such amendments and supplements to the applicable registration statement and the prospectus or prospectus supplement used in connection with such registration statement as may be necessary to comply with the provisions of the Securities Act with respect to the disposition of all securities covered by such registration statement.
- (iii) Furnish to the Holders and any underwriters such number of copies of the applicable registration statement and each such amendment and supplement thereto (including in each case all exhibits) and of a prospectus, including a preliminary prospectus, in conformity with the requirements of the Securities Act, and such other documents as they may reasonably request in order to facilitate the disposition of Registrable Securities owned or to be distributed by them.
- (iv) Use its reasonable best efforts to register and qualify the securities covered by such registration statement under such other securities or Blue Sky laws of such jurisdictions as shall be reasonably requested by the Holders or any managing underwriter(s), to keep such registration or qualification in effect for so long as such registration statement remains in effect, and to take any other action which may be reasonably necessary to enable such seller to consummate the disposition in such jurisdictions of the securities owned by such Holder; provided that the Company shall not be required in connection therewith or as a condition thereto to qualify to do business or to file a general consent to service of process in any such states or jurisdictions.
- (v) Notify each Holder of Registrable Securities at any time when a prospectus relating thereto is required to be delivered under the Securities Act of the happening of any event as a result of which the applicable prospectus, as then in effect, includes an untrue statement of a material fact or omits to state a material fact required to be stated therein or necessary to make the statements therein not misleading in light of the circumstances then existing.

(vi) Give written notice to the Holders:

- (A) when any registration statement filed pursuant to Section 4.5(a) or any amendment thereto has been filed with the SEC (except for any amendment effected by the filing of a document with the SEC pursuant to the Exchange Act) and when such registration statement or any post-effective amendment thereto has become effective:
- (B) of any request by the SEC for amendments or supplements to any registration statement or the prospectus included therein or for additional information;

- (C) of the issuance by the SEC of any stop order suspending the effectiveness of any registration statement or the initiation of any proceedings for that purpose;
- (D) of the receipt by the Company or its legal counsel of any notification with respect to the suspension of the qualification of the applicable Registrable Securities for sale in any jurisdiction or the initiation or threatening of any proceeding for such purpose;
- (E) of the happening of any event that requires the Company to make changes in any effective registration statement or the prospectus related to the registration statement in order to make the statements therein not misleading (which notice shall be accompanied by an instruction to suspend the use of the prospectus until the requisite changes have been made); and
- (F) if at any time the representations and warranties of the Company contained in any underwriting agreement contemplated by Section 4.5(d)(x) cease to be true and correct.
- (vii) Use its reasonable best efforts to prevent the issuance or obtain the withdrawal of any order suspending the effectiveness of any registration statement referred to in Section 4.5(d)(vi)(C) at the earliest practicable time.
- (viii) Upon the occurrence of any event contemplated by Section 4.5(d)(v) or 4.5(d)(vi)(E), promptly prepare a post-effective amendment to such registration statement or a supplement to the related prospectus or file any other required document so that, as thereafter delivered to the Holders and any underwriters, the prospectus will not contain an untrue statement of a material fact or omit to state any material fact necessary to make the statements therein, in light of the circumstances under which they were made, not misleading. If the Company notifies the Holders in accordance with Section 4.5(d)(vi)(E) to suspend the use of the prospectus until the requisite changes to the prospectus have been made, then the Holders and any underwriters shall suspend use of such prospectus and use their reasonable best efforts to return to the Company all copies of such prospectus (at the Company's expense) other than permanent file copies then in such Holders' or underwriters' possession. The total number of days that any such suspension may be in effect in any 12-month period shall not exceed 90 days.
- (ix) Use reasonable best efforts to procure the cooperation of the Company's transfer agent in settling any offering or sale of Registrable Securities, including with respect to the transfer of physical stock certificates into book-entry form in accordance with any procedures reasonably requested by the Holders or any managing underwriter(s).
- (x) If an underwritten offering is requested pursuant to Section 4.5(b)(ii), enter into an underwriting agreement in customary form, scope and substance and take all

such other actions reasonably requested by the Holders of a majority of the Registrable Securities being sold in connection therewith or by the managing underwriter(s), if any, to expedite or facilitate the underwritten disposition of such Registrable Securities, and in connection therewith in any underwritten offering (including making members of management and executives of the Company available to participate in "road shows", similar sales events and other marketing activities), (A) make such representations and warranties to the Holders that are selling stockholders and the managing underwriter(s), if any, with respect to the business of the Company and its subsidiaries, and the Shelf Registration Statement, prospectus and documents, if any, incorporated or deemed to be incorporated by reference therein, in each case, in customary form, substance and scope, and, if true, confirm the same if and when requested, (B) use its reasonable best efforts to furnish the underwriters with opinions of counsel to the Company, addressed to the managing underwriter(s), if any, covering the matters customarily covered in such opinions requested in underwritten offerings, (C) use its reasonable best efforts to obtain "cold comfort" letters from the independent certified public accountants of the Company (and, if necessary, any other independent certified public accountants of any business acquired by the Company for which financial statements and financial data are included in the Shelf Registration Statement) who have certified the financial statements included in such Shelf Registration Statement, addressed to each of the managing underwriter(s), if any, such letters to be in customary form and covering matters of the type customarily covered in "cold comfort" letters, (D) if an underwriting agreement is entered into, the same shall contain indemnification provisions and procedures customary in underwritten offerings (provided that the Investor shall not be obligated to provide any indemnity), and (E) deliver such documents and certificates as may be reasonably requested by the Holders of a majority of the Registrable Securities being sold in connection therewith, their counsel and the managing underwriter(s), if any, to evidence the continued validity of the representations and warranties made pursuant to clause (i) above and to evidence compliance with any customary conditions contained in the underwriting agreement or other agreement entered into by the Company.

- (xi) Make available for inspection by a representative of Holders that are selling stockholders, the managing underwriter(s), if any, and any attorneys or accountants retained by such Holders or managing underwriter(s), at the offices where normally kept, during reasonable business hours, financial and other records, pertinent corporate documents and properties of the Company, and cause the officers, directors and employees of the Company to supply all information in each case reasonably requested (and of the type customarily provided in connection with due diligence conducted in connection with a registered public offering of securities) by any such representative, managing underwriter(s), attorney or accountant in connection with such Shelf Registration Statement.
- (xii) Use reasonable best efforts to cause all such Registrable Securities to be listed on each national securities exchange on which similar securities issued by the Company are then listed or, if no similar securities issued by the Company are then listed on any national securities exchange, use its reasonable best efforts to cause all such

Registrable Securities to be listed on such securities exchange as the Investor may designate.

- (xiii) If requested by Holders of a majority of the Registrable Securities being registered and/or sold in connection therewith, or the managing underwriter(s), if any, promptly include in a prospectus supplement or amendment such information as the Holders of a majority of the Registrable Securities being registered and/or sold in connection therewith or managing underwriter(s), if any, may reasonably request in order to permit the intended method of distribution of such securities and make all required filings of such prospectus supplement or such amendment as soon as practicable after the Company has received such request.
- (xiv) Timely provide to its security holders earning statements satisfying the provisions of Section 11(a) of the Securities Act and Rule 158 thereunder.
- (e) Suspension of Sales. Upon receipt of written notice from the Company that a registration statement, prospectus or prospectus supplement contains or may contain an untrue statement of a material fact or omits or may omit to state a material fact required to be stated therein or necessary to make the statements therein not misleading or that circumstances exist that make inadvisable use of such registration statement, prospectus or prospectus supplement, the Investor and each Holder of Registrable Securities shall forthwith discontinue disposition of Registrable Securities until the Investor and/or Holder has received copies of a supplemented or amended prospectus or prospectus supplement, or until the Investor and/or such Holder is advised in writing by the Company that the use of the prospectus and, if applicable, prospectus supplement may be resumed, and, if so directed by the Company, the Investor and/or such Holder shall deliver to the Company (at the Company's expense) all copies, other than permanent file copies then in the Investor and/or such Holder's possession, of the prospectus and, if applicable, prospectus supplement covering such Registrable Securities current at the time of receipt of such notice. The total number of days that any such suspension may be in effect in any 12-month period shall not exceed 90 days.
- (f) <u>Termination of Registration Rights</u>. A Holder's registration rights as to any securities held by such Holder (and its Affiliates, partners, members and former members) shall not be available unless such securities are Registrable Securities.

(g) Furnishing Information.

- (i) Neither the Investor nor any Holder shall use any free writing prospectus (as defined in Rule 405) in connection with the sale of Registrable Securities without the prior written consent of the Company.
- (ii) It shall be a condition precedent to the obligations of the Company to take any action pursuant to Section 4.5(d) that Investor and/or the selling Holders and the underwriters, if any, shall furnish to the Company such information regarding themselves, the Registrable Securities held by them and the intended method of

disposition of such securities as shall be required to effect the registered offering of their Registrable Securities.

(h) Indemnification.

- The Company agrees to indemnify each Holder and, if a Holder is a person other than an individual, such Holder's officers, directors, employees, agents, representatives and Affiliates, and each Person, if any, that controls a Holder within the meaning of the Securities Act (each, an "Indemnitee"), against any and all losses, claims, damages, actions, liabilities, costs and expenses (including reasonable fees, expenses and disbursements of attorneys and other professionals incurred in connection with investigating, defending, settling, compromising or paying any such losses, claims, damages, actions, liabilities, costs and expenses), joint or several, arising out of or based upon any untrue statement or alleged untrue statement of material fact contained in any registration statement, including any preliminary prospectus or final prospectus contained therein or any amendments or supplements thereto or any documents incorporated therein by reference or contained in any free writing prospectus (as such term is defined in Rule 405) prepared by the Company or authorized by it in writing for use by such Holder (or any amendment or supplement thereto); or any omission to state therein a material fact required to be stated therein or necessary to make the statements therein, in light of the circumstances under which they were made, not misleading; provided, that the Company shall not be liable to such Indemnitee in any such case to the extent that any such loss, claim, damage, liability (or action or proceeding in respect thereof) or expense arises out of or is based upon (A) an untrue statement or omission made in such registration statement, including any such preliminary prospectus or final prospectus contained therein or any such amendments or supplements thereto or contained in any free writing prospectus (as such term is defined in Rule 405) prepared by the Company or authorized by it in writing for use by such Holder (or any amendment or supplement thereto), in reliance upon and in conformity with information regarding such Indemnitee or its plan of distribution or ownership interests which was furnished in writing to the Company by such Indemnitee for use in connection with such registration statement, including any such preliminary prospectus or final prospectus contained therein or any such amendments or supplements thereto, or (B) offers or sales effected by or on behalf of such Indemnitee "by means of" (as defined in Rule 159A) a "free writing prospectus" (as defined in Rule 405) that was not authorized in writing by the Company.
- (ii) If the indemnification provided for in Section 4.5(h)(i) is unavailable to an Indemnitee with respect to any losses, claims, damages, actions, liabilities, costs or expenses referred to therein or is insufficient to hold the Indemnitee harmless as contemplated therein, then the Company, in lieu of indemnifying such Indemnitee, shall contribute to the amount paid or payable by such Indemnitee as a result of such losses, claims, damages, actions, liabilities, costs or expenses in such proportion as is appropriate to reflect the relative fault of the Indemnitee, on the one hand, and the Company, on the other hand, in connection with the statements or omissions which resulted in such losses, claims, damages, actions, liabilities, costs or expenses as well as any other relevant

equitable considerations. The relative fault of the Company, on the one hand, and of the Indemnitee, on the other hand, shall be determined by reference to, among other factors, whether the untrue statement of a material fact or omission to state a material fact relates to information supplied by the Company or by the Indemnitee and the parties' relative intent, knowledge, access to information and opportunity to correct or prevent such statement or omission; the Company and each Holder agree that it would not be just and equitable if contribution pursuant to this Section 4.5(h)(ii) were determined by *pro rata* allocation or by any other method of allocation that does not take account of the equitable considerations referred to in Section 4.5(h)(i). No Indemnitee guilty of fraudulent misrepresentation (within the meaning of Section 11(f) of the Securities Act) shall be entitled to contribution from the Company if the Company was not guilty of such fraudulent misrepresentation.

- (i) Assignment of Registration Rights. The rights of the Investor to registration of Registrable Securities pursuant to Section 4.5(b) may be assigned by the Investor to a transferee or assignee of Registrable Securities with a liquidation preference or, in the case of the Warrant, the liquidation preference of the underlying shares of Warrant Preferred Stock, no less than an amount equal to (i) 2% of the initial aggregate liquidation preference of the Preferred Shares if such initial aggregate liquidation preference is less than \$2 billion and (ii) \$200 million if the initial aggregate liquidation preference of the Preferred Shares is equal to or greater than \$2 billion; provided, however, the transferor shall, within ten days after such transfer, furnish to the Company written notice of the name and address of such transferee or assignee and the number and type of Registrable Securities that are being assigned.
- <u>Clear Market</u>. With respect to any underwritten offering of Registrable Securities (i) by the Investor or other Holders pursuant to this Section 4.5, the Company agrees not to effect (other than pursuant to such registration or pursuant to a Special Registration) any public sale or distribution, or to file any Shelf Registration Statement (other than such registration or a Special Registration) covering any preferred stock of the Company or any securities convertible into or exchangeable or exercisable for preferred stock of the Company, during the period not to exceed ten days prior and 60 days following the effective date of such offering or such longer period up to 90 days as may be requested by the managing underwriter for such underwritten offering. The Company also agrees to cause such of its directors and senior executive officers to execute and deliver customary lock-up agreements in such form and for such time period up to 90 days as may be requested by the managing underwriter. "Special Registration" means the registration of (A) equity securities and/or options or other rights in respect thereof solely registered on Form S-4 or Form S-8 (or successor form) or (B) shares of equity securities and/or options or other rights in respect thereof to be offered to directors, members of management, employees, consultants, customers, lenders or vendors of the Company or Company Subsidiaries or in connection with dividend reinvestment plans.
- (k) Rule 144; Rule 144A. With a view to making available to the Investor and Holders the benefits of certain rules and regulations of the SEC which may permit the sale of the Registrable Securities to the public without registration, the Company agrees to use its reasonable best efforts to:

- (i) make and keep public information available, as those terms are understood and defined in Rule 144(c)(1) or any similar or analogous rule promulgated under the Securities Act, at all times after the Signing Date;
- (ii) (A) file with the SEC, in a timely manner, all reports and other documents required of the Company under the Exchange Act, and (B) if at any time the Company is not required to file such reports, make available, upon the request of any Holder, such information necessary to permit sales pursuant to Rule 144A (including the information required by Rule 144A(d)(4) under the Securities Act);
- (iii) so long as the Investor or a Holder owns any Registrable Securities, furnish to the Investor or such Holder forthwith upon request: a written statement by the Company as to its compliance with the reporting requirements of Rule 144 under the Securities Act, and of the Exchange Act; a copy of the most recent annual or quarterly report of the Company; and such other reports and documents as the Investor or Holder may reasonably request in availing itself of any rule or regulation of the SEC allowing it to sell any such securities to the public without registration; and
- (iv) take such further action as any Holder may reasonably request, all to the extent required from time to time to enable such Holder to sell Registrable Securities without registration under the Securities Act.
- (l) As used in this Section 4.5, the following terms shall have the following respective meanings:
 - (i) "Holder" means the Investor and any other holder of Registrable Securities to whom the registration rights conferred by this Agreement have been transferred in compliance with Section 4.5(h) hereof.
 - (ii) "Holders' Counsel" means one counsel for the selling Holders chosen by Holders holding a majority interest in the Registrable Securities being registered.
 - (iii) "Register," "registered," and "registration" shall refer to a registration effected by preparing and (A) filing a registration statement or amendment thereto in compliance with the Securities Act and applicable rules and regulations thereunder, and the declaration or ordering of effectiveness of such registration statement or amendment thereto or (B) filing a prospectus and/or prospectus supplement in respect of an appropriate effective registration statement on Form S-3.
 - (iv) "Registrable Securities" means (A) all Preferred Shares, (B) the Warrant (subject to Section 4.5(q)) and (C) any equity securities issued or issuable directly or indirectly with respect to the securities referred to in the foregoing clauses (A) or (B) by way of conversion, exercise or exchange thereof, including the Warrant Shares, or share dividend or share split or in connection with a combination of shares, recapitalization, reclassification, merger, amalgamation, arrangement, consolidation or other

reorganization, provided that, once issued, such securities will not be Registrable Securities when (1) they are sold pursuant to an effective registration statement under the Securities Act, (2) except as provided below in Section 4.5(p), they may be sold pursuant to Rule 144 without limitation thereunder on volume or manner of sale, (3) they shall have ceased to be outstanding or (4) they have been sold in a private transaction in which the transferor's rights under this Agreement are not assigned to the transferee of the securities. No Registrable Securities may be registered under more than one registration statement at any one time.

- (v) "Registration Expenses" mean all expenses incurred by the Company in effecting any registration pursuant to this Agreement (whether or not any registration or prospectus becomes effective or final) or otherwise complying with its obligations under this Section 4.5, including all registration, filing and listing fees, printing expenses, fees and disbursements of counsel for the Company, blue sky fees and expenses, expenses incurred in connection with any "road show", the reasonable fees and disbursements of Holders' Counsel, and expenses of the Company's independent accountants in connection with any regular or special reviews or audits incident to or required by any such registration, but shall not include Selling Expenses.
- (vi) "Rule 144", "Rule 144A", "Rule 159A", "Rule 405" and "Rule 415" mean, in each case, such rule promulgated under the Securities Act (or any successor provision), as the same shall be amended from time to time.
- (vii) "Selling Expenses" mean all discounts, selling commissions and stock transfer taxes applicable to the sale of Registrable Securities and fees and disbursements of counsel for any Holder (other than the fees and disbursements of Holders' Counsel included in Registration Expenses).
- (m) At any time, any holder of Securities (including any Holder) may elect to forfeit its rights set forth in this Section 4.5 from that date forward; provided, that a Holder forfeiting such rights shall nonetheless be entitled to participate under Section 4.5(b)(iv) (vi) in any Pending Underwritten Offering to the same extent that such Holder would have been entitled to if the holder had not withdrawn; and provided, further, that no such forfeiture shall terminate a Holder's rights or obligations under Section 4.5(g) with respect to any prior registration or Pending Underwritten Offering. "Pending Underwritten Offering" means, with respect to any Holder forfeiting its rights pursuant to this Section 4.5(m), any underwritten offering of Registrable Securities in which such Holder has advised the Company of its intent to register its Registrable Securities either pursuant to Section 4.5(b)(ii) or 4.5(b)(iv) prior to the date of such Holder's forfeiture.
- (n) Specific Performance. The parties hereto acknowledge that there would be no adequate remedy at law if the Company fails to perform any of its obligations under this Section 4.5 and that the Investor and the Holders from time to time may be irreparably harmed by any such failure, and accordingly agree that the Investor and such Holders, in addition to any other remedy to which they may be entitled at law or in equity, to the fullest extent permitted and

enforceable under applicable law shall be entitled to compel specific performance of the obligations of the Company under this Section 4.5 in accordance with the terms and conditions of this Section 4.5.

- On No Inconsistent Agreements. The Company shall not, on or after the Signing Date, enter into any agreement with respect to its securities that may impair the rights granted to the Investor and the Holders under this Section 4.5 or that otherwise conflicts with the provisions hereof in any manner that may impair the rights granted to the Investor and the Holders under this Section 4.5. In the event the Company has, prior to the Signing Date, entered into any agreement with respect to its securities that is inconsistent with the rights granted to the Investor and the Holders under this Section 4.5 (including agreements that are inconsistent with the order of priority contemplated by Section 4.5 (including agreements that are inconsistent with the provisions hereof, the Company shall use its reasonable best efforts to amend such agreements to ensure they are consistent with the provisions of this Section 4.5.
- (p) <u>Certain Offerings by the Investor</u>. In the case of any securities held by the Investor that cease to be Registrable Securities solely by reason of clause (2) in the definition of "Registrable Securities," the provisions of Sections 4.5(b)(ii), clauses (iv), (ix) and (x)-(xii) of Section 4.5(d), Section 4.5(h) and Section 4.5(j) shall continue to apply until such securities otherwise cease to be Registrable Securities. In any such case, an "underwritten" offering or other disposition shall include any distribution of such securities on behalf of the Investor by one or more broker-dealers, an "underwriting agreement" shall include any purchase agreement entered into by such broker-dealers, and any "registration statement" or "prospectus" shall include any offering document approved by the Company and used in connection with such distribution.
- (q) Registered Sales of the Warrant. The Holders agree to sell the Warrant or any portion thereof under the Shelf Registration Statement only beginning 30 days after notifying the Company of any such sale, during which 30-day period the Investor and all Holders of the Warrant shall take reasonable steps to agree to revisions to the Warrant to permit a public distribution of the Warrant, including entering into a warrant agreement and appointing a warrant agent.
- 4.6 Depositary Shares. Upon request by the Investor at any time following the Closing Date, the Company shall promptly enter into a depositary arrangement, pursuant to customary agreements reasonably satisfactory to the Investor and with a depositary reasonably acceptable to the Investor, pursuant to which the Preferred Shares or the Warrant Shares may be deposited and depositary shares, each representing a fraction of a Preferred Share or Warrant Share, as applicable, as specified by the Investor, may be issued. From and after the execution of any such depositary arrangement, and the deposit of any Preferred Shares or Warrant Shares, as applicable, pursuant thereto, the depositary shares issued pursuant thereto shall be deemed "Preferred Shares", "Warrant Shares" and, as applicable, "Registrable Securities" for purposes of this Agreement.
 - 4.7 Restriction on Dividends and Repurchases.

- (a) Prior to the earlier of (x) the third anniversary of the Closing Date and (y) the date on which all of the Preferred Shares and Warrant Shares have been redeemed in whole or the Investor has transferred all of the Preferred Shares and Warrant Shares to third parties which are not Affiliates of the Investor, neither the Company nor any Company Subsidiary shall, without the consent of the Investor, declare or pay any dividend or make any distribution on capital stock or other equity securities of any kind of the Company or any Company Subsidiary (other than (i) regular quarterly cash dividends of not more than the amount of the last quarterly cash dividend per share declared or, if lower, announced to its holders of Common Stock an intention to declare, on the Common Stock prior to November 17, 2008, as adjusted for any stock split, stock dividend, reverse stock split, reclassification or similar transaction, (ii) dividends payable solely in shares of Common Stock, (iii) regular dividends on shares of preferred stock in accordance with the terms thereof and which are permitted under the terms of the Preferred Shares and the Warrant Shares, (iv) dividends or distributions by any wholly-owned Company Subsidiary or (v) dividends or distributions by any Company Subsidiary required pursuant to binding contractual agreements entered into prior to November 17, 2008).
- During the period beginning on the third anniversary of the Closing Date and ending on the earlier of (i) the tenth anniversary of the Closing Date and (ii) the date on which all of the Preferred Shares and Warrant Shares have been redeemed in whole or the Investor has transferred all of the Preferred Shares and Warrant Shares to third parties which are not Affiliates of the Investor, neither the Company nor any Company Subsidiary shall, without the consent of the Investor, (A) pay any per share dividend or distribution on capital stock or other equity securities of any kind of the Company at a per annum rate that is in excess of 103% of the aggregate per share dividends and distributions for the immediately prior fiscal year (other than regular dividends on shares of preferred stock in accordance with the terms thereof and which are permitted under the terms of the Preferred Shares and the Warrant Shares); provided that no increase in the aggregate amount of dividends or distributions on Common Stock shall be permitted as a result of any dividends or distributions paid in shares of Common Stock, any stock split or any similar transaction or (B) pay aggregate dividends or distributions on capital stock or other equity securities of any kind of any Company Subsidiary that is in excess of 103% of the aggregate dividends and distributions paid for the immediately prior fiscal year (other than in the case of this clause (B), (1) regular dividends on shares of preferred stock in accordance with the terms thereof and which are permitted under the terms of the Preferred Shares and the Warrant Shares, (2) dividends or distributions by any wholly-owned Company Subsidiary, (3) dividends or distributions by any Company Subsidiary required pursuant to binding contractual agreements entered into prior to November 17, 2008) or (4) dividends or distributions on newly issued shares of capital stock for eash or other property.
- (c) Prior to the earlier of (x) the tenth anniversary of the Closing Date and (y) the date on which all of the Preferred Shares and Warrant Shares have been redeemed in whole or the Investor has transferred all of the Preferred Shares and Warrant Shares to third parties which are not Affiliates of the Investor, neither the Company nor any Company Subsidiary shall, without the consent of the Investor, redeem, purchase or acquire any shares of Common Stock or other capital stock or other equity securities of any kind of the Company or any Company Subsidiary, or any trust preferred securities issued by the Company or any Affiliate of the Company, other

- than (i) redemptions, purchases or other acquisitions of the Preferred Shares and Warrant Shares, (ii) in connection with the administration of any employee benefit plan in the ordinary course of business and consistent with past practice, (iii) the acquisition by the Company or any of the Company Subsidiaries of record ownership in Junior Stock or Parity Stock for the beneficial ownership of any other persons (other than the Company or any other Company Subsidiary), including as trustees or custodians, (iv) the exchange or conversion of Junior Stock for or into other Junior Stock or of Parity Stock or trust preferred securities for or into other Parity Stock (with the same or lesser aggregate liquidation amount) or Junior Stock, in each case set forth in this clause (iv), solely to the extent required pursuant to binding contractual agreements entered into prior to the Signing Date or any subsequent agreement for the accelerated exercise, settlement or exchange thereof for Common Stock (clauses (ii) and (iii), collectively, the "Permitted Repurchases"), (v) redemptions of securities held by the Company or any whollyowned Company Subsidiary or (vi) redemptions, purchases or other acquisitions of capital stock or other equity securities of any kind of any Company Subsidiary required pursuant to binding contractual agreements entered into prior to November 17, 2008.
- (d) Until such time as the Investor ceases to own any Preferred Shares or Warrant Shares, the Company shall not repurchase any Preferred Shares or Warrant Shares from any holder thereof, whether by means of open market purchase, negotiated transaction, or otherwise, other than Permitted Repurchases, unless it offers to repurchase a ratable portion of the Preferred Shares or Warrant Shares, as the case may be, then held by the Investor on the same terms and conditions.
- (e) During the period beginning on the tenth anniversary of the Closing and ending on the date on which all of the Preferred Shares and Warrant Shares have been redeemed in whole or the Investor has transferred all of the Preferred Shares and Warrant Shares to third parties which are not Affiliates of the Investor, neither the Company nor any Company Subsidiary shall, without the consent of the Investor, (i) declare or pay any dividend or make any distribution on capital stock or other equity securities of any kind of the Company or any Company Subsidiary; or (ii) redeem, purchase or acquire any shares of Common Stock or other capital stock or other equity securities of any kind of the Company or any Company Subsidiary, or any trust preferred securities issued by the Company or any Affiliate of the Company, other than (A) redemptions, purchases or other acquisitions of the Preferred Shares and Warrant Shares, (B) regular dividends on shares of preferred stock in accordance with the terms thereof and which are permitted under the terms of the Preferred Shares and the Warrant Shares, or (C) dividends or distributions by any wholly-owned Company Subsidiary.
- (f) "Junior Stock" means Common Stock and any other class or series of stock of the Company the terms of which expressly provide that it ranks junior to the Preferred Shares as to dividend rights and/or as to rights on liquidation, dissolution or winding up of the Company. "Parity Stock" means any class or series of stock of the Company the terms of which do not expressly provide that such class or series will rank senior or junior to the Preferred Shares as to dividend rights and/or as to rights on liquidation, dissolution or winding up of the Company (in each case without regard to whether dividends accrue cumulatively or non-cumulatively).

- 4.8 Executive Compensation. Until such time as the Investor ceases to own any debt or equity securities of the Company acquired pursuant to this Agreement or the Warrant, the Company shall take all necessary action to ensure that its Benefit Plans with respect to its Senior Executive Officers comply in all respects with Section 111(b) of the EESA as implemented by any guidance or regulation thereunder that has been issued and is in effect as of the Closing Date, and shall not adopt any new Benefit Plan with respect to its Senior Executive Officers that does not comply therewith. "Senior Executive Officers" means the Company's "senior executive officers" as defined in subsection 111(b)(3) of the EESA and regulations issued thereunder, including the rules set forth in 31 C.F.R. Part 30.
- 4.9 Related Party Transactions. Until such time as the Investor ceases to own any Purchased Securities or Warrant Shares, the Company and the Company Subsidiaries shall not enter into transactions with Affiliates or related persons (within the meaning of Item 404 under the SEC's Regulation S-K) unless (i) such transactions are on terms no less favorable to the Company and the Company Subsidiaries than could be obtained from an unaffiliated third party, and (ii) have been approved by the audit committee of the Board of Directors or comparable body of independent directors of the Company.
- 4.10 Bank and Thrift Holding Company Status. If the Company is a Bank Holding Company or a Savings and Loan Holding Company on the Signing Date, then the Company shall maintain its status as a Bank Holding Company or Savings and Loan Holding Company, as the case may be, for as long as the Investor owns any Purchased Securities or Warrant Shares. The Company shall redeem all Purchased Securities and Warrant Shares held by the Investor prior to terminating its status as a Bank Holding Company or Savings and Loan Holding Company, as applicable. "Bank Holding Company" means a company registered as such with the Board of Governors of the Federal Reserve System (the "Federal Reserve") pursuant to 12 U.S.C. §1842 and the regulations of the Federal Reserve promulgated thereunder. "Savings and Loan Holding Company" means a company registered as such with the Office of Thrift Supervision pursuant to 12 U.S.C. §1467(a) and the regulations of the Office of Thrift Supervision promulgated thereunder.
- 4.11 <u>Predominantly Financial</u>. For as long as the Investor owns any Purchased Securities or Warrant Shares, the Company, to the extent it is not itself an insured depository institution, agrees to remain predominantly engaged in financial activities. A company is predominantly engaged in financial activities if the annual gross revenues derived by the company and all subsidiaries of the company (excluding revenues derived from subsidiary depository institutions), on a consolidated basis, from engaging in activities that are financial in nature or are incidental to a financial activity under subsection (k) of Section 4 of the Bank Holding Company Act of 1956 (12 U.S.C. 1843(k)) represent at least 85 percent of the consolidated annual gross revenues of the company.

Article V Miscellaneous

5.1 <u>Termination</u>. This Agreement may be terminated at any time prior to the Closing:

- (a) by either the Investor or the Company if the Closing shall not have occurred by the 30th calendar day following the Signing Date; *provided*, *however*, that in the event the Closing has not occurred by such 30th calendar day, the parties will consult in good faith to determine whether to extend the term of this Agreement, it being understood that the parties shall be required to consult only until the fifth day after such 30th calendar day and not be under any obligation to extend the term of this Agreement thereafter; *provided*, *further*, that the right to terminate this Agreement under this Section 5.1(a) shall not be available to any party whose breach of any representation or warranty or failure to perform any obligation under this Agreement shall have caused or resulted in the failure of the Closing to occur on or prior to such date; or
- (b) by either the Investor or the Company in the event that any Governmental Entity shall have issued an order, decree or ruling or taken any other action restraining, enjoining or otherwise prohibiting the transactions contemplated by this Agreement and such order, decree, ruling or other action shall have become final and nonappealable; or
 - (c) by the mutual written consent of the Investor and the Company.

In the event of termination of this Agreement as provided in this Section 5.1, this Agreement shall forthwith become void and there shall be no liability on the part of either party hereto except that nothing herein shall relieve either party from liability for any breach of this Agreement.

- 5.2 <u>Survival of Representations and Warranties</u>. All covenants and agreements, other than those which by their terms apply in whole or in part after the Closing, shall terminate as of the Closing. The representations and warranties of the Company made herein or in any certificates delivered in connection with the Closing shall survive the Closing without limitation.
- 5.3 Amendment. No amendment of any provision of this Agreement will be effective unless made in writing and signed by an officer or a duly authorized representative of each party; provided that the Investor may unilaterally amend any provision of this Agreement to the extent required to comply with any changes after the Signing Date in applicable federal statutes. No failure or delay by any party in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise thereof preclude any other or further exercise of any other right, power or privilege. The rights and remedies herein provided shall be cumulative of any rights or remedies provided by law.
- 5.4 <u>Waiver of Conditions</u>. The conditions to each party's obligation to consummate the Purchase are for the sole benefit of such party and may be waived by such party in whole or in part to the extent permitted by applicable law. No waiver will be effective unless it is in a writing signed by a duly authorized officer of the waiving party that makes express reference to the provision or provisions subject to such waiver.
- 5.5 Governing Law: Submission to Jurisdiction, Etc. This Agreement will be governed by and construed in accordance with the federal law of the United States if and to

the extent such law is applicable, and otherwise in accordance with the laws of the State of New York applicable to contracts made and to be performed entirely within such State. Each of the parties hereto agrees (a) to submit to the exclusive jurisdiction and venue of the United States District Court for the District of Columbia and the United States Court of Federal Claims for any and all civil actions, suits or proceedings arising out of or relating to this Agreement or the Warrant or the transactions contemplated hereby or thereby, and (b) that notice may be served upon (i) the Company at the address and in the manner set forth for notices to the Company in Section 5.6 and (ii) the Investor in accordance with federal law. To the extent permitted by applicable law, each of the parties hereto hereby unconditionally waives trial by jury in any civil legal action or proceeding relating to this Agreement or the Warrant or the transactions contemplated hereby or thereby.

5.6 Notices. Any notice, request, instruction or other document to be given hereunder by any party to the other will be in writing and will be deemed to have been duly given (a) on the date of delivery if delivered personally, or by facsimile, upon confirmation of receipt, or (b) on the second business day following the date of dispatch if delivered by a recognized next day courier service. All notices to the Company shall be delivered as set forth in Schedule A, or pursuant to such other instruction as may be designated in writing by the Company to the Investor. All notices to the Investor shall be delivered as set forth below, or pursuant to such other instructions as may be designated in writing by the Investor to the Company.

If to the Investor:

United States Department of the Treasury 1500 Pennsylvania Avenue, NW, Room 2312 Washington, D.C. 20220 Attention: Assistant General Counsel (Banking and Finance) Facsimile: (202) 622-1974

5.7 <u>Definitions</u>

- (a) When a reference is made in this Agreement to a subsidiary of a person, the term "subsidiary" means any corporation, partnership, joint venture, limited liability company or other entity (x) of which such person or a subsidiary of such person is a general partner or (y) of which a majority of the voting securities or other voting interests, or a majority of the securities or other interests of which having by their terms ordinary voting power to elect a majority of the board of directors or persons performing similar functions with respect to such entity, is directly or indirectly owned by such person and/or one or more subsidiaries thereof.
- (b) The term "Affiliate" means, with respect to any person, any person directly or indirectly controlling, controlled by or under common control with, such other person. For purposes of this definition, "control" (including, with correlative meanings, the terms "controlled by" and "under common control with") when used with respect to any person, means the possession, directly or indirectly, of the power to cause the direction of management and/or

policies of such person, whether through the ownership of voting securities by contract or otherwise.

- (c) The terms "knowledge of the Company" or "Company's knowledge" mean the actual knowledge after reasonable and due inquiry of the "officers" (as such term is defined in Rule 3b-2 under the Exchange Act, but excluding any Vice President or Secretary) of the Company.
- 5.8 <u>Assignment</u>. Neither this Agreement nor any right, remedy, obligation nor liability arising hereunder or by reason hereof shall be assignable by any party hereto without the prior written consent of the other party, and any attempt to assign any right, remedy, obligation or liability hereunder without such consent shall be void, except (a) an assignment, in the case of a merger, consolidation, statutory share exchange or similar transaction that requires the approval of the Company's stockholders (a "Business Combination") where such party is not the surviving entity, or a sale of substantially all of its assets, to the entity which is the survivor of such Business Combination or the purchaser in such sale and (b) as provided in Sections 3.5 and 4.5.
- 5.9 Severability. If any provision of this Agreement or the Warrant, or the application thereof to any person or circumstance, is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remaining provisions hereof, or the application of such provision to persons or circumstances other than those as to which it has been held invalid or unenforceable, will remain in full force and effect and shall in no way be affected, impaired or invalidated thereby, so long as the economic or legal substance of the transactions contemplated hereby is not affected in any manner materially adverse to any party. Upon such determination, the parties shall negotiate in good faith in an effort to agree upon a suitable and equitable substitute provision to effect the original intent of the parties.
- 5.10 No Third Party Beneficiaries. Nothing contained in this Agreement, expressed or implied, is intended to confer upon any person or entity other than the Company and the Investor any benefit, right or remedies, except that the provisions of Section 4.5 shall inure to the benefit of the persons referred to in that Section.

* * *

ANNEX A

FORM OF CERTIFICATE OF DESIGNATIONS FOR PREFERRED STOCK

[SEE ATTACHED]

ANNEX A

FORM OF CERTIFICATE OF DETERMINATION

OF

FIXED RATE NON-CUMULATIVE PERPETUAL PREFERRED STOCK, SERIES [•]

OF

[•]

Pursuant to Section 401 of the Corporations Code of the State of California:

We, [Insert names and titles of signatories], of [Insert name of corporation/bank/banking association] organized under the laws of the State of California (hereinafter called the "Issuer"), do hereby certify as follows:

- On [Insert date], the Board of Directors of the Issuer adopted a resolution designating [•] shares of Preferred Stock as Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•].
- 2. No shares of Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•] have been issued.
- 3. Pursuant to the authority conferred upon the Board of Directors by the Articles of Incorporation of the Issuer, the following resolution was duly adopted by the Board of Directors on [Insert date] creating the series of Preferred Stock designated as "Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•]":
- **RESOLVED**, that pursuant to the provisions of the Articles of Incorporation of the Issuer and applicable law, a series of Preferred Stock of the Issuer be and hereby is created, and that the designation and number of shares of such series, and the voting and other powers, preferences and relative, participating, optional or other rights, and the qualifications, limitations and restrictions thereof, of the shares of such series are as follows:
- Part 1. <u>Designation and Number of Shares</u>. There is hereby created out of the authorized and unissued shares of preferred stock of the Issuer a series of preferred stock designated as the "Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•]" (the "<u>Designated Preferred Stock</u>"). The authorized number of shares of Designated Preferred Stock shall be [•].
- Part 2. <u>Standard Provisions</u>. The Standard Provisions contained in Exhibit A attached hereto are incorporated herein by reference in their entirety and shall be deemed to be a part of this Certificate of Determination to the same extent as if such provisions had been set forth in full herein.
- Part. 3. <u>Definitions</u>. The following terms are used in this Certificate of Determination (including the Standard Provisions in Exhibit A hereto) as defined below:

- (a) "Common Stock" means the common stock, par value \$[●] per share, of the Issuer.
- (b) "<u>Dividend Payment Date</u>" means February 15, May 15, August 15 and November 15 of each year.
- (c) "Junior Stock" means the Common Stock, [Insert titles of any existing Junior Stock] and any other class or series of stock of the Issuer the terms of which expressly provide that it ranks junior to Designated Preferred Stock as to dividend rights and/or as to rights on liquidation, dissolution or winding up of the Issuer.
 - (d) "Liquidation Amount" means \$[1,000] per share of Designated Preferred Stock.
- (e) "Minimum Amount" means \$[Insert \$ amount equal to 25% of the aggregate value of the Designated Preferred Stock issued on the Original Issue Date].
- (f) "Parity Stock" means any class or series of stock of the Issuer (other than Designated Preferred Stock) the terms of which do not expressly provide that such class or series will rank senior or junior to Designated Preferred Stock as to dividend rights and/or as to rights on liquidation, dissolution or winding up of the Issuer (in each case without regard to whether dividends accrue cumulatively or non-cumulatively). Without limiting the foregoing, Parity Stock shall include the Issuer's [Insert title(s) of existing classes or series of Parity Stock].
 - (g) "Signing Date" means [Insert date of applicable securities purchase agreement].
- Part. 4. Certain Voting Matters. [To be inserted if the Charter provides for voting in proportion to liquidation preferences: Whether the vote or consent of the holders of a plurality, majority or other portion of the shares of Designated Preferred Stock and any Voting Parity Stock has been cast or given on any matter on which the holders of shares of Designated Preferred Stock are entitled to vote shall be determined by the Issuer by reference to the specified liquidation amount of the shares voted or covered by the consent as if the Issuer were liquidated on the record date for such vote or consent, if any, or, in the absence of a record date, on the date for such vote or consent. For purposes of determining the voting rights of the holders of Designated Preferred Stock under Section 7 of the Standard Provisions forming part of this Certificate of Determination, each holder will be entitled to one vote for each \$1,000 of liquidation preference to which such holder's shares are entitled.] [To be inserted if the Charter does not provide for voting in proportion to liquidation preferences: Holders of shares of Designated Preferred Stock will be entitled to one vote for each such share on any matter on which holders of Designated Preferred Stock are entitled to vote, including any action by written consent.]

¹ If Issuer desires to issue shares with a higher dollar amount liquidation preference, liquidation preference references will be modified accordingly. In such case (in accordance with Section 4.6 of the Securities Purchase Agreement), the issuer will be required to enter into a deposit agreement.

[Remainder of Page Intentionally Left Blank]

| | Name: | |
|---|--------|---|
| | Title: | |
| | | • |
| • | | |

Title:

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct to their own knowledge.

EXHIBIT A

STANDARD PROVISIONS

Section 1. General Matters. Each share of Designated Preferred Stock shall be identical in all respects to every other share of Designated Preferred Stock. The Designated Preferred Stock shall be perpetual, subject to the provisions of Section 5 of these Standard Provisions that form a part of the Certificate of Determination. The Designated Preferred Stock shall rank equally with Parity Stock and shall rank senior to Junior Stock with respect to the payment of dividends and the distribution of assets in the event of any dissolution, liquidation or winding up of the Issuer.

Section 2. <u>Standard Definitions</u>. As used herein with respect to Designated Preferred Stock:

- (a) "Acquiror," in any Holding Company Transaction, means the surviving or resulting entity or its ultimate parent in the case of a merger or consolidation or the transferee in the case of a sale, lease or other transfer in one transaction or a series of related transactions of all or substantially all of the consolidated assets of the Issuer and its subsidiaries, taken as a whole.
- (b) "Applicable Dividend Rate" means (i) during the period from the Original Issue Date to, but excluding, the first day of the first Dividend Period commencing on or after the fifth anniversary of the Original Issue Date, 5% per annum and (ii) from and after the first day of the first Dividend Period commencing on or after the fifth anniversary of the Original Issue Date, 9% per annum.
- (c) "Appropriate Federal Banking Agency" means the "appropriate Federal banking agency" with respect to the Issuer as defined in Section 3(q) of the Federal Deposit Insurance Act (12 U.S.C. Section 1813(q)), or any successor provision.
- (d) "Bank Holding Company" means a company registered as such with the Board of Governors of the Federal Reserve System pursuant to 12 U.S.C. §1842 and the regulations of the Board of Governors of the Federal Reserve System thereunder.
- (e) "Business Combination" means a merger, consolidation, statutory share exchange or similar transaction that requires the approval of the Issuer's stockholders.
- (f) "Business Day" means any day except Saturday, Sunday and any day on which banking institutions in the State of New York generally are authorized or required by law or other governmental actions to close.
- (g) "Bylaws" means the bylaws of the Issuer, as they may be amended from time to time.
- (h) "<u>Certificate of Determination</u>" means the Certificate of Determination or comparable instrument relating to the Designated Preferred Stock, of which these Standard Provisions form a part, as it may be amended from time to time.

- (i) "Charter" means the Issuer's certificate or articles of incorporation, articles of association, or similar organizational document.
 - (j) "<u>Dividend Period</u>" has the meaning set forth in Section 3(a).
 - (k) "Dividend Record Date" has the meaning set forth in Section 3(a).
 - (1) "Holding Company Preferred Stock" has the meaning set forth in Section 7(c)(iv).
- (m) "Holding Company Transaction" means the occurrence of (a) any transaction (including, without limitation, any acquisition, merger or consolidation) the result of which is that a "person" or "group" within the meaning of Section 13(d) of the Securities Exchange Act of 1934, as amended, (i) becomes the direct or indirect ultimate "beneficial owner," as defined in Rule 13d-3 under that Act, of common equity of the Issuer representing more than 50% of the voting power of the outstanding Common Stock or (ii) is otherwise required to consolidate the Issuer for purposes of generally accepted accounting principles in the United States, or (b) any consolidation or merger of the Issuer or similar transaction or any sale, lease or other transfer in one transaction or a series of related transactions of all or substantially all of the consolidated assets of the Issuer and its subsidiaries, taken as a whole, to any Person other than one of the Issuer's subsidiaries; provided that, in the case of either clause (a) or (b), the Issuer or the Acquiror is or becomes a Bank Holding Company or Savings and Loan Holding Company.
 - (n) "Liquidation Preference" has the meaning set forth in Section 4(a).
- (o) "Original Issue Date" means the date on which shares of Designated Preferred Stock are first issued.
- (p) "Person" means a legal person, including any individual, corporation, estate, partnership, joint venture, association, joint-stock company, limited liability company or trust.
 - (q) "Preferred Director" has the meaning set forth in Section 7(b).
- (r) "Preferred Stock" means any and all series of preferred stock of the Issuer, including the Designated Preferred Stock.
- (s) "Qualified Equity Offering" means the sale and issuance for cash by the Issuer to persons other than the Issuer or any of its subsidiaries after the Original Issue Date of shares of perpetual Preferred Stock, Common Stock or any combination of such stock, that, in each case, qualify as and may be included in Tier 1 capital of the Issuer at the time of issuance under the applicable risk-based capital guidelines of the Issuer's Appropriate Federal Banking Agency (other than any such sales and issuances made pursuant to agreements or arrangements entered into, or pursuant to financing plans which were publicly announced, on or prior to November 17, 2008).
- (t) "Savings and Loan Holding Company" means a company registered as such with the Office of Thrift Supervision pursuant to 12 U.S.C. §1467(a) and the regulations of the Office of Thrift Supervision promulgated thereunder.

- (u) "Standard Provisions" mean these Standard Provisions that form a part of the Certificate of Determination relating to the Designated Preferred Stock.
 - (v) "Successor Preferred Stock" has the meaning set forth in Section 5(a).
- (w) "<u>Voting Parity Stock</u>" means, with regard to any matter as to which the holders of Designated Preferred Stock are entitled to vote as specified in Sections 7(a) and 7(b) of these Standard Provisions that form a part of the Certificate of Determination, any and all series of Parity Stock upon which like voting rights have been conferred and are exercisable with respect to such matter.

Section 3. Dividends.

share of Designated Preferred Stock if, as and when declared by the Board of Directors or any duly authorized committee of the Board of Directors, but only out of assets legally available therefor, non-cumulative cash dividends with respect to each Dividend Period (as defined below) at a rate per annum equal to the Applicable Dividend Rate on the Liquidation Amount per share of Designated Preferred Stock, and no more, payable quarterly in arrears on each Dividend Payment Date, commencing with the first such Dividend Payment Date to occur at least 20 calendar days after the Original Issue Date. In the event that any Dividend Payment Date would otherwise fall on a day that is not a Business Day, the dividend payment due on that date will be postponed to the next day that is a Business Day and no additional dividends will accrue as a result of that postponement. The period from and including any Dividend Payment Date to, but excluding, the next Dividend Payment Date is a "Dividend Period", provided that the initial Dividend Period shall be the period from and including the Original Issue Date to, but excluding, the next Dividend Payment Date.

Dividends that are payable on Designated Preferred Stock in respect of any Dividend Period shall be computed on the basis of a 360-day year consisting of twelve 30-day months. The amount of dividends payable on Designated Preferred Stock on any date prior to the end of a Dividend Period, and for the initial Dividend Period, shall be computed on the basis of a 360-day year consisting of twelve 30-day months, and actual days elapsed over a 30-day month.

Dividends that are payable on Designated Preferred Stock on any Dividend Payment Date will be payable to holders of record of Designated Preferred Stock as they appear on the stock register of the Issuer on the applicable record date, which shall be the 15th calendar day immediately preceding such Dividend Payment Date or such other record date fixed by the Board of Directors or any duly authorized committee of the Board of Directors that is not more than 60 nor less than 10 days prior to such Dividend Payment Date (each, a "Dividend Record Date"). Any such day that is a Dividend Record Date shall be a Dividend Record Date whether or not such day is a Business Day.

Holders of Designated Preferred Stock shall not be entitled to any dividends, whether payable in cash, securities or other property, other than dividends (if any) declared and payable on Designated Preferred Stock as specified in this Section 3 (subject to the other provisions of the Certificate of Determination).

- (b) Non-Cumulative. Dividends on shares of Designated Preferred Stock shall be non-cumulative. If the Board of Directors or any duly authorized committee of the Board of Directors does not declare a dividend on the Designated Preferred Stock in respect of any Dividend Period, the holders of Designated Preferred Stock shall have no right to receive any dividend for such Dividend Period, and the Issuer shall have no obligation to pay a dividend for such Dividend Period, whether or not dividends are declared for any subsequent Dividend Period with respect to the Designated Preferred Stock.
- Priority of Dividends. So long as any share of Designated Preferred Stock remains outstanding, no dividend or distribution shall be declared or paid on the Common Stock or any other shares of Junior Stock (other than dividends payable solely in shares of Common Stock) or Parity Stock, subject to the immediately following paragraph in the case of Parity Stock, and no Common Stock, Junior Stock or Parity Stock shall be, directly or indirectly, purchased, redeemed or otherwise acquired for consideration by the Issuer or any of its subsidiaries unless full dividends on all outstanding shares of Designated Preferred Stock for the most recently completed Dividend Period have been or are contemporaneously declared and paid (or have been declared and a sum sufficient for the payment thereof has been set aside for the benefit of the holders of shares of Designated Preferred Stock on the applicable record date). The foregoing limitation shall not apply to (i) redemptions, purchases or other acquisitions of shares of Common Stock or other Junior Stock in connection with the administration of any employee benefit plan in the ordinary course of business and consistent with past practice; (ii) the acquisition by the Issuer or any of its subsidiaries of record ownership in Junior Stock or Parity Stock for the beneficial ownership of any other persons (other than the Issuer or any of its subsidiaries), including as trustees or custodians; and (iii) the exchange or conversion of Junior Stock for or into other Junior Stock or of Parity Stock for or into other Parity Stock (with the same or lesser aggregate liquidation amount) or Junior Stock, in each case, solely to the extent required pursuant to binding contractual agreements entered into prior to the Signing Date or any subsequent agreement for the accelerated exercise, settlement or exchange thereof for Common Stock.

When dividends are not paid (or declared and a sum sufficient for payment thereof set aside for the benefit of the holders thereof on the applicable record date) on any Dividend Payment Date (or, in the case of Parity Stock having dividend payment dates different from the Dividend Payment Dates, on a dividend payment date falling within a Dividend Period related to such Dividend Payment Date) in full upon Designated Preferred Stock and any shares of Parity Stock, all dividends declared on Designated Preferred Stock and all such Parity Stock and payable on such Dividend Payment Date (or, in the case of Parity Stock having dividend payment dates different from the Dividend Payment Dates, on a dividend payment date falling within the Dividend Period related to such Dividend Payment Date) shall be declared pro rata so that the respective amounts of such dividends shall bear the same ratio to each other as all accrued but unpaid dividends per share on the Designated Preferred Stock and all Parity Stock payable on such Dividend Payment Date (or, in the case of Parity Stock having dividend payment dates different from the Dividend Payment Dates, on a dividend payment date falling within the Dividend Period related to such Dividend Payment Date) (subject to their having been declared by the Board of Directors or a duly authorized committee of the Board of Directors out of legally available funds and including, in the case of Parity Stock that bears cumulative dividends, all accrued but unpaid dividends) bear to each other. If the Board of Directors or a

duly authorized committee of the Board of Directors determines not to pay any dividend or a full dividend on a Dividend Payment Date, the Issuer will provide written notice to the holders of Designated Preferred Stock prior to such Dividend Payment Date.

Subject to the foregoing, and not otherwise, such dividends (payable in cash, securities or other property) as may be determined by the Board of Directors or any duly authorized committee of the Board of Directors may be declared and paid on any securities, including Common Stock and other Junior Stock, from time to time out of any funds legally available for such payment, and holders of Designated Preferred Stock shall not be entitled to participate in any such dividends.

Section 4. Liquidation Rights.

- (a) Voluntary or Involuntary Liquidation. In the event of any liquidation, dissolution or winding up of the affairs of the Issuer, whether voluntary or involuntary, holders of Designated Preferred Stock shall be entitled to receive for each share of Designated Preferred Stock, out of the assets of the Issuer or proceeds thereof (whether capital or surplus) available for distribution to stockholders of the Issuer, subject to the rights of any creditors of the Issuer, before any distribution of such assets or proceeds is made to or set aside for the holders of Common Stock and any other stock of the Issuer ranking junior to Designated Preferred Stock as to such distribution, payment in full in an amount equal to the sum of (i) the Liquidation Amount per share and (ii) the amount of any declared and unpaid dividends on each such share (such amounts collectively, the "Liquidation Preference").
- (b) Partial Payment. If in any distribution described in Section 4(a) above the assets of the Issuer or proceeds thereof are not sufficient to pay in full the amounts payable with respect to all outstanding shares of Designated Preferred Stock and the corresponding amounts payable with respect of any other stock of the Issuer ranking equally with Designated Preferred Stock as to such distribution, holders of Designated Preferred Stock and the holders of such other stock shall share ratably in any such distribution in proportion to the full respective distributions to which they are entitled.
- (c) Residual Distributions. If the Liquidation Preference has been paid in full to all holders of Designated Preferred Stock and the corresponding amounts payable with respect of any other stock of the Issuer ranking equally with Designated Preferred Stock as to such distribution has been paid in full, the holders of other stock of the Issuer shall be entitled to receive all remaining assets of the Issuer (or proceeds thereof) according to their respective rights and preferences.
- (d) Merger, Consolidation and Sale of Assets Not Liquidation. For purposes of this Section 4, the merger or consolidation of the Issuer with any other corporation or other entity, including a merger or consolidation in which the holders of Designated Preferred Stock receive cash, securities or other property for their shares, or the sale, lease or exchange (for cash, securities or other property) of all or substantially all of the assets of the Issuer, shall not constitute a liquidation, dissolution or winding up of the Issuer.

Section 5. Redemption.

(a) Optional Redemption. Except as provided below, the Designated Preferred Stock may not be redeemed prior to the first Dividend Payment Date falling on or after the third anniversary of the Original Issue Date. On or after the first Dividend Payment Date falling on or after the third anniversary of the Original Issue Date, the Issuer, at its option, subject to the approval of the Appropriate Federal Banking Agency, may redeem, in whole or in part, at any time and from time to time, out of funds legally available therefor, the shares of Designated Preferred Stock at the time outstanding, upon notice given as provided in Section 5(c) below, at a redemption price equal to the sum of (i) the Liquidation Amount per share and (ii) except as otherwise provided below, the amount equal to any declared and unpaid dividends plus any dividends accrued but unpaid for the then current Dividend Period at the rate set forth in Section 3(a) to, but excluding, the date fixed for redemption (regardless of whether any dividends are actually declared for that Dividend Period).

Notwithstanding the foregoing, prior to the first Dividend Payment Date falling on or after the third anniversary of the Original Issue Date, the Issuer, at its option, subject to the approval of the Appropriate Federal Banking Agency, may redeem, in whole or in part, at any time and from time to time, the shares of Designated Preferred Stock at the time outstanding, upon notice given as provided in Section 5(c) below, at a redemption price equal to the sum of (i) the Liquidation Amount per share and (ii) except as otherwise provided below, an amount equal to any declared and unpaid dividends plus any dividends accrued but unpaid for the then current Dividend Period at the rate set forth in Section 3(a) to, but excluding, the date fixed for redemption (regardless of whether any dividends are actually declared for that Dividend Period); provided that (x) the Issuer (or any successor by Business Combination) has received aggregate gross proceeds of not less than the Minimum Amount (plus the "Minimum Amount" as defined in the relevant certificate of determination for each other outstanding series of preferred stock of such successor that was originally issued to the United States Department of the Treasury (the "Successor Preferred Stock") in connection with the Troubled Asset Relief Program Capital Purchase Program) from one or more Qualified Equity Offerings (including Qualified Equity Offerings of such successor), and (y) the aggregate redemption price of the Designated Preferred Stock (and any Successor Preferred Stock) redeemed pursuant to this paragraph may not exceed the aggregate net cash proceeds received by the Issuer (or any successor by Business Combination) from such Qualified Equity Offerings (including Qualified Equity Offerings of such successor).

The redemption price for any shares of Designated Preferred Stock shall be payable on the redemption date to the holder of such shares against surrender of the certificate(s) evidencing such shares to the Issuer or its agent. Any declared but unpaid dividends for the then current Dividend Period payable on a redemption date that occurs subsequent to the Dividend Record Date for a Dividend Period shall not be paid to the holder entitled to receive the redemption price on the redemption date, but rather shall be paid to the holder of record of the redeemed shares on such Dividend Record Date relating to the Dividend Payment Date as provided in Section 3 above.

(b) No Sinking Fund. The Designated Preferred Stock will not be subject to any mandatory redemption, sinking fund or other similar provisions. Holders of Designated Preferred Stock will have no right to require redemption or repurchase of any shares of Designated Preferred Stock.

- Notice of Redemption. Notice of every redemption of shares of Designated Preferred Stock shall be given by first class mail, postage prepaid, addressed to the holders of record of the shares to be redeemed at their respective last addresses appearing on the books of the Issuer. Such mailing shall be at least 30 days and not more than 60 days before the date fixed for redemption. Any notice mailed as provided in this Subsection shall be conclusively presumed to have been duly given, whether or not the holder receives such notice, but failure duly to give such notice by mail, or any defect in such notice or in the mailing thereof, to any holder of shares of Designated Preferred Stock designated for redemption shall not affect the validity of the proceedings for the redemption of any other shares of Designated Preferred Stock. Notwithstanding the foregoing, if shares of Designated Preferred Stock are issued in book-entry form through The Depository Trust Issuer or any other similar facility, notice of redemption may be given to the holders of Designated Preferred Stock at such time and in any manner permitted by such facility. Each notice of redemption given to a holder shall state: (1) the redemption date; (2) the number of shares of Designated Preferred Stock to be redeemed and, if less than all the shares held by such holder are to be redeemed, the number of such shares to be redeemed from such holder; (3) the redemption price; and (4) the place or places where certificates for such shares are to be surrendered for payment of the redemption price.
- (d) Partial Redemption. In case of any redemption of part of the shares of Designated Preferred Stock at the time outstanding, the shares to be redeemed shall be selected either pro rata or in such other manner as the Board of Directors or a duly authorized committee thereof may determine to be fair and equitable. Subject to the provisions hereof, the Board of Directors or a duly authorized committee thereof shall have full power and authority to prescribe the terms and conditions upon which shares of Designated Preferred Stock shall be redeemed from time to time. If fewer than all the shares represented by any certificate are redeemed, a new certificate shall be issued representing the unredeemed shares without charge to the holder thereof.
- Effectiveness of Redemption. If notice of redemption has been duly given and if (e) on or before the redemption date specified in the notice all funds necessary for the redemption have been deposited by the Issuer, in trust for the pro rata benefit of the holders of the shares called for redemption, with a bank or trust company doing business in the Borough of Manhattan, The City of New York, and having a capital and surplus of at least \$500 million and selected by the Board of Directors, so as to be and continue to be available solely therefor, then, notwithstanding that any certificate for any share so called for redemption has not been surrendered for cancellation, on and after the redemption date dividends shall cease to accrue on all shares so called for redemption, all shares so called for redemption shall no longer be deemed outstanding and all rights with respect to such shares shall forthwith on such redemption date cease and terminate, except only the right of the holders thereof to receive the amount payable on such redemption from such bank or trust company, without interest. Any funds unclaimed at the end of three years from the redemption date shall, to the extent permitted by law, be released to the Issuer, after which time the holders of the shares so called for redemption shall look only to the Issuer for payment of the redemption price of such shares.
- (f) <u>Status of Redeemed Shares</u>. Shares of Designated Preferred Stock that are redeemed, repurchased or otherwise acquired by the Issuer shall revert to authorized but unissued shares of Preferred Stock (*provided* that any such cancelled shares of Designated Preferred Stock

may be reissued only as shares of any series of Preferred Stock other than Designated Preferred Stock).

Section 6. <u>Conversion</u>. Holders of Designated Preferred Stock shares shall have no right to exchange or convert such shares into any other securities.

Section 7. Voting Rights.

- (a) <u>General</u>. The holders of Designated Preferred Stock shall not have any voting rights except as set forth below or as otherwise from time to time required by law.
- Preferred Stock Directors. Whenever, at any time or times, dividends payable on the shares of Designated Preferred Stock have not been paid for an aggregate of six quarterly Dividend Periods or more, whether or not consecutive, the holders of the Designated Preferred Stock shall have the right, with holders of shares of any one or more other classes or series of Voting Parity Stock outstanding at the time, voting together as a class, to elect two directors (hereinafter the "Preferred Directors" and each a "Preferred Director") at the Issuer's next annual meeting of stockholders (or at a special meeting called for that purpose prior to such next annual meeting) and at each subsequent annual meeting of stockholders until full dividends have been paid on the Designated Preferred Stock for at least four consecutive Dividend Periods, at which time such right shall terminate with respect to the Designated Preferred Stock, except as herein or by law expressly provided, subject to revesting in the event of each and every subsequent default of the character above mentioned; provided that it shall be a qualification for election for any Preferred Director that the election of such Preferred Director shall not cause the Issuer to violate any corporate governance requirements of any securities exchange or other trading facility on which securities of the Issuer may then be listed or traded that listed or traded companies must have a majority of independent directors. Upon any termination of the right of the holders of shares of Designated Preferred Stock and Voting Parity Stock as a class to vote for directors as provided above, the Preferred Directors shall cease to be qualified as directors and the term of office of all Preferred Directors then in office shall terminate immediately. Any Preferred Director may be removed at any time, with or without cause, and any vacancy created thereby may be filled, only by the affirmative vote of the holders a majority of the shares of Designated Preferred Stock at the time outstanding voting separately as a class together with the holders of shares of Voting Parity Stock, to the extent the voting rights of such holders described above are then exercisable. If the office of any Preferred Director becomes vacant for any reason other than removal from office as aforesaid, the remaining Preferred Director may choose a successor who shall hold office for the unexpired term in respect of which such vacancy occurred.
- (c) <u>Class Voting Rights as to Particular Matters</u>. So long as any shares of Designated Preferred Stock are outstanding, in addition to any other vote or written consent of stockholders required by law or by the Charter, the vote or written consent of the holders of at least 66 2/3% of the shares of Designated Preferred Stock at the time outstanding, voting as a separate class, given in person or by proxy, either in writing without a meeting or by vote at any meeting called for the purpose, shall be necessary for effecting or validating:

- (i) <u>Authorization of Senior Stock</u>. Any amendment or alteration of the Certificate of Determination for the Designated Preferred Stock or the Charter to authorize or create or increase the authorized amount of, or any issuance of, any shares of, or any securities convertible into or exchangeable or exercisable for shares of, any class or series of capital stock of the Issuer ranking senior to Designated Preferred Stock with respect to either or both the payment of dividends and/or the distribution of assets on any liquidation, dissolution or winding up of the Issuer;
- (ii) Amendment of Designated Preferred Stock. Any amendment, alteration or repeal of any provision of the Certificate of Determination for the Designated Preferred Stock or the Charter (including, unless no vote on such merger or consolidation is required by Section 7(c)(iii) below, any amendment, alteration or repeal by means of a merger, consolidation or otherwise) so as to adversely affect the rights, preferences, privileges or voting powers of the Designated Preferred Stock;
- (iii) Share Exchanges, Reclassifications, Mergers and Consolidations. Subject to Section 7(c)(iv) below, any consummation of a binding share exchange or reclassification involving the Designated Preferred Stock, or of a merger or consolidation of the Issuer with another corporation or other entity, unless in each case (x) the shares of Designated Preferred Stock remain outstanding or, in the case of any such merger or consolidation with respect to which the Issuer is not the surviving or resulting entity, are converted into or exchanged for preference securities of the surviving or resulting entity or its ultimate parent, and (y) such shares remaining outstanding or such preference securities, as the case may be, have such rights, preferences, privileges and voting powers, and limitations and restrictions thereof, taken as a whole, as are not materially less favorable to the holders thereof than the rights, preferences, privileges and voting powers, and limitations and restrictions thereof, of Designated Preferred Stock immediately prior to such consummation, taken as a whole; or
- (iv) <u>Holding Company Transactions</u>. Any consummation of a Holding Company Transaction, unless as a result of the Holding Company Transaction each share of Designated Preferred Stock shall be converted into or exchanged for one share with an equal liquidation preference of preference securities of the Issuer or the Acquiror (the "<u>Holding Company Preferred Stock</u>"). Any such Holding Company Preferred Stock shall entitle holders thereof to cumulative dividends from the date of issuance of such Holding Company Preferred Stock at a rate per annum equal to the Applicable Dividend Rate on the amount of liquidation preference of such stock, and shall have such other rights, preferences, privileges and voting powers, and limitations and restrictions thereof, taken as a whole, as are not materially less favorable to the holders thereof than the rights, preferences, privileges and voting powers, and limitations and restrictions thereof, of Designated Preferred Stock immediately prior to such conversion or exchange, taken as a whole;

provided, however, that for all purposes of this Section 7(c), any increase in the amount of the authorized Preferred Stock, including any increase in the authorized amount of Designated Preferred Stock necessary to satisfy preemptive or similar rights granted by the Issuer to other persons prior to the Signing Date, or the creation and issuance, or an increase in the authorized or

issued amount, whether pursuant to preemptive or similar rights or otherwise, of any other series of Preferred Stock, or any securities convertible into or exchangeable or exercisable for any other series of Preferred Stock, ranking equally with and/or junior to Designated Preferred Stock with respect to the payment of dividends (whether such dividends are cumulative or non-cumulative) and the distribution of assets upon liquidation, dissolution or winding up of the Issuer will not be deemed to adversely affect the rights, preferences, privileges or voting powers, and shall not require the affirmative vote or consent of, the holders of outstanding shares of the Designated Preferred Stock.

- (d) <u>Changes after Provision for Redemption</u>. No vote or consent of the holders of Designated Preferred Stock shall be required pursuant to Section 7(c) above if, at or prior to the time when any such vote or consent would otherwise be required pursuant to such Section, all outstanding shares of the Designated Preferred Stock shall have been redeemed, or shall have been called for redemption upon proper notice and sufficient funds shall have been deposited in trust for such redemption, in each case pursuant to Section 5 above.
- (e) <u>Procedures for Voting and Consents</u>. The rules and procedures for calling and conducting any meeting of the holders of Designated Preferred Stock (including, without limitation, the fixing of a record date in connection therewith), the solicitation and use of proxies at such a meeting, the obtaining of written consents and any other aspect or matter with regard to such a meeting or such consents shall conform to the requirements of the Charter, the Bylaws, and applicable law and the rules of any national securities exchange or other trading facility on which Designated Preferred Stock is listed or traded at the time.
- Section 8. <u>Record Holders</u>. To the fullest extent permitted by applicable law, the Issuer and the transfer agent for Designated Preferred Stock may deem and treat the record holder of any share of Designated Preferred Stock as the true and lawful owner thereof for all purposes, and neither the Issuer nor such transfer agent shall be affected by any notice to the contrary.
- Section 9. <u>Notices</u>. All notices or communications in respect of Designated Preferred Stock shall be sufficiently given if given in writing and delivered in person or by first class mail, postage prepaid, or if given in such other manner as may be permitted in this Certificate of Determination, in the Charter or Bylaws or by applicable law. Notwithstanding the foregoing, if shares of Designated Preferred Stock are issued in book-entry form through The Depository Trust Issuer or any similar facility, such notices may be given to the holders of Designated Preferred Stock in any manner permitted by such facility.
- Section 10. No Preemptive Rights. No share of Designated Preferred Stock shall have any rights of preemption whatsoever as to any securities of the Issuer, or any warrants, rights or options issued or granted with respect thereto, regardless of how such securities, or such warrants, rights or options, may be designated, issued or granted.
- Section 11. Replacement Certificates. The Issuer shall replace any mutilated certificate at the holder's expense upon surrender of that certificate to the Issuer. The Issuer shall replace certificates that become destroyed, stolen or lost at the holder's expense upon delivery to the Issuer of reasonably satisfactory evidence that the certificate has been destroyed, stolen or lost, together with any indemnity that may be reasonably required by the Issuer.

Section 12. Other Rights. The shares of Designated Preferred Stock shall not have any rights, preferences, privileges or voting powers or relative, participating, optional or other special rights, or qualifications, limitations or restrictions thereof, other than as set forth herein or in the Charter or as provided by applicable law.

ANNEX B

FORM OF CERTIFICATE OF DESIGNATIONS FOR WARRANT PREFERRED STOCK

[SEE ATTACHED]

ANNEX B

FORM OF CERTIFICATE OF DETERMINATION

OF

FIXED RATE NON-CUMULATIVE PERPETUAL PREFERRED STOCK, SERIES [•]

OF

[•]

Pursuant to Section 401 of the Corporations Code of the State of California:

We, [Insert names and titles of signatories], of [Insert name of corporation/bank/banking association] organized under the laws of the State of California (hereinafter called the "Issuer"), do hereby certify as follows:

- 1. On [Insert date], the Board of Directors of the Issuer adopted a resolution designating [•] shares of Preferred Stock as Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•].
- 2. No shares of Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•] have been issued.
- 3. Pursuant to the authority conferred upon the Board of Directors by the Articles of Incorporation of the Issuer, the following resolution was duly adopted by the Board of Directors on [*Insert date*] creating the series of Preferred Stock designated as "Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [•]":
- **RESOLVED**, that pursuant to the provisions of the Articles of Incorporation of the Issuer and applicable law, a series of Preferred Stock of the Issuer be and hereby is created, and that the designation and number of shares of such series, and the voting and other powers, preferences and relative, participating, optional or other rights, and the qualifications, limitations and restrictions thereof, of the shares of such series are as follows:
- Part 1. <u>Designation and Number of Shares</u>. There is hereby created out of the authorized and unissued shares of preferred stock of the Issuer a series of preferred stock designated as the "Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series [●]" (the "<u>Designated Preferred Stock</u>"). The authorized number of shares of Designated Preferred Stock shall be [●].
- Part 2. <u>Standard Provisions</u>. The Standard Provisions contained in Exhibit A attached hereto are incorporated herein by reference in their entirety and shall be deemed to be a part of this Certificate of Determination to the same extent as if such provisions had been set forth in full herein.
- Part. 3. <u>Definitions</u>. The following terms are used in this Certificate of Determination (including the Standard Provisions in Exhibit A hereto) as defined below:

- (a) "Common Stock" means the common stock, par value \$[●] per share, of the Issuer.
- (b) "<u>Dividend Payment Date</u>" means February 15, May 15, August 15 and November 15 of each year.
- (c) "Junior Stock" means the Common Stock, [Insert titles of any existing Junior Stock] and any other class or series of stock of the Issuer the terms of which expressly provide that it ranks junior to Designated Preferred Stock as to dividend rights and/or as to rights on liquidation, dissolution or winding up of the Issuer.
 - (d) "Liquidation Amount" means \$[1,000]¹ per share of Designated Preferred Stock.
- (e) "Minimum Amount" means \$[Insert \$ amount equal to 25% of the aggregate value of the Designated Preferred Stock issued on the Original Issue Date].
- (f) "Parity Stock" means any class or series of stock of the Issuer (other than Designated Preferred Stock) the terms of which do not expressly provide that such class or series will rank senior or junior to Designated Preferred Stock as to dividend rights and/or as to rights on liquidation, dissolution or winding up of the Issuer (in each case without regard to whether dividends accrue cumulatively or non-cumulatively). Without limiting the foregoing, Parity Stock shall include the Issuer's UST Preferred Stock [and] [Insert title(s) of any other classes or series of Parity Stock].
 - (g) "Signing Date" means [Insert date of applicable securities purchase agreement].
- (h) "<u>UST Preferred Stock</u>" means the Issuer's Fixed Rate Cumulative Perpetual Preferred Stock, Series [•].
- Part. 4. Certain Voting Matters. [To be inserted if the Charter provides for voting in proportion to liquidation preferences: Whether the vote or consent of the holders of a plurality, majority or other portion of the shares of Designated Preferred Stock and any Voting Parity Stock has been cast or given on any matter on which the holders of shares of Designated Preferred Stock are entitled to vote shall be determined by the Issuer by reference to the specified liquidation amount of the shares voted or covered by the consent as if the Issuer were liquidated on the record date for such vote or consent, if any, or, in the absence of a record date, on the date for such vote or consent. For purposes of determining the voting rights of the holders of Designated Preferred Stock under Section 7 of the Standard Provisions forming part of this Certificate of Determination, each holder will be entitled to one vote for each \$1,000 of liquidation preference to which such holder's shares are entitled.] [To be inserted if the Charter does not provide for voting in proportion to liquidation preferences: Holders of shares of Designated Preferred Stock will be entitled to one vote for each such share on any matter on

¹ If Issuer desires to issue shares with a higher dollar amount liquidation preference, liquidation preference references will be modified accordingly. In such case (in accordance with Section 4.6 of the Securities Purchase Agreement), the issuer will be required to enter into a deposit agreement.

which holders of Designated Preferred Stock are entitled to vote, including any action by written consent.]

[Remainder of Page Intentionally Left Blank]

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct to their own knowledge.

| Name: Title: | |
|---------------------|---|
| | |
| Name: Title: | • |

Date: [•]

EXHIBIT A

STANDARD PROVISIONS

Section 1. General Matters. Each share of Designated Preferred Stock shall be identical in all respects to every other share of Designated Preferred Stock. The Designated Preferred Stock shall be perpetual, subject to the provisions of Section 5 of these Standard Provisions that form a part of the Certificate of Determination. The Designated Preferred Stock shall rank equally with Parity Stock and shall rank senior to Junior Stock with respect to the payment of dividends and the distribution of assets in the event of any dissolution, liquidation or winding up of the Issuer.

Section 2. <u>Standard Definitions</u>. As used herein with respect to Designated Preferred Stock:

- (a) "Acquiror," in any Holding Company Transaction, means the surviving or resulting entity or its ultimate parent in the case of a merger or consolidation or the transferee in the case of a sale, lease or other transfer in one transaction or a series of related transactions of all or substantially all of the consolidated assets of the Issuer and its subsidiaries, taken as a whole.
- (b) "Appropriate Federal Banking Agency" means the "appropriate Federal banking agency" with respect to the Issuer as defined in Section 3(q) of the Federal Deposit Insurance Act (12 U.S.C. Section 1813(q)), or any successor provision.
- (c) "<u>Bank Holding Company</u>" means a company registered as such with the Board of Governors of the Federal Reserve System pursuant to 12 U.S.C. §1842 and the regulations of the Board of Governors of the Federal Reserve System thereunder.
- (d) "Business Combination" means a merger, consolidation, statutory share exchange or similar transaction that requires the approval of the Issuer's stockholders.
- (e) "Business Day" means any day except Saturday, Sunday and any day on which banking institutions in the State of New York generally are authorized or required by law or other governmental actions to close.
- (f) "Bylaws" means the bylaws of the Issuer, as they may be amended from time to time.
- (g) "<u>Certificate of Determination</u>" means the Certificate of Determination or comparable instrument relating to the Designated Preferred Stock, of which these Standard Provisions form a part, as it may be amended from time to time.
- (h) "Charter" means the Issuer's certificate or articles of incorporation, articles of association, or similar organizational document.
 - (i) "<u>Dividend Period</u>" has the meaning set forth in Section 3(a).

- (j) "<u>Dividend Record Date</u>" has the meaning set forth in Section 3(a).
- (k) "Holding Company Preferred Stock" has the meaning set forth in Section 7(c)(iv).
- (l) "Holding Company Transaction" means the occurrence of (a) any transaction (including, without limitation, any acquisition, merger or consolidation) the result of which is that a "person" or "group" within the meaning of Section 13(d) of the Securities Exchange Act of 1934, as amended, (i) becomes the direct or indirect ultimate "beneficial owner," as defined in Rule 13d-3 under that Act, of common equity of the Issuer representing more than 50% of the voting power of the outstanding Common Stock or (ii) is otherwise required to consolidate the Issuer for purposes of generally accepted accounting principles in the United States, or (b) any consolidation or merger of the Issuer or similar transaction or any sale, lease or other transfer in one transaction or a series of related transactions of all or substantially all of the consolidated assets of the Issuer and its subsidiaries, taken as a whole, to any Person other than one of the Issuer's subsidiaries; provided that, in the case of either clause (a) or (b), the Issuer or the Acquiror is or becomes a Bank Holding Company or Savings and Loan Holding Company.
 - (m) "<u>Liquidation Preference</u>" has the meaning set forth in Section 4(a).
- (n) "Original Issue Date" means the date on which shares of Designated Preferred Stock are first issued.
- (o) "Person" means a legal person, including any individual, corporation, estate, partnership, joint venture, association, joint-stock company, limited liability company or trust.
 - (p) "Preferred Director" has the meaning set forth in Section 7(b).
- (q) "<u>Preferred Stock</u>" means any and all series of preferred stock of the Issuer, including the Designated Preferred Stock.
- (r) "Qualified Equity Offering" means the sale and issuance for cash by the Issuer to persons other than the Issuer or any of its subsidiaries after the Original Issue Date of shares of perpetual Preferred Stock, Common Stock or any combination of such stock, that, in each case, qualify as and may be included in Tier 1 capital of the Issuer at the time of issuance under the applicable risk-based capital guidelines of the Issuer's Appropriate Federal Banking Agency (other than any such sales and issuances made pursuant to agreements or arrangements entered into, or pursuant to financing plans which were publicly announced, on or prior to November 17, 2008).
- (s) "Savings and Loan Holding Company" means a company registered as such with the Office of Thrift Supervision pursuant to 12 U.S.C. §1467(a) and the regulations of the Office of Thrift Supervision promulgated thereunder.
- (t) "<u>Standard Provisions</u>" mean these Standard Provisions that form a part of the Certificate of Determination relating to the Designated Preferred Stock.
 - (u) "Successor Preferred Stock" has the meaning set forth in Section 5(a).

(v) "Voting Parity Stock" means, with regard to any matter as to which the holders of Designated Preferred Stock are entitled to vote as specified in Sections 7(a) and 7(b) of these Standard Provisions that form a part of the Certificate of Determination, any and all series of Parity Stock upon which like voting rights have been conferred and are exercisable with respect to such matter.

Section 3. Dividends.

share of Designated Preferred Stock if, as and when declared by the Board of Directors or any duly authorized committee of the Board of Directors, but only out of assets legally available therefor, non-cumulative cash dividends with respect to each Dividend Period (as defined below) at a per annum rate of 9.0% on the Liquidation Amount per share of Designated Preferred Stock, and no more, payable quarterly in arrears on each Dividend Payment Date, commencing with the first such Dividend Payment Date to occur at least 20 calendar days after the Original Issue Date. In the event that any Dividend Payment Date would otherwise fall on a day that is not a Business Day, the dividend payment due on that date will be postponed to the next day that is a Business Day and no additional dividends will accrue as a result of that postponement. The period from and including any Dividend Payment Date to, but excluding, the next Dividend Payment Date is a "Dividend Period", provided that the initial Dividend Period shall be the period from and including the Original Issue Date to, but excluding, the next Dividend Payment Date.

Dividends that are payable on Designated Preferred Stock in respect of any Dividend Period shall be computed on the basis of a 360-day year consisting of twelve 30-day months. The amount of dividends payable on Designated Preferred Stock on any date prior to the end of a Dividend Period, and for the initial Dividend Period, shall be computed on the basis of a 360-day year consisting of twelve 30-day months, and actual days elapsed over a 30-day month.

Dividends that are payable on Designated Preferred Stock on any Dividend Payment Date will be payable to holders of record of Designated Preferred Stock as they appear on the stock register of the Issuer on the applicable record date, which shall be the 15th calendar day immediately preceding such Dividend Payment Date or such other record date fixed by the Board of Directors or any duly authorized committee of the Board of Directors that is not more than 60 nor less than 10 days prior to such Dividend Payment Date (each, a "Dividend Record Date"). Any such day that is a Dividend Record Date shall be a Dividend Record Date whether or not such day is a Business Day.

Holders of Designated Preferred Stock shall not be entitled to any dividends, whether payable in cash, securities or other property, other than dividends (if any) declared and payable on Designated Preferred Stock as specified in this Section 3 (subject to the other provisions of the Certificate of Determination).

(b) Non-Cumulative. Dividends on shares of Designated Preferred Stock shall be non-cumulative. If the Board of Directors or any duly authorized committee of the Board of Directors does not declare a dividend on the Designated Preferred Stock in respect of any Dividend Period, the holders of Designated Preferred Stock shall have no right to receive any dividend for such Dividend Period, and the Issuer shall have no obligation to pay a dividend for

such Dividend Period, whether or not dividends are declared for any subsequent Dividend Period with respect to the Designated Preferred Stock.

<u>Priority of Dividends</u>. So long as any share of Designated Preferred Stock remains outstanding, no dividend or distribution shall be declared or paid on the Common Stock or any other shares of Junior Stock (other than dividends payable solely in shares of Common Stock) or Parity Stock, subject to the immediately following paragraph in the case of Parity Stock, and no Common Stock, Junior Stock or Parity Stock shall be, directly or indirectly, purchased, redeemed or otherwise acquired for consideration by the Issuer or any of its subsidiaries unless full dividends on all outstanding shares of Designated Preferred Stock for the most recently completed Dividend Period have been or are contemporaneously declared and paid (or have been declared and a sum sufficient for the payment thereof has been set aside for the benefit of the holders of shares of Designated Preferred Stock on the applicable record date). The foregoing limitation shall not apply to (i) redemptions, purchases or other acquisitions of shares of Common Stock or other Junior Stock in connection with the administration of any employee benefit plan in the ordinary course of business and consistent with past practice; (ii) the acquisition by the Issuer or any of its subsidiaries of record ownership in Junior Stock or Parity Stock for the beneficial ownership of any other persons (other than the Issuer or any of its subsidiaries), including as trustees or custodians; and (iii) the exchange or conversion of Junior Stock for or into other Junior Stock or of Parity Stock for or into other Parity Stock (with the same or lesser aggregate liquidation amount) or Junior Stock, in each case, solely to the extent required pursuant to binding contractual agreements entered into prior to the Signing Date or any subsequent agreement for the accelerated exercise, settlement or exchange thereof for Common Stock.

When dividends are not paid (or declared and a sum sufficient for payment thereof set aside for the benefit of the holders thereof on the applicable record date) on any Dividend Payment Date (or, in the case of Parity Stock having dividend payment dates different from the Dividend Payment Dates, on a dividend payment date falling within a Dividend Period related to such Dividend Payment Date) in full upon Designated Preferred Stock and any shares of Parity Stock, all dividends declared on Designated Preferred Stock and all such Parity Stock and payable on such Dividend Payment Date (or, in the case of Parity Stock having dividend payment dates different from the Dividend Payment Dates, on a dividend payment date falling within the Dividend Period related to such Dividend Payment Date) shall be declared pro rata so that the respective amounts of such dividends shall bear the same ratio to each other as all accrued but unpaid dividends per share on the Designated Preferred Stock and all Parity Stock payable on such Dividend Payment Date (or, in the case of Parity Stock having dividend payment dates different from the Dividend Payment Dates, on a dividend payment date falling within the Dividend Period related to such Dividend Payment Date) (subject to their having been declared by the Board of Directors or a duly authorized committee of the Board of Directors out of legally available funds and including, in the case of Parity Stock that bears cumulative dividends, all accrued but unpaid dividends) bear to each other. If the Board of Directors or a duly authorized committee of the Board of Directors determines not to pay any dividend or a full dividend on a Dividend Payment Date, the Issuer will provide written notice to the holders of Designated Preferred Stock prior to such Dividend Payment Date.

Subject to the foregoing, and not otherwise, such dividends (payable in cash, securities or other property) as may be determined by the Board of Directors or any duly authorized committee of the Board of Directors may be declared and paid on any securities, including Common Stock and other Junior Stock, from time to time out of any funds legally available for such payment, and holders of Designated Preferred Stock shall not be entitled to participate in any such dividends.

Section 4. Liquidation Rights.

- (a) Voluntary or Involuntary Liquidation. In the event of any liquidation, dissolution or winding up of the affairs of the Issuer, whether voluntary or involuntary, holders of Designated Preferred Stock shall be entitled to receive for each share of Designated Preferred Stock, out of the assets of the Issuer or proceeds thereof (whether capital or surplus) available for distribution to stockholders of the Issuer, subject to the rights of any creditors of the Issuer, before any distribution of such assets or proceeds is made to or set aside for the holders of Common Stock and any other stock of the Issuer ranking junior to Designated Preferred Stock as to such distribution, payment in full in an amount equal to the sum of (i) the Liquidation Amount per share and (ii) the amount of any declared and unpaid dividends on each such share (such amounts collectively, the "Liquidation Preference").
- (b) Partial Payment. If in any distribution described in Section 4(a) above the assets of the Issuer or proceeds thereof are not sufficient to pay in full the amounts payable with respect to all outstanding shares of Designated Preferred Stock and the corresponding amounts payable with respect of any other stock of the Issuer ranking equally with Designated Preferred Stock as to such distribution, holders of Designated Preferred Stock and the holders of such other stock shall share ratably in any such distribution in proportion to the full respective distributions to which they are entitled.
- (c) <u>Residual Distributions</u>. If the Liquidation Preference has been paid in full to all holders of Designated Preferred Stock and the corresponding amounts payable with respect of any other stock of the Issuer ranking equally with Designated Preferred Stock as to such distribution has been paid in full, the holders of other stock of the Issuer shall be entitled to receive all remaining assets of the Issuer (or proceeds thereof) according to their respective rights and preferences.
- (d) Merger, Consolidation and Sale of Assets Not Liquidation. For purposes of this Section 4, the merger or consolidation of the Issuer with any other corporation or other entity, including a merger or consolidation in which the holders of Designated Preferred Stock receive cash, securities or other property for their shares, or the sale, lease or exchange (for cash, securities or other property) of all or substantially all of the assets of the Issuer, shall not constitute a liquidation, dissolution or winding up of the Issuer.

Section 5. Redemption.

(a) Optional Redemption. Except as provided below, the Designated Preferred Stock may not be redeemed prior to the later of (i) first Dividend Payment Date falling on or after the third anniversary of the Original Issue Date; and (ii) the date on which all outstanding shares of

UST Preferred Stock have been redeemed, repurchased or otherwise acquired by the Issuer. On or after the first Dividend Payment Date falling on or after the third anniversary of the Original Issue Date, the Issuer, at its option, subject to the approval of the Appropriate Federal Banking Agency, may redeem, in whole or in part, at any time and from time to time, out of funds legally available therefor, the shares of Designated Preferred Stock at the time outstanding, upon notice given as provided in Section 5(c) below, at a redemption price equal to the sum of (i) the Liquidation Amount per share and (ii) except as otherwise provided below, the amount equal to any declared and unpaid dividends plus any dividends accrued but unpaid for the then current Dividend Period at the rate set forth in Section 3(a) to, but excluding, the date fixed for redemption (regardless of whether any dividends are actually declared for that Dividend Period).

Notwithstanding the foregoing, prior to the first Dividend Payment Date falling on or after the third anniversary of the Original Issue Date, the Issuer, at its option, subject to the approval of the Appropriate Federal Banking Agency and subject to the requirement that all outstanding shares of UST Preferred Stock shall previously have been redeemed, repurchased or otherwise acquired by the Issuer, may redeem, in whole or in part, at any time and from time to time, the shares of Designated Preferred Stock at the time outstanding, upon notice given as provided in Section 5(c) below, at a redemption price equal to the sum of (i) the Liquidation Amount per share and (ii) except as otherwise provided below, an amount equal to any declared and unpaid dividends plus any dividends accrued but unpaid for the then current Dividend Period at the rate set forth in Section 3(a) to, but excluding, the date fixed for redemption (regardless of whether any dividends are actually declared for that Dividend Period); provided that (x) the Issuer (or any successor by Business Combination) has received aggregate gross proceeds of not less than the Minimum Amount (plus the "Minimum Amount" as defined in the relevant certificate of determination for each other outstanding series of preferred stock of such successor that was originally issued to the United States Department of the Treasury (the "Successor Preferred Stock") in connection with the Troubled Asset Relief Program Capital Purchase Program) from one or more Qualified Equity Offerings (including Qualified Equity Offerings of such successor), and (y) the aggregate redemption price of the Designated Preferred Stock (and any Successor Preferred Stock) redeemed pursuant to this paragraph may not exceed the aggregate net cash proceeds received by the Issuer (or any successor by Business Combination) from such Qualified Equity Offerings (including Qualified Equity Offerings of such successor).

The redemption price for any shares of Designated Preferred Stock shall be payable on the redemption date to the holder of such shares against surrender of the certificate(s) evidencing such shares to the Issuer or its agent. Any declared but unpaid dividends for the then current Dividend Period payable on a redemption date that occurs subsequent to the Dividend Record Date for a Dividend Period shall not be paid to the holder entitled to receive the redemption price on the redemption date, but rather shall be paid to the holder of record of the redeemed shares on such Dividend Record Date relating to the Dividend Payment Date as provided in Section 3 above.

(b) No Sinking Fund. The Designated Preferred Stock will not be subject to any mandatory redemption, sinking fund or other similar provisions. Holders of Designated Preferred Stock will have no right to require redemption or repurchase of any shares of Designated Preferred Stock.

- Notice of Redemption. Notice of every redemption of shares of Designated Preferred Stock shall be given by first class mail, postage prepaid, addressed to the holders of record of the shares to be redeemed at their respective last addresses appearing on the books of the Issuer. Such mailing shall be at least 30 days and not more than 60 days before the date fixed for redemption. Any notice mailed as provided in this Subsection shall be conclusively presumed to have been duly given, whether or not the holder receives such notice, but failure duly to give such notice by mail, or any defect in such notice or in the mailing thereof, to any holder of shares of Designated Preferred Stock designated for redemption shall not affect the validity of the proceedings for the redemption of any other shares of Designated Preferred Stock. Notwithstanding the foregoing, if shares of Designated Preferred Stock are issued in book-entry form through The Depository Trust Issuer or any other similar facility, notice of redemption may be given to the holders of Designated Preferred Stock at such time and in any manner permitted by such facility. Each notice of redemption given to a holder shall state: (1) the redemption date; (2) the number of shares of Designated Preferred Stock to be redeemed and, if less than all the shares held by such holder are to be redeemed, the number of such shares to be redeemed from such holder; (3) the redemption price; and (4) the place or places where certificates for such shares are to be surrendered for payment of the redemption price.
- (d) Partial Redemption. In case of any redemption of part of the shares of Designated Preferred Stock at the time outstanding, the shares to be redeemed shall be selected either pro rata or in such other manner as the Board of Directors or a duly authorized committee thereof may determine to be fair and equitable. Subject to the provisions hereof, the Board of Directors or a duly authorized committee thereof shall have full power and authority to prescribe the terms and conditions upon which shares of Designated Preferred Stock shall be redeemed from time to time. If fewer than all the shares represented by any certificate are redeemed, a new certificate shall be issued representing the unredeemed shares without charge to the holder thereof.
- (e) Effectiveness of Redemption. If notice of redemption has been duly given and if on or before the redemption date specified in the notice all funds necessary for the redemption have been deposited by the Issuer, in trust for the pro rata benefit of the holders of the shares called for redemption, with a bank or trust company doing business in the Borough of Manhattan, The City of New York, and having a capital and surplus of at least \$500 million and selected by the Board of Directors, so as to be and continue to be available solely therefor, then, notwithstanding that any certificate for any share so called for redemption has not been surrendered for cancellation, on and after the redemption date dividends shall cease to accrue on all shares so called for redemption, all shares so called for redemption shall no longer be deemed outstanding and all rights with respect to such shares shall forthwith on such redemption date cease and terminate, except only the right of the holders thereof to receive the amount payable on such redemption from such bank or trust company, without interest. Any funds unclaimed at the end of three years from the redemption date shall, to the extent permitted by law, be released to the Issuer, after which time the holders of the shares so called for redemption shall look only to the Issuer for payment of the redemption price of such shares.
- (f) <u>Status of Redeemed Shares</u>. Shares of Designated Preferred Stock that are redeemed, repurchased or otherwise acquired by the Issuer shall revert to authorized but unissued shares of Preferred Stock (*provided* that any such cancelled shares of Designated Preferred Stock

may be reissued only as shares of any series of Preferred Stock other than Designated Preferred Stock).

Section 6. <u>Conversion</u>. Holders of Designated Preferred Stock shares shall have no right to exchange or convert such shares into any other securities.

Section 7. Voting Rights.

- (a) <u>General</u>. The holders of Designated Preferred Stock shall not have any voting rights except as set forth below or as otherwise from time to time required by law.
- <u>Preferred Stock Directors.</u> Whenever, at any time or times, dividends payable on the shares of Designated Preferred Stock have not been paid for an aggregate of six quarterly Dividend Periods or more, whether or not consecutive, the holders of the Designated Preferred Stock shall have the right, with holders of shares of any one or more other classes or series of Voting Parity Stock outstanding at the time, voting together as a class, to elect two directors (hereinafter the "Preferred Directors" and each a "Preferred Director") at the Issuer's next annual meeting of stockholders (or at a special meeting called for that purpose prior to such next annual meeting) and at each subsequent annual meeting of stockholders until full dividends have been paid on the Designated Preferred Stock for at least four consecutive Dividend Periods, at which time such right shall terminate with respect to the Designated Preferred Stock, except as herein or by law expressly provided, subject to revesting in the event of each and every subsequent default of the character above mentioned; provided that it shall be a qualification for election for any Preferred Director that the election of such Preferred Director shall not cause the Issuer to violate any corporate governance requirements of any securities exchange or other trading facility on which securities of the Issuer may then be listed or traded that listed or traded companies must have a majority of independent directors. Upon any termination of the right of the holders of shares of Designated Preferred Stock and Voting Parity Stock as a class to vote for directors as provided above, the Preferred Directors shall cease to be qualified as directors and the term of office of all Preferred Directors then in office shall terminate immediately. Any Preferred Director may be removed at any time, with or without cause, and any vacancy created thereby may be filled, only by the affirmative vote of the holders a majority of the shares of Designated Preferred Stock at the time outstanding voting separately as a class together with the holders of shares of Voting Parity Stock, to the extent the voting rights of such holders described above are then exercisable. If the office of any Preferred Director becomes vacant for any reason other than removal from office as aforesaid, the remaining Preferred Director may choose a successor who shall hold office for the unexpired term in respect of which such vacancy occurred.
- (c) <u>Class Voting Rights as to Particular Matters</u>. So long as any shares of Designated Preferred Stock are outstanding, in addition to any other vote or written consent of stockholders required by law or by the Charter, the vote or written consent of the holders of at least 66 2/3% of the shares of Designated Preferred Stock at the time outstanding, voting as a separate class, given in person or by proxy, either in writing without a meeting or by vote at any meeting called for the purpose, shall be necessary for effecting or validating:

- (i) <u>Authorization of Senior Stock</u>. Any amendment or alteration of the Certificate of Determination for the Designated Preferred Stock or the Charter to authorize or create or increase the authorized amount of, or any issuance of, any shares of, or any securities convertible into or exchangeable or exercisable for shares of, any class or series of capital stock of the Issuer ranking senior to Designated Preferred Stock with respect to either or both the payment of dividends and/or the distribution of assets on any liquidation, dissolution or winding up of the Issuer;
- (ii) Amendment of Designated Preferred Stock. Any amendment, alteration or repeal of any provision of the Certificate of Determination for the Designated Preferred Stock or the Charter (including, unless no vote on such merger or consolidation is required by Section 7(c)(iii) below, any amendment, alteration or repeal by means of a merger, consolidation or otherwise) so as to adversely affect the rights, preferences, privileges or voting powers of the Designated Preferred Stock;
- (iii) Share Exchanges, Reclassifications, Mergers and Consolidations. Subject to Section 7(c)(iv) below, any consummation of a binding share exchange or reclassification involving the Designated Preferred Stock, or of a merger or consolidation of the Issuer with another corporation or other entity, unless in each case (x) the shares of Designated Preferred Stock remain outstanding or, in the case of any such merger or consolidation with respect to which the Issuer is not the surviving or resulting entity, are converted into or exchanged for preference securities of the surviving or resulting entity or its ultimate parent, and (y) such shares remaining outstanding or such preference securities, as the case may be, have such rights, preferences, privileges and voting powers, and limitations and restrictions thereof, taken as a whole, as are not materially less favorable to the holders thereof than the rights, preferences, privileges and voting powers, and limitations and restrictions thereof, of Designated Preferred Stock immediately prior to such consummation, taken as a whole; or
- (iv) Holding Company Transactions. Any consummation of a Holding Company Transaction, unless as a result of the Holding Company Transaction each share of Designated Preferred Stock shall be converted into or exchanged for one share with an equal liquidation preference of preference securities of the Issuer or the Acquiror (the "Holding Company Preferred Stock"). Any such Holding Company Preferred Stock shall entitle holders thereof to cumulative dividends from the date of issuance of such Holding Company Preferred Stock at a per annum rate of 9.0% on the amount of liquidation preference of such stock, and shall have such other rights, preferences, privileges and voting powers, and limitations and restrictions thereof, taken as a whole, as are not materially less favorable to the holders thereof than the rights, preferences, privileges and voting powers, and limitations and restrictions thereof, of Designated Preferred Stock immediately prior to such conversion or exchange, taken as a whole;

provided, however, that for all purposes of this Section 7(c), any increase in the amount of the authorized Preferred Stock, including any increase in the authorized amount of Designated Preferred Stock necessary to satisfy preemptive or similar rights granted by the Issuer to other persons prior to the Signing Date, or the creation and issuance, or an increase in the authorized or issued amount, whether pursuant to preemptive or similar rights or otherwise, of any other series

of Preferred Stock, or any securities convertible into or exchangeable or exercisable for any other series of Preferred Stock, ranking equally with and/or junior to Designated Preferred Stock with respect to the payment of dividends (whether such dividends are cumulative or non-cumulative) and the distribution of assets upon liquidation, dissolution or winding up of the Issuer will not be deemed to adversely affect the rights, preferences, privileges or voting powers, and shall not require the affirmative vote or consent of, the holders of outstanding shares of the Designated Preferred Stock.

- (d) <u>Changes after Provision for Redemption</u>. No vote or consent of the holders of Designated Preferred Stock shall be required pursuant to Section 7(c) above if, at or prior to the time when any such vote or consent would otherwise be required pursuant to such Section, all outstanding shares of the Designated Preferred Stock shall have been redeemed, or shall have been called for redemption upon proper notice and sufficient funds shall have been deposited in trust for such redemption, in each case pursuant to Section 5 above.
- (e) Procedures for Voting and Consents. The rules and procedures for calling and conducting any meeting of the holders of Designated Preferred Stock (including, without limitation, the fixing of a record date in connection therewith), the solicitation and use of proxies at such a meeting, the obtaining of written consents and any other aspect or matter with regard to such a meeting or such consents shall conform to the requirements of the Charter, the Bylaws, and applicable law and the rules of any national securities exchange or other trading facility on which Designated Preferred Stock is listed or traded at the time.
- Section 8. <u>Record Holders</u>. To the fullest extent permitted by applicable law, the Issuer and the transfer agent for Designated Preferred Stock may deem and treat the record holder of any share of Designated Preferred Stock as the true and lawful owner thereof for all purposes, and neither the Issuer nor such transfer agent shall be affected by any notice to the contrary.
- Section 9. Notices. All notices or communications in respect of Designated Preferred Stock shall be sufficiently given if given in writing and delivered in person or by first class mail, postage prepaid, or if given in such other manner as may be permitted in this Certificate of Determination, in the Charter or Bylaws or by applicable law. Notwithstanding the foregoing, if shares of Designated Preferred Stock are issued in book-entry form through The Depository Trust Issuer or any similar facility, such notices may be given to the holders of Designated Preferred Stock in any manner permitted by such facility.
- Section 10. No Preemptive Rights. No share of Designated Preferred Stock shall have any rights of preemption whatsoever as to any securities of the Issuer, or any warrants, rights or options issued or granted with respect thereto, regardless of how such securities, or such warrants, rights or options, may be designated, issued or granted.
- Section 11. <u>Replacement Certificates</u>. The Issuer shall replace any mutilated certificate at the holder's expense upon surrender of that certificate to the Issuer. The Issuer shall replace certificates that become destroyed, stolen or lost at the holder's expense upon delivery to the Issuer of reasonably satisfactory evidence that the certificate has been destroyed, stolen or lost, together with any indemnity that may be reasonably required by the Issuer.

Section 12. Other Rights. The shares of Designated Preferred Stock shall not have any rights, preferences, privileges or voting powers or relative, participating, optional or other special rights, or qualifications, limitations or restrictions thereof, other than as set forth herein or in the Charter or as provided by applicable law.

ANNEX C

FORM OF WAIVER

In consideration for the benefits I will receive as a result of my employer's participation in the United States Department of the Treasury's TARP Capital Purchase Program, I hereby voluntarily waive any claim against the United States or my employer for any changes to my compensation or benefits that are required to comply with the regulation issued by the Department of the Treasury as published in the Federal Register on October 20, 2008.

I acknowledge that this regulation may require modification of the compensation, bonus, incentive and other benefit plans, arrangements, policies and agreements (including so-called "golden parachute" agreements) that I have with my employer or in which I participate as they relate to the period the United States holds any equity or debt securities of my employer acquired through the TARP Capital Purchase Program.

This waiver includes all claims I may have under the laws of the United States or any state related to the requirements imposed by the aforementioned regulation, including without limitation a claim for any compensation or other payments I would otherwise receive, any challenge to the process by which this regulation was adopted and any tort or constitutional claim about the effect of these regulations on my employment relationship.

ANNEX D

FORM OF OPINION

- (a) The Company has been duly incorporated and is validly existing as a corporation in good standing under the laws of the state of its incorporation.
- (b) The Preferred Shares have been duly and validly authorized, and, when issued and delivered pursuant to the Agreement, the Preferred Shares will be duly and validly issued and fully paid and non-assessable, will not be issued in violation of any preemptive rights, and will rank pari passu with or senior to all other series or classes of Preferred Stock issued on the Closing Date with respect to the payment of dividends and the distribution of assets in the event of any dissolution, liquidation or winding up of the Company.
- (c) The Warrant has been duly authorized and, when executed and delivered as contemplated by the Agreement, will constitute a valid and legally binding obligation of the Company enforceable against the Company in accordance with its terms, except as the same may be limited by applicable bankruptcy, insolvency, reorganization, moratorium or similar laws affecting the enforcement of creditors' rights generally and general equitable principles, regardless of whether such enforceability is considered in a proceeding at law or in equity.
- (d) The shares of Warrant Preferred Stock issuable upon exercise of the Warrant have been duly authorized and reserved for issuance upon exercise of the Warrant and when so issued in accordance with the terms of the Warrant will be validly issued, fully paid and non-assessable, and will rank pari passu with or senior to all other series or classes of Preferred Stock, whether or not issued or outstanding, with respect to the payment of dividends and the distribution of assets in the event of any dissolution, liquidation or winding up of the Company.
- (e) The Company has the corporate power and authority to execute and deliver the Agreement and the Warrant and to carry out its obligations thereunder (which includes the issuance of the Preferred Shares, Warrant and Warrant Shares).
- (f) The execution, delivery and performance by the Company of the Agreement and the Warrant and the consummation of the transactions contemplated thereby have been duly authorized by all necessary corporate action on the part of the Company and its stockholders, and no further approval or authorization is required on the part of the Company.
- (g) The Agreement is a valid and binding obligation of the Company enforceable against the Company in accordance with its terms, except as the same may be limited by applicable bankruptcy, insolvency, reorganization, moratorium or similar laws affecting the enforcement of creditors' rights generally and general equitable principles, regardless of whether such enforceability is considered in a proceeding at law or in equity; provided, however, such counsel need express no opinion with respect to Section 4.5(h) or the severability provisions of the Agreement insofar as Section 4.5(h) is concerned.

ANNEX E

FORM OF WARRANT

[SEE ATTACHED]

ANNEX E

FORM OF WARRANT TO PURCHASE PREFERRED STOCK

THE SECURITIES REPRESENTED BY THIS INSTRUMENT HAVE NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED, OR THE SECURITIES LAWS OF ANY STATE AND MAY NOT BE TRANSFERRED, SOLD OR OTHERWISE DISPOSED OF EXCEPT WHILE A REGISTRATION STATEMENT RELATING THERETO IS IN EFFECT UNDER SUCH ACT AND APPLICABLE STATE SECURITIES LAWS OR PURSUANT TO AN EXEMPTION FROM REGISTRATION UNDER SUCH ACT OR SUCH LAWS. THIS INSTRUMENT IS ISSUED SUBJECT TO THE RESTRICTIONS ON TRANSFER AND OTHER PROVISIONS OF A SECURITIES PURCHASE AGREEMENT BETWEEN THE ISSUER OF THESE SECURITIES AND THE INVESTOR REFERRED TO THEREIN, A COPY OF WHICH IS ON FILE WITH THE ISSUER. THE SECURITIES REPRESENTED BY THIS INSTRUMENT MAY NOT BE SOLD OR OTHERWISE TRANSFERRED EXCEPT IN COMPLIANCE WITH SAID AGREEMENT. ANY SALE OR OTHER TRANSFER NOT IN COMPLIANCE WITH SAID AGREEMENT WILL BE VOID.

| to purchase | |
|---------------------------|--|
| Shares of Preferred Stock | |
| of | |
| Issue Date: | |

1. <u>Definitions</u>. Unless the context otherwise requires, when used herein the following terms shall have the meanings indicated.

"Board of Directors" means the board of directors of the Company, including any duly authorized committee thereof.

"business day" means any day except Saturday, Sunday and any day on which banking institutions in the State of New York generally are authorized or required by law or other governmental actions to close.

"Charter" means, with respect to any Person, its certificate or articles of incorporation, articles of association, or similar organizational document.

"Company" means the Person whose name, corporate or other organizational form and jurisdiction of organization is set forth in Item 1 of Schedule A hereto.

"Exchange Act" means the Securities Exchange Act of 1934, as amended, or any successor statute, and the rules and regulations promulgated thereunder.

"Exercise Price" means the amount set forth in Item 2 of Schedule A hereto.

"Expiration Time" has the meaning set forth in Section 3.

"Issue Date" means the date set forth in Item 3 of Schedule A hereto.

"Liquidation Amount" means the amount set forth in Item 4 of Schedule A hereto.

"Original Warrantholder" means the United States Department of the Treasury. Any actions specified to be taken by the Original Warrantholder hereunder may only be taken by such Person and not by any other Warrantholder.

"Person" has the meaning given to it in Section 3(a)(9) of the Exchange Act and as used in Sections 13(d)(3) and 14(d)(2) of the Exchange Act.

"Preferred Stock" means the series of perpetual preferred stock set forth in Item 5 of Schedule A hereto.

"Purchase Agreement" means the Securities Purchase Agreement – Standard Terms incorporated into the Letter Agreement, dated as of the date set forth in Item 6 of Schedule A hereto, as amended from time to time, between the Company and the United States Department of the Treasury (the "Letter Agreement"), including all annexes and schedules thereto.

"Regulatory Approvals" with respect to the Warrantholder, means, to the extent applicable and required to permit the Warrantholder to exercise this Warrant for shares of Preferred Stock and to own such Preferred Stock without the Warrantholder being in violation of applicable law, rule or regulation, the receipt of any necessary approvals and authorizations of, filings and registrations with, notifications to, or expiration or termination of any applicable waiting period under, the Hart-Scott-Rodino Antitrust Improvements Act of 1976, as amended, and the rules and regulations thereunder.

"SEC" means the U.S. Securities and Exchange Commission.

"Securities Act" means the Securities Act of 1933, as amended, or any successor statute, and the rules and regulations promulgated thereunder.

"Shares" has the meaning set forth in Section 2.

"Warrantholder" has the meaning set forth in Section 2.

"Warrant" means this Warrant, issued pursuant to the Purchase Agreement.

2. <u>Number of Shares: Exercise Price</u>. This certifies that, for value received, the United States Department of the Treasury or its permitted assigns (the "Warrantholder") is entitled, upon the terms and subject to the conditions hereinafter set forth, to acquire from the

Company, in whole or in part, after the receipt of all applicable Regulatory Approvals, if any, up to an aggregate of the number of fully paid and nonassessable shares of Preferred Stock set forth in Item 7 of Schedule A hereto (the "Shares"), at a purchase price per share of Preferred Stock equal to the Exercise Price.

3. Exercise of Warrant; Term. Subject to Section 2, to the extent permitted by applicable laws and regulations, the right to purchase the Shares represented by this Warrant is exercisable, in whole or in part by the Warrantholder, at any time or from time to time after the execution and delivery of this Warrant by the Company on the date hereof, but in no event later than 5:00 p.m., New York City time on the tenth anniversary of the Issue Date (the "Expiration Time"), by (A) the surrender of this Warrant and Notice of Exercise annexed hereto, duly completed and executed on behalf of the Warrantholder, at the principal executive office of the Company located at the address set forth in Item 8 of Schedule A hereto (or such other office or agency of the Company in the United States as it may designate by notice in writing to the Warrantholder at the address of the Warrantholder appearing on the books of the Company), and (B) payment of the Exercise Price for the Shares thereby purchased, by having the Company withhold, from the shares of Preferred Stock that would otherwise be delivered to the Warrantholder upon such exercise, shares of Preferred Stock issuable upon exercise of the Warrant with an aggregate Liquidation Amount equal in value to the aggregate Exercise Price as to which this Warrant is so exercised.

If the Warrantholder does not exercise this Warrant in its entirety, the Warrantholder will be entitled to receive from the Company within a reasonable time, and in any event not exceeding three business days, a new warrant in substantially identical form for the purchase of that number of Shares equal to the difference between the number of Shares subject to this Warrant and the number of Shares as to which this Warrant is so exercised. Notwithstanding anything in this Warrant to the contrary, the Warrantholder hereby acknowledges and agrees that its exercise of this Warrant for Shares is subject to the condition that the Warrantholder will have first received any applicable Regulatory Approvals.

Issuance of Shares; Authorization. Certificates for Shares issued upon exercise of this Warrant will be issued in such name or names as the Warrantholder may designate and will be delivered to such named Person or Persons within a reasonable time, not to exceed three business days after the date on which this Warrant has been duly exercised in accordance with the terms of this Warrant. The Company hereby represents and warrants that any Shares issued upon the exercise of this Warrant in accordance with the provisions of Section 3 will be duly and validly authorized and issued, fully paid and nonassessable and free from all taxes, liens and charges (other than liens or charges created by the Warrantholder, income and franchise taxes incurred in connection with the exercise of the Warrant or taxes in respect of any transfer occurring contemporaneously therewith). The Company agrees that the Shares so issued will be deemed to have been issued to the Warrantholder as of the close of business on the date on which this Warrant and payment of the Exercise Price are delivered to the Company in accordance with the terms of this Warrant, notwithstanding that the stock transfer books of the Company may then be closed or certificates representing such Shares may not be actually delivered on such date. The Company will at all times reserve and keep available, out of its authorized but unissued preferred stock, solely for the purpose of providing for the exercise of this Warrant, the aggregate number of shares of Preferred Stock then issuable upon exercise of this Warrant at any

time. The Company will use reasonable best efforts to ensure that the Shares may be issued without violation of any applicable law or regulation or of any requirement of any securities exchange on which the Shares are listed or traded.

- 5. No Rights as Stockholders; Transfer Books. This Warrant does not entitle the Warrantholder to any voting rights or other rights as a stockholder of the Company prior to the date of exercise hereof. The Company will at no time close its transfer books against transfer of this Warrant in any manner which interferes with the timely exercise of this Warrant.
- 6. <u>Charges, Taxes and Expenses</u>. Issuance of certificates for Shares to the Warrantholder upon the exercise of this Warrant shall be made without charge to the Warrantholder for any issue or transfer tax or other incidental expense in respect of the issuance of such certificates, all of which taxes and expenses shall be paid by the Company.

7. Transfer/Assignment.

- (A) Subject to compliance with clause (B) of this Section 7, this Warrant and all rights hereunder are transferable, in whole or in part, upon the books of the Company by the registered holder hereof in person or by duly authorized attorney, and a new warrant shall be made and delivered by the Company, of the same tenor and date as this Warrant but registered in the name of one or more transferees, upon surrender of this Warrant, duly endorsed, to the office or agency of the Company described in Section 3. All expenses (other than stock transfer taxes) and other charges payable in connection with the preparation, execution and delivery of the new warrants pursuant to this Section 7 shall be paid by the Company.
- (B) The transfer of the Warrant and the Shares issued upon exercise of the Warrant are subject to the restrictions set forth in Section 4.4 of the Purchase Agreement. If and for so long as required by the Purchase Agreement, this Warrant shall contain the legends as set forth in Section 4.2(a) of the Purchase Agreement.
- 8. Exchange and Registry of Warrant. This Warrant is exchangeable, upon the surrender hereof by the Warrantholder to the Company, for a new warrant or warrants of like tenor and representing the right to purchase the same aggregate number of Shares. The Company shall maintain a registry showing the name and address of the Warrantholder as the registered holder of this Warrant. This Warrant may be surrendered for exchange or exercise in accordance with its terms, at the office of the Company, and the Company shall be entitled to rely in all respects, prior to written notice to the contrary, upon such registry.
- 9. Loss, Theft, Destruction or Mutilation of Warrant. Upon receipt by the Company of evidence reasonably satisfactory to it of the loss, theft, destruction or mutilation of this Warrant, and in the case of any such loss, theft or destruction, upon receipt of a bond, indemnity or security reasonably satisfactory to the Company, or, in the case of any such mutilation, upon surrender and cancellation of this Warrant, the Company shall make and deliver, in lieu of such lost, stolen, destroyed or mutilated Warrant, a new Warrant of like tenor and representing the right to purchase the same aggregate number of Shares as provided for in such lost, stolen, destroyed or mutilated Warrant.

- 10. <u>Saturdays, Sundays, Holidays, etc.</u> If the last or appointed day for the taking of any action or the expiration of any right required or granted herein shall not be a business day, then such action may be taken or such right may be exercised on the next succeeding day that is a business day.
- 11. Rule 144 Information. The Company covenants that it will use its reasonable best efforts to timely file all reports and other documents required to be filed by it under the Securities Act and the Exchange Act and the rules and regulations promulgated by the SEC thereunder (or, if the Company is not required to file such reports, it will, upon the request of any Warrantholder, make publicly available such information as necessary to permit sales pursuant to Rule 144 under the Securities Act), and it will use reasonable best efforts to take such further action as any Warrantholder may reasonably request, in each case to the extent required from time to time to enable such holder to, if permitted by the terms of this Warrant and the Purchase Agreement, sell this Warrant without registration under the Securities Act within the limitation of the exemptions provided by (A) Rule 144 under the Securities Act, as such rule may be amended from time to time, or (B) any successor rule or regulation hereafter adopted by the SEC. Upon the written request of any Warrantholder, the Company will deliver to such Warrantholder a written statement that it has complied with such requirements.
- 12. Adjustments and Other Rights. For so long as the Original Warrantholder holds this Warrant or any portion thereof, if any event occurs that, in the good faith judgment of the Board of Directors of the Company, would require adjustment of the Exercise Price or number of Shares into which this Warrant is exercisable in order to fairly and adequately protect the purchase rights of the Warrants in accordance with the essential intent and principles of the Purchase Agreement and this Warrant, then the Board of Directors shall make such adjustments in the application of such provisions, in accordance with such essential intent and principles, as shall be reasonably necessary, in the good faith opinion of the Board of Directors, to protect such purchase rights as aforesaid.

Whenever the Exercise Price or the number of Shares into which this Warrant is exercisable shall be adjusted as provided in this Section 12, the Company shall forthwith file at the principal office of the Company a statement showing in reasonable detail the facts requiring such adjustment and the Exercise Price that shall be in effect and the number of Shares into which this Warrant shall be exercisable after such adjustment, and the Company shall also cause a copy of such statement to be sent by mail, first class postage prepaid, to each Warrantholder at the address appearing in the Company's records.

- 13. No Impairment. The Company will not, by amendment of its Charter or through any reorganization, transfer of assets, consolidation, merger, dissolution, issue or sale of securities or any other voluntary action, avoid or seek to avoid the observance or performance of any of the terms to be observed or performed hereunder by the Company, but will at all times in good faith assist in the carrying out of all the provisions of this Warrant and in taking of all such action as may be necessary or appropriate in order to protect the rights of the Warrantholder.
- 14. Governing Law. This Warrant will be governed by and construed in accordance with the federal law of the United States if and to the extent such law is applicable, and otherwise in accordance with the laws of the State of New York applicable to contracts made and

to be performed entirely within such State. Each of the Company and the Warrantholder agrees (a) to submit to the exclusive jurisdiction and venue of the United States District Court for the District of Columbia for any civil action, suit or proceeding arising out of or relating to this Warrant or the transactions contemplated hereby, and (b) that notice may be served upon the Company at the address in Section 17 below and upon the Warrantholder at the address for the Warrantholder set forth in the registry maintained by the Company pursuant to Section 8 hereof. To the extent permitted by applicable law, each of the Company and the Warrantholder hereby unconditionally waives trial by jury in any civil legal action or proceeding relating to the Warrant or the transactions contemplated hereby or thereby.

- 15. <u>Binding Effect</u>. This Warrant shall be binding upon any successors or assigns of the Company.
- 16. <u>Amendments</u>. This Warrant may be amended and the observance of any term of this Warrant may be waived only with the written consent of the Company and the Warrantholder.
- 17. Notices. Any notice, request, instruction or other document to be given hereunder by any party to the other will be in writing and will be deemed to have been duly given (a) on the date of delivery if delivered personally, or by facsimile, upon confirmation of receipt, or (b) on the second business day following the date of dispatch if delivered by a recognized next day courier service. All notices hereunder shall be delivered as set forth in Item 9 of Schedule A hereto, or pursuant to such other instructions as may be designated in writing by the party to receive such notice.
- 18. Entire Agreement. This Warrant, the forms attached hereto and Schedule A hereto (the terms of which are incorporated by reference herein), and the Letter Agreement (including all documents incorporated therein), contain the entire agreement between the parties with respect to the subject matter hereof and supersede all prior and contemporaneous arrangements or undertakings with respect thereto.

[Remainder of page intentionally left blank]

| Dat | te: |
|--|--|
| [Company] | |
| Election to Purchase Preferred Stoc | k |
| s to subscribe for and purchase such nant such that after giving effect to an esigned will receive the net number of signed, in accordance with Section 3 of the section 3 of th | ovisions set forth in the attached Warrant, hereby number of shares of Preferred Stock covered by the exercise pursuant to Section 3(B) of the Warrant, the shares of Preferred Stock set forth below. The of the Warrant, hereby agrees to pay the aggregate Stock in the manner set forth in Section 3(B) of the |
| per of Shares of Preferred Stock: 1 | |
| | ercising the attached Warrant in full and that, upon f shares of Preferred Stock set forth above, such d surrendered to the Company. |
| | Holder: By: Name: Title: |
| ars si i | Election to Purchase Preferred Stoc The undersigned, pursuant to the present to subscribe for and purchase such and such that after giving effect to an esigned will receive the net number of signed, in accordance with Section 3 are Price for such shares of Preferred ant. The undersigned agrees that it is except by the undersigned of the number of the subscript of the number of the subscript of the subscript of the number of the subscript of the subscript of the number of the subscript of the s |

^{1.} Number of shares to be received by the undersigned upon exercise of the attached Warrant pursuant to Section 3(B) thereof.

| Dated: | | |
|--------|------------------|---------------|
| | COMPANY: | |
| | By: Name: Title: | |
| | Attest: | |
| | By: Name: Title: | · |

SCHEDULE A

Item 1

Name:

Corporate or other organizational form:

Jurisdiction of organization:

Item 2

Exercise Price:²

Item 3

Issue Date:

Item 4

Liquidation Amount:

Item 5

Series of Perpetual Preferred Stock:

Item 6

Date of Letter Agreement between the Company and the United States Department of the Treasury:

Item 7

Number of shares of Preferred Stock:³

Item 8

Company's address:

Item 9

Notice information:

^{\$0.01} per share or such greater amount as the Charter may require as the par value of the Preferred Stock.

The initial number of shares of Preferred Stock for which this Warrant is exercisable shall include the number of shares required to effect the cashless exercise pursuant to Section 3(B) of this Warrant (e.g., such number of shares of Preferred Stock having an aggregate Liquidation Amount equal in value to the aggregate Exercise Price) such that, following exercise of this Warrant and payment of the Exercise Price in accordance with such Section 3(B), the net number of shares of Preferred Stock delivered to the Warrantholder (and rounded to the nearest whole share) would have an aggregate Liquidation Amount equal to 5% of the aggregate amount invested by the United States Department of the Treasury on the investment date.

SCHEDULE A

ADDITIONAL TERMS AND CONDITIONS

Company Information:

Name of the Company: 1st Enterprise Bank

Corporate or other organizational form: Corporation

Jurisdiction of Organization: California

Appropriate Federal Banking Agency: Federal Deposit Insurance Corporation

Notice Information: E. Allen Nicholson

Senior Vice President and Chief Financial Officer

1st Enterprise Bank

818 West 7th Street, Suite 220 Los Angeles, California 90017

Terms of the Purchase:

Series of Preferred Stock Purchased: Fixed Rate Non-Cumulative Perpetual

Preferred Stock, Series C

Per Share Liquidation Preference of Preferred Stock: \$1,000

Number of Shares of Preferred Stock Purchased: 6,000

Dividend Payment Dates on the Preferred Stock: February 15, May 15, August 15, November 15

Series of Warrant Preferred Stock: n/a

Number of Warrant Shares: n/a

Number of Net Warrant Shares (after net settlement): n/a

Exercise Price of the Warrant: n/a

Purchase Price: \$6,000,000

Closing:

Location of Closing: To be mutually agreed upon by the Parties.

Time of Closing: 9:00 A.M. Eastern Standard Time

Date of Closing: December 11, 2009

Wire Information for Closing:

ABA Number:

Bank:

Account Name: Account Number: 1st Enterprise Bank 1st Enterprise Bank

Beneficiary:

1st Enterprise Bank

Contact for Confirmation of Primary Contact:

Wire Information:

Secondary Contact:

1st Enterprise Bank

818 West 7th Street, Suite 220 Los Angeles, California 90017

SCHEDULE B

CAPITALIZATION

Capitalization Date:

November 30, 2009

Common Stock

Par value: Without par value

Total Authorized: 20,000,000 shares

Outstanding: 2,788,450 shares

Subject to warrants, options, convertible securities, etc.: 754,560 shares

Reserved for benefit plans and other issuances: 36,490 shares

Remaining authorized but unissued: 16,420,500 shares

Shares issued after Capitalization Date (other than pursuant None

to warrants, options, convertible securities, etc. as set forth

above):

Preferred Stock

Par value: Without par value

Total Authorized: 10,000,000 shares

Outstanding (by series): 4,400 – Series A

220 - Series B

Reserved for issuance: 0

Remaining authorized but unissued: 9,995,380 shares

Holders of 5% or more of any class of capital stock

Primary Address

None N/A

SCHEDULE C

LITIGATION

List any exceptions to the representation and warranty in Section 2.2(1) of the Securities Purchase Agreement -- Standard Terms.

If none, please so indicate by checking the box: 🗷.

SCHEDULE D

COMPLIANCE WITH LAWS

| List any exceptions to the representation and warranty in the second sentence of Section 2.2(m) of the Securities Purchase Agreement – Standard Terms. |
|--|
| |
| |
| If none, please so indicate by checking the box: 🗷. |
| List any exceptions to the representation and warranty in the last sentence of Section 2.2(m) of the Securities Purchase Agreement – Standard Terms. |
| |
| |

If none, please so indicate by checking the box: oximes.

SCHEDULE E

REGULATORY AGREEMENTS

List any exceptions to the representation and warranty in Section 2.2(s) of the Securities Purchase Agreement – Standard Terms.

If none, please so indicate by checking the box: 🗷.

SCHEDULE F

COMPANY FINANCIAL STATEMENTS

The Company financial statements for the quarters ended March 31, June 30, and September 30, 2009 are attached.

| 1st Enterprise Bank | | | |
|--------------------------|-------|------------|--|
| Legal Title of Bank | | | |
| Los Angeles | | | |
| City | | | |
| CA | | 90017-3449 | |
| State | | Zip Code | |
| FDIC Certificate Number: | 58321 | | |

FFIEC 041 Page RI-1

5

Consolidated Report of Income for the period January 1, 2009 - March 31, 2009

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

| 1. Interest Income: a. Interest and fee income on loans: (1) Loans secured by real estate: (a) Loans secured by real estate: (a) Loans secured by real estate (b) All other Ioans secured by real estate (2) Commercial and Industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student (c) Other (includes single payment, installment, all student (d) Other (includes single payment, installment, all student (d) Other (includes single payment, installment, all student (d) Other (includes single payment, installment, all student (excluding more pay | | Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
|--|---|---|------|------------------|---------|
| a. Interest and fee income on loans: (1) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties 4435 171 (b) All other loans secured by real estate 436 925 1.a.1.b (2) Commercial and industrial loans. (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (b) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (d) Loans to foreign governments and official institutions. (e) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (f) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (h) Loans to foreign governments and official institutions. (g) Commercial and the loans (1). (h) Loans for one loans (sum of items 1.a.(1)(a) through 1.a.(5)). (l) Income from lease financing receivables. (l) Income from lease financing receivables. (l) Linearest income on balances due from depository institutions (2). (l) Linearest and dividend income on securities: (l) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). (g) Mortgage-backed securities issued by states and political subdivisions in the U.S.). (e) Interest income from trading assets. (g) All other securities (includes securities issued by states and political subdivisions in the U.S.). (e) Interest income from trading assets. (g) Other interest income (sum of items 1.a.(6) through 1.g). (l) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (l) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (l) Time deposits (includes securities sold under agreements to repurchased and securities sold under agreements to repurchase. | | | | | |
| a. Interest and fee income on loans: (1) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties 4435 171 (b) All other loans secured by real estate 436 925 1.a.1.b (2) Commercial and industrial loans. (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (b) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (d) Loans to foreign governments and official institutions. (e) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (f) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (h) Loans to foreign governments and official institutions. (g) Commercial and the loans (1). (h) Loans for one loans (sum of items 1.a.(1)(a) through 1.a.(5)). (l) Income from lease financing receivables. (l) Income from lease financing receivables. (l) Linearest income on balances due from depository institutions (2). (l) Linearest and dividend income on securities: (l) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). (g) Mortgage-backed securities issued by states and political subdivisions in the U.S.). (e) Interest income from trading assets. (g) All other securities (includes securities issued by states and political subdivisions in the U.S.). (e) Interest income from trading assets. (g) Other interest income (sum of items 1.a.(6) through 1.g). (l) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (l) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (l) Time deposits (includes securities sold under agreements to repurchased and securities sold under agreements to repurchase. | 1 Interest Income: | | | | |
| (1) Loans secured by real estate: 4435 171 1.a.1.a (b) All other loans secured by 1.4 family residential properties 4435 925 1.a.1.a (2) Commercial and industrial loans 4012 305 1.a.2 (3) Loans to individuals for household, family, and other personal expenditures: 885 0 1.a.3.a (a) Credit cards 8465 0 1.a.3.a (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 8466 6 1.a.3.b (4) Loans to foreign governments and official institutions 4056 0 1.a.4 (5) All other loans (1) 4059 0 1.a.5 (5) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 1.4.07 1.a.6 (b) Income from lease financing receivables 4055 0 1.b. 1.c. 1.b. (c) Interest income on balances due from depository institutions (2) 4115 72 1.c. 1.c. 1.b. 1.d. | | | | | |
| (a) Loans secured by 1-4 family residential properties 4435 171 1.a.1.a (b) All other loans secured by real estate 4435 925 1.a.1.b (c) All other loans secured by real estate 4436 925 1.a.1.b (c) All other loans secured by real estate 4436 925 1.a.1.b (c) All other loans secured by real estate 4436 925 1.a.2 (c) Cornercial and industrial loans 44012 305 1.a.2 (c) Cornel Cards (c) Credit Cards (c) Cr | 11. 22. 2 12 2 2 2 2 | | | | |
| (b) All other loans secured by real estate | · · · · · · · · · · · · · · · · · · · | | 4435 | 171 | 1.a.1.a |
| (2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (d) Loans to foreign governments and official institutions (d) Loans to foreign governments and official institutions (e) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (e) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (f) Total interest and fee income on balances due from depository institutions (2) (g) Interest income on balances due from depository institutions (2) (g) Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (excluding mortgage-backed securities) (g) All other securities (includes securities issued by states and political subdivisions in the U.S.) (g) All other securities (includes securities issued by states and political subdivisions in the U.S.) (g) Other interest income on federal funds sold and securities purchased under agreements to resell doze doze doze doze doze doze doze doze | · · · · · · · · · · · · · · · · · · · | | 4436 | 925 | 1.a.1.b |
| (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards. (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (4) Loans to foreign governments and official institutions. (5) All other loans (1). (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)). (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)). (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)). (7) Lincome from lease financing receivables. (8) Lincome from lease financing receivables. (9) Lincome from lease financing receivables. (1) U.S. Treasury securities and U.S. Government agency obligations (1) U.S. Treasury securities and U.S. Government agency obligations (1) Lincome on securities. (1) U.S. Treasury securities securities. (2) Mortgage-backed securities. (3) All other securities (includes securities). (4) Loans the U.S.). (5) Loans the U.S.). (6) Interest income from trading assets. (8) Loans through 1.a.(6) through 1.g). (9) Other interest income (sum of items 1.a.(6) through 1.g). (1) Lincome on federal funds sold and securities purchased under agreements to resell. (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (2) Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (2) Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (6) Time deposits of £100,000 or more. (7) Time deposits of £100,000 or more. (8) Asing a Geposits (includes MMDAs). (8) Lincome of federal funds purchased and securities sold under agreements to repurchase. | | | 4012 | 305 | 1.a.2 |
| Expenditures: (a) Credit cards | • | | | | |
| (a) Credit cards (b) Other (Includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (4) Loans to foreign governments and official institutions (5) All other loans (1) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Income from lease financing receivables (7) Interest income on balances due from depository institutions (2) (8) Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (4) Interest income from trading assets (5) Interest income on federal funds sold and securities purchased under agreements to resell (6) Interest income (sum of items 1.a.(6) through 1.g) (7) Interest income (sum of items 1.a.(6) through 1.g) (8) Interest income (sum of items 1.a.(6) through 1.g) (9) Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (1) Transaction accounts (Includes MMDAs) (2) Nontransaction accounts (3) Savings deposits (includes MMDAs) (4) Time deposits of \$100,000 or more (5) Interest deposits of \$100,000 or more (6) Time deposits of \$100,000 or more (7) Interest expense: (8) Interest expense: (8) Interest of federal funds purchased and securities sold under agreements to repurchase | , | | | | |
| (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B485 6 1.a.3.b (4) Loans to foreign governments and official institutions 4056 0 1.a.4 (5) All other loans (1) 4058 0 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 1,407 1.a.6 b. Income from lease financing receivables 4065 0 1.b 1.c c. Interest income on balances due from depository institutions (2) 4115 72 1.c d. Interest income on balances due from depository institutions (2) 4115 72 1.c d. Interest income on balances due from depository institutions (2) 4115 72 1.c d. Interest and dividend income on securities: 888 313 1.d.1 1.d.2 d. Interest and dividend income on securities: 888 313 1.d.1 1.d.2 (2) Mortgage-backed securities 889 626 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 188 1.d.2 | • | | B485 | 0 | 1.a.3.a |
| loans, and revolving credit plans other than credit cards) | | - 1 | | | |
| (4) Loans to foreign governments and official institutions 4056 0 1.a.4 (5) All other loans (1) 4058 0 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 1,407 1.a.6 b. Income from lease financing receivables 4065 0 1.b c. Interest income on balances due from depository institutions (2) 4115 72 1.c d. Interest and dividend income on securities: 3115 72 1.c (a. Interest and dividend income on securities: 488 313 1.d.1 (a. Interest income on feed of U.S. Government agency obligations 488 313 1.d.1 (a. Mortgage-backed securities 488 313 1.d.1 (b. Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4960 188 1.d.2 (a. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 3 1.f g. Other interest income 4518 (10) 1.g 1.d 1.d 1.d 1.d 1.d 1.d 1.d </td <td></td> <td></td> <td>B486</td> <td>6</td> <td>1.a.3.b</td> | | | B486 | 6 | 1.a.3.b |
| (5) All other loans (1) | | | 4056 | 0 | 1.a.4 |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 1,407 1.a.6 b. Income from lease financing receivables 4065 0 1.b c. Interest income on balances due from depository institutions (2) 4115 72 1.c d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 8489 626 1.d.2 (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4060 188 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 3 1.f g. Other Interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h 1.d.2 (2) Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.b (C) Time deposits of less than \$100,000 more A518 2 2.a.2.b (C) Time deposits of less than \$100,000 more A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 0 2.b | | , | 4058 | 0 | 1.a.5 |
| b. Income from lease financing receivables c. Interest income on balances due from depository institutions (2) | (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through | h 1.a.(5)) | 4010 | 1,407 | 1.a.6 |
| c. Interest income on balances due from depository institutions (2) d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 313 1.d.1 (2) Mortgage-backed securities (includes securities) B488 313 1.d.1 (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4060 188 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 3 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h Total interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h 1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2 | • | | 4065 | 0 | 1.b |
| d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell 9. Other interest income 10. Total interest income (sum of items 1.a.(6) through 1.g) 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 A518 2. a.2.a b. Expense of federal funds purchased and securities sold under agreements to repurchase 488 3.13 1.d.1 1.d.1 1.d.1 1.d.2 1.d.3 1.d.1 1.d.1 | | · · · · · · · · · · · · · · · · · · · | 4115 | 72 | 1.c |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (4) E. Interest income from trading assets (5) Interest income on federal funds sold and securities purchased under agreements to resell (6) Other interest income (7) A 518 (8) A 1.6.3 (9) Other interest income (sum of items 1.a.(6) through 1.g) (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (1) Transaction accounts: (2) Nontransaction accounts: (3) Savings deposits (includes MMDAs) (4) Time deposits of \$100,000 or more (5) Time deposits of \$100,000 or more (6) Time deposits of less than \$100,000 A 518 (7) Time deposits of less than \$100,000 A 518 (8) Expense of federal funds purchased and securities sold under agreements to repurchase | · · · · · · · · · · · · · · · · · · · | | | | |
| (excluding mortgage-backed securities)B4883131.d.1(2) Mortgage-backed securitiesB4896261.d.2(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)40601881.d.3e. Interest income from trading assets406901.ef. Interest income on federal funds sold and securities purchased under agreements to resell402031.fg. Other interest income4518(10)1.gh. Total interest income (sum of items 1.a.(6) through 1.g)41072,5991.h2. Interest expense:a. Interest on deposits:(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)450832.a.1(2) Nontransaction accounts:450832.a.2.1(a) Savings deposits (includes MMDAs)00931892.a.2.a(b) Time deposits of \$100,000 or moreA51822.a.2.b(c) Time deposits of less than \$100,000A51822.a.2.cb. Expense of federal funds purchased and securities sold under agreements to repurchase418002.b | | | | | |
| (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income f. Interest expense: a. Interest on deposits: f. Interest on deposits: f. Interest on deposits: f. Interest on deposits: f. Interest expense: a. Interest on deposits f. Interest on deposits: f. Interest expense: a. Interest on deposits f. Interest expense f. Interest expense: a. Interest expense: a. Interest expense f. Interest expense: a. Interest expense: b. Expense of federal funds purchased and securities sold under agreements to repurchase f. Interest expense of federal funds purchased and securities sold under agreements to repurchase f. Interest expense of federal funds purchased and securities sold under agreements to repurchase f. Interest expense on federal funds purchased and securities sold f. Interest expense on federal funds purchased and securities sold f. Interest expense on federal funds purchased and securities sold f. Interest expense on federal funds purchased and securities sold f. Interest expense on federal funds purchased and securities sold f. Interest expense on federal funds purchased and securities sold f. Interest expense on federal funds purchased and securities funds purchased and securities funds purchased and securities funds purchased and securities funds purch | | | B488 | 313 | 1.d.1 |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 188 a. Interest income from trading assets 4069 0 1.e. f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 3 1.f. g. Other interest income (sum of items 1.a.(6) through 1.g) 4518 (10) 1.g. h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h. 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | , | | B489 | 626 | 1.d.2 |
| political subdivisions in the U.S.) 4060 188 1.d.3 e. Interest income from trading assets 4069 0 f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 3 g. Other interest income 4518 (10) 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | | | |
| e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income h. Total interest income (sum of items 1.a.(6) through 1.g) 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 b. Expense of federal funds purchased and securities sold under agreements to repurchase 4808 1.6 1.7 1.8 1.9 1.9 1.9 1.9 1.9 1.9 1.9 | | | 4060 | 188 | 1.d.3 |
| f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 3 1.f g. Other interest income 4518 (10) 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | 4069 | 0 | 1.e |
| g. Other interest income 4518 (10) 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | eements to resell | 4020 | 3 | 1.f |
| h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 2,599 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | 4518 | (10) | 1.g |
| 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 A518 2.a.2.b 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 480 2.b | | | 4107 | 2,599 | 1.h |
| a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 A518 2.a.2.b 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4508 3 2.a.1 4508 3 2.a.2.a 2.a.2.a 2.a.2.b 2.a.2.c | , | | | | |
| telephone and preauthorized transfer accounts) 4508 3 2.a.1 (2) Nontransaction accounts: 0093 189 2.a.2.a (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | · | | | | |
| (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 b. Expense of federal funds purchased and securities sold under agreements to repurchase (2) Nontransaction accounts: 0093 189 2.a.2.a 2.a.2.b 4518 2 2.a.2.c | (1) Transaction accounts (NOW accounts, ATS accounts, and | | | | |
| (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 189 2.a.2.a (b) Time deposits of \$100,000 or more A517 8 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | telephone and preauthorized transfer accounts) | | 4508 | 3 | 2.a.1 |
| (b) Time deposits of \$100,000 or more A517 B 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | | | |
| (b) Time deposits of \$100,000 or more A517 B 2.a.2.b (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | (a) Savings deposits (includes MMDAs) | | 0093 | | 2.a.2.a |
| (c) Time deposits of less than \$100,000 A518 2 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | A517 | | 2.a.2.b |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase 2.b | | | A518 | 2 | 2.a.2.c |
| under agreements to reputchase | | | | | |
| | under agreements to repurchase | | 4180 | | 2.b |
| | - | | 4185 | 1 | 2.c |

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

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

FFIEC 041 Page RI-2

6

FDIC Certificate Number:

58321

Schedule RI—Continued

| Solicadic A2 Continued | | | 1 | | |
|---|--------|---|-----------|-------|-----|
| | | Year-to-date | | | |
| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | | | |
| 2. Interest expense (continued): | | | | | |
| d. Interest on subordinated notes and debentures | 4200 | 0 | 2.d | | |
| e. Total interest expense (sum of items 2.a through 2.d) | 4073 | 203 | 2.e | | |
| 3. Net interest income (item 1.h minus 2.e) | | | 4074 | 2,396 | 3 |
| 4. Provision for loan and lease losses | | | 4230 | 32 | 4 |
| 5. Noninterest income: | | | | | |
| a. Income from fiduciary activities (1) | 4070 | 0 | 5.a | | |
| b. Service charges on deposit accounts | 4080 | 83 | 5.b | | |
| c. Trading revenue (2) | A220 | 0 | 5.c | | |
| d. (1) Fees and commissions from securities brokerage | C886 | 0 | 5.d.1 | | |
| (2) Investment banking, advisory, and underwriting fees and | | | | | |
| commissions | C888 | 0 | 5.d.2 | | |
| (3) Fees and commissions from annulty sales | C887 | 0 | 5.d.3 | | |
| (4) Underwriting income from insurance and reinsurance activities | C386 | 0 | 5.d.4 | | |
| (5) Income from other insurance activities | C387 | 0 | 5.d.5 | | |
| e. Venture capital revenue | B491 | 0 | | | |
| f. Net servicing fees | B492 | 0 | | | |
| g. Net securitization income | B493 | 0 | 5.9 | | |
| h. Not applicable | | | | | |
| i. Net gains (losses) on sales of loans and leases | 5416 | 0 | 5.i | | |
| j. Net gains (losses) on sales of other real estate owned | 5415 | 0 | | | |
| k. Net gains (losses) on sales of other assets (excluding securities) | B496 | 0 | 5.k | | |
| I. Other noninterest income* | B497 | 56 | 5.1 | | |
| m. Total noninterest income (sum of items 5.a through 5.i) | | | 4079 | 139 | 5.m |
| 6. a. Realized gains (losses) on held-to-maturity securities | | | 3521 | 0 | 6.a |
| b. Realized gains (losses) on available-for-sale securities | | | 3196 | 0 | 6.b |
| 7. Noninterest expense: | | | | | |
| a. Salaries and employee benefits | 4135 | 1,511 | 7.a | | |
| b. Expenses of premises and fixed assets (net of rental income) | | | | | |
| (excluding salaries and employee benefits and mortgage interest) | 4217 | 245 | 7.b | | |
| · · · · · · · · · · · · · · · · · · · | C216 | 0 | 7.c.1 | | |
| c. (1) Goodwill impairment losses | | | 7 7 6 1 2 | | |
| (2) Amortization expense and impairment losses for | C232 | 0 | 7.c.2 | | |
| other intangible assetsd. Other noninterest expense* | 4092 | 647 | 7.d | | |
| | 0000 | | 4093 | 2,403 | 7.e |
| e. Total noninterest expense (sum of items 7.a through 7.d) | | | 1000 | 2,700 | 7.0 |
| 8. Income (loss) before income taxes and extraordinary items and other | | | 4301 | 100 | 8 |
| adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) | 14 | | 4302 | (11) | 9 |
| 9. Applicable income taxes (on item 8) | | | 1302 | | , |
| 10. Income (loss) before extraordinary items and other adjustments | | | 4300 | 111 | 10 |
| (item 8 minus item 9) | | · · · · · · · · · · · · · · · · · · · | 4320 | | 11 |
| 11. Extraordinary items and other adjustments, net of income taxes* | | | 1320 | | 11 |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) | | | G104 | 111 | 12 |
| interests (sum of items 10 and 11) | | | 3104 | 111 | 14 |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) | | | | | |
| interests (if net income, report as a positive value; if net loss, report | | 7. S. | C102 | 0 | 12 |
| as a negative value) | | | G103 | 111 | 13 |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | 100000 | | 4340 | 111 | 14 |

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

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

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

Page RI-3

FDIC Certificate Number:

58321

Schedule RI—Continued

| Memoranda Dollar Amounts in Thousand | 1 | Year-to-date | |
|--|--------|------------------|----------|
| Donat Amounts of Francisco | s RIAD | Bil Mil Thou | |
| , , , , , , , , , , , , , , , , , , , | 5 KIAD | Dil Fili (1100 | |
| Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after | 4513 | 0 | M.1 |
| August 7, 1986, that is not deductible for federal income tax purposes | 4313 | | Mit |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1) | 8431 | N/A | M.2 |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) | 0431 | N/A | 141.2 |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. | 4313 | 1 0 | м.з |
| (included in Schedule RI, items 1.a and 1.b) | 4272 | | 141*2 |
| Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) | 4507 | 0 | M.4 |
| 5. Number of full-time equivalent employees at end of current period (round to | | Number | |
| nearest whole number) | 4150 | 44 | M.5 |
| Memorandum item 6 is to be completed by: (1) | | | |
| banks with \$300 million or more in total assets, and | | | |
| • banks with less than \$300 million in total assets that have loans to finance agricultural production | | | |
| and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. | | | |
| 6. Interest and fee income on loans to finance agricultural production and other | | | |
| loans to farmers (included in Schedule RI, item 1.a.(5)) | 4024 | N/A | M.6 |
| 7. If the reporting bank has restated its balance sheet as a result of applying push | RIAD | CCYY/MM/DD | |
| down accounting this calendar year, report the date of the bank's acquisition (2) | 9106 | 0 | M.7 |
| Trading revenue (from cash instruments and derivative instruments) (sum | | | |
| of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) | | | |
| (To be completed by banks that reported average trading | | | |
| assets (Schedule RC-K, item 7) of \$2 million or more for any | | Year-to-date | |
| quarter of the preceding calendar year.): | RIAD | Bil Mil Thou | |
| Take-ast unka average van | 8757 | N/A | M.8.a |
| h Farcian auchanos augestuse | 8758 | N/A | M.8.b |
| c. Equity security and index exposures | 8759 | N/A | M.8.c |
| , | 8760 | N/A | M.8.d |
| d. Commodity and other exposurese. Credit exposures | F186 | N/A | M.8.e |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge | | | |
| | | | |
| credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading | C889 | 0 | M.9.a |
| | C890 | 0 | M.9.b |
| b. Net gains (losses) on credit derivatives held for purposes other than trading | | | , ,,,,,, |
| 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) | A251 | N/A | M.10 |
| • | RIAD | YES / NO | |
| 11. Does the reporting bank have a Subchapter S election in effect for | A530 | NO NO | M.11 |
| federal income tax purposes for the current tax year? | 11202 | | 1022 |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule | | Year-to-date | |
| RC-C, part I, Memorandum items 8.b and 8.c. | RIAD | Bil Mil Thou | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family | 5000 | NIA | |
| residential properties (included in Schedule RI, item 1.a.(1)(a)) | F228 | N/A | M.12 |
| Memorandum item 13 is to be completed by banks that have elected to account for | | | |
| assets and liabilities under a fair value option. | | | • |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported | | | |
| at fair value under a fair value option: | | L. | |
| a. Net gains (losses) on assets | F551 | N/A | M.13.a |
| (1) Estimated net gains (losses) on loans attributable to changes in | | | |
| instrument-specific credit risk | F552 | N/A | M.13.a.1 |
| b. Net gains (losses) on liabilities | F553 | N/A | M.13.b |
| (1) Estimated net gains (losses) on liabilities attributable to changes in | | | |
| instrument-specific credit risk | F554 | N/A | M.13.b.1 |

⁽¹⁾ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

⁽²⁾ For example, a bank acquired on March 1, 2008, would report 2008/03/01

Legal Title of Bank

FDIC Certificate Number:

58321

R

Schedule RI-A-Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

| Dollar Amounts in Thousands | RJAD | Bil Mil Thou | |
|---|------|------------------|----|
| 1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition | | | ĺ |
| and Income (i.e., after adjustments from amended Reports of Income) | 3217 | 27,315 | 1 |
| 2. Restatements due to corrections of material accounting errors and changes in accounting principles* | B507 | 0 | 2 |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | B508 | 27,315 | 3 |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | 4340 | 111 | 4 |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | B509 | 4,590 | 5 |
| 6. Treasury stock transactions, net | B510 | 0 | 6 |
| 7. Changes incident to business combinations, net | 4356 | 0 | 7 |
| 8. LESS: Cash dividends declared on preferred stock | 4470 | 0 | 8 |
| 9. LESS: Cash dividends declared on common stock | 4460 | 0 | 9 |
| 10. Other comprehensive income (1) | B511 | 130 | 10 |
| 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) | 4415 | 0 | 11 |
| 12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal | | | |
| Schedule RC, item 27.a) | 3210 | 32,146 | 12 |

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

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

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

| | | (Column A) | | (Column B) | |
|---|-------|---------------------------------------|---------|------------------|---------------|
| Part I includes charge-offs and recoveries through the | C | harge-offs (1) | | Recoveries | |
| allocated transfer risk reserve. | | Calen | dar yea | ar-to-date | |
| Dollar Amounts in Thousand | RIAD | Bil Mil Thou | RIAD | Bil [Mil Thou | |
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | <u> 2.6.2</u> | | | |
| (1) 1-4 family residential construction loans | C891 | 0 | C892 | 0 | 1.a.1 |
| (2) Other construction loans and all land development | | | | | |
| and other land loans | C893 | | C894 | 0 | 1.a.2 |
| b. Secured by farmiand | 3584 | 0 | 3585 | 0. | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential | 80000 | | | | |
| properties and extended under lines of credit | 5411 | 0 | 5412 | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | C234 | | C217 | 0 | 1.c.2.a |
| (b) Secured by junior liens | C235 | · · · · · · · · · · · · · · · · · · · | Ç218 | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | 3588 | 0 | 3589 | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | C895 | | C896 | 0 | 1.e. 1 |
| (2) Loans secured by other nonfarm nonresidential properties | C897 | | C898 | 0 | 1.e.2 |
| Loans to depository institutions and acceptances of other banks | 4481 | 0 | 4482 | 0 | 2 |
| 3. Not applicable | | | | | |
| 4. Commercial and industrial loans | 4638 | 0 | 4608 | 0 | 4 |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | |
| a. Credit cards | B514 | 0 | B515 | 0 | 5.a |
| b. Other (includes single payment, installment, all student loans, | | | | | |
| and revolving credit plans other than credit cards) | B516 | | B517 | 0 | 5.b |
| 6. Loans to foreign governments and official institutions | 4643 | . 0 | 4627 | 0 | 6 |
| 7. All other loans (2) | 4644 | 0 | 1 .020 | 0 | 7 |
| Lease financing receivables | 4265 | | 4267 | 0 | 8 |
| 9. Total (sum of items 1 through 8) | 4635 | 0 | 4605 | 0 | 9 |

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

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

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

Page RI-5

FDIC Certificate Number:

58321

Schedule RI-B Continued

| Part I. Continued | - | (Column A) | | (Column B) | |
|---|---------|------------------|---------|---------------------------------------|-------|
| | Ch | arge-offs (1) | | Recoveries | |
| Memoranda | | Calen | dar yea | ar-to-date | |
| Dollar Amounts in Thousands | RIAD | Bil [Mil] Thou | RIAD | Bil Mil Thou | |
| 1. Loans to finance commercial real estate, construction, and land | | | | | |
| development activities (not secured by real estate) included in | | | | | |
| Schedule RI-B, part I, items 4 and 7, above | 5409 | 0 | 5410 | 0 | M.1 |
| 2. Memorandum items 2.a through 2.d are to be completed | | | | | |
| by banks with \$300 million or more in total assets: (2) | | | | | |
| a. Loans secured by real estate to non-U.S. addressees (domicile) | | | | | |
| (included in Schedule RI-B, part I, item 1, above) | 4652 | N/A | 4662 | N/A | M.2.a |
| b. Loans to and acceptances of foreign banks | | as de la | 346 | | |
| (included in Schedule RI-B, part I, item 2, above) | 4654 | N/A | 4664 | N/A | M.2.b |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) | | | | | |
| (included in Schedule RI-B, part I, item 4, above) | 4646 | N/A | 4618 | N/A | M.2.c |
| d. Leases to individuals for household, family, and other personal | | 4.2.2 | | | |
| expenditures (included in Schedule RI-B, part I, item 8, above) | F185 | N/A | F187 | N/A | M.2.d |
| 3. Memorandum item 3 is to be completed by: (2) | | | | | |
| banks with \$300 million or more in total assets, and | | | | | |
| banks with less than \$300 million in total assets that have loans to | | | | | |
| finance agricultural production and other loans to farmers | | | | | |
| (Schedule RC-C, part I, item 3) exceeding five percent of total loans: | | | | | |
| Loans to finance agricultural production and other loans to | | | | | |
| farmers (included in Schedule RI-B, part I, item 7, above) | 4655 | N/A | 4665 | N/A | M.3 |
| Memorandum item 4 is to be completed by banks that (1) together with affiliated | | | | | |
| institutions, have outstanding credit card receivables (as defined in the instructions) | | | | | |
| that exceed \$500 million as of the report date or (2) are credit card specialty banks | | | | · · · · · · · · · · · · · · · · · · · | |
| as defined for Uniform Bank Performance Report purposes. | | | | dar year-to-date | |
| 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not | include | d | RIAD | Bil Mil Thou | |
| in charge-offs against the allowance for loan and lease losses) | | | C388 | N/A | M.4 |

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

⁽²⁾ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

58321

FFIEC 041 Page RI-6

M.4

10

Schedule RI-B Continued

FDIC Certificate Number:

Part II. Changes in Allowance for Loan and Lease Losses

| Part 11. Changes in Allowance for Loan and Lease cosses | | | | |
|--|-----------------------------|------|------------------|-----|
| | Dollar Amounts in Thousands | RIAD | Bil [Mil Thou | |
| 1. Balance most recently reported for the December 31, 2008, Reports of Condition | | | | |
| and Income (i.e., after adjustments from amended Reports of Income) | | B522 | 1,535 | 1 |
| 2. Recoveries (must equal part I, item 9, column B, above) | | 4605 | 0) | 2 |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above | | | | |
| less Schedule RI-B, part II, item 4) | | C079 | 0 | 3 |
| 4. LESS: Write-downs arising from transfers of loans to a held-for-sale account | | 5523 | 0 | 4 |
| 5. Provision for loan and lease losses (must equal Schedule RI, item 4) | | 423D | 32 | 5 |
| 6. Adjustments* (see instructions for this schedule) | | C233 | 0 | 6 |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) | | 1000 | | |
| (must equal Schedule RC, item 4.c) | | 3123 | 1,567 | 7 |
| | | | | |
| Memoranda | Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above | | C435 | 0 | M.1 |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with a | | | | |
| institutions, have outstanding credit card receivables (as defined in the instructions | | | | |
| that exceed \$500 million as of the report date or (2) are credit card specialty bank. | | | | |
| as defined for Uniform Bank Performance Report purposes. | | | | |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance | e charges | C389 | N/A | M.2 |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fe | | | | |
| and finance charges | | C390 | N/A | M.3 |
| Memorandum item 4 is to be completed by all banks. | | | | |

item 7, above)_

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,

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

FFIEC 041 Page RI-7

11

FDIC Certificate Number:

58321

Schedule RI-E—Explanations

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

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

| (500 | | · · | | | Year-to-date | |
|-------|---------|--|----------------------|------|------------------|-------|
| | | Dollar | Amounts in Thousands | | Bil Mil Thou | |
| 1. 0 | ther no | ninterest income (from Schedule RI, item 5.I) | | | | |
| | temize | | | | | |
| | | TEXT | | | | |
| | a. | Income and fees from the printing and sale of checks | C013 | 0 | 1.a | |
| | | Earnings on/increase in value of cash surrender value of life insurance | | C014 | 0 | 1.b |
| | c. | Income and fees from automated teller machines (ATMs) | | C016 | 0 | 1.¢ |
| | | Rent and other income from other real estate owned | | 4042 | 0 | 1.d |
| | e. | Safe deposit box rent | | C015 | 0 | 1.e |
| | f. | Net change in the fair values of financial instruments accounted for under a fai | r value option | F229 | 0 | 1.f |
| | | Bank card and credit card interchange fees | | F555 | 0 | 1.g |
| h. | 4461 | Servicing Fee for Sweep Accounts into Mutual Funds | | 4461 | 33 | 1.h |
| i. | 4462 | | | 4462 | 0 | 1.i |
| j, | 4463 | | | 4463 | 0 | 1.j |
| 2. Ot | her nor | ninterest expense (from Schedule RI, item 7.d) | | | | |
| | | and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item | m 7.d; | | | |
| | | TEXT | | | | |
| | a. | Data processing expenses | | C017 | 141 | 2.a |
| | b. | Advertising and marketing expenses | | 0497 | 0 | 2.b |
| | c. | Directors' fees | | 4136 | 0 | 2.c |
| | d. | Printing, stationery, and supplies | | C018 | 0 | 2.d |
| | e. | Postage | | 8403 | 0 | 2.e |
| | f. | Legal fees and expenses | | 4141 | 0 | 2.f |
| | g. | FDIC deposit insurance assessments | | 4146 | 83 | 2.g |
| | h. | Accounting and auditing expenses | | F556 | 25 | 2.h |
| | í. | Consulting and advisory expenses | | F557 | 86 | 2.i |
| | j. | Automated teller machine (ATM) and interchange expenses | | F558 | 0 | 2.j |
| | k. | Telecommunications expenses | | F559 | 35 | 2.k |
| 1. | | Loan Appraisal Fees | | 4464 | 36 | 2.1 |
| m. | 4467 | Courier Fees - Customers | | 4467 | 33 | 2.m |
| n. | 4468 | Correspondent Bank Fees | | 4468 | 25 | 2.n |
| 3. Ex | traordi | ary Items and other adjustments and applicable income tax effect (from Schedu | ule RI, | | | |
| | | (Itemize and describe all extraordinary items and other adjustments): | , | p. | | |
| | | TEXT | | | | |
| a.(1) | 4469 | |] | 4469 | 0 | 3.a.1 |
| (2) | | Applicable income tax effect | 4486 0 | | | 3.a.2 |
| b.(1) | 4487 | | | 4487 | 0 | 3.b.1 |
| (2) | | Applicable income tax effect | 4488 0 | | 3.80 | 3.b.2 |
| c.(1) | 4489 | | | 4489 | 0 | 3.c.1 |
| (2) | | Applicable income tax effect | 4491 0 | | | 3.c.2 |
| | | | | | | |

| 1st Enterprise Bank | | FFIEC 041 |
|--------------------------|-------|-----------|
| Legal Title of Bank | | Page RI-8 |
| FDIC Certificate Number: | 58321 | 12 |

| Sc | hed | lule | RT-F | Co | ntinu | ed |
|----|-----|------|------|----|-------|----|
| | | | | | | |

| | · | Year-to-date | |
|---|----------|------------------|-----|
| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
| Restatements due to corrections of material accounting errors and changes in accounting principles | 2 | | |
| (from Schedule RI-A, item 2) (itemize and describe all restatements): | | | |
| TEXT | | | |
| a. 8526 | B526 | 0 | 4.a |
| b. B527 | B527 | 0 | 4.b |
| 5. Other transactions with parent holding company (from Schedule RI-A, item 11) | | | |
| (itemize and describe all such transactions): | | | |
| TEXT | | | _ |
| a. 4498 | 4498 | 0 | 5.a |
| b. 4499 | 4499 | 0 | 5.b |
| 6. Adjustments to allowance for loan and lease losses | | | |
| (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): | | | |
| TEXT 4521 | 4521 | ol | 6.a |
| a. 4521 b. 4522 | 4522 | 0 | 6.b |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other | <u> </u> | | |
| significant items affecting the Report of Income): | | | |
| | RIAD | YES / NO | |
| Comments? | 4769 | NO | 7 |
| | | | |
| Other explanations (please type or print clearly): TEXT (70 characters per line) | | | |
| 4769 | | | |
| 1705 | | | |
| | | | |
| | | | |
| · · · · · · · · · · · · · · · · · · · | | | |
| | | | |
| | | | |
| | | | |
| · | | | |

| 1st Enterprise Bank | |
|---------------------|------------|
| Legal Title of Bank | |
| Los Angeles | · . |
| City | |
| CA | 90017-3449 |
| State | Zip Code |

58321

FFIEC 041 Page RC-1

13

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2009

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

Schedule RC—Balance Sheet

FDIC Certificate Number:

| D | ollar Amount | s in Thousands | RCON | Bil Mil Thou | | |
|--|--------------|----------------|------------|------------------|-------------|--|
| ASSETS | | | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | | | |
| a. Noninterest-bearing balances and currency and coin (1) | 0081 | 11,498 | 1.a | | | |
| b. Interest-bearing balances (2) | | | 0071 | 4,961 | 1.b | |
| 2. Securities: | | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | | | 1754 | 0 | 2. a | |
| b. Available-for-sale securities (from Schedule RC-B, column D) | | | 1773 | 114,850 | 2.b | |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | |
| a. Federal funds sold | | | B987 | 500 | 3.a | |
| b. Securities purchased under agreements to resell (3) | | | B989 | 0 | 3.b | |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | | | |
| a. Loans and leases held for sale | 5369 | 0 | 4.a 4.b | | | |
| b. Loans and leases, net of unearned income | 100 040 | | | | | |
| c. LESS: Allowance for loan and lease losses | 3123 | 1,567 | | | 4.c | |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)_ | | | B529 | 124,682 | 4.d | |
| 5. Trading assets (from Schedule RC-D) | | | 3545 | 0 | 5 | |
| Premises and fixed assets (including capitalized leases) | | | 2145 | 2,172 | 6 | |
| 7. Other real estate owned (from Schedule RC-M) | | | 2150 | 0 | 7 | |
| 8. Investments in unconsolidated subsidiaries and associated companies (from Scheo | dule RC-M)_ | | 2130 | 0 | 8 | |
| 9. Not Applicable | | | | | | |
| 10. Intangible assets: | | | | | | |
| a. Goodwill | 3163 | 0 | 10.a | | | |
| b. Other intangible assets (from Schedule RC-M) | | | 0426 | 0 | 10.b | |
| 11. Other assets (from Schedule RC-F) | | | 2160 | 2,989 | 11 | |
| 12. Total assets (sum of items 1 through 11) | | | 2170 | 261,652 | 12 | |

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

- (2) Includes time certificates of deposit not held for trading.
- (3) Includes all securities resale agreements, regardless of maturity.

FDIC Certificate Number:

58321

FFIEC 041 Page RC-2

14

Schedule RC - Continued

| | Dollar Amounts in | n Thousands | RCON | Bil Mil Thou | |
|---|-------------------|-------------|------|------------------|--------|
| LIABILITIES | | | | | |
| 13. Deposits: | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)_ | | | 2200 | 226,533 | 13.a |
| (1) Noninterest-bearing (1) | 6631 | 97,077 | | | 13.a.1 |
| (2) Interest-bearing | 6636 | 129,456 | | | 13.a.2 |
| b. Not applicable | | | | | |
| Federal funds purchased and securities sold under agreements to repurchase: | | | | | |
| a. Federal funds purchased (2) | | | B993 | 0/ | 14.a |
| b. Securities sold under agreements to repurchase (3) | | | 8995 | 0 | 14.b |
| 15. Trading liabilities (from Schedule RC-D) | | | 3548 | 0 | 15 |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under | | | | | |
| capitalized leases) (from Schedule RC-M) | | | 3190 | 1,500 | 16 |
| 17. and 18. Not applicable | | | | | |
| 19. Subordinated notes and debentures (4) | | | 3200 | 0 | 19 |
| 20. Other liabilities (from Schedule RC-G) | | | 2930 | 1,473 | 20 |
| 21. Total liabilities (sum of items 13 through 20) | | | 2948 | 229,506 | 21 |
| 22, Not applicable | | | | | |
| EOUITY CAPITAL | | | | | |
| Bank Equity Capital | | | | | |
| 23. Perpetual preferred stock and related surplus | | | 3838 | 4,379 | 23 |
| 24. Common stock | | | 3230 | 27,577 | 24 |
| 25. Surplus (excludes all surplus related to preferred stock) | | | 3839 | 2,348 | 25 |
| 26. a. Retained earnings(5) | | | 3632 | (3,981) | 26.a |
| b. Accumulated other comprehensive income (5) | | | B530 | 1,823 | 26.b |
| c. Other equity capital components (6) | | | A130 | 0 | 26.c |
| 27. a. Total bank equity capital (sum of items 23 through 26.c) | 3210 | 32,146 | 27.a | | |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | | | 3000 | 0 | 27.b |
| 28. Total equity capital (sum of items 27.a and 27.b) | | i i | G105 | 32,146 | 28 |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | 3300 | 261,652 | 29 |

Memorandum

To be reported with the March Report of Condition.

- RCON Number 6724 1

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

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

To be reported with the March Report of Condition. 2. Bank's fiscal year-end date ______

| RCON | MM / DD |
|------|---------|
| 8678 | 12/31 |

M.2

M.1

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

FFIEC 041 Page RC-3

0090

0010

N/A

N/A 5

15

FDIC Certificate Number: 58321

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

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

5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)_

Exclude assets held for trading. Dollar Amounts in Thousands RCON Bil | Mil | Thou 1. Cash items in process of collection, unposted debits, and currency and coin: N/A 0020 1.a a. Cash items in process of collection and unposted debits_ 0080 N/A 1.b b. Currency and coin_ 2. Balances due from depository institutions in the U.S.: 0083 N/A 2.a a. U.S. branches and agencies of foreign banks_ 0085 N/A 2.b b. Other commercial banks in the U.S. and other depository institutions in the U.S. 3. Balances due from banks in foreign countries and foreign central banks: 0073 N/A 3.a a. Foreign branches of other U.S. banks_ N/A 0074 3.b b. Other banks in foreign countries and foreign central banks_

Schedule RC-B—Securities

4. Balances due from Federal Reserve Banks_

Exclude assets held for trading.

| | Held- | to-matu | o-maturity | | Available-for-sale | | | |
|------|------------------|--|---|--|--------------------|---|---|--|
| | (Column A) | | (Column B) | | (Column C) | | (Column D) | İ |
| Ar | mortized Cost | | Fair Value | A. | mortized Cost | | Fair Value | l |
| RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | ĺ |
| 0211 | 0 | 0213 | Ō | 1286 | 0 | 1287 | 0 | 1 |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | ĺ |
| 1289 | 0 | 1290 | 0 | 1291 | 3,391 | 1293 | 3,466 | 2 |
| | | | | | | | | İ |
| 1294 | 0 | 1295 | 0 | 1297 | 26,570 | 1298 | 27,078 | 2. |
| | | | | 1000 | | | | |
| 8496 | 0 | 8497 | 0 | 8498 | 0 | 8499 | 0 | 3 |
| | 1289 1294 | (Column A) Amortized Cost RCON Bil Mil Thou 0211 0 1289 0 1294 0 | (Column A) Amortized Cost RCON Bil Mil Thou RCON 0211 0 0213 1289 0 1290 1294 0 1295 | Amortized Cost Fair Value RCON Bii Mil Thou RCON Bil Mil Thou 0211 0 0213 0 1289 0 1290 0 1294 0 1295 0 | Column A | (Column A) (Column B) (Column C) Amortized Cost Fair Value Amortized Cost RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou 0211 0 0213 0 1286 0 1289 0 1290 0 1291 3,391 1294 0 1295 0 1297 26,570 | (Column A) (Column B) (Column C) Amortized Cost Fair Value Amortized Cost RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON 0211 0 0213 0 1286 0 1287 1289 0 1290 0 1291 3,391 1293 1294 0 1295 0 1297 26,570 1298 | (Column A) (Column B) (Column C) (Column D) Amortized Cost Fair Value Amortized Cost Fair Value RCON Bil Mil Thou RCON |

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

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

Page RC-4

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-B-Continued

| | Held-to-maturity | | | Available-for-sale | | | | | |
|---|------------------|------------------|------|--------------------|---------|------------------|--------|------------------|-------|
| | | (Column A) | | (Column B) | | (Column C) | | (Column D) | |
| | Amortized Cost | | - | Fair Value | | Amortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | |
| a. Pass-through securities: | | | | | | | | | |
| (1) Guaranteed by GNMA | 1698 | 0 | 1699 | 0 | 1701 | 7,197 | 1702 | 7,331 | 4.a.1 |
| (2) Issued by FNMA and FHLMC | 1703 | 0 | 1705 | 0 | 1706 | 20,540 | 1707 | 21,171 | 4.a.2 |
| (3) Other pass-through securities | 1709 | 0 | 1710 | 0 | 1711 | 0 | 1713 | 0 | 4.a.3 |
| b. Other mortgage-backed securities | | | | | | | | | |
| (include CMOs, REMICs, and | | | | | | | | | |
| stripped MBS): | | | | | | | | | |
| Issued or guaranteed by FNMA, | | | | | | | | | |
| FHLMC, or GNMA | 1714 | 0 | 1715 | 0 | 1716 | 39,186 | 1717 | 39,806 | 4.b.1 |
| (2) Collaterized by MBS issued or | | | | | 10 | | | | |
| guaranteed by FNMA, FHLMC, | | | | | | | | | |
| or GNMA | 1718 | 0 | 1719 | 0 | 1731 | 0 | 1732 | 0 | 4.b.2 |
| (3) All other mortgage-backed | | | | | | | | _ | |
| securities | 1733 | 0 | 1734 | 0 | 1735 | 0 | 1736 | 0 | 4.b.3 |
| 5. Asset-backed | | | | | | | | | _ |
| securities (ABS) | C026 | 0 | C988 | U | C989 | O | C027 | 0 | 5 |
| 6. Other debt securities: | | | | | | 40.440 | | 45.000 | _ |
| a. Other domestic debt securities | 1737 | 0 | | 0 | | 16,143 | | 15,998 | 6.a |
| b. Foreign debt securities | 1742 | 0 | 1743 | 0 | 1744 | 0 | 1746 | 0 | 6.b |
| 7. Investments in mutual funds and | | | | | | | | | |
| other equity securities with readily | Ĺ | | | | | | | | _ |
| determinable fair values (1) | | | | | A510 | U | A511 | 0 | 7 |
| 8. Total (sum of items 1 through 7) | | | 3.50 | | | | | | |
| (total of column A must equal | | | | | | | | | |
| Schedule RC, item 2.a) (total of | | | | | | | | | |
| column D must equal Schedule RC, | | - | | | 4 3 3 3 | 440.005 | 4 7700 | 444.070 | |
| item 2.b) | 1754 | 0 | 1771 | 0 | 1772 | 113,027 | 1773 | 114,850 | 8 |

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

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-5

17

Schedule RC-B-Continued

Memoranda

| Picholanda | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|-----------------------------|-------|--|---------|
| 1. Pledged securities (1) | | 0416 | 29,539 | M.1 |
| 2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccru | al status): | | | |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states | · | | | |
| and political subdivisions in the U.S.; other non-mortgage debt securities; and | | | | |
| mortgage pass-through securities other than those backed by closed-end | | | | |
| first lien 1-4 family residential mortgages with a remaining maturity or | ę S | | | |
| next repricing date of: (3, 4) | | | | |
| (1) Three months or less | | A549 | 3,492 | M.2.a.1 |
| (2) Over three months through 12 months | | A550 | 4,512 | M.2.a.2 |
| (3) Over one year through three years | | A551 | 19,732 | M.2.a.3 |
| (4) Over three years through five years | | A552 | 13,287 | M.2.a.4 |
| (5) Over five years through 15 years | | A553 | 3,554 | M.2.a.5 |
| (6) Over 15 years | | A554 | 1,965 | M.2.a.6 |
| b. Mortgage pass-through securities backed by closed-end first lien | | | | |
| 1-4 family residential mortgages with a remaining maturity or | | | | |
| next repricing date of: (3, 5) | | | | |
| (1) Three months or less | | A555 | 3,575 | M.2.b.1 |
| (2) Over three months through 12 months | | A556 | 240 | M.2.b.2 |
| (3) Over one year through three years | | A557 | 11,906 | M.2.b.3 |
| (4) Over three years through five years | | A558_ | 774 | M.2.b.4 |
| (5) Over five years through 15 years | | A559 | 2,480 | M.2.b.5 |
| (6) Over 15 years | | A560 | 9,527 | 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: (| 5) | | | |
| (1) Three years or less | | A561 | 25,420 | M.2.c.1 |
| (2) Over three years | | A562 | 14,386 | M.2.c.2 |
| d. Debt securities with a REMAINING MATURITY of one year or less | | | 4.14 <u>2.22 2.2.</u> | |
| (included in Memorandum items 2.a through 2.c above) | | A248 | 8,409 | M.2.d |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sa | le or | | | |
| trading securities during the calendar year-to-date (report the amortized cost at d | ate | | 200 Sept. 100 Se | |
| of sale or transfer) | | 1778 | 0 | 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): | | | | |
| a. Amortized cost | | 8782 | 2,425 | M.4.a |
| b. Fair value | | 8783 | 2,505 | M.4.b |

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

58321

FFIEC 041 Page RC-6

18

Schedule RC-B—Continued

| Memoranda — Continued | | | | | | | | | _ |
|------------------------------------|------|------------------|----------|------------------|------|------------------|----------|------------------|-------|
| | | Held- | to-mat | urity | | Availat | le-for-s | sale | |
| | | (Column A) | | (Column B) | | (Column C) | | (Column D) | |
| | Ar | nortized Cost | <u> </u> | Fair Value | A | mortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| Memorandum items 5.a | | | | | | | | | |
| through 5.f are to be | | | | | | | | | |
| completed by banks with | | | | | | | | | |
| \$1 billion or more in total | | | | | | | | | |
| assets. (1) | | | | | | | | | |
| | | | | | | | ** | | |
| 5. Asset-backed securities | | | | | | | | | |
| (ABS)(for each column, | | | | | | | | | |
| sum of Memorandum | | | | | | | | | |
| items 5.a through 5.f | | | | | | | | | |
| must equal Schedule | | | | | | | | | |
| RC-B, item 5): | | | | | | | | | |
| a. Credit card receivables | B838 | N/A | | N/A | | N/A | B841 | N/A | M.5.a |
| b. Home equity lines | B842 | N/A | 8843 | N/A | B844 | N/A | B845 | N/A | M.5.b |
| c. Automobile loans | B846 | N/A | B847 | N/A | B848 | N/A | B849 | N/A | M.5.c |
| d. Other consumer loans | B850 | | B851 | N/A | | N/A | B853 | N/A | M.5.d |
| e. Commercial and industrial loans | B854 | N/A | B855 | N/A | B856 | N/A | B857 | N/A | M.5.e |
| f. Other | B858 | N/A | B859 | N/A | B860 | N/A | B861 | N/A | M.5.f |

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

19

FDIC Certificate Number:

58321

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

| Do not deduct the allowance for loan and lease losses or the allocated transfer risk | | | | | |
|--|-------|------------------|------|------------------|-------------|
| risk reserve from amounts reported in this schedule. Report | (| (Column A) | | (Column B) | |
| (1) loans and leases held for sale at the lower of cost or fair value, | Tol | Be Completed | To | Be Completed | |
| (2) loans and leases held for investment, net of unearned income, and | by | Banks with | • | by All Banks | |
| (3) loans and leases accounted for at fair value under a fair value option. | \$300 | Million or More | | | |
| Exclude assets held for trading and commercial paper. | in To | otal Assets (1) | L | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Theu | RCON | Bil Mil Thou | |
| Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (1) 1-4 family residential construction loans | | | F158 | 0 | 1.a.1 |
| (2) Other construction loans and all land development and other | | | | | |
| land loans | | | F159 | 583 | 1.a.2 |
| b. Secured by farmland (including farm residential and other improvements) | | | 1420 | . 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and | | | 1/2 | | |
| extended under lines of credit | | | 1797 | 11,003 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | | | 5367 | 6,896 | 1.c.2.a |
| (b) Secured by junior liens | 0.00 | | 5368 | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | | | 1460 | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential | | | | | |
| properties | | | F160 | 36,588 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | | | F161 | 30,159 | 1.e.2 |
| Loans to depository institutions and acceptances of other banks | | | 1288 | 0 | 2 |
| a. To commercial banks in the U.S.: | | | | | |
| (1) To U.S. branches and agencies of foreign banks | B532 | N/A | | | 2.a.1 |
| (2) To other commercial banks in the U.S | B533 | N/A | | | 2.a.2 |
| b. To other depository institutions in the U.S | B534 | N/A | | | 2.b |
| c. To banks in foreign countries: | | | | | |
| (1) To foreign branches of other U.S. banks | B536 | N/A | | | 2.c.1 |
| (2) To other banks in foreign countries | B537 | N/A | | | 2.c.2 |
| Loans to finance agricultural production and other loans to farmers | | | 1590 | 0 | 3 |
| 4. Commercial and industrial loans | | | 1766 | 38,196 | 4 |
| a. To U.S. addressees (domicile) | 1763 | N/A | | | 4.a |
| b. To non-U.S. addressees (domicile) | 1764 | N/A | | | 4. b |
| 5. Not applicable | | | | | |
| Loans to individuals for household, family, and other personal expenditures | | | | | |
| (i.e., consumer loans) (includes purchased paper): | | | | 0.50 | _ |
| a. Credit cards | | | B538 | 358 | 6.a |
| b. Other revolving credit plans | | | B539 | 662 | 6.b |
| c. Other consumer loans (includes single payment, installment, and | | | | | _ |
| all student loans) | | | 2011 | 1,109 | 6.c |
| 7. Loans to foreign governments and official institutions | | | | | _ |
| (including foreign central banks) | | | 2081 | 0 | 7 |
| 8. Obligations (other than securities and leases) of states and political subdivisions | 7.6 | | | | |
| in the U.S. | | | 2107 | 0 | 8 |
| 9. Other Loans | | | 1563 | 695 | 9 |
| Loans for purchasing or carrying securities (secured and unsecured) | 1545 | N/A | | | 9.a |
| b. All other loans (exclude consumer loans) | 1564 | N/A | | | 9.b |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

FFIEC 041 Page RC-8

Legal Title of Bank

58321

Schedule RC-C—Continued

| Part I. Continued | | (Column A) | | (Column B) | |
|---|-----------|---------------------------------------|------|------------------|---------|
| | To | Be Completed | To | Be Completed | |
| | t | by Banks with | | by All Banks | |
| | \$300 | Million or Mor | e | | |
| Dollar Amounts in Thousands | in. | Total Assets (1) | | | |
| | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 10. Lease financing receivables (net of unearned income) | | | 2165 | 0 | 10 |
| a. Leases to individuals for household, family, and other personal | | | | | |
| expenditures (i.e., consumer leases) | F162 | N. | Ά. | | 10.a |
| b. All other leases | F163 | N. | A | | 10.b |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | | | 2123 | 0 | 11. |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 | | | | | |
| minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | | | 2122 | 126,249 | 12 |
| Memoranda Dollar | Amouni | ts in Thousands | RCON | Bil Mil Thou | |
| Loans and leases restructured and in compliance with modified terms (included in Scheduler) | | · · · · · · · · · · · · · · · · · · · | 1000 | | |
| and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | JIC 11C 1 | c, port 1, | | | |
| a. Loans secured by 1-4 family residential properties | | | F576 | 0 | M.1.a |
| b. Other loans and all leases (exclude loans to individuals for household, family, and | | | | | |
| other personal expenditures | | | 1615 | 0 | M.1.b |
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): | | | | | |
| a. Closed-end loans secured by first liens on 1-4 family residential properties | | | | | |
| (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining | a matur | itv | | | |
| or next repricing date of: (2, 3) | • | • | | | |
| (1) Three months or less | | | A564 | 0 | M.2.a.1 |
| (2) Over three months through 12 months | | | A565 | 0 | M.2.a.2 |
| (3) Over one year through three years | | | A566 | 0 | M.2.a.3 |
| (4) Over three years through five years | | | A567 | 6,057 | M.2.a.4 |
| (5) Over five years through 15 years | | | A56B | 839 | M.2.a.5 |
| (6) Over 15 years | | | A569 | 0 | M.2.a.6 |
| b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, | above) | 1 | | | |
| 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 remainin | g matu | rity | | | |
| or next repricing date of: (2, 4) | | | | | |
| (1) Three months or less | | | A570 | 56,837 | M.2.b.1 |
| (2) Over three months through 12 months | | | A571 | 3,737 | M.2.b.2 |
| (3) Over one year through three years | | | A572 | 9,724 | M.2.b.3 |
| (4) Over three years through five years | | | A573 | 16,150 | M.2.b.4 |
| (5) Over five years through 15 years | | <u>.</u> | A574 | 32,905 | M.2.b.5 |
| (6) Over 15 years | | | A575 | 0 | M.2.b.6 |
| c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, at | | | | | |
| with a REMAINING MATURITY of one year or less (excluding those in nonaccrual st | atus)_ | | A247 | 4,496 | M.2.c |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

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

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

Schedule RC-C—Continued

Page RC-9

21

FDIC Certificate Number:

58321

Part I. Continued

| Memoranda — Continued Dollar Amounts in Thousands RCON BILLIAN INTO MEMORANGE CONTINUES CONSTRUCTION, and land development activities (not secured by real estate) (not secured by real estate) (not secured by real estate) (not secured by real estate) (not secured by real estate) (not secured by real estate) (not lack of the completed by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, Item 1.c.(2)(a), column B) (5.7 to be completed by benks with \$300 million or more in total assets: (6) (1.2 to be completed by benks with \$300 million or more in total assets: (6) (1.2 to be completed by benks with \$300 million or more in total assets: (6) (1.2 to be completed by benks with \$300 million as of the report date or (2) are credit card secured by real estate to non-LS. addressess (Gomicile) (1.2 to be completed by benks that (1) together with affiliated institutions, have outstanding credit card secletable (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, Item 6.a. Memorandum Item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for investment accounted for in accordance with AICPA statement of Position 03-3 (exclude loans held for investment accounted for in accordance with AICPA statement of Position 03-3 (exclude loans held for investment accounted for investment accounted in Schedule RC-C, part I, Item 12, column B). M.7.a Memorandum items 8.b and 8.c |
|--|
| (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column 8 (5) 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 8) 5. To be completed by banks with \$300 million or more in total assets: (6) Loans secured by real estate to non-U.S. addressess (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column 8) Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum Item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 c. Carrying amount included in Schedule RC-C, part I, items 1 through 9 c. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties: a. Total carrying amount of dosed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, 200k, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearmed income (as reported in Schedule RC-C, part I, item 12, 200km 18) b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, 200km 18) b. Total maximum remaining amount of negative amortization on closed-end loans secured by 1-4 family residential properties in Cutoded in the carrying amoun |
| included in Schedule RC-C, part I, Items 4 and 9, column 8 (5) 4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, Items 1.c.(2)(a), column 8). 5. To be completed by banks with \$300 million or more in total assets: (6) 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). Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding oredit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 c. Cross on the carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties: a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, 200m, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, 201m B). D. Total maximum remaining amount of engative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, item 12, 201m B). D. To |
| 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). 5370 6,886 M.4 5370 5,886 M.4 5370 5,886 M.4 5370 5,886 M.4 5370 6,886 M.4 5370 M.5 6,886 M.4 6,887 M.4 6,888 M.4 6,887 M.4 6,888 M.4 6,887 M.5 6,886 M.4 6,887 M.4 6,887 M.5 6,886 M.4 6,887 M.4 6,887 M.5 6,887 M.4 6,887 M.5 6,887 M.4 6,887 M.5 6,888 M.4 6,887 M.5 6,887 M.4 6,887 M.5 6,887 M.4 6,887 M.5 6,886 M.4 6,887 M.5 6,887 M.5 6,887 M.5 6,887 M.5 6,886 M.4 6,887 M.5 6,887 M. |
| (Included in Schedule RC-C, part I, items 1.a through 1.e, column B) Loans secured by real estate to non-U.S. addressees (domicle) (Included in Schedule RC-C, part I, items 1.a through 1.e, column B) Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Memorandum item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 b. Closed-end loans with negative amortization features secured by 1-4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties (included in the carrying amount reported in Memorandum item 8.a above 1231 N/A M.8.b Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RC-C, part I, item 12, column B). Nance 1231 N/A M.8.c PLoans secured by 1-4 |
| 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) |
| (included in Schedule RC-C, part I, items 1.a through 1.e, column B) 837 N/A Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. C391 N/A Memorandum Item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 C780 0 6. Closed-end loans with negative amortization features secured by 1-4 family residential properties: a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) F230 0 Memorandum Items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties in properties in contractually permitted on closed-end loans secured by 1-4 family residential properties in properties in properties in process of foreclosure (included in Schedule RC-C, part I, item 12, column B). b. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, item 12, co |
| Memorandum Item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. Cast N/A Memorandum Item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance C779 0 b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 C780 0 7. De Consultation of Cosed-end loans with negative amortization features secured by 1-4 family residential properties: a. Total carrying amount of closed-end loans with negative amortization features secured by banks that had closed-end loans with negative amortization features secured by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Item 12, column 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 F231 N/A M.8.b. C. Total amount of negative amortization process of foreclosure (included in Schedule RC-C, part I, item 12, C(2)(a), and 1.C(2)(b) F577 0 Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. C391 N/A Memorandum Item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 C779 0 M.7.a C180 0 M.7.b C180 0 M.7.b C180 0 M.7.b C180 0 M.7.b C180 0 M.7.c M.7.c M.7.c M.7.c M.7.c M.7.c M.7.c M.7.c M.7.d M.8.d |
| are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. C391 N/A Memorandum item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a. C391 N/A Memorandum item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 C779 0 M.7.a 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| part I, item 6.a. C391 N/A Memorandum item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance C779 0 M.7.a b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 C780 0 M.7.b 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: 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 (b)) F230 0 M.8.a Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties F231 N/A 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 P131 N/A 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) F577 0 M.9 Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| Memorandum item 7 is to be completed by all banks. 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column 8). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)). Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| 7. Purchased Impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| a. Outstanding balance b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of uneamed income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties: 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| 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 (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on ciosed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties |
| in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties 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 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)) Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| (as reported in Schedule RC-C, part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties F231 N/A 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 F232 N/A 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) F577 0 Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties |
| ciosed-end loans secured by 1–4 family residential properties |
| 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 F232 N/A 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)) F577 0 M.9 Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| properties included in the carrying amount reported in Memorandum item 8.a above F232 N/A 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)) F577 0 M.9 Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| 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)) F577 0 M.9 Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) |
| Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans |
| |
| Included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option. |
| 10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9): |
| a, Loans secured by real estate: |
| (1) Construction, land development, and other land loans F578 N/A M.10.a.1 |
| (2) Secured by farmland (including farm residential and other improvements) F579 N/A M.10.a.2 |
| (3) Secured by 1-4 family residential properties: |
| (a) Revolving, open-end loans secured by 1-4 family residential properties |
| and extended under lines of credit F580 N/A M.10.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: |
| (1) Secured by first liens F581 N/A M.10.a.3.b.1 |
| (2) Secured by junior liens F582 N/A M.10.a.3.b.2 |

⁽⁵⁾ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁽⁶⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

22

Legal Title of Bank

FDIC Certificate Number: 58321

Schedule RC-C—Continued

Part I. Continued

| Memoranda — Continued | Dollar Amounts in Thousands | RCON | Bil [Mil Thou | |
|--|-----------------------------|------|------------------|--------------|
| 10. a. (4) Secured by multifamily (5 or more) residential properties | | F583 | N/A | M.10.a.4 |
| (5) Secured by nonfarm nonresidential properties | | F584 | N/A | M.10.a.5 |
| b. Commercial and industrial loans | | F585 | N/A | M.10.b |
| 10. c. Loans to individuals for household, family, and other personal | | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | | |
| (1) Credit cards | | F586 | N/A | M.10.c.1 |
| (2) Other revolving credit plans | | F587 | N/A | M.10.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all s | tudent loans) | F588 | N/A | M.10.c.3 |
| d. Other loans | | F589 | N/A | M.10.d |
| 11. Unpaid principal balance of loans measured at fair value (reported in Schedule | RC-C, | | | |
| part I, Memorandum item 10): | | | | |
| a. Loans secured by real estate: | | | | |
| (1) Construction, land development, and other land loans | | F590 | N/A | M.11.a.1 |
| (2) Secured by farmland (including farm residential and other improveme | nts) | F591 | . N/A | M.11.a.2 |
| (3) Secured by 1-4 family residential properties: | | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential property | ies | | | |
| and extended under lines of credit | | F592 | N/A | M.11.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | | |
| (1) Secured by first liens | | F593 | N/A | M.11.a.3.b.1 |
| (2) Secured by junior liens | | F594 | N/A | M.11.a.3.b.2 |
| (4) Secured by multifamily (5 or more) residential properties | | F595 | N/A | M.11.a.4 |
| (5) Secured by nonfarm nonresidential properties | | F596 | N/A | M.11.a.5 |
| b. Commercial and industrial loans | | F597 | N/A | M.11.b |
| c. Loans to individuals for household, family, and other personal | | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | | |
| (1) Credit cards | | F598 | N/A | M.11.c.1 |
| (2) Other revolving credit plans | | F599 | N/A | M.11.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all s | tudent loans) | F600 | N/A | M.11.c.3 |
| d. Other loans | | F601 | N/A | M.11.d |

| | | (Column A) | | (Column B) | | (Column C) |
|---|------|------------------|------|------------------|------------------|------------------|
| | F | air value of | Gros | s contractual | Best estimate at | |
| | ac | quired loans | | amounts | acqu | isition date of |
| | an | d leases at | r€ | ceivable at | of co | ntractual cash |
| | acqu | iisition date | acq | uisition date | flow: | s not expected |
| Dollar Amounts in Thousands | | | | | to | be collected |
| 12. Loans (not subject to the requirements of AICPA | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou |
| Statement of Position 03-3) and leases held for | | | | | | |
| investment that were acquired in business | | | | | | |
| combinations with acquisition dates in the current | | | | | | |
| calendar year: | | | | | | |
| a. Loans secured by real estate | G091 | 0 | G092 | 0 | G093 | C |
| b. Commercial and industrial loans | G094 | 0 | G095 | 0 | G096 | C |
| c. Loans to individuals for household, family, and | | | 336 | | | |
| other personal expenditures | G097 | 0 | G098 | 0 | G099 | C |
| d. All other loans and all leases | G100 | 0 | G101 | 0 | G102 | |

M.12.a M.12.b

M.12.c M.12.d

23

FDIC Certificate Number:

58321

Schedule RC-D - Trading Assets and Liabilities

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

| Dollar Amounts in Th | ousands RCC | N | Bil Mil Thou | |
|--|-------------|----------|------------------|-----------|
| ASSETS | | | | |
| 1. U.S. Treasury securities | 353 | 1 | N/A | 1 |
| U.S. Government agency obligations (exclude mortgage-backed securities) | 353 | 2 | N/A | 2 |
| Securities issued by states and political subdivisions in the U.S | 353 | 3 | N/A | 3 |
| 4. Mortgage-backed securities (MBS): | | | | |
| a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA | 353 | 4 | N/A | 4.a |
| b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA | | | | |
| (include CMOs, REMICs, and stripped MBS) | 353 | 5 | N/A | 4.b |
| c. All other mortgage-backed securities | 353 | 6 | N/A | 4.c |
| 5. Other debt securities | 353 | 7 | N/A | 5 |
| 6. Loans: | | | | |
| a. Loans secured by real estate: | | | | |
| (1) Construction, land development, and other land loans | F60 | 4 | N/A | 6.a.1 |
| (2) Secured by farmland (including farm residential and other improvements) | F60 | 5 | N/A | 6.a.2 |
| (3) Secured by 1-4 family residential properties: | | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential properties | | | | |
| and extended under lines of credit | F60 | 6 | N/A | 6.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | | |
| (1) Secured by first liens | F60 | 7 | N/A | 6.a.3.b.1 |
| (2) Secured by junior liens | F61 | 1 | N/A | 6.a.3.b.2 |
| (4) Secured by multifamily (5 or more) residential properties | F61 | 2 | N/A | 6.a.4 |
| (5) Secured by nonfarm nonresidential properties | F61 | 3 | N/A | 6.a.5 |
| b. Commercial and industrial loans | F61 | 4 | N/A | 6.b |
| c. Loans to individuals for household, family, and other personal | | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | | |
| (1) Credit cards | F61 | 5 | N/A | 6.c.1 |
| (2) Other revolving credit plans | F61 | 6 | N/A | 6.c.2 |
| . (3) Other consumer loans (includes single payment, installment, and all student loans) | F61 | 7 | N/A | 6.c.3 |
| d. Other loans | F61 | 8 | N/A | 6.d |
| 7. and 8. Not applicable | | | | |
| 9. Other trading assets | 354 | 1 | N/A | 9 |
| 10. Not applicable | | | | |
| 11. Derivatives with a positive fair value | 354 | | N/A | 11 |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | 354 | 5 | N/A | 12 |
| LIABILITIES | RCO | N | Bil Mil Thou | |
| | 354 | _ | N/A | 13.a |
| 13. a. Liability for short positions | F62 | - 1 | N/A | 13.b |
| b. Other trading liabilities | 354 | - | N/A | 14 |
| 14. Derivatives with a negative fair value | 354 | | N/A | 15 |
| 15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15) | | <u> </u> | | ~~ |

58321

FFIEC 041 Page RC-12

24

Schedule RC-D - Continued

| Memoranda | | |
|--|-------------------|--|
| Dollar Amounts in The | ousands RCON Bill | Mil Thou |
| Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, | | |
| items 6.a.(1) through 6.d): | | |
| a. Loans secured by real estate: | | NIA MA |
| (1) Construction, land development, and other land loans | F625 | N/A M.1.a. |
| (2) Secured by farmland (including farm residential and other improvements) | F626 | N/A M.1.a. |
| (3) Secured by 1-4 family residential properties: | | |
| (a) Revolving, open-end loans secured by 1-4 family residential properties | | NVA MAS A |
| and extended under lines of credit | F627 [| N/A M.1.a. |
| (b) Closed-end loans secured by 1-4 family residential properties: | | NI/A NA 6 a |
| (1) Secured by first liens | F628 | N/A M.1.a. |
| (2) Secured by junior liens | F629 | N/A M.1.a. |
| (4) Secured by multifamily (5 or more) residential properties | F630 | N/A M.1.a. |
| (5) Secured by nonfarm nonresidential properties | F631 | N/A M.1.a. |
| b. Commercial and industrial loans | F632 | N/A M.1.b |
| c. Loans to individuals for household, family, and other personal | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | |
| (1) Credit cards | F633 | N/A M.1.c. |
| (2) Other revolving credit plans | F634 | N/A M.1.c. |
| (3) Other consumer loans (includes single payment, installment, and all student loans) | F635 | N/A M.1.c. |
| d. Other loans | F636 | N/A M.1.d |
| 2. Not applicable | | |
| 3. Loans measured at fair value that are past due 90 days or more:(1) | | |
| a. Fair value | F639 | N/A M.3.a |
| b. Unpaid principal balance | F640 | N/A M.3.b |
| | | |
| lemorandum items 4 through 10 are to be completed by banks that reported average | | |
| ading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding | | |
| alendar quarters. | | |
| 4. Asset-backed securities: | <u> </u> | entranta de la companya de la compa |
| a. Residential mortgage-backed securities | F641 | N/A M.4.a |
| b. Commercial mortgage-backed securities | F642 | N/A M.4.b |
| c. Credit card receivables | F643 | N/A M.4.c |
| d. Home equity lines | F644 | N/A M.4.d |
| e. Automobile loans | F645 | N/A M.4.e |
| f. Other consumer loans | F646 | N/A M.4.f |
| g. Commercial and industrial loans | F647 | N/A M.4.g |
| h. Other | F648 | N/A M.4.h |
| 5. Collateralized debt obligations: | | 200000000 |
| a. Synthetic | F649 | N/A M.5.a |
| b. Other | F650 | N/A M.5.b |
| 6. Retained beneficial interests in securitizations (first-loss or equity tranches) | F651 | N/A M.6 |
| 7. Equity securities: | | |
| a. Readily determinable fair values | F652 | N/A M.7.a |
| b. Other | F653 | N/A M.7.b |
| 8. Loans pending securitization | F654 | N/A M.8 |

1st Enterprise Bank Legal Title of Bank

58321

FFIEC 041 Page RC-13

25

Schedule RC-D - Continued

FDIC Certificate Number:

| Mei | morand | da - Continued | | | | |
|---|--------|---|------------------|-----------|------|--------|
| | | Dollar Amounts | in Thousands RCO | N Bil Mil | Thou | |
| | | rading assets (itemize and describe amounts included in Schedule RC-D, item 9, e greater than \$25,000 and exceed 25% of the item): TEXT | | | | |
| a. | F655 | N/A | F65: | 5 | N/A | M.9.a |
| b. | F656 | N/A | F650 | 6 | N/A | M.9.b |
| c. | F657 | N/A | F65 | 7 - | N/A | M.9.c |
| 10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item): TEXT | | | | | | |
| a. | F658 | NA | F658 | 8 | N/A | M.10.a |
| b. | F659 | N/A | F659 | 9 | N/A | M.10.b |
| C. | F660 | N/A | F660 | 0 | N/A | M.10.c |

26

FDIC Certificate Number:

58321

Schedule RC-E—Deposit Liabilities

| • | Transaction Accounts | | | N | ontransaction Accounts | | | |
|--|--|------------|--------|------|---------------------------|-------|------------------|---|
| | | (Column : | | · | (Column B) | | (Column C) | i |
| | 1 | al transac | • | l | 1emo: Total | | Total | |
| | acco | unts (incl | uding | dem | and deposits | no | ntransaction | |
| | to | otal dema | nd | (i | ncluded in | | accounts | |
| Dollar Amounts in Thousands | | deposits) |) | | olumn A) | (incl | luding MMDAs) | |
| Deposits of: | RCON | Bil Mil | Thou | RCON | Bii Mil Thou | RCON | Bil Mil Thou | |
| 1. Individuals, partnerships, and corporations | | | | | | | | |
| (include all certified and official checks) | B549 | | 36,653 | | | B550 | 189,880 | 1 |
| 2. U.S. Government | 2202 | | 0 | | | 2520 | 0 | 2 |
| 3. States and political subdivisions in the U.S. | 2203 | | 0 | | | 2530 | 0 | 3 |
| 4. Commercial banks and other depository | | | | | | | | |
| institutions in the U.S | B551 | | 0 | | | B552 | 0 | 4 |
| 5. Banks in foreign countries | 2213 | | 0 | | | 2236 | 0 | 5 |
| 6. Foreign governments and official institutions | | * (2.0) | | | | | | |
| (including foreign central banks) | 2216 | | 0 | | | 2377 | 0 | 6 |
| 7. Total (sum of items 1 through 6) (sum of | | | | | | | | |
| columns A and C must equal Schedule RC, | | | | | | | | |
| item 13.a) | 2215 | | 36,653 | 2210 | 23,622 | 2385 | 189,880 | 7 |

Memoranda

| D | ollar Amounts in Thousands F | RCÓN | Bil Mil Thou | |
|--|--------------------------------|------|---|---------------|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | 100000000000000000000000000000000000000 | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts | | 6835 | 996 | M.1.a |
| b. Total brokered deposits | | 2365 | 0 | M.1. b |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1) | | | 2 | |
| (1) Brokered deposits issued in denominations of less than \$100,000 | | 2343 | 0 | M.1.c.1 |
| (2) Brokered deposits issued in denominations of \$100,000 and certain brokered | | | | |
| retirement deposit accounts | | 2344 | 0 | M.1.c.2 |
| d. Maturity data for brokered deposits: | | | | |
| (1) Brokered deposits issued in denominations of less than \$100,000 with a remai | | | | |
| maturity of one year or less (included in Memorandum item 1.c.(1) above)_ | | A243 | U | M.1.d.1 |
| (2) Brokered deposits issued in denominations of \$100,000 or more with a remain | | | | |
| maturity of one year or less (included in Memorandum item 1.b above) | | A244 | U | M.1.d.2 |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U. | 66 | | | |
| reported in item 3 above which are secured or collateralized as required under sta | | | NI/A | M 4 - |
| (to be completed for the December report only) | | 5590 | N/A | M.1.e |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a throu | gh 2.c | | | |
| must equal item 7, column C above): | | | | |
| a. Savings deposits: | | CO1D | 192.000 | M 2 = 1 |
| (1) Money market deposit accounts (MMDAs) | | 6810 | 182,900 | M.2.a.1 |
| (2) Other savings deposits (excludes MMDAs) | | 0352 | 3,501 717 | M.2.a.2 |
| b. Total time deposits of less than \$100,000 | | 6648 | | M.2.b |
| c. Total time deposits of \$100,000 or more | 2 | 2604 | 2,763 | M.2.c |
| (1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in | | | 040 | M 7 - 4 |
| Memorandum item 2.c, "Total time deposits of \$100,000 or more," above _ | | F233 | 910 | M.2.c.1 |

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

| 1st Enterprise Bank | |
|---------------------|--|
| Legal Title of Bank | |

27

FDIC Certificate Number:

58321

Schedule RC-E—Continued

Memoranda — Continued

| Dollar Amounts in Thousand | s RCON | Bil Mil Thou | |
|---|--------|------------------|---------|
| 3. Maturity and repricing data for time deposits of less than \$100,000: | | | |
| a. Time deposits of less than \$100,000 with a remaining maturity or | | | |
| next repricing date of: (1, 2) | | | |
| (1) Three months or less | A579 | 212 | M.3.a.1 |
| (2) Over three months through 12 months | A580 | 505 | M.3.a.2 |
| (3) Over one year through three years | A581 | 0 | M.3.a.3 |
| (4) Over three years | A582 | 0 | M.3.a.4 |
| b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less | | | |
| (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) | A241 | 717 | M.3.b |
| 4. Maturity and repricing data for time deposits of \$100,000 or more: | | | |
| a. Time deposits of \$100,000 or more with a remaining maturity or | | | |
| next repricing date of: (1, 4) | | | |
| (1) Three months or less | A584 | 1,556 | M.4.a.1 |
| (2) Over three months through 12 months | A585 | 1,207 | M.4.a.2 |
| (3) Over one year through three years | A586 | 0 | M.4.a.3 |
| (4) Over three years | A587 | .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) (3) | A242 | 2,763 | M.4.b |

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

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

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

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

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-16

28

Schedule RC-F-Other Assets

| | RCON | Bil Mil Thou | | | |
|---|-------------|------------------|-----------|-------|--------------|
| Accrued interest receivable (1) | B556 | 1,047 | 1 | | |
| 2. Net deferred tax assets (2) | | · · | 2148 | 300 | 2 |
| 3. Interest-only strips receivable (not in the form of a security) (3) on: | | | | | |
| a. Mortgage loans | | | A519 | 0 | 3.a |
| b. Other financial assets | | | A520 | 0 | 3.b |
| 4. Equity securities that DO NOT have readily determinable fair values (4) | | | 1752 | 1,089 | 4 |
| 5. Life insurance assets | | | C009 | 0 | 5 |
| 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed | 2168 | 553 | 6 | | |
| TEXT | | · | | | |
| a. <u>Prepaid Expenses</u> | 2156 | 263 | | | 6.a |
| b. Repossessed personal property (including vehicles) | 1578 | 0 | | | 6.b |
| Derivatives with a positive fair value held for purposes other than trading | C010 | 0 | | | 6.c |
| Retained interests in accrued interest receivable related to | | | t | | ٠. |
| securitized credit cards | C436 | | es gradi. | | 6.d |
| e. 3549 Software | 3549 | 211 | | | 6 . e |
| f. 3550 | | | 6.f | | |
| g. 3551 | 3551 | | | | 6.g |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | | | 2160 | 2,989 | 7 |

Schedule RC-G-Other Liabilities

| | Doll | ar Amounts in 1 | housands | RCON | Bil Mil Thou | 1 |
|--------------|---|-----------------|----------|---------|-------------------|-----|
| 1. a. Intere | st accrued and unpaid on deposits (5) | | | 3645 | 11 | 1.a |
| | expenses accrued and unpaid (includes accrued income taxes payable) | | | 3646 | 754 | 1.b |
| | rred tax liabilities (2) | | | 3049 | 0 | 2 |
| 3. Allowand | e for credit losses on off-balance sheet credit exposures | <u>.</u> | | 8557 | 215 | 3 |
| 4. All other | liabilities (itemize and describe amounts greater than \$25,000 that exceed 2 | 5% of this item |) | 2938 | 493 | 4 |
| | TEXT | | | | | |
| a. | Accounts Pavable | 3066 | 0 | | | 4.a |
| b. | Deferred compensation liabilities | C011 | 0 | | | 4.b |
| c. | Dividends declared but not vet payable | 2932 | 0 | | | 4.c |
| d | Derivatives with a negative fair value held for purposes other than trading | C012 | . 0 | | | 4.d |
| e. 3552 | Landlord Portion of Leasehold Improvement, Net | 3552 | 493 | | | 4.e |
| f. 3553 | | 3553 | 0 | | | 4.f |
| g. 3554 | | 3554 | 0 | 0.02.33 | Contract Contract | 4.g |
| 5. Total (su | m of items 1 through 4) (must equal Schedule RC, item 20) | | <u> </u> | 2930 | 1,473 | 5 |

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report Interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

29

FDIC Certificate Number:

58321

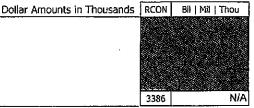
Schedule RC-K—Quarterly Averages (1)

| Dollar Amount | ts in Thousands RCON | Bil Mil Thou | |
|--|----------------------|------------------|-------|
| ASSETS | | | |
| Interest-bearing balances due from depository institutions | 3381 | 10,457 | 1 |
| 2. U.S. Treasury securities and U.S. Government agency obligations (2) | | | |
| (excluding mortgage-backed securities) | B558 | 26,272 | _ |
| 3. Mortgage-backed securities (2) | B559 | 51,976 | 3 |
| 4. All other securities (2, 3) (includes securities issued by states and | | | |
| political subdivisions in the U.S.) | B560 | 16,784 | 4 |
| Federal funds sold and securities purchased under agreements to resell | 3365 | 5,699 | 5 |
| 6. Loans: | | | _ |
| a. Total loans | 3360 | 126,101 | 6.a |
| b. Loans secured by real estate: | | | |
| (1) Loans secured by 1-4 family residential properties | 3465 | 10,953 | 6.b.1 |
| (2) All other loans secured by real estate | 3466 | 71,947 | 6.b.2 |
| c. Commercial and industrial loans | 3387 | 42,028 | 6.c |
| d. Loans to individuals for household, family, and other personal expenditures: | | | |
| (1) Credit cards | B561 | 19 | 6.d.1 |
| (2) Other (includes single payment, installment, all student loans, | | 2.45 | |
| and revolving credit plans other than credit cards) | B562 | 947 | 6.d.2 |
| 7. To be completed by banks with \$100 million or more in total assets: (4) | | | _ |
| Trading assets | 3401 | 0 | 7 |
| Lease financing receivables (net of unearned income) | 3484 | 0 | 8 |
| 9. Total assets (5) | 3368 | 252,074 | 9 |
| | | | |
| LIABILITIES | | | |
| 10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone | | 10.007 | |
| and preauthorized transfer accounts) (exclude demand deposits) | 3485 | 12,307 | 10 |
| 11. Nontransaction accounts: | | 405 500 | |
| a. Savings deposits (includes MMDAs) | B563 | 185,503 | 11.a |
| b. Time deposits of \$100,000 or more | A514 | 2,792 | 11.b |
| c. Time deposits of less than \$100,000 | A529 | 654 | 11.c |
| 12. Federal funds purchased and securities sold under agreements to repurchase | 3353 | | 12 |
| 13. To be completed by banks with \$100 million or more in total assets: (4) | | | |
| Other borrowed money (includes mortgage indebtedness and obligations under | | coal | 10 |
| capitalized leases) | 3355 | 626 | 13 |

Memorandum

Memorandum item 1 is to be completed by: (4)

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



M.1

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

58321

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

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

| | | Dollar | Amou | nts in Thousands | RCON | Bil Mil Thou | |
|--|----------|--|-------|---------------------------|---------|------------------|--------------|
| Unused commitments: | | | | _ | | | |
| a. Revolving, open-end lines secured by 1-4 family residential | ines | 3814 | 8,342 | 1.a | | | |
| b. Credit card lines | | | | | 3815 | 1,140 | 1.b |
| c. (1) Commitments to fund commercial real estate, construction | n, and l | and development | loans | | | | |
| secured by real estate: | | | | | | | |
| (a) 1-4 family residential construction loan commitments | 5 | | | | F164 | 0 | 1.c.1.a |
| (b) Commercial real estate, other construction loan, and la | and | | | | | | |
| development loan commitments | | | | | F165 | 2,279 | 1.c.1.b |
| (2) Commitments to fund commercial real estate, construction | n, and I | and development | loans | | | | |
| NOT secured by real estate | | | | | 6550 | 0 | 1.c.2 |
| d. Securities underwriting | | | | | 3817 | 0 | 1.d |
| e. Other unused commitments | | | | | 3818 | 71,769 | 1.e |
| Financial standby letters of credit | | | | · | 3819 | 814 | 2 |
| Item 2.a is to be completed by banks with \$1 billion or n | | | | T 6276 | | | • |
| a. Amount of financial standby letters of credit conveyed to oth | ers | | 3820 | N/A | CHE NO. | 0 | 2.a |
| Performance standby letters of credit | | | | | 3821 | U | 3 |
| Item 3.a is to be completed by banks with \$1 billion or n | | | 2022 | N/A | | | 2.5 |
| a. Amount of performance standby letters of credit conveyed to | | <u> </u> | 3822 | N/A | 3411 | 333 | 3.a 4 |
| 4. Commercial and similar letters of credit | | | | | 2411 | 333 | 7 |
| 5. Not applicable | | · | | | | | |
| 6. Securities lent (including customers' securities lent where the cus | stomer . | is indemniried | | | 3433 | l D | 6 |
| against loss by the reporting bank) | | (Calumn A) | | (Caluman D) | 3133 | | · |
| 7. Credit derivatives: | İ | (Column A) Guarantor | | (Column B) Beneficiary | | | |
| a. Notional amounts: | RCON | Bil Mil Thou | RCON | | | | |
| (1) Credit default swaps | C968 | | C969 | 0 | | | 7.a.(1) |
| (2) Total return swaps | C970 | | C971 | 0 | | | 7.a.(2) |
| (3) Credit options | C972 | Ö | C973 | 0 | | | 7.a.(3) |
| (4) Other credit derivatives | C974 | 0 | C975 | 0 | | | 7.a.(4) |
| b. Gross fair values: | | | | | | | |
| (1) Gross positive fair value | C219 | 0 | C221 | 0 | | | 7.b.(1) |
| (2) Gross negative fair value | C220 | 0 | C222 | 0 | | | 7.b.(2) |
| Spot foreign exchange contracts | | | | | 8765 | 0 | 8 |
| 9. All other off-balance sheet liabilities (exclude derivatives) (itemize | e and d | escribe each com | ponen | t | | | |
| of this item over 25% of Schedule RC, item 27.a, "Total bank e | quity c | apital") | | | 3430 | 0 | 9 |
| TEXT | | | | | | | |
| aSecurities borrowed | | | 3432 | 0 | | | 9.a |
| b. <u>Commitments to purchase when-issued securities</u> | | | 3434 | 0 | | | 9.b |
| c. Standby letters of credit issued by a Federal Home Loan | Bank | 1 | | | | | _ |
| on the bank's behalf | | | C978 | 0 | | | 9.c |
| d. 3555 | | | 3555 | 0 | | | 9.d |
| e. 3556 | | | 3556 | 0 | | | 9.e |
| f. 3557 | | | 3557 | 0 | | | 9.f |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize a | | | nent | | 5504 | 0 | 10 |
| of this item over 25% of Schedule RC, item 27.a, "Total bank e | quity ca | apital") | | | 5591 | 0 | 10 |
| TEXT | | ſ | 3435 | 7 | | | 10.5 |
| a. Commitments to sell when-issued securities b. 5592 | | | 5592 | 0 | | | 10.a 10.b |
| | | | 5593 | 0 | | | 10.0 10.c |
| c. 5593 d. 5594 | | | 5594 | 0 | P. | | 10.c 10.d |
| e. 5595 | | | 5595 | <u> </u> | | | 10.d 10.e |
| C. 1 2020 | | | 4-1-4 | <u>_</u> | 202.66 | | 70.6 |

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

31

FDIC Certificate Number:

58321

Schedule RC-L—Continued

| | | Dollar Ar | mounts in Thousands | RCON | Tril [Bit [Mil] Thou | |
|---|----------------------|----------------------|----------------------|------|-------------------------|--------|
| 11. Year-to-date merchant credit card sales volume | : | | | | | |
| a. Sales for which the reporting bank is the ac | quiring bank | | | C223 | 0 | 11.a |
| b. Sales for which the reporting bank is the ag | • | | | C224 | 0 | 11.b |
| Dollar Amounts in Thousands | (Column A) | (Column B) | (Column C) | | (Column D) | |
| | Interest | Foreign | Equity | | Commodity | |
| Derivatives Position Indicators | Rate | Exchange | Derivative | | and Other | |
| | Contracts | Contracts | Contracts | | Contracts | |
| 12. Gross amounts (e.g., notional amounts) | | | | | | |
| (for each column, sum of items 12.a through | Tril [Bil [Mil Thou | Tril Bil Mil Thou | Tril Bil Mil Thou | 1927 | Tril Bil Mil Thou | |
| 12.e must equal sum of items 13 and 14): | RCON 8693 | RCON 8694 | RCON 8695 | | RCON 8696 | |
| a. Futures contracts | 0 | 0 | 0 | | 0 | 12.a |
| | RCON 8697 | RCON 8698 | RCON 8699 | | RCON 8700 | |
| b. Forward contracts | 0 | 0 | 0 | | 0 | 12.b |
| c. Exchange-traded option contracts: | RCON 8701 | RCON 8702 | RCON 8703 | | RCON 8704 | |
| (1) Written options | 0 | 0 | 0 | | 0 | 12.c.1 |
| | RCON 8705 | RCON 8706 | RCON 8707 | | RCON 8708 | |
| (2) Purchased options | 0 | 0 | 0 | | 0 | 12.c.2 |
| d. Over-the-counter option contracts: | RCON 8709 | RCON 8710 | RCON 8711 | | RCON 8712 | |
| (1) Written options | . 0 | 0 | 0 | | 0 | 12.d.1 |
| | RCON 8713 | RCON 8714 | RCON 8715 | | RCON 8716 | |
| (2) Purchased options | 0 | 0 | 0 | | 0 | 12.d.2 |
| | RCON 3450 | RCON 3826 | RCON 8719 | | RCON 8720 | |
| e. Swaps | 0 | 0 | 0 | | 0 | 12.e |
| Total gross notional amount of | RCON A126 | RCON A127 | RCON 8723 | | RCON 8724 | |
| derivative contracts held for trading | 0 | 0 | 0 | | 0 | 13 |
| 14. Total gross notional amount of | | | | | 0.0011.0000 | |
| derivative contracts held for | RCON 8725 | RCON 8726 | RCON 8727 | | RCON 8728 | 14 |
| purposes other than trading | | U | U | 1800 | l C | 14 |
| a. Interest rate swaps where the bank | RCON A589 | | | | | 14 - |
| has agreed to pay a fixed rate | U | | | | | 14.a |
| 15. Gross fair values of derivative contracts: | 0.0011.0000 | DCON COM | DOON STOP | | DCON 0770 | |
| a. Contracts held for trading: | RCON 8733 0 | RCON 8734 0 | RCON 8735 0 | | RCON 8736 | 15.a.1 |
| (1) Gross positive fair value | | | 3323 ! | | | 15.a.1 |
| | RCON 8737 0 | RCON 8738 0 | RCON 8739 0 | | RCON 8740 | 15 0 2 |
| (2) Gross negative fair value | <u> </u> | <u> </u> | U | | (| 15.a.2 |
| b. Contracts held for purposes other | RCON 8741 | RCON 8742 | RCON 8743 | | RCON 8744 | |
| than trading: | 0 | RCON 6742 | RCON 6743 | | 0 | 15.b.1 |
| (1) Gross positive fair value | RCON 8745 | RCON 8746 | RCON 8747 | | RCON 8748 | 77.0.1 |
| (D) C | 0 RCON 8745 | RCUN 8746 | RCON 8747 | | RCON 8748 | 15.b.2 |
| (2) Gross negative fair value | | <u> </u> | | | <u> </u> | 40.0.2 |

FFIEC 041 Page RC-20

32

Legal Title of Bank

58321

Schedule RC-M-Memoranda

| | Dollar Amoun | ts in Thousar | nds RCON E | Bii Mil Thou | | |
|---|--|-----------------|------------|------------------|---------|--|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, prin | cipal | | | | | |
| shareholders, and their related interests as of the report date: | • | | | | | |
| a. Aggregate amount of all extensions of credit to all executive officers, directors | , principal | | | | | |
| shareholders, and their related interests | | | 6164 | 35 | 1.a | |
| b. Number of executive officers, directors, and principal shareholders to whom the | ne 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 | 6165 | | 0 | | 1.b | |
| 2. Intangible assets other than goodwill: | | | | | | |
| a. Mortgage servicing assets | | | 3164 | 0 | 2.a | |
| (1) Estimated fair value of mortgage servicing assets | A590 | | 0 | | 2.a.1 | |
| b. Purchased credit card relationships and nonmortgage servicing assets | | | B026 | 0 | 2.b | |
| c. All other identifiable intangible assets | | | 5507 | 0 | 2.¢ | |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)_ | | | 0426 | 0 | 2.d | |
| 3. Other real estate owned: | | | | | _ | |
| a. Direct and indirect investments in real estate ventures | ······································ | | 5372 | 0 | 3.a | |
| b. All other real estate owned: | | | | _ | | |
| (1) Construction, land development, and other land | | | 5508 | 0 | 3.b.1 | |
| (2) Farmland | | | 5509 | - 0 | 3.b.2 | |
| (3) 1-4 family residential properties | | | 5510 | 0 | 3.b.3 | |
| (4) Multifamily (5 or more) residential properties | | | 5511 | 0 | 3.b.4 | |
| (5) Nonfarm nonresidential properties | | | 5512 | 0 | 3.b.5 | |
| (6) Foreclosed properties from "GNMA loans" | | | C979 | 0 | 3.b.6 | |
| c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) | | | 2150 | 0 | 3.c | |
| 4. Investments in unconsolidated subsidiaries and associated companies: | | | | | 4. | |
| a. Direct and indirect investments in real estate ventures | | | 5374 | 0 | 4.a | |
| b. All other investments in unconsolidated subsidiaries and associated companie | | | 5375 | 0 | 4.b | |
| c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) | | | 2130 | U | 4.c | |
| 5. Other borrowed money: | | | | | | |
| a. Federal Home Loan Bank advances: | | | | | | |
| (1) Advances with a remaining maturity or next repricing date of: (1) | | | FAFF | 1.500 | C - 1 - | |
| (a) One year or less | | | F055 | 1,500 | 5.a.1.a | |
| (b) Over one year through three years | _ | | F056 | 0 | 5.a.1.b | |
| (c) Over three years through five years | | | F057 | | 5.a.1.c | |
| (d) Over five years | | | 1000 | U ₁ | 5.a.1.d | |
| (2) Advances with a REMAINING MATURITY of one year or less (included in ite | em | | 2651 | 1,500 | E 2 2 | |
| 5.a.(1)(a) above) (2) | | | F059 | 1,300 | 5.a.2 | |
| (3) Structured advances (included in items 5.a.(1)(a) - (d) above) | | | FUDS | 0 | 5.a.3 | |
| b. Other borrowings: | | | | | | |
| (1) Other borrowings with a remaining maturity or next repricing date of: (3) | | | F060 | 0 | 5.b.1.a | |
| (a) One year or less | | | F061 | 0 | 5.b.1.b | |
| (b) Over one year through three years | | | F062 | | 5.b.1.c | |
| (c) Over three years through five years | | | F063 | | 5.b.1.d | |
| (d) Over five years | and in | W | 1003 | | J.D.T.U | |
| (2) Other borrowings with a REMAINING MATURITY of one year or less (includ | eo in | | B571 | ō | 5.b.2 | |
| item 5.b.(1)(a) above) (4) | idulo DC items | 16) | 3190 | 1,500 | 5.c | |
| c. rotal (sum of fleths stat(1)(a)-(u) and fleths stb.(1)(a)-(u)) (must equal sche | יטטופ אכ, ונפוזו | ro) | 1 2220 | .,000 | 3.0 | |

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

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

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

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

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number: 5

58321

FFIEC 041 Page RC-21

33

Schedule RC-M—Continued

| Dolla | er Amounts in Thousands RCOM | YES / | NO | |
|---|------------------------------|-----------|--------|-----|
| 6. Does the reporting bank sell private label or third party mutual funds and annuities?_ | B569 | YE | S | 6 |
| • | RCON | W Bil Mil |] Thou | |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annu | uitiesB570 | · | 0 | 7 |
| 8. Primary Internet Web site address of the bank (home page), if any | | | | |
| (Example: www.examplebank.com) (TEXT 4087) http://www.1stenterprisebank.com | | | | 8 |
| Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? | RCON 4088 | , | | . 9 |
| D. Secured liabilities: | RCON | N Bil Mil | 1 Thou | |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, | item 14.a) F064 | | 0 | 10 |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) | F065 | ; | 0 | 10 |

58321

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

| | | (Column A) | (Column B) | | (Column C) | | |
|--|------|------------------|-------------|------------------|------------|-------------------------|-------------|
| | | Past due | | Past due 90 | İ | Nonaccrual | |
| | 30 | through 89 | _ c | lays or more | ļ | | |
| | d | ays and still | | and still | | | |
| | | accruing | | accruing | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 1. Loans secured by real estate: | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | | |
| (1) 1-4 family residential construction loans | F172 | 0 | F174 | 0 | F176 | 0 | 1.a.1 |
| (2) Other construction loans and all land | | | 8.25M | | 200 | | |
| development and other land loans | F173 | | F175 | | F177 | 0 | 1.a.2 |
| b. Secured by farmland | 3493 | 0 | 3494 | 0 | 3495 | 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | | | |
| (1) Revolving, open-end loans secured by | | | | | | | |
| 1-4 family residential properties and | | | Thurs. | | | | |
| extended under lines of credit | 5398 | 0. | 5399 | 0 | 5400 | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family | | | | | | | |
| residential properties: | | | | | | | |
| (a) Secured by first liens | C236 | 0 | C237 | | C229 | 0 | 1.c.2.a |
| (b) Secured by junior liens | C238 | 0 | C239 | 0 | C230 | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential | | | | | | | |
| properties | 3499 | 0 | 3500 | . 0 | 3501 | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm | | | | 224.02.202.0 | 14/15/ | | |
| nonresidential properties | F178 | 0 | F180 | 0 | F182 | 0 | 1.e.1 |
| (2) Loans secured by other nonfarm | | | | | | | |
| nonresidential properties | F179 | 0 | F181 | 0 | F183 | 0 | 1.e.2 |
| 2. Loans to depository institutions and | | | | | | | |
| acceptances of other banks | B834 | 0 | B835 | 0 | 8836 | 0 | 2 |
| 3. Not applicable | | | 2. 9 | | | | |
| 4. Commercial and industrial loans | 1606 | 0 | 1607 | 0 | 1608 | 0 | 4 |
| 5. Loans to individuals for household, family, | | | | | | | |
| and other personal expenditures: | | | | | | | |
| a. Credit cards | B575 | 0 | B576 | 0 | 8577 | 0 | 5.a |
| b. Other (includes single payment, installment, | | | | | | | |
| all student loans, and revolving credit plans | | a a second | | | 666 | Section 1 to the second | |
| other than credit cards) | B578 | 0 | B579 | 0 | B580 | 0 | 5. b |
| 6. Loans to foreign governments and official | | | | | | | _ |
| institutions | 5389 | | 5390 | | 5391 | 0 | 6 |
| 7. All other loans (1) | 5459 | 0 | 5460 | 0 | | <u> </u> | 7 |
| Lease financing receivables | 1226 | 0 | 1227 | 0 | 1228 | 0 | 8 |
| Debt securities and other assets (exclude other | | | | | | | _ |
| real estate owned and other repossessed assets) | 3505 | O | 3506 | 0 | 3507 | <u> </u> | 9 |

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

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-23

35

Schedule RC-N—Continued

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

| the amounts reported in items 1 through 8. | | (Column A) | | (Column B) | | (Column C) | |
|--|------|------------------|-------------|------------------|------|------------------|------|
| | | Past due | Past due 90 | | ĺ | Nonaccrual | |
| | 30 |) through 89 | d | ays or more | | | |
| | d | ays and still | | and still | 1 | | |
| | | accruing | | accruing | 1 | , | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially | | | | | | | |
| guaranteed by the U.S. Government | 5612 | 0 | 5613 | 0 | 5614 | 0 | 10 |
| a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") | 5615 | 0 | 5616 | 0 | 5617 | 0 | 10. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included | | | | | | | |
| in item 10 above | C866 | 0 | C867 | 0 | C868 | 0 | 10.t |

36

Legal Title of Bank

58321

Schedule RC-N—Continued

(2) Unpaid principal balance_

| Schedule RC-N—Continued | | | | | | | | | | |
|--|---|----------------------------|------|------------------|------|------------------|---------|--|--|--|
| | | (Column A) | | (Column B) | | (Column C) | | | | |
| | | Past due Past due 90 | | Nonaccrual | | | | | | |
| | 30 | 30 through 89 days or more | | | | | | | | |
| | de | ays and still | | and still | | | | | | |
| Memoranda | | accruing | | accruing | | | | | | |
| Dollar Amounts in Thousands | RCON | Bli Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | | | | |
| Restructured loans and leases included in Schedule RC-N, | | | | | | | | | | |
| items 1 through 8, above (and not reported in | | | | | 100 | | | | | |
| Schedule RC-C, Part I, Memorandum item 1): | | | | | | | | | | |
| a. Loans secured by 1-4 family residential | | | | | | | | | | |
| properties | F661 | 0 | F662 | 0 | F663 | 0 | M.1.a | | | |
| b. Other loans and all leases (exclude loans to | | | | | | | | | | |
| individuals for household, family, and other | | | | | | | | | | |
| personal expenditures) | 1658 | 0 | 1659 | 0 | 1661 | 0 | M.1.b | | | |
| 2. Loans to finance commercial real estate, | | | | | | | | | | |
| construction, and land development activities | | | | | 339 | | | | | |
| (not secured by real estate) | | | | | | | | | | |
| included in Schedule RC-N, items 4 and 7, above | 6558 | 0 | 6559 | 0 | 6560 | 0 | M.2 | | | |
| 3. Memorandum items 3.a through 3.d are to be completed | | | | | | | | | | |
| by banks with \$300 million or more in total assets: (1) | | | | | | | | | | |
| a. Loans secured by real estate to non-U.S. addressees | | | | | | | | | | |
| (domicile) (included in Schedule RC-N, item 1, above) | 1248 | N/A | 1249 | N/A | 1250 | N/A | M.3.a | | | |
| b. Loans to and acceptances of foreign banks | | | | | | | | | | |
| (included in Schedule RC-N, item 2, above) | 5380 | N/A | 5381 | N/A | 5382 | N/A | M.3.b | | | |
| c. Commercial and industrial loans to non-U.S. | | | | | | | | | | |
| addressees (domicile) (included in | | | | | | | | | | |
| Schedule RC-N, item 4, above) | 1254 | N/A | 1255 | N/A | 1256 | N/A | M.3.c | | | |
| d. Leases to individuals for household, family, | | | | | | | | | | |
| and other personal expenditures (included | | | 1000 | | | | | | | |
| in Schedule RC-N, item 8, above) | F166 | N/A | F167 | N/A | F168 | N/A | M.3.d | | | |
| | | | | | _ | | | | | |
| Memorandum item 4 is to be completed by: (1) | | | | | | | | | | |
| banks with \$300 million or more in total assets | g 500 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | 1,4 | | | | | |
| banks with less than \$300 million or more in total assets | | | | | | | | | | |
| that have loans to finance agricultural production and | | | | | | | | | | |
| other loans to farmers (Schedule RC-C, part I, item 3) | | | | 3.0 | | | | | | |
| exceeding five percent of total loans: | | | | | | | | | | |
| 4. Loans to finance agricultural production and other loans to | | | | | | | | | | |
| farmers (included in Schedule RC-N, item 7, above) | 1594 | N/A | 1597 | N/A | 1583 | N/A | M.4 | | | |
| 5. Loans and leases held for sale and loans measured at fair | | | | | | | | | | |
| value (included Schedule RC-N, items 1 through 8, above): | | 8280.00 | | 11.20.00.00.00 | 02 0 | | | | | |
| a. Loans and leases held for sale | C240 | o} | C241 | 0 | C226 | 0 | M.5.a | | | |
| b. Loans measured at fair value: | | | | | | | | | | |
| (1) Fair value | F664 | 0 | F665 | 0 | F666 | 0 | M.5.b.1 | | | |
| | | | | | | | | | | |

⁽¹⁾ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

F667

0 F668

0 F669

0 M.5.b.2

58321

FFIEC 041 Page RC-25

37

Schedule RC-N-Continued

FDIC Certificate Number:

| Memoranda—Continued | | | | |
|---|------|------------------|------|------------------|
| | | (Column A) | | (Column B) |
| | | Past due 30 | | Past due 90 |
| Dollar Amounts in Thousands | t | rough 89 days | | lays or more |
| Memorandum item 6 is to be completed by | RCON | Bil Mil Thou | RCON | Bil Mil Thou |
| banks with \$300 million or more in total assets; (1) | | | | |
| Interest rate, foreign exchange rate, and other | | | | 4 (1) |
| commodity and equity contracts: | | | | |
| Fair value of amounts carried as assets | 3529 | . N/A | 3530 | N/A |

RCON Bil | Mil | Thou C410

M.6

M.7 7. Additions to nonaccrual assets during the quarter _ C411 M.8 8. Nonaccrual assets sold during the quarter _

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

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

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|------|------------------|---|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal | | | |
| Deposit Insurance Act and FDIC regulations | F236 | 226,544 | 1 |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions | F237 | 0 | 2 |
| 3. Not applicable | | | |
| 4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) | | | |
| of the Federal Deposit Insurance Act and FDIC regulations | F238 | N/A | 4 |
| 5. Total daily average of allowable exclusions, including interest accrued | | | _ |
| and unpaid on allowable exclusions | F239 | N/A | 5 |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

38

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-O-Continued

| Memorandum | | | | | | |
|---|---------------------|--------|----------------|--------|------------------|---------|
| | Dollar Ar | mount | s in Thousands | RCON | Bil Mil Thou | |
| 1. Total assessable deposits of the bank, including related interest accrued and unpa | aid | | | | | |
| (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Sche | | | | | | |
| RC-O, item 1 less item 2): | | | | | | |
| a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1) | | | | | | |
| (1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 | or less_ | | | F049 | 25,115 | M.1.a.1 |
| (2) Number of deposit accounts (excluding retirement accounts) | Ţ | RCON | Number | | | |
| of \$100,000 or less (to be completed for the June report only) | | F050 | N/A | | | M.1.a.2 |
| b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1) | | | | | | |
| (1) Amount of deposit accounts (excluding retirement accounts) of more than | n \$1 00 ,00 | 00 | | F051 | 200,434 | M.1.b.1 |
| (2) Number of deposit accounts (excluding retirement accounts) | L | RCON | Number | | | |
| of more than \$100,000 | | F052 | 410 | | | M.1.b.2 |
| c. Retirement deposit accounts of \$250,000 or less: (1) | | | | | | |
| (1) Amount of retirement deposit accounts of \$250,000 or less | | | | F045 | 325 | M.1.c.1 |
| (2) Number of retirement deposit accounts of \$250,000 or less | <u> </u> | RCON | Number | | | |
| (to be completed for the June report only) | | F046 | N/A | | | M.1.c.2 |
| d. Retirement deposit accounts of more than \$250,000: (1) | | | | | | |
| (1) Amount of retirement deposit accounts of more than \$250,000 | | | | F047 | 670 | M.1.d.1 |
| • | - | RCON | Number | | | |
| (2) Number of retirement deposit accounts of more than \$250,000 | | F048 | 1 | | | M.1.d.2 |
| | | | | | | |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in | n total as | ssets. | (2) | | | |
| 2. Estimated amount of uninsured assessable deposits, including related interest | | | | | | |
| accrued and unpaid (see instructions) (3) | | | | 5597 | N/A | M.2 |
| 3. Has the reporting institution been consolidated with a parent bank or savings asso | | | | | | |
| in that parent bank's or parent saving association's Call Report or Thrift Financial | | | | | | |
| If so, report the legal title and FDIC Certificate Number of the parent bank or pare | ent saving | gs . | | | | |
| association: | | | | nco. I | | |
| TEXT | | | | RCON | FDIC Cert No. | |
| A545 | | | | A545 | <u>_</u> | м.3 |
| | | | | DCON I | DELLAN L'Then | |
| Memorandum items 4.a and 4.b are to be completed by all banks participal | ting in th | ie | | RCON | Bii Mil Thou | |
| FDIC Transaction Account Guarantee Program. | | | | | | |
| 4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's reg | ulations) | | | | | |
| 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 | | | | G167 | 79,234 | M.4.a |
| noninterest-bearing savings accounts). | T- | CON I | Number | Q101 | (3,234) | 14.4.6 |
| b. Number of noninterest-bearing transaction accounts of more | <u> -</u> | G168 | 126 | | | M.4.b |
| than \$250,000 | , , | G100 | 120 | | | 1,11410 |

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items
 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31,
 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

Page RC-27

FDIC Certificate Number:

58321

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

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

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|------|------------------|-------|
| 1. Retail originations during the quarter of closed-end 1-4 family residential mortgage | | | |
| loans for sale:(2) | | | ı |
| a. Closed-end first liens | F066 | N/A | 1.a |
| b. Closed-end junior liens | F067 | N/A | 1.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F670 | N/A | 1.c.1 |
| (2) Principal amount funded under the lines of credit | F671 | N/A | 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 | F068 | N/A | 2.a |
| b. Closed-end junior liens | F069 | N/A | 2.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F672 | N/A | 2.c.1 |
| (2) Principal amount funded under the lines of credit | F673 | N/A | 2.c.2 |
| 3. 1-4 family residential mortgage loans sold during the quarter: | | | |
| a. Closed-end first liens | F070 | N/A | 3.a |
| b. Closed-end junior liens | F071 | N/A | 3.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F674 | N/A | 3.c.1 |
| (2) Principal amount funded under the lines of credit | F675 | N/A | 3.c.2 |
| 4. 1-4 family residential mortgage loans held for sale at quarter-end (included in | | | |
| Schedule RC, item 4.a): | | | |
| a. Closed-end first liens | F072 | N/A | 4.a |
| b. Closed-end junior liens | F073 | N/A | 4.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F676 | N/A | 4.c.1 |
| (2) Principal amount funded under the lines of credit | F677 | N/A | 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): | RJAD | | _ |
| a. Closed-end 1-4 family residential mortgage loans | F184 | N/A | 5.a |
| b. Open-end 1-4 family residential mortgage loans extended under lines of credit | F560 | N/A | 5.b |
| 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during | | | |
| the quarter: | RCON | | |
| a. Closed-end first liens | F678 | N/A | 6.a |
| b. Closed-end junior liens | F679 | N/A | 6.b |
| c. Open-end loans extended under line of credit: | | | |
| (1) Total commitment under the lines of credit | F680 | N/A | 6.c.1 |
| (2) Principal amount funded under the lines of credit | F681 | N/A | 6.c.2 |

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

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

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-28

40

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

Schedule RC-Q is to be completed by banks that (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

| | | | | | air Valu | deasurements for ue Option and Tra- (Included in Sche | ding As | sets and Liabilitie | S | | |
|--|------|---|----------------|--|----------|---|---------|---|---------|-----------------------------------|-------------|
| | | (Column A) Ital Fair Value Reported on Schedule RC | LE: N De | (Column B) SS: Amounts letted in the termination otal Fair Value | Lev | (Column C) vel 1 Fair Value leasurements | Lev | (Column D) el 2 Fair Value leasurements | Level 3 | lumn E) Fair Value urements | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| ASSETS | | | | | | | | | | | |
| Loans and leases | F243 | N/A | | . N/A | | N/A | | N/A | F245 | N/A | 1 |
| 2. Trading assets | F246 | N/A | F683 | N/A | F691 | N/A | F247 | N/A | F248 | N/A | 2 |
| Nontrading securities at fair value with changes in fair value reported in current earnings (included in | | | | | | | | | | | |
| Schedule RC-Q, item 2, above) | F240 | N/A | F684 | N/A | F692 | N/A | F241 | N/A | F242 | N/A | 2. a |
| All other financial assets and servicing assets | F249 | N/A | F685 | N/A | F693 | N/A | F250 | N/A | F251 | N/A | 3 |
| LIABILITTIES | | | | | | | | | | | |
| 4. Deposits | F252 | N/A | | N/A | | N/A | | N/A | F254 | N/A | 4 |
| 5. Trading liabilities | F255 | N/A | F687 | N/A | F695 | N/A | F256 | N/A | F257 | N/A | 5 |
| All other financial liabilities and and servicing liabilities | F258 | N/A | F688 | N/A | F696 | N/A | F259 | N/A | F260 | N/A | 6 |
| Loan commitments (not accounted for as derivatives) | F261 | N/A | F689 | N/A | F697 | N/A | F262 | N/A | F263 | N/A | 7 |

41

FDIC Certificate Number:

58321

Schedule RC-R—Regulatory Capital

| Schedule RC-R—Regulatory Capital Dollar | · Amou | nts in Thousands | RCON | Bil I Mil I Thou | ì |
|---|---------|--|------|------------------|------|
| Tier 1 capital | | | | | |
| Total bank equity capital (from Schedule RC, item 27.a) | | | 3210 | 32,146 | 1 |
| LESS: Net unrealized gains (losses) on available-for-sale securities (1) | | ************************************* | | | ĺ |
| (if a gain, report as a positive value; if a loss, report as a negative value) | | | 8434 | 1,823 | 2 |
| 3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a | | | A221 | 0 | 3 |
| 4. LESS: Accumulated net gains (losses) on cash flow hedges (1) | | . , | | | [|
| (if a gain, report as a positive value; if a loss, report as a negative value) | | | 4336 | 0 | 4 |
| 5. LESS: Nonqualifying perpetual preferred stock | | | B588 | 0 | 5 |
| Qualifying noncontrolling (minority) interests in consolidated subsidiaries | | | B589 | 0 | 6 |
| 7.a. LESS: Disallowed goodwill and other disallowed intangible assets | | | 8590 | 0 | 7.a |
| b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a | | | | | |
| fair value option that is included in retained earnings and is attributable to changes in | | | | | |
| the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, | | | | | |
| report as a negative value) | | | F264 | 0 | 7.b |
| 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) | | | C227 | 30,323 | 8 |
| 9.a. LESS: Disallowed servicing assets and purchased credit card relationships | ··· | | B591 | 0, | 9.a |
| b. LESS: Disallowed deferred tax assets | | | 5610 | 0 | 9.b |
| 10. Other additions to (deductions from) Tier 1 capital | | | B592 | Ó | 10 |
| 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) | | | 8274 | 30,323 | 11 |
| Tier 2 capital | | | | | • |
| 12. Qualifying subordinated debt and redeemable preferred stock | | | 5306 | 0 | 12 |
| 13. Cumulative perpetual preferred stock includible in Tier 2 capital | | | B593 | 0 | 13 |
| 14. Allowance for loan and lease losses includible in Tier 2 capital | | | 5310 | 1,782 | 14 |
| 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital | | | 2221 | 0 | 15 |
| 16. Other Tier 2 capital components | - | | B594 | 0 | 16 |
| 17. Tier 2 capital (sum of items 12 through 16) | | - | 5311 | 1,782 | 17 |
| 18. Allowable Tier 2 capital (lesser of item 11 or 17) | | | 8275 | 1,782 | 18 |
| 19. Tier 3 capital allocated for market risk | | | 1395 | Ō | 19 |
| 20. LESS: Deductions for total risk-based capital | | | B595 | 0 | 20 |
| 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) | | | 3792 | 32,105 | 21 |
| Total assets for leverage ratio | | | | | |
| 22. Average total assets (from Schedule RC-K, item 9) | | | 3368 | 252,074 | 22 |
| 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above |) | | B590 | 0 | 23 |
| 24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9 | .a abov | /e) | B591 | 0 | 24 |
| 25. LESS: Disallowed deferred tax assets (from item 9.b above) | | | 5610 | 0 | 25 |
| 26. LESS: Other deductions from assets for leverage capital purposes | | | B596 | 0 | 26 |
| 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) | | | A224 | 252,074 | 27 |
| Adjustments for financial subsidiaries | | | | | |
| 28. a. Adjustment to Tier 1 capital reported in item 11 | | | C228 | 0 | 28.a |
| b. Adjustment to total risk-based capital reported in item 21 | | | B503 | 0 | 28.b |
| 29. Adjustment to risk-weighted assets reported in item 62 | | | 8504 | 0 | 29 |
| 30. Adjustment to average total assets reported in item 27 | | | B505 | 0 | 30 |
| Capital ratios | · | | , | | |
| (Column B is to be completed by all banks. Column A is to be | ļ., | (Column A) | | (Column B) | |
| completed by banks with financial subsidiaries.) | RCON | Percentage | RCON | Percentage | |
| 31. Tier 1 leverage ratio (2) | 7273 | 0.00% | 7204 | 12.03% | 31 |
| 32. Tier 1 risk-based capital ratio (3) | 7274 | 0.00% | 7206 | 16.57% | 32 |
| 33. Total risk-based capital ratio (4) | 7275 | 0.00% | 7205 | 17.54% | 33 |

- (1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
- (2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
- (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
- (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

| 1st Enterprise Bank | |
|---------------------|--|
| Legal Title of Bank | |

58321

FFIEC 041 Page RC-30

42

Schedule RC-R—Continued

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

| | (Column A) | (Column B) | (Column C) | (Column D) | (Column E) | (Column F) | |
|--|------------------|--------------------|----------------------|--------------------|-------------------|------------------|----|
| | Totals | Items Not | | Allocation by Risl | k Weight Category | / | |
| | (from | Subject to | | | | , | |
| | Schedule RC) | Risk-Weighting | 0% | 20% | 50% | 100% | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil [Mil Thou | |
| Balance Sheet Asset Categories | | | | | | | |
| 34. Cash and balances due from depository institutions | RCON 0010 | RCON C869 | RCON B600 | RCON B601 | | RCON B602 | |
| (Column A equals the sum of Schedule RC items 1.a and 1.b) | 16,459 | 0 | 726 | 15,733 | | 0 | 34 |
| | RCON 1754 | RCON B603 | RCON B604 | RCON B605 | RCON B606 | RCON B607 | |
| 35. Held-to-maturity securities | 0 | 0 | 0 | 0 | 0 | 0 | 35 |
| | RCON 1773 | RCON B608 | RCON B609 | RCON B610 | RCON B611 | RCON B612 | |
| 36. Available-for-sale securities | 114,850 | 1,823 | 29,228 | 67,656 | 0 | 16,143 | 36 |
| 37. Federal funds sold and securities purchased under | RCON C225 | | RCON C063 | RCON C064 | | RCON B520 | |
| agreements to resell | 500 | | 0 | 500 | | 0 | 37 |
| | RCON 5369 | RCON B617 | RCON B618 | RCON B619 | RCON B620 | RCON B621 | |
| 38. Loans and leases held for sale | 0 | 0 | 0 | 0 | 0 | ō | 38 |
| | RCON B528 | RCON B622 | RCON B623 | RCON B624 | RCON B625 | RCON B626 | |
| 39. Loans and leases, net of unearned income | 126,249 | 0 | 0 | 0 | 6,886 | 119,363 | 39 |
| | RCON 3123 | RCON 3123 | | | | | |
| 40. LESS: Allowance for Joan and Jease Josses | 1,567 | 1,567 | | | | | 40 |
| | RCON 3545 | RCON B627 | RCON B628 | RCON B629 | RCON B630 | RCON B631 | |
| 41. Trading assets | 0 | 0 | 0 | 0 | 0 | 0 | 41 |
| | RCON B639 | RCON B640 | RCON B641 | RCON B642 | RCON B643 | RCON 5339 | |
| 42. All other assets (1) | 5,161 | 0 | 130 | 372 | 38 | 4,621 | 42 |
| | RCON 2170 | RCON B644 | RCON 5320 | RCON 5327 | RCON 5334 | RCON 5340 | |
| 43. Total assets (sum of items 34 through 42) | 261,652 | 256 | 30,084 | 84,261 | 6,924 | 140,127 | 43 |

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

| 1st Enterpo | rise | Bank |
|-------------|------|------|
|-------------|------|------|

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-31

43

Schedule RC-R—Continued

| | (Column A) | | 1 | | (Column B) | | (Column C) | (Column D) | (Column E) | (Column F) | Í |
|--|------------------|------------|----------------|-----|------------------|---|------------------|------------------|------------------|------------------|----|
| | Face Value | | Credit | | Credit | | | | k Weight Categor | | |
| | or Notional | | Conversion | | Equivalent | | (| | | | |
| • | Amount | | Factor | | Amount (1) | | 0% | 20% | 50% | 100% | ĺ |
| Dollar Amounts in Thousands | Bil Mil Thou | | 1 | | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| Derivatives and Off-Balance Sheet Items | RCON B546 | | See footnote 2 | | RCON B547 | | RCON B548 | RCON B581 | RCON B582 | RCON B583 | ĺ |
| 44. Financial standby letters of credit | 814 | | 1.000 | | 814 | | 0 | 0 | 0 | 814 | 44 |
| 45. Performance standby letters of | RCON 3821 | | | | RCON B650 | | RCON B651 | RCON B652 | RCON B653 | RCON B654 | 1 |
| of credit | 0 | | .50 | | 0 | | 0 | 0 | 0 | 0 | 45 |
| 46. Commercial and similar letters | RCON 3411 | | | | RCON B655 | | RCON B656 | RCON B657 | RCON B658 | RCON B659 | |
| of credit | 333 | | .20 | | 67 | | 0 | 0 | 0 | 67 | 46 |
| 47. Risk participations in bankers | | | | | | | | | | | |
| acceptances acquired by the | RCON 3429 | | | | RCON B660 | | RCON B661 | RCON B662 | | RCON B663 | İ |
| reporting institution | 0 | | 1.00 | | 0 | | 0 | 0 | | 0 | 47 |
| | RCON 3433 | | | | RCON 8664 | | RCON B665 | RCON B666 | RCON B667 | RCON B668 | İ |
| 48. Securities lent | 0 | | 1 .0 0 | | O | | 0 | . 0 | 0 | 0 | 48 |
| 49. Retained recourse on small business | RCON A250 | | | | RCON B669 | | RCON B670 | RCON B671 | RCON B672 | RCON B673 | |
| obligations sold with recourse | 0 | | 1.00 | | O | | 0 | 0 | 0 | 0 | 49 |
| 50. Recourse and direct credit | | | | 4 | | | | | | | 1 |
| substitutes (other than financial | | X (4) | | 100 | | | | | | | 1 |
| standby letters of credit) subject to | | | | | | | | | | | 1 |
| the low-level exposure rule and | | | <u> </u> | | | | | | | | 1 |
| residual interests subject to a | RCON B541 | | See footnote 3 | | RCON B542 | | | | | RCON B543 | 1 |
| dollar-for-dollar capital requirement | 0 | | 12.500 | | C | | | | | 0- | 50 |
| 51. All other financial assets sold with | RCON B675 | | | | RCON 8676 | | RCON B677 | RCON B678 | RCON B679 | RCON B680 | |
| recourse | 0 | | 1.00 | | C | 1 | 0 | 0 | 0 | | 51 |
| 52. All other off-balance sheet | RCON B681 | | <u> </u> | | RCON B682 | | RCON B683 | RCON B684 | RCON B685 | RCON B686 | |
| liabilities | 0 | | 1.00 | | 0 | | 0 | 0 | 0 | 0 | 52 |
| 53. Unused commitments with an original | RCON 3833 | | | | RCON B687 | | RCON B688 | RCON B689 | RCON B690 | RCON B691 | ļ |
| maturity exceeding one year | 43,335 | | .50 | | 21,668 | | 0 | | | 21,668 | 53 |
| | | | | | RCON A167 | | RCON B693 | RCON B694 | RCON B695 | | |
| 54. Derivative contracts | | A STATE OF | | | <u> </u> | | 0 | 0 | 0 | | 54 |

⁽¹⁾ Column A multiplied by credit conversion factor.

⁽²⁾ For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

⁽³⁾ Or institution specific factor.

| 1st E | interpr | ise Bank | : |
|-------|---------|----------|---|
|-------|---------|----------|---|

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-32

44

Schedule RC-R-Continued

| (Column C) | (Column D) | (Column E) | (Column F) | |
|---------------------------------------|--|--|---|--|
| | Allocation by Ris | k Weight Category | · | |
| 0% | 20% | 50% | 100% | |
| ands Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| | | | | |
| RCON B696 | RCON B697 | RCON B698 | RCON B699 | |
| 30,084 | 84,261 | 6,924 | 162,676 | 55 |
| x 0% | x 20% | x 50% | x 100% | 56 |
| RCON B700 | RCON B701 | RCON B702 | RCON 8703 | ł |
| 0 | 16,852 | 3,462 | 162,676 | 57 |
| | | | RCON 1651 | l |
| | | | 0 | 58 |
| | | | RCON B704 | l |
| | | | 182,990 | 59 |
| | | | RCON A222 | : |
| | | | . 0 | 60 |
| | | | RCON 3128 | l |
| | | | 0 | 61 |
| | | | RCON A223 | l |
| | | | 182,990 | 62 |
| · · · · · · · · · · · · · · · · · · · | - | | | |
| Amounts in Thousands | RCON | Bil Mil Thou | | |
| | 8764 | 0 | M.1 | |
| | | | | |
| | 0% Bil Mil Thou RCON B696 30,084 x 0% RCON B700 0 | Allocation by Rist 0% 20% Bil Mil Thou Bil Mil Thou RCON B696 RCON B697 30,084 84,261 x 0% x 20% RCON B700 RCON B701 0 16,852 | Allocation by Risk Weight Category 0% 20% 50% Sands Bil Mil Thou Bil Mil Thou Bil Mil Thou RCON B696 RCON B697 RCON B698 30,084 84,261 6,924 x 0% x 20% x 50% RCON B700 RCON B701 RCON B702 0 16,852 3,462 Amounts in Thousands RCON Bil Mil Thou | Allocation by Risk Weight Category 0% 20% 50% 100% ands Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou RCON B696 RCON B697 RCON B698 RCON B699 30,084 84,261 6,924 162,676 |

| | with a remaining maturity or | | | | | | | |
|------------------------------------|------------------------------|-------------------------|------|-------------------------|------|-------------------------|---------|--|
| | | (Column A) | | (Column B) | _ | | | |
| | 0 | ne year or less | 0 | ver one year | O١ | er five years | | |
| 2. Notional principal amounts of | | | thro | ough five years | | | | |
| derivative contracts: (1) | RCON | Tril Bil Mil Thou | RCON | Tril Bil Mil Thou | RCON | Tril Bil Mil Thou | | |
| a. Interest rate contracts | 3809 | 0 | 8766 | 0 | 8767 | 0 | M.2.a | |
| b. Foreign exchange contracts | 3812 | 0 | 8769 | 0 | 8770 | 0 | M.2.b | |
| c. Gold contracts | 8771 | 0 | 8772 | 0 | 8773 | 0 | M.2.c | |
| d. Other precious metals contracts | 8774 | Ó | 8775 | 0 | 8776 | 0 | M.2.d | |
| e. Other commodity contracts | 8777 | 0 | 8778 | 0 | 8779 | 0 | M.2.e | |
| f. Equity derivative contracts | A000 | 0 | A001 | 0 | A002 | 0 | M.2.f | |
| g. Credit derivative contracts: | | | | | | | | |
| (1) Investment grade | C980 | 0 | C981 | 0 | C982 | 0 | M.2.g.1 | |
| (2) Subinvestment grade | C983 | 0 | C984 | 0 | C985 | 0 | M.2.g.2 | |

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

45

FDIC Certificate Number:

58321

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

| | (Column A) | (Column B) | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | 1 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----|
| | 1-4 Family | Home | Credit | Auto | Other | Commercial | All Other | |
| | Residential | Equity | Card | Loans | Consumer | and Industrial | Loans, All | |
| | Loans | Lines | Receivables | į | Loans | Loans | Leases, and | |
| | | | | | | | All Other | |
| | | | | | | | Assets | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bit J Mil Thou | Bif Mil Thou | Bil Mil Thou | 1 |
| Bank Securitization Activities | | | | | | | | l |
| 1. Outstanding principal balance of assets sold | | | | | | | | ! |
| and securitized by the reporting bank with | | | | | | | | 1 |
| servicing retained or with recourse or other | RCON B705 | RCON B706 | RCON B707 | RCON B708 | RCON 8709 | RCON B710 | RCON B711 | |
| seller-provided credit enhancements | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 2. Maximum amount of credit exposure | | | | | | | | |
| arising from recourse or other | | | | | | | | İ |
| seller-provided credit enhancements | | | | | | | | 1 |
| provided to structures reported in | | | | | | | | 4 |
| item 1 in the form of: | | | | | | | | |
| a. Credit-enhancing interest-only strips | | | | | | | | |
| (included in Schedules RC-B or RC-F | RCON B712 | RÇON B713 | RCON B714 | RCON B715 | RCON B716 | RCON B717 | RCON B718 | |
| or in Schedule RC, item 5) | 0 | 0 | 0 | 0 | 0 | . 0 | 0 | 2.a |
| b. Subordinated securities and | RCON C393 | RCON C394 | RCON C395 | RCON C396 | RCON C397 | RCON C398 | RCON C399 | 1 |
| other residual interests | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.b |
| c. Standby letters of credit and | RCON C400 | RCON C401 | RCON C402 | RCON C403 | RCON C404 | RCON C405 | RCON C406 | |
| other enhancements | 0 | 0 | 0 | 0 | 0 | .0 | 0 | 2.c |
| 3. Reporting bank's unused commitments | | | | | | | | i |
| to provide liquidity to structures | RCON B726 | RCON B727 | RCON B728 | RCON B729 | RCON B730 | RCON B731 | RCON B732 | |
| reported in item 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 4. Past due loan amounts included in item 1: | RCON B733 | RCON B734 | RCON B735 | RCON B736 | RCON B737 | RCON B738 | RCON B739 | |
| a. 30-89 days past due | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.a |
| | RCON B740 | RCON B741 | RCON B742 | RCON B743 | RCON B744 | RCON B745 | RCON 8746 | |
| b. 90 days or more past due | 0 | 0 | 0 | 0: | 0 | 0 | 0 | 4.b |
| 5. Charge-offs and recoveries on assets sold | | | | | | | | i |
| and securitized with servicing retained or | | | | | | | | j |
| with recourse or other seller-provided credit | | | | | | | | į |
| enhancements (calendar year-to-date): | RIAD B747 | RIAD B748 | RIAD B749 | RIAD B750 | RIAD B751 | RIAD B752 | RIAD B753 |] |
| a. Charge-offs | 0 | 0 | 0 | 0 | 0 | 0 | [<u> </u> | 5.a |
| | RIAD B754 | R1AD 8755 | RIAD B756 | RIAD B757 | RIAD B758 | RIAD B759 | RIAD B760 | _ |
| b. Recoveries | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.b |

46

FDIC Certificate Number:

58321

Schedule RC-S—Continued

| Schedule Mc-S—Continued | | | | | | | | _ |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------|
| | (Column A) | (Column B) | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | ļ |
| | 1-4 Family | Home | Credit | Auto | Other | Commercial | All Other | |
| | Residential | Equity | Card | Loans | Consumer | and Industrial | Loans, All | |
| | Loans | Lines | Receivables | | Loans | Loans | Leases, and | |
| | 1 | | | | | | All Other | |
| | | | | | | | Assets | İ |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| 6. Amount of ownership (or seller's) | | | | | | | | 1 |
| interests carried as: | | | | | | | | l |
| a. Securities (included in Schedule RC-B | | RCON B761 | RCON B762 | | | RCON B763 | | i |
| or in Schedule RC, item 5) | | 0 | 0 | | | 0 | | 6.a |
| | | RCON B500 | RCON B501 | | | RCON B502 | | į |
| b. Loans (included in Schedule RC-C) | | 0 | 0 | | | 0 | | 6 .b |
| 7. Past due loan amounts included in | | | | | | | | |
| interests reported in Item 6.a: | | RCON B764 | RCON B765 | | | RCON B766 | | 1 |
| | | 0 | | | | n n | | 7.a |
| a. 30-89 days past due | 7 | RCON B767 | RCON B768 | | | RCON B769 | | /.0 |
| | | 1 RCON 0707 | RCON B/00 | | | RCOK 0703 | | 7.b |
| b. 90 days or more past due | - | · · | | | | U | l. | 7.0 |
| 8. Charge-offs and recoveries on loan | | | | | | | | i |
| amounts included in interests reported | | | | | | | i . | ı |
| in item 6.a (calendar year-to-date): | | RIAD B770 | RIAD B771 | | | RIAD B772 | | d _ |
| a. Charge-offs | | 0 | 0 | | | | | 8.a |
| | | RIAD B773 | RIAD 8774 | | | RIAD B775 | | Å |
| b. Recoveries | | 0 | 0 | | | 0 | | 8.b |
| | | | | | | | | á |
| For Securitization Facilities Sponsored | V | | | | | | | A |
| By or Otherwise Established By Other | | | | | | | | 1 |
| Institutions | | | | | | | | 4 |
| 9. Maximum amount of credit exposure | | | | | | | | 1 |
| arising from credit enhancements | | | | | | | | 1 |
| provided by the reporting bank to other | | | | | | | | A |
| institutions' securitization structures in | | | | | | | | į. |
| the form of standby letters of credit, | | | | | | | | A |
| purchased subordinated securities, | RCON 8776 | RCON B777 | RCON B778 | RCON B779 | RCON B780 | RCON B781 | RCON B782 | 1 |
| and other enhancements | 0 | 0 | 0 | | | 0 | 0 | i 9 |
| | | | | | | | | á |
| 10. Reporting bank's unused commitments | RCON B783 | RCON B784 | RCON B785 | RCON B786 | RCON 8787 | RCON B788 | RCON B789 | 1 |
| to provide liquidity to other institutions' | 0 | 0 | 0 | (| | | | 10 |
| securitization structures | | | | 18916/189 | 1 | ´ı | | 7 -70 |

| 1st | Enter | prise | Bank |
|-----|-------|-------|------|
| | | | |

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-35

47

Schedule RC-S—Continued

| | (Column A) | | (Column B) | (Column C) | | (Column D) | (Column E) | (Column F) | (Column G) | |
|--|------------------|-----|------------------|------------------|-----|-------------------------------|--------------------|------------------|------------------|----|
| | 1-4 Family | | Home | Credit | | Auto | Other | Commercial | All Other | |
| | Residential | | Equity | Card | 1 1 | Loans | Consumer | and Industrial | Loans, All | |
| | Loans |] : | Lines | Receivables | | | Loans | Loans | Leases, and | |
| | | 1 | | | | | | | All Other | |
| | | | | <u></u> | | | | | Assets | |
| Dollar Amounts in Thousands | Bil Mil Thou | | Bil Mil Thou | Bli Mil Thou | | Bil Mil Thou | Bil [Mil Thou | Bil Mil Thou | Bit Mil Thou | |
| Bank Asset Sales | | | | | | | | | | |
| 11. Assets sold with recourse or other seller- | | | | | | Control of the control of the | areas and a second | | | |
| provided credit enhancements and not | RCON B790 | | RCON B791 | RCON B792 | | RCON B793 | RCON B794 | RCON B795 | RCON B796 | |
| securitized by the reporting bank | C | | 0 | _0 | | 0 | 0 | 0 | 0 | 11 |
| 12. Maximum amount of credit exposure | | | | | | | | | | |
| arising from recourse or other seller- | <u> </u> | | | | | | | <u> </u> | | |
| provided credit enhancements pro- | RCON B797 | | RCON 8798 | RCON B799 | | RCON B800 | RCON 8801 | RCON B802 | RCON B803 | |
| vided to assets reported in item 11 | | | 0 | 0 | | 0 | 0 | 0 | 0 | 12 |

Memoranda

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|------|------------------|---------|
| Small business obligations transferred with recourse under Section 208 of the Riegle | | | |
| Community Development and Regulatory Improvement Act of 1994: a. Outstanding principal balance | A249 | . 0 | M.1.a |
| b. Amount of retained recourse on these obligations as of the report date | A250 | 0 | M.1.b |
| 2. Outstanding principal balance of assets serviced for others (includes participations serviced for others): | | | |
| a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements | B804 | 0 | M.2.a |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | B805 | 0 | M.2.b |
| c. Other financial assets (includes home equity lines) (1) | A591 | 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) | F699 | 0 | M.2.d |
| 3. Asset-backed commercial paper conduits: | | | |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of | | | |
| credit, subordinated securities, and other enhancements: | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B806 | 0 | M.3.a.1 |
| (2) Conduits sponsored by other unrelated institutions | ₿807 | 0 | M.3.a.2 |
| b. Unused commitments to provide liquidity to conduit structures: | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B808 | 0 | M.3.b.1 |
| (2) Conduits sponsored by other unrelated institutions | 8809 | 0 | M.3.b.2 |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2) | C407 | N/A | M.4 |

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

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

48

FDIC Certificate Number:

58321

Schedule RC-T—Fiduciary and Related Services

| | RCON | YES / NO | 1 |
|--|------|----------|-----|
| 1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T) | A345 | NO |] 1 |
| | RCON | YES / NO | 7 |
| 2. Does the institution exercise the fiduciary powers it has been granted? | A346 | NO |] 2 |
| 3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) | RCON | YES / NO |] |
| to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) | B867 | NO |] 3 |

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

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

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

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

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

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

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

| | (Column A) | (Column B) | (Column C) | | (Column D) | |
|--|--|-----------------------------|------------|---|-------------|-----|
| | Managed | Non-Managed | Number of | | Number of | |
| | Assets | Assets | Managed | | Non-Managed | |
| | | | Accounts | | Accounts | |
| Dollar Amounts in Thousands | Tril Bil Mil Thou | Tril Bil Mil Thou | | | | |
| FIDUCIARY AND RELATED ASSETS | RCON B868 | RCON B869 | RCON B870 | | RCON B871 | |
| Personal trust and agency accounts | N/A | N/A | N/A | | N/A | 4 |
| 5. Retirement related trust & agency accounts: | RCON B872 | RCON B873 | RCON B874 | | RCON B875 | |
| a. Employee benefit-defined contribution | N/A | N/A | N/A | | N/A | 5.a |
| | RCON B876 | RCON 8877 | RCON B878 | 4 | RCON B879 | |
| b. Employee benefit-defined benefit | N/A | N/A | N/A | | N/A | 5.b |
| 3. <u></u> | RCON B880 | RCON B881 | RCON B882 | | RCON B883 | |
| c. Other retirement accounts | N/A | N/A | N/A | | N/A | 5.c |
| | RCON B884 | RCON B885 | RCON C001 | | RCON C002 | |
| 6. Corporate trust and agency accounts | N/A | N/A | N/A | | N/A | 6 |
| o. 40, points trust and agains, estimate | RCON B886 | 7000 | RCON B888 | | | |
| 7. Investment management agency accounts | N/A | | N/A | | | 7 |
| // arrest new management agency assured | RCON B890 | RCON B891 | RCON B892 | | RCON B893 | |
| 8. Other fiduciary accounts | N/A | N/A | N/A | | N/A | 8 |
| 9. Total fiduciary accounts | RCON B894 | RCON B895 | RCON B896 | | RCON B897 | |
| (sum of items 4 through 8) | N/A | N/A | N/A | | N/A | 9 |
| (Suit of Action 2 anough of | | RCON B898 | | | RCON B899 | |
| 10. Custody and safekeeping accounts | | N/A | | | N/A | 10 |
| 10. Custody and salenceping accounts | THE PERSON NAMED OF THE PE | | | | | |

11. Not applicable

49

FDIC Certificate Number:

58321

Schedule RC-T—Continued

| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
|--|------|------------------|------|
| FIDUCIARY AND RELATED SERVICES INCOME | | | |
| 12. Personal trust and agency accounts | B904 | N/A | 12 |
| 13. Retirement related trust and agency accounts: | | | |
| a. Employee benefit—defined contribution | B905 | N/A | 13.a |
| b. Employee benefit—defined benefit | B906 | N/A | 13.b |
| c. Other retirement accounts | B907 | N/A | 13.c |
| 14. Corporate trust and agency accounts | A479 | N/A | 14 |
| 15. Investment management agency accounts | B908 | N/A | 15 |
| 16. Other fiduciary accounts | A480 | N/A | 16 |
| 17. Custody and safekeeping accounts | B909 | N/A | 17 |
| 18. Other fiduciary and related services income | B910 | N/A | 18 |
| 19. Total gross fiduciary and related services income (sum of items 12 through 18) | | | |
| (must equal Schedule RI, item 5.a) | 4070 | N/A | 19 |
| 20. LESS: Expenses | C058 | N/A | 20 |
| 21. LESS: Net losses from fiduciary and related services | A488 | N/A | 21 |
| 22. PLUS: Intracompany income credits for fiduciary and related services | B911 | N/A | 22 |
| 23. Net fiduciary and related services income | A491 | N/A | 23 |

| | | Managed | |
|--|--------------------------|--------------|-------|
| Memoranda | · | Assets | |
| Dollar Am | nounts in Thousands RCOM | Bil Mil Thou | |
| Managed assets held in personal trust and agency accounts: | | | |
| a. Noninterest-bearing deposits | B913 | N/A | M.1.a |
| b. Interest-bearing deposits | B914 | N/A | M.1.b |
| c. U.S. Treasury and U.S. Government agency obligations | B915 | N/A | M.1.c |
| d. State, county and municipal obligations | B916 | N/A | M.1.d |
| e. Money market mutual funds | 8917 | N/A | M.1.e |
| f. Other short-term obligations | B918 | N/A | M.1.f |
| g. Other notes and bonds | B919 | N/A | M.1.g |
| h. Common and preferred stocks | B920 | N/A | M.1.h |
| i. Real estate mortgages | B921 | N/A | M.1.i |
| j. Real estate | B922 | N/A | M.1.j |
| k. Miscellaneous assets | B923 | N/A | M.1.k |
| I. Total managed assets held in personal trust and agency accounts (sum of Memorandu | ım | | |
| items 1.a through 1,k) (must equal Schedule RC-T, item 4, column A) | B868 | N/A | M.1. |

| | | (Column A) | (Column B) | 1 |
|--|------|------------|-------------------------|---|
| | ŀ | Number of | Principal Amount | ĺ |
| | | Issues | Outstanding | ı |
| Dollar Amounts in Thousands | RCON | | Tril 8il Mil Thou | ı |
| Corporate trust and agency accounts: | | | RCON B928 | l |
| a. Corporate and municipal trusteeships | B927 | N/A | N/A | ĺ |
| b. Transfer agent, registrar, paying agent, and other corporate agency | B929 | N/A | | |

M.2.a M.2.b Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-38

50

Schedule RC-T—Continued

| | | | p | | | | |
|--|--------|----------------|---------------|--------------|------|------------------|-------|
| | | • | | (Column A) | | (Column B) | |
| Memoranda—Continued | | | | Number of | Ma | arket Value of | |
| | | | | Funds | F | und Assets | |
| Dollar A | Amount | s in Thousands | RCON | | RCON | Bil [Mll] Thou | |
| 3. Collective investment funds and common trust funds: | | | | | | | |
| | | | B931 | N/A | B932 | N/A | M.3.a |
| b. International/Global equity | | | B933 | N/A | B934 | N/A | M.3.b |
| c. Stock/Bond blend | | | B935 | N/A | B936 | N/A | M.3.c |
| d. Taxable bond | | | B937 | N/A | B938 | N/A | M.3.d |
| e. Municipal bond | | | B939 | N/A | B940 | N/A | M.3.e |
| f. Short term investments/Money market | | | B941 | N/A | | N/A | M.3.f |
| g. Specialty/Other | | | B943 | N/A | | N/A | M.3.g |
| h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) | | | B945 | N/A | B946 | N/A | M.3.h |
| | | | _ | <u> </u> | | | |
| | | (Column A) | | (Column B) | | (Column C) | |
| | G | ross Losses | 0 | Gross Losses | | Recoveries | |
| | l | Managed | N | on-Managed | | | |
| • | | Accounts | | Accounts | | | |
| Dollar Amounts in Thousands | RIAD | Mil Thou | RIAD | Mil Thou | RIAD | Mil Thou | |
| 4. Fiduciary settlements, surcharges and other losses: | | | | | | | |
| a. Personal trust and agency accounts | B947 | | B948 | N/A | B949 | N/A | M.4.a |
| b. Retirement related trust and agency accounts | B950 | | B951 | N/A | B952 | N/A | M.4.b |
| c. Investment management agency accounts | B953 | | B954 | N/A | B955 | N/A | M.4.c |
| d. Other fiduciary accounts and related services | B956 | N/A | B957 | N/A | B958 | N/A | M.4.d |
| e. Total fiduciary settlements, surcharges, and other losses | | | 100 | | | | |
| (sum of Memorandum items 4.a through 4.d) (sum of | | | | | | | |
| columns A and B minus column C must equal | | | | | | | |
| Schedule RC-T, item 21) | 8959 | N/A | B960 | N/A | B961 | N/A | M.4.e |

| N/A | | |
|----------------------------|------|--|
| Name and Title (TEXT B962) | | |
| N/A | | |
| E-mail Address (TEXT B926) | | |
| | | |
| IN/A | IN/A | |

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A", "No comment," and "None."

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

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

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

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

| | | | | | RCON | YES / NO | |
|----------------------|---------------------------------------|-----------------|-------------|-------------|------|--------------|--|
| Comments? | | | | 6979 | NO | | |
| BANK MANAGEMENT STAT | EMENT (please type or p | orint clearly): | | | | | |
| TEXT | | | | | | _ | |
| 6980 | | | | | | | |
| | | | | | | | |
| | | | | ·· — | | | |
| | | <u></u> | | | | | |
| | | | | | | | |
| | | - | | | | | |
| | | <u></u> | | | | - | |
| | · · · · · · · · · · · · · · · · · · · | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 1 | | | | | | | |

| 1st Enterpri | ise Bank | |
|----------------|----------|------------|
| Lega! Title of | Bank | • |
| Los Angeles | . | |
| City | | · . |
| CA | | 90017-3449 |

Consolidated Report of Income for the period January 1, 2009 – June 30, 2009

58321

Zip Code

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

State

FDIC Certificate Number:

| 1. Interest and fee income on loans: (1) Loans secured by real estate: (2) Loans secured by real estate: (3) Loans secured by real estate: (4) Delta secured by 1-4 family residential properties: (5) All other loans secured by real estate: (6) All other loans secured by real estate: (7) Commercial and industrial loans: (8) Commercial and industrial loans: (8) Ceredit cards: (9) Credit cards: (1) Ceredit cards: (1) Ceredit cards: (1) Ceredit cards: (1) Ceredit cards: (1) Ceredit cards: (2) Commercial and revolving credit plans other than credit cards): (3) Loans to foreign governments and official institutions: (4) Loans to foreign governments and official institutions: (5) All other loans (11): (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)): (8) Commercial and the commercial cards of the commercial | Dollar Amounts | in Thousands | RIAD | Bil Mil Thou | |
|---|---|--------------|------|------------------|-------------|
| a. Interest and fee income on loans: (1) Loans secured by 1-4 family residential properties. (a) Loans secured by 1-4 family residential properties. (b) All other loans secured by 1-8 family residential properties. (c) Commercial and industrial loans. (d) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards. (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (c) Commercial and industrial loans. (d) Loans to foreign governments and official institutions. (e) Commercial plans other than credit cards). (f) Loans to foreign governments and official institutions. (g) Commercial plans other than credit cards). (g) The loans (1). (g) The loans (1). (g) The loans (1). (g) The loans (1). (g) The loans (1). (g) The loans (1). (g) Mortgage-backed securities and U.S. Government agency obligations (g) Carding mortgage-backed securities issued by states and political subdivisions in the U.S.). (g) Mortgage-backed securities issued by states and political subdivisions in the U.S.). (g) Other interest income from trading assets. (g) Cherinaterest income (sum of items 1.a.(6) through 1.g). (g) Other interest income (sum of items 1.a.(6) through 1.g). (h) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). (g) Savings deposits (includes MMDAs). (h) Time deposits of \$100,000 or more (h) Time deposits of sess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than \$100,000. (h) Time deposits of tess than | | | | | |
| (1) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties (b) All other loans secured by real estate (b) Oth other loans secured by real estate (c) Commercial and industrial ioans (d) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student (b) Other (includes single payment, installment, all student (a) Loans to foreign governments and official institutions (d) Loans to foreign governments and official institutions (d) Loans to foreign governments and official institutions (d) Loans to foreign governments and official institutions (e) Contains (1) (f) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (f) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (f) Total interest income on balances due from depository institutions (2) (g) Conterest Income on balances due from depository institutions (2) (g) Mortgage-backed securities (g) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (g) Wortgage-backed securities issued by states and political subdivisions in the U.S.) (g) Other interest income on federal funds sold and securities purchased under agreements to reself (g) U.S. Treasury securities (includes securities issued by states and political subdivisions in the U.S.) (g) Other interest income (more deposits) (g) Unterest income (more foreign government agency obligations (excluding mortgage-backed securities) (g) Unterest income (more adia) (g) Other interest income (more) (g) Unterest income (more) | 1. Interest Income: | | | | |
| (a) Loans secured by 1-4 family residential properties | a. Interest and fee income on loans: | | | | |
| (b) All other loans secured by real estate 436 1,962 1.a.1.b (2) Commercial and industrial loans 4012 629 1.a.2 (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards B865 0 1.a.3.a (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 8466 12 1.a.3.b (4) Loans to foreign governments and official institutions 4056 0 1.a.4 (5) All other loans (1) 4056 0 1.a.4 (5) All other loans (1) 4056 0 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4056 0 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4056 0 1.b. c. Interest income on balances due from depository institutions (2) 4055 0 1.b. (1) Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 8489 1.425 (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4069 411 1.d.3 (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4069 411 1.d.3 (3) All other securities (includes securities purchased under agreements to resell 4000 10 1.f 1.f 1.g. (1) Interest income on federal funds sold and securities purchased under agreements to resell 4000 10 1.f 1.f 1.g. (1) Interest income (sum of items 1.a.(6) through 1.g) 4550 5.50 1.h 1.600 5.50 1.h 1. | (1) Loans secured by real estate: | | | | |
| (2) Commercial and industrial ioans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (d) Loans to foreign governments and official institutions (d) 4056 (o) 1.a.4 (o) All other loans (1) (o) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (o) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (o) Total interest and fee income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) (3) All other securities includes securities issued by states and political subdivisions in the U.S.) (d) Total interest income from trading assets (d) Total interest income on federal funds sold and securities purchased under agreements to reseli (d) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (d) Transaction accounts: (a) Savings deposits (includes MMDAs) (d) Time deposits of \$100,000 or more (d) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (d) Time deposits of federal funds purchased and securities sold under agreements to reseli (d) Transaction accounts: | (a) Loans secured by 1-4 family residential properties | | 4435 | 394 | |
| (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (4) Loans to foreign governments and official institutions (5) All other loans (1) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Total interest and fee income on loans (sum of items 2.a.(1)(a) through 1.a.(5)) (7) Loans to foreign governments and official institutions (8) Loans to foreign governments and official institutions (9) Loans to foreign governments and official institutions (1) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (9) Total interest income on balances due from depository institutions (2) (1) Los. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities issued by states and political subdivisions in the U.S.) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (2) Interest income from brading assets 4069 4069 411 1.d.3 e. Interest income on federal funds sold and securities purchased under agreements to resell 4020 4069 4069 411 1.d.3 e. Interest income on federal funds sold and securities purchased under agreements to resell 4020 4050 4069 4069 4069 4069 4069 4069 4069 406 | (b) All other loans secured by real estate | | 4436 | 1,962 | 1.a.1.b |
| Expenditures: (a) Credit cards Gabs | (2) Commercial and industrial loans | | 4012 | 629 | 1.a.2 |
| (a) Credit cards (b) Other (includes single payment, installment, all student (b) Other (includes single payment, installment, all student (b) Other (includes single payment, installment, all student (b) Other (includes single payment, installment, all student (b) Other (includes single payment), and revolving credit plans other than credit cards) | (3) Loans to individuals for household, family, and other personal | | | | |
| (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (4) Loans to foreign governments and official institutions (5) All other loans (1) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (7) Lincerest income on balances due from depository institutions (2) (8) Lincerest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (4) Interest income from trading assets (5) Interest income from deparl funds sold and securities purchased under agreements to resell (6) Total interest income (sum of items 1.a.(6) through 1.g) (7) Interest expense: (8) Interest income (sum of items 1.a.(6) through 1.g) (9) Nohransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (1) Transaction appearance (1) Transaction accounts (1) Interest income (1) Int | expenditures: | | | | |
| loans, and revolving credit plans other than credit cards) (4) Loans to foreign governments and official institutions (5) All other loans (1) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (7) Interest income on balances due from depository institutions (2) (8) Interest income on balances due from depository institutions (2) (9) Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (3) All other securities (includes securities purchased under agreements to resell 4069 0 1.e (5) Interest income from trading assets (4069 0 1.e (5) Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f (9) Other interest income (1) Total interest income (sum of items 1.a.(6) through 1.g) (1) Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (3) Savings deposits (includes MMDAs) (4) Savings deposits of \$100,000 or more (5) Time deposits of \$100,000 or more (6) Time deposits of less than \$100,000 (7) Time deposits of less than \$100,000 (8) A518 4 2.a.2.b 2.b. Expense of federal funds purchased and securities sold under agreements to repurchase | (a) Credit cards | | B485 | 0 | 1.a.3.a |
| (4) Loans to foreign governments and official institutions 4056 0 1.a.4 (5) All other loans (1) 4058 0 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 2.997 1.a.5 b. Income from lease financing receivables 4065 0 1.b c. Interest income on balances due from depository institutions (2) 4115 98 1.c d. Interest and dividend income on securities: 88 590 1.d.1 (L) U.S. Treasury securities and U.S. Government agency obligations 88 590 1.d.1 (2) Mortgage-backed securities B488 590 1.d.2 (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 4060 411 1.d.3 e. Interest income from trading assets 4069 411 1.d.3 f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 5.520 1.h 2. Interest expense: a. Interest on deposits: 4508 9 2.a.1 (2) Nontransaction accou | (b) Other (includes single payment, installment, all student | | | | • |
| (4) Loans to foreign governments and official institutions 4055 0 1.a.4 (5) All other loans (1) 4058 0 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4000 2,997 1.a.6 b. Income from lease financing receivables 4065 0 1.b c. Interest income on balances due from depository institutions (2) 4115 98 1.c d. Interest and dividend income on securities: 88 590 1.d.1 (1) U.S. Treasury securities and U.S. Government agency obligations 88 590 1.d.1 (2) Mortgage-backed securities 8489 1,425 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 411 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | loans, and revolving credit plans other than credit cards) | | B486 | 12 | 1.a.3.b |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)). 4010 2,997 1.a.6 b. Income from lease financing receivables 4065 0 1.b c. Interest income on balances due from depository institutions (2) 4115 98 1.c d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) PA88 590 1.d.1 (2) Mortgage-backed securities (includes securities) PA89 1.425 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) PA89 1.d.2 (3) All other securities (includes securities purchased under agreements to resell 4060 411 1.d.3 (4) (5) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7 | (4) Loans to foreign governments and official institutions | | 4056 | 0 | 1.a.4 |
| b. Income from lease financing receivables c. Interest income on balances due from depository institutions (2) 4115 98 1.c d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 590 1.d.1 (2) Mortgage-backed securities (includes securities) B489 1.425 1.d.2 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 411 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 110 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest expense: a. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A5117 144 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | (5) All other loans (1) | | 4058 | 0 | 1.a.5 |
| c. Interest income on balances due from depository institutions (2) 4115 98 1.c d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 590 1.d.1 (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 4060 411 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 1. Total interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 144 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | 4010 | 2,997 | 1.a.6 |
| d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (4) Mortgage-backed securities issued by states and political subdivisions in the U.S.) (5) Interest income from trading assets (6) Interest income on federal funds sold and securities purchased under agreements to resell (7) Interest income on federal funds sold and securities purchased under agreements to resell (8) Other interest income (9) Interest income (sum of items 1.a.(6) through 1.g) (1) Interest expense: (1) Interest expense: (2) Interest on deposits: (3) Interest on deposits: (4) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts (includes MMDAs) (3) Savings deposits (includes MMDAs) (4) Time deposits of \$100,000 or more (5) Time deposits of less than \$100,000 (6) Interest income (sum of items 1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2 | b. Income from lease financing receivables | | 4065 | 0 | 1.b |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) (4060 411 1.d.3 e. Interest income from trading assets (5) Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f. (6) Other interest income (7) Interest income (sum of items 1.a.(6) through 1.g) (8) Unterest expense: (9) Interest expense: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (1) Nontransaction accounts: (1) Savings deposits (includes MMDAs) (2) Nontransaction accounts (3) ASI (4) 2.a.2.b (4) Time deposits of \$100,000 or more (5) Time deposits of less than \$100,000 ASI8 4 2.a.2.c (6) Time deposits of federal funds purchased and securities sold under agreements to repurchase (4) Expense of federal funds purchased and securities sold under agreements to repurchase | c. Interest income on balances due from depository institutions (2) | | 4115 | 98 | 1.c |
| (excluding mortgage-backed securities)B4885901.d.1(2) Mortgage-backed securities1.d.21.d.2(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)40604111.d.3e. Interest income from trading assets406901.ef. Interest income on federal funds sold and securities purchased under agreements to resell4020101.fg. Other interest income4518(11)1.gh. Total interest income (sum of items 1.a.(6) through 1.g)41075,5201.h2. Interest expense:a. Interest on deposits:(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)450892.a.1(2) Nontransaction accounts:(2) Nontransaction accounts:(3) Savings deposits (includes MMDAs)00933392.a.2.a(b) Time deposits of \$100,000 or moreA517142.a.2.b(c) Time deposits of less than \$100,000A51842.a.2.cb. Expense of federal funds purchased and securities sold418002.b | d. Interest and dividend income on securities: | | | | |
| (2) Mortgage-backed securities (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income on federal funds sold and securities purchased under agreements to resell f. Total interest income h. Total interest income (sum of items 1.a.(6) through 1.g) linterest expense: a. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4180 0 2.b | (1) U.S. Treasury securities and U.S. Government agency obligations | | | | |
| (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 4060 411 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 450 0 2.b | (excluding mortgage-backed securities) | | B488 | 590 | 1.d.1 |
| political subdivisions in the U.S.) 4060 411 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h Total interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | B489 | 1,425 | 1.d.2 |
| e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income h. Total interest income (sum of items 1.a.(6) through 1.g) 1.g h. Total interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4180 0 2.b | (3) All other securities (includes securities issued by states and | | | | |
| f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 10 1.f g. Other interest income 4518 (11) 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 42.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | political subdivisions in the U.S.) | | 4060 | 411 | 1.d.3 |
| g. Other interest income 4518 (11) 1.g h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4508 40 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | e. Interest income from trading assets | | 4069 | 0 | 1.e |
| h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 5,520 1.h 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | f. Interest income on federal funds sold and securities purchased under agreements to resell_ | | 4020 | 10 | 1.f |
| 2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 A518 4508 9 2.a.1 2.a.2.a 4507 4508 4508 4508 4508 4508 4508 4508 4508 | g. Other interest income | | 4518 | (11) | 1.g |
| a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 A518 4180 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | h. Total interest income (sum of items 1.a.(6) through 1.g) | | 4107 | 5,520 | 1.h |
| (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: 0093 399 2.a.2.a (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | 2. Interest expense: | | 6.00 | | • |
| telephone and preauthorized transfer accounts) 4508 9 2.a.1 (2) Nontransaction accounts: 0093 399 2.a.2.a (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | a. Interest on deposits: | | | | |
| (2) Nontransaction accounts: 0093 399 2.a.2.a (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | (1) Transaction accounts (NOW accounts, ATS accounts, and | | | | |
| (a) Savings deposits (includes MMDAs) 0093 399 2.a.2.a (b) Time deposits of \$100,000 or more A517 14 2.a.2.b (c) Time deposits of less than \$100,000 A518 4 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | telephone and preauthorized transfer accounts) | | 4508 | 9 | 2.a.1 |
| (b) Time deposits of \$100,000 or more | (2) Nontransaction accounts: | | | | |
| (b) Time deposits of \$100,000 or more | (a) Savings deposits (includes MMDAs) | | 0093 | 399 | 2.a.2.a |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 0 2.b | | | A517 | 14 | 2.a.2.b |
| under agreements to repurchase 4180 0 2.b | (c) Time deposits of less than \$100,000 | | A518 | 4 | 2.a.2.c |
| and agreement to reparents | b. Expense of federal funds purchased and securities sold | | | | |
| c. Interest on trading liabilities and other borrowed money 4185 1 2.c | under agreements to repurchase | | 4180 | 0 | 2. b |
| | c. Interest on trading liabilities and other borrowed money | | 4185 | 1 | 2.c |

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

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

FDIC Certificate Number: 58321

FFIEC 041 Page RI-2

6

Schedule RI—Continued

| | | 4 1 1 | 1 | | |
|---|-------------------|------------------|---|-------|-----|
| | <u> </u> | Year-to-date | | | |
| Dollar Amounts in Thousan | ids RIAD | Bil Mil Thou | ļ | | |
| 2. Interest expense (continued): | | | | | |
| d. Interest on subordinated notes and debentures | 4200 | 0 | | | |
| e. Total interest expense (sum of items 2.a through 2.d) | 4073 | 427 | 2.e | | _ |
| 3. Net interest income (item 1.h minus 2.e) | _ | | 4074 | 5,093 | 3 |
| 4. Provision for loan and lease losses | _ | | 4230 | 160 | 4 |
| 5. Noninterest income: | | | _ | | |
| a. Income from fiduciary activities (1) | 4070 | 0 | | | |
| b. Service charges on deposit accounts | 4080 | 166 | | | |
| c. Trading revenue (2) | A220 | 0 | | | |
| d. (1) Fees and commissions from securities brokerage | C886 | 0 | 5.d.1 | | |
| (2) Investment banking, advisory, and underwriting fees and | | | | | |
| commissions | C888 | 0 | | | |
| (3) Fees and commissions from annuity sales | C887 | 0 | 0.0.0 | | |
| (4) Underwriting income from insurance and reinsurance activities | C386 | 0 | | | |
| (5) Income from other insurance activities | C387 | 0 | | | |
| e. Venture capítal revenue | B491 | 0 | | | |
| f. Net servicing fees | B492 | 0 | | | |
| g. Net securitization income | B493 | 0 | 5.g | | |
| h. Not applicable | | | | | |
| i. Net gains (losses) on sales of loans and leases | 5416 | 0 | | | |
| j. Net gains (losses) on sales of other real estate owned | 5415 | 0 | 5.j | | |
| k. Net gains (losses) on sales of other assets (excluding securities) | B496 | 0 | 5.k | | |
| I. Other noninterest income* | B497 | 150 | 5.1 | | |
| m. Total noninterest income (sum of items 5.a through 5.i) | | | 4079 | 316 | 5.m |
| 6. a. Realized gains (losses) on held-to-maturity securities | | 48757 | 3521 | 0 | 6.a |
| b. Realized gains (losses) on available-for-sale securities | | | 3196 | 102 | 6.b |
| 7. Noninterest expense: | | | | | |
| a. Salaries and employee benefits | 4135 | 3,048 | 7.a | | |
| b. Expenses of premises and fixed assets (net of rental income) | | | | | |
| (excluding salaries and employee benefits and mortgage interest) | 4217 | 488 | 7.b | | |
| c. (1) Goodwill impairment losses | C216 | 0 | 7.c.1 | | |
| (2) Amortization expense and impairment losses for | | | | | |
| other intangible assets | C232 | 0 | 7.c.2 | | |
| d. Other noninterest expense* | 4092 | 1,529 | 7.d | | |
| e. Total noninterest expense (sum of items 7.a through 7.d) | | | 4093 | 5,065 | 7.e |
| 8. Income (loss) before income taxes and extraordinary items and other | | | | | |
| adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) | | | 4301 | 286 | 8 |
| 9. Applicable income taxes (on item 8) | | | 4302 | (202) | 9 |
| 10. Income (loss) before extraordinary items and other adjustments | | | | | |
| (item 8 minus item 9) | | | 4300 | 488 | 10 |
| 11. Extraordinary items and other adjustments, net of income taxes* | | | 4320 | Ö | 11 |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) | | | | | |
| interests (sum of items 10 and 11) | | | G104 | 488 | 12 |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) | | 910 101640 40 | *************************************** | | |
| interests (if net income, report as a positive value; if net loss, report | | | | | |
| as a negative value) | | | G103 | 0 | 13 |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | | | 4340 | 488 | 14 |
| | resonate vice and | | | | |

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

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

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

58321

Schedule RI-Continued

| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets | Memoranda | | | Year-to-date | |
|---|---|-----------------------|---------------|------------------|----------|
| August 7, 1998, that is not deducible for federal knome tax purposes. Momorandum Item 21s to be completed by hanks with \$5 thillion or more in total assets. (1) 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) 3. Income on tax-exempt loans and lesses to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) Memorandum item 6 is to be completed by: (1) **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and and other loans to farmers (Schedule RI, item 1.a.(5)) 5. Interest and fee income on loans to finance agricultural production and other loans to farmers (Schedule RC, part I, Rem 3) exceeding five percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (Schedule RC, part I, Rem 3) exceeding five percent of total loans. 6. Interest rate depose to farmer (Schedule RC, part I, Rem 3) exceeding five percent of total loans. 7. If the reporting loan kas restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum Items 8.a through 8.e must equal Schedule RC, item 5.c) 7. To be completed by banks that are preved avarage trading assets (Schedule RC-k, item 7) of \$2 million or more for any quarter of the preceding calendar year.): 8. Interest rate exposures. 9. From Interest rate exposures. 9. From Interest rate exposures. 9. From Int | Dollar Am | nounts in Thousands R | IAD | Bil Mil Thou | |
| August 7, 1998, that is not deducible for federal knome tax purposes. Momorandum Item 21s to be completed by hanks with \$5 thillion or more in total assets. (1) 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) 3. Income on tax-exempt loans and lesses to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) Memorandum item 6 is to be completed by: (1) **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and **Lanks with 1850 million or more in total assets. and and other loans to farmers (Schedule RI, item 1.a.(5)) 5. Interest and fee income on loans to finance agricultural production and other loans to farmers (Schedule RC, part I, Rem 3) exceeding five percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (Schedule RC, part I, Rem 3) exceeding five percent of total loans. 6. Interest rate depose to farmer (Schedule RC, part I, Rem 3) exceeding five percent of total loans. 7. If the reporting loan kas restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum Items 8.a through 8.e must equal Schedule RC, item 5.c) 7. To be completed by banks that are preved avarage trading assets (Schedule RC-k, item 7) of \$2 million or more for any quarter of the preceding calendar year.): 8. Interest rate exposures. 9. From Interest rate exposures. 9. From Interest rate exposures. 9. From Int | 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after | | | | |
| 2. Income from the sale and servicing of mutual finds and annuities (included in Schedule RI, Item 8) All norme 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) All norme on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, Item 1.a.(3)) 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) Number of full-time equivalent employees at end of current period (round to nearest whole number) Nemorandum item 6 is to be completed by: (1) - banks with less than \$300 million in rotal assets that have leans to finance agricultural production and other loans to farmes (included in Schedule RI, Item 1.a.(5)) Interest and fee income on loans to finance agricultural production and other loans to farmes (included in Schedule RI, Item 1.a.(5)) If the reporting bank has restated its balence sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2). Fireding revenue (from cash instruments and derivative informents) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, Item 5.0 (To be completed by banks that reported avarage trading assets (Schedule RC-K, Item 7) of \$2 million or more for any quarter of the praceding calendar year.): a. Interest rate exposures 5750 NAM B. D. Foreign exchange exposures 6757 NAM B. B. D. Foreign exchange exposures 7750 NAM B. B. D. Foreign exchange exposures 9760 NAM B. B. D. Registric (sosses) on credit derivatives held for trading 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange exposures 10. Foreign exchange | | 4! | 513 | 0 | M.1 |
| 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). 4507 All notione on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)). 5. Number of full-lime equivalent employees at end of current period (round to nearest whole number). 4507 6408 640 | Memorandum item 2 is to be completed by banks with \$1 billion or more in total as | sets. (1) | | | |
| (Included in Schedule RI, Items 1.a and 1.b). A Income on the reverenty securities issued by states and political subdivisions in the U.S. (Included in Schedule RI, Item 1.d.(3)). 5. Number of fill-time equivalent employees at end of current period (round to nearest whole number). Number of fill-time equivalent employees at end of current period (round to nearest whole number). Namorandum item 6 is to be completed by: (1) - banks with sist than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, fem 3) exceeding five percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (schedule RC-C, part I, fem 3) exceeding five percent of total loans. 7. If the reporting bank has restated its balence sheet as a result of applying push and continue the loans to farmers (included in Schedule RI, item 1.a.(5)). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) 9. To be completed by banks that reported average trading assets (Schedule RC-H, item 27) of \$2 million or more for any quarter of the preceding calendar year.): 8. Interest rate exposures. 9. Expansion of the exposures of the provided average trading assets (Schedule RC-H, item 27) of \$2 million or more for any quarter of the preceding calendar year.): 9. Not gains (sosses) or calendar year.): 9. Not gains (sosses) or calendar year.): 9. Not gains (sosses) on credit derivatives that for rading count: 9. Not gains (sosses) or captulated derivalities half for trading count: 9. Not gains (sosses) or credit derivalities half for trading count: 9. Not gains (sosses) on credit derivalities half for trading count: 9. Not gains (sosses) on credit derivalities half for trading count: 9. Not gains (sosses) on credit derivalities half for trading counter that trading count is an expansion of the completed by banks t | 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule Ri | I, item 8) 84 | 431 | N/A | M.2 |
| (Included in Schedule RI, Items 1.a and 1.b). A Income on the reverenty securities issued by states and political subdivisions in the U.S. (Included in Schedule RI, Item 1.d.(3)). 5. Number of fill-time equivalent employees at end of current period (round to nearest whole number). Number of fill-time equivalent employees at end of current period (round to nearest whole number). Namorandum item 6 is to be completed by: (1) - banks with sist than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, fem 3) exceeding five percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (schedule RC-C, part I, fem 3) exceeding five percent of total loans. 7. If the reporting bank has restated its balence sheet as a result of applying push and continue the loans to farmers (included in Schedule RI, item 1.a.(5)). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) 9. To be completed by banks that reported average trading assets (Schedule RC-H, item 27) of \$2 million or more for any quarter of the preceding calendar year.): 8. Interest rate exposures. 9. Expansion of the exposures of the provided average trading assets (Schedule RC-H, item 27) of \$2 million or more for any quarter of the preceding calendar year.): 9. Not gains (sosses) or calendar year.): 9. Not gains (sosses) or calendar year.): 9. Not gains (sosses) on credit derivatives that for rading count: 9. Not gains (sosses) or captulated derivalities half for trading count: 9. Not gains (sosses) or credit derivalities half for trading count: 9. Not gains (sosses) on credit derivalities half for trading count: 9. Not gains (sosses) on credit derivalities half for trading count: 9. Not gains (sosses) on credit derivalities half for trading counter that trading count is an expansion of the completed by banks t | 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. | | | | |
| (Included in Schedule RI, Item 1.d.(3)) 450 M.4 Number of hill-time equivalent employees at end of current period (round to nearest whole number) 4150 M.5 Nemoer and hill-time equivalent employees at end of current period (round to nearest whole number) 4150 M.5 Memorandum item 6 is to be completed by: (1) 440 M.5 Memorandum item 6 is to be completed by: (1) 44150 M.5 Name of many \$500 million or more in total assets, and 2-banks with less than \$300 million in total assets that have leans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)) M.6 Interest and fee Income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)) M.6 Interest and fee Income on loans to finance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) 9105 0 M.7 Interest and fee Income (from cash instruments and derivative instruments) (sum of Memorandum Items 8.a through 8.e must equal Schedule RI, Item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, Item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures 5759 N.6 b. Foreign exchange exposures 5759 N.6 c. Equity security and index exposures 6759 N.6 d. Commodity and other exposures 6759 N.6 d. Commodity and other exposures 6759 N.6 d. Commodity and other exposures 6750 N.6 d. N.6 M.8.6 M.8.6 M.8.6 M.9.1 D. Fore completed by banks with \$300 million or more in total assets: (1) Credit (assess) on credit derivatives held for trading Credit (assess) on credit derivatives held for trading Credit (assess on derivatives (see instructions) M.10 Memorandum Item 13 is to be completed by banks that are required to complete Schedule RCC, part I, Memorandum Items & D. and & C. 12. Noncas in longer to mortization on closed-end loans secured by 1-4 family residental properties (included in Schedule RI, Item 1.a.(1)(a)) | (included in Schedule RI, items 1.a and 1.b) | 43 | 313 | 0 | M.3 |
| (Included in Schedule RI, Item 1.d.(3)) 450 M.4 Number of hill-time equivalent employees at end of current period (round to nearest whole number) 4150 M.5 Nemoer and hill-time equivalent employees at end of current period (round to nearest whole number) 4150 M.5 Memorandum item 6 is to be completed by: (1) 440 M.5 Memorandum item 6 is to be completed by: (1) 44150 M.5 Name of many \$500 million or more in total assets, and 2-banks with less than \$300 million in total assets that have leans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)) M.6 Interest and fee Income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)) M.6 Interest and fee Income on loans to finance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) 9105 0 M.7 Interest and fee Income (from cash instruments and derivative instruments) (sum of Memorandum Items 8.a through 8.e must equal Schedule RI, Item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, Item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures 5759 N.6 b. Foreign exchange exposures 5759 N.6 c. Equity security and index exposures 6759 N.6 d. Commodity and other exposures 6759 N.6 d. Commodity and other exposures 6759 N.6 d. Commodity and other exposures 6750 N.6 d. N.6 M.8.6 M.8.6 M.8.6 M.9.1 D. Fore completed by banks with \$300 million or more in total assets: (1) Credit (assess) on credit derivatives held for trading Credit (assess) on credit derivatives held for trading Credit (assess on derivatives (see instructions) M.10 Memorandum Item 13 is to be completed by banks that are required to complete Schedule RCC, part I, Memorandum Items & D. and & C. 12. Noncas in longer to mortization on closed-end loans secured by 1-4 family residental properties (included in Schedule RI, Item 1.a.(1)(a)) | 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. | | | | |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) days 44 M.5 Memorandum item 6 is to be completed by: (1) * banks with \$200 million or more in total assests that have loans to finance agricultural production and other loans to farmers (Schedule R.C.C., part I, item 3) exceeding five percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule R., item 1.a.(5)). 7. If the reporting bank has restated its belance sheet as a result of applying push down accounting this calendary evar, report the date of the bank's acquisition (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8. a through 8.e must equal Schedule RI, item 5.c.) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): 8. Interest rate exposures 9. Forsign exchange exposures 9. Forsign exc | | 45 | 507 | 0 | M.4 |
| nearest whole number). 440 **Memorandum item 6 is to be completed by: (1) **Danks with \$100 million or more in total assets, and **Danks with \$100 million or more in total assets, and **Danks with less than \$300 million in total assets that have leans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, Item 3) exceeding five percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)). 7. If the reporting bank has restated its belance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, Item 5.c) 7. (To be completed by banks that reported average trading assets (Schedule RC-K, Item 7) of \$2 million or more for any quarter of the preceding calendar year.): 8. Interest rate exposures 8. Interest rate exposures 8. Interest rate exposures 8. Interest rate exposures 9. Net gain (Index exposures as a first of the preceding administration of the preceding and index exposures. 9. Net gains (losses) or credit derivatives held for purposes other than trading 9. Net gains (losses) or credit derivatives held for purposes other than trading 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$300 million or more in total assets: (1) 10. To be completed by banks with \$ | | | | Number | |
| Memorandum item 6 is to be completed by: (1) - banks with \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 6. Interest and fee Income on loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 1.a.(5)). 19. If the reporting bank has restated its belance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2). 19. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): 2. Interest rate exposures. 3. Forsign exchange exposures. 4. Forsign exchange exposures. 5. Forsign exchange exposures. 5. Forsign exchange exposures. 6. Commodity and other exposures. 7. Files N/A 7. M.8.c. 8. C. Equity security and index exposures. 7. Files N/A 7. M.8.c. 8. C. Equity security and index exposures. 8. Forsign exchange exposures. 9. Net gains (losses) on credit derivatives that economically hedge credit exposures held outside the trading account: 2. A Net gains (losses) on credit derivatives held for trading. 3. In the gains (losses) on credit derivatives held for trading. 5. No exposure held outside the trading account: 6. A No exposure held outside the trading account: 7. A No exposure held outside the trading account: 8. A No exposure held outside the trading account: 8. A No exposure held outside the trading account: 9. A No exposure held outside the trading account: 9. A No exposure held outside the trading account: 10. To be completed by banks with \$300 million or more in total assets; (1) 11. Does the reporting bank have a Subchapter Selection in effect for federal income tax purposes for the current tax year? 12. Nonc | | 41 | 150 | 44 | M.5 |
| - banks with \$300 million or more in total assets, and - banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to famore; \$\$Chedule RC-C_part I, item 3] exceeding live percent of total loans. 5. Interest and fee Income on loans to finance agricultural production and other loans to famore; \$\$Chedule RC-C_part I, item 3] exceeding live percent of total loans. 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 (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the praceding calendar year.): 8. Interest rate exposures 8. First ate exposures 9. First ate exposures 1. Explicit year of the praceding calendar year.): 8. Interest rate exposures 1. Explicit year of the praceding calendar year.): 8. Interest rate exposures 1. Explicit year of the praceding calendar year.): 8. Interest rate exposures 1. Explicit year of the praceding calendar year.): 8. Interest rate exposures 1. Explicit year of the praceding calendar year.): 8. Interest rate exposures 1. Explicit year of the praceding calendar year.): 8. Interest rate exposures 1. Explicit year of the praceding of the praceding year of the praceding of the year of the year of the year of the year of the year of the year of the year of the year of y | | | | | |
| - banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding live percent of total loans. 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)). 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 (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum litems 8.1 brough 8.2 must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures. b. Foreign exchange exposures. c. Equity security and index exposures. c. Equity security and index exposures. c. Credit exposures. 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading. b. Not gains (losses) on credit derivatives held for purposes other than trading. 10. To be completed by banks with \$300 million or more in total assets: (1) 11. Does the reporting bank have a Subchapter S election in effect for fedding than the supposes of the current tax year? 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)). 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)). 13. Net gains (losses) on assets. 14. Manual litem 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option: a. Net gains (losses) on assets. (1) Estimated ent gains (losses) on liabilities attributable | | | | | |
| and other loans to farmers (Schedule RC-C, part I, item 3) exceeding live percent of total loans. 5. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)). 7. If the reporting bank has restated its belance sheet as a result of applying push RIAD (CYY/MM/DD gold on conting) this calendary year, report the date of the bank's acquisition (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum Items 8.a through 8.e must equal Schedule RI, Item 5.c). (To be completed by banks that reported average trading assets (Schedule RC-K, Item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures. 5. Foreign exchange exposures. 5. Foreign exchange exposures. 6. Equity security and index exposures. 6. Equity security and index exposures. 7. Equity exposures. 8. Fiss NIAA M.8.c. 8. Our control of the exposures. 8. Fiss NIAA M.8.c. 8. Net gains (losses) on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading. 6. De completed by banks with \$300 million or more in total assets: (1) 7. Or be completed by banks with \$300 million or more in total assets: (1) 7. To be completed by banks with \$300 million or more in total assets: (1) 8. Net gains (losses) on credit derivatives held for purposes other than trading. 8. A251 NIA M.10 8. NIA MILIO M.11 8. Memorandum Items 12 is to be completed by banks that are required to complete Schedule 8. RIAD Bill Mill Thou Percentage in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) conspicted on consessed and liabilities that are reported at fair value option: a. Net gains (losses) conspicted by banks that have elected to account for assets and liabilities under a fair value option: a. Net gains (losses) on assets. 6. Signature of the preced | • | duction | | | |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, Item 1.a.(5)) 7. If the reporting bank has restated its belance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2). 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, Item 5.c) (To be completed by banks that reported average trading assets (Schedule RI-K, Item 7) of 9.2 million or more for any quarter of the preceding calendar year.); a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures c. Equity security and index exposures c. Credit exposures p. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading c. Riab bank with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) Memorandum item 21 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. 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)). Memorandum item 12 is to be completed by banks that have elected to account for assets and liabilities under a fair value option: a. Net gains (losses) on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets and liabilities that are reported to cannot the fair value option: a. Net gains (losses) on assets on assets and liabilities that are reported to cannot the fair value option: a. Net gains (losses) on assets on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losse | | DOC-10- | | | |
| loans to farmers (included in Schedule RI, item 1.a.(5)) 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 (2) 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8. a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures first shall have a subspaced in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) or credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income itax purposes for the current tax year? Memorandum item 12 is to be completed by banks that are required to complete Schedule RG-C, part J, Memorandum Items & band & C. 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)) Memorandum Item 12 is to be completed by banks that have elected to account for assets and liabilities under a fair value option: a. Net gains (losses) on caphical equity option: a. Net gains (losses) on liabilities shall be changes in instrument-specific credit risk, b. Net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. M.13.a. M.13.b. NIA | | | | | |
| 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 (2). 8. Trading revenue (from cash instruments of usure of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures. b. Foreign exchange exposures. c. Equity security and index exposures. c. Equity security and index exposures. c. Credit exposures. 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. b. Net gains (losses) on credit derivatives held for purposes other than trading . Credit losses on derivatives (see instructions). 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions). Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. 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)). Memorandum item 12 is to be completed by banks that have elected to account for assets and liabilities under a fair value option: a. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on liabilities (losses) on liabilities attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities attributable to changes in liabilities attributable to changes in liabilities attributable to changes in liabilities attributable to changes in liabilities attributable to changes in liabilities attributable to changes in liabilities attributable to chan | - , | 40 | 024 | N/A | M.6 |
| down accounting this calendar year, report the date of the bank's acquisition (2) 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures c. C. Equity security and index exposures d. Commodity and other exposures s. Plate in M.A. M.8.b. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Commodity and other exposures s. Plate in M.A. M.8.c. d. Capelly exposures s. Plate in M.A. M.8.c. d. Capelly exposures s. Plate in M.A. M.8.c. d. Capelly exposures s. Plate in M.A. M.8.c. d. Capelly exposures s. Plate in M.A. M.8.c. d. Capelly exposures s. Plate in M.A. M.8.c. d. Capelly in M.9.a. d. M.9.a. d | | RI | IAD | CCYY/MM/DD | |
| 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum Items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures B757 NIA M.8.a B. Foreign exchange exposures C. Equity security and index exposures C. Equity security and index exposures C. Commodity and other exposures C. Commodity and other exposures C. Commodity and other exposures C. Pedit exposures F186 NIA M.8.c C. Equity security and index exposures C. Commodity and other exposures F186 NIA M.8.c C. Commodity and other exposures F186 NIA M.8.c C. Commodity and other exposures C. Commodity and other expos | . , , = . | 91 | 106 | | M.7 |
| of Memorandum Items 8.a through 8.e must equal Schedule RJ, Item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, Item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and Index exposures c. Equity security and Index exposures d. Commodity and other exposures e. Credit exposures fils N/A M.8.d d. Commodity and other exposures fils N/A M.8.d 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading C. Credit losses on derivatives (see instructions) 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Memorandum Item 12 is to be completed by banks that are required to complete Schedule RC-C, part 1, Memorandum Items 8.b and 8.c. 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)) Memorandum Item 13 is to be completed by banks that have elected to account for assess and liabilities under a fair value option: a. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets. (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (1) Estimated net gains (losses) on liabilities attributable to changes in liabilities. | | | | | |
| To be completed by banks that reported average trading assets (Schedule RC-K, item?) of \$2 million or more for any quarter of the praceding calendar year.): A | - ' | | | | |
| assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. C. Equity security and index exposures c. Equity security and index exposures d. C. Equity security and index exposures d. C. Equity security and other exposures d. C. Equity security and other exposures d. C. Equity security and other exposures d. C. Equity security and index exposures d. C. C. Equity security and index exposures d. C. C. Equity security and index exposures d. C. C. Equity security and index exposures d. C. C. Equity security and index exposures d. C. C. Equity security and index exposures d. C. C. Equity security and | - · · · · · · · · · · · · · · · · · · · | | | | |
| quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposu | | | , | Year-to-date | |
| a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures d. Commodity and other exposures e. Credit exposures file file file file file file file file | · | RI | | | |
| b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures e. Credit exposures f186 N/A M.8.c 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading C899 O M.9.a D. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Memorandum litem 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum litems 8.b and 8.c. CRIAD RIAD Remorandum litems 8.b and 8.c. RIAD RIAD RIAD RIAD RIAD RIAD RIAD RIAD | | | | | M.8.a |
| c. Equity security and index exposures d. Commodity and other exposures e. Credit exposures files N/A M.8.d e. Credit exposures 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading Credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for purposes other than trading b. Net gains (losses) on credit derivatives held for purposes other than trading Credit losses on derivatives (see instructions) A251 N/A M.10 To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) A251 N/A M.10 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? A530 N/C Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum Items 8.b and 8.c. R1AD R1AD R1AD R1AD R1AD R1AD R1AD R1AD | | | | | |
| d. Commodity and other exposures | | | | | |
| e. Credit exposures | | | | | |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading Ca90 0. M.9.b 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 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)) 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets 13. Net gains (losses) on loans attributable to changes in instrument-specific credit risk. 14. Net gains (losses) on liabilities 15. Net gains (losses) on liabilities 16. Net gains (losses) on liabilities 17. Second in a liabilities 18. Net gains (losses) on liabilities | · · · · · · · · · · · · · · · · · · · | | | | |
| credit exposures held outside the trading account: a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) recognized in earnings on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (2) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (3) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (4) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. (5) Extimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. | • | | | | 71.0.0 |
| a. Net gains (losses) on credit derivatives held for trading b. Net gains (losses) on credit derivatives held for purposes other than trading 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum Items 8.b and 8.c. 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk. Estimated net gains (losses) on liabilities attributable to changes in | | | | | |
| b. Net gains (losses) on credit derivatives held for purposes other than trading C890 0 M.9.b 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) A251 N/A M.10 11. Does the reporting bank have a Subchapter S election in effect for RIAD YES / NO federal income tax purposes for the current tax year? A530 NO M.11 Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum Items 8.b and 8.c. 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)) F228 N/A M.12 Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets for seasons on liabilities that the seasons on liabilities in the seasons on liabilities in the seasons on liabilities in the seasons on liabilities attributable to changes in instrument-specific credit risk F552 N/A M.13.a.1 b. Net gains (losses) on liabilities attributable to changes in liabilities attributable to cha | - | C8 | 389 | 0 | мча |
| 10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions) 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? A530 NO M.11 Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. RIAD BILL MILL Thou 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk, N/A M.13.a.1 M.13.b. Net gains (losses) on liabilities attributable to changes in instrument elegains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | | | \rightarrow | 0 | |
| Credit losses on derivatives (see instructions) | · · · · · · · · · · · · · · · · · · | | | | 11.5.0 |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum Items 8.b and 8.c. 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk M.13.a.1 M.13.b. (1) Estimated net gains (losses) on liabilities attributable to changes in liabilities attributable to changes in liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in liabilities | | A2 | 251 | N/A | M 10 |
| federal income tax purposes for the current tax year? Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. RIAD BII MII Thou 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | | | | | |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum Items 8.b and 8.c. 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | · · · | | | | |
| RC-C, part I, Memorandum Items 8.b and 8.c. 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)) Memorandum Item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets f551 N/A (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities f553 N/A M.13.a.1 (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | federal income tax purposes for the current tax year? | A5 | 30 | 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)) Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets fessi N/A (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities fessi N/A (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | Memorandum item 12 is to be completed by banks that are required to complete Schedule | | ١ | | |
| residential properties (included in Schedule RI, item 1.a.(1)(a)) F228 N/A M.12 Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets F551 N/A M.13.a (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk F552 N/A M.13.a.1 b. Net gains (losses) on liabilities F553 N/A M.13.b (1) Estimated net gains (losses) on liabilities attributable to changes in | RC-C, part I, Memorandum Items 8.b and 8.c. | RIA | AD | Bil Mil Thou | |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets F551 N/A M.13.a (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk F552 N/A M.13.a.1 b. Net gains (losses) on liabilities F553 N/A M.13.b (1) Estimated net gains (losses) on liabilities attributable to changes in | 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family | (****) | | | |
| Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | residential properties (included in Schedule RI, item 1.a.(1)(a)) | F2 | 228 | N/A | M.12 |
| assets and liabilities under a fair value option. 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: a. Net gains (losses) on assets (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk (2) Net gains (losses) on liabilities (3) Net gains (losses) on liabilities (4) Estimated net gains (losses) on liabilities attributable to changes in M.13.a.1 (5) Net gains (losses) on liabilities (6) Estimated net gains (losses) on liabilities attributable to changes in M.13.b. | Memorandum item 13 is to be completed by banks that have elected to account for | | 7.00 | | |
| at fair value under a fair value option: a. Net gains (losses) on assets F551 N/A M.13.a (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk F552 N/A M.13.a.1 b. Net gains (losses) on liabilities F553 N/A M.13.b (1) Estimated net gains (losses) on liabilities attributable to changes in | assets and liabilities under a fair value option. | | | | |
| at fair value under a fair value option: a. Net gains (losses) on assets F551 N/A M.13.a (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk F552 N/A M.13.a.1 b. Net gains (losses) on liabilities F553 N/A M.13.b (1) Estimated net gains (losses) on liabilities attributable to changes in | 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported | | | | |
| (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in (1) Estimated net gains (losses) on liabilities attributable to changes in | at fair value under a fair value option: | | | | |
| (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk. b. Net gains (losses) on liabilities (1) Estimated net gains (losses) on liabilities attributable to changes in | • | F5 | 51 | N/A | M.13.a |
| instrument-specific credit risk M.13.a.1 b. Net gains (losses) on liabilities M.13.b (1) Estimated net gains (losses) on liabilities attributable to changes in | | | | | |
| b. Net gains (losses) on liabilities F553 N/A M.13.b (1) Estimated net gains (losses) on liabilities attributable to changes in | • • • • • • | F5: | 552 | N/A | M.13.a.1 |
| (1) Estimated net gains (losses) on liabilities attributable to changes in | | F5: | 53 | N/A | M.13.b |
| | | | | | |
| modulation obtain the first transfer of the | instrument-specific credit risk | FS | 54 | N/A | M.13.b.1 |

⁽¹⁾ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

⁽²⁾ For example, a bank acquired on March 1, 2008, would report 2008/03/01

FFIEC 041

FDIC Certificate Number:

58321

Page RI-4

Schedule RI-A—Changes in Bank Equity Capital

| Indicate decreases and losses in parentheses. Dollar Amounts in Thousands | RIAD | Bil [Mil Thou | |
|---|------|------------------|----|
| 1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition | | | |
| and Income (i.e., after adjustments from amended Reports of Income) | 3217 | 27,315 | 1 |
| 2. Restatements due to corrections of material accounting errors and changes in accounting principles* | B507 | 0 | 2 |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | B508 | 27,315 | 3 |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | 4340 | 488 | 4 |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | B509 | 4,840 | 5 |
| 6. Treasury stock transactions, net | B510 | 0 | 6 |
| 7. Changes incident to business combinations, net | 4356 | 0 | 7 |
| 8. LESS: Cash dividends declared on preferred stock | 4470 | 61 | 8 |
| 9. LESS: Cash dividends declared on common stock | 4460 | 0 | 9 |
| 10. Other comprehensive income (1) | B511 | 102 | 10 |
| 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) | 4415 | 0 | 11 |
| 12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal | | | |
| Schedule RC, item 27.a) | 3210 | 32,684 | 12 |

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

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

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

| | (Column A) (Column B) | | | | |
|---|----------------------------|-----------------------|------|------------------|---------|
| Part I includes charge-offs and recoveries through the | Charge-offs (1) Recoveries | | | Recoveries | |
| allocated transfer risk reserve. | | Calendar year-to-date | | | |
| Dollar Amounts in Thousands | RIAD | Bil { Mil Thou | RIAD | Bil Mil Thou | |
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (1) 1-4 family residential construction loans | C891 | 0 | C892 | 0 | 1.a.1 |
| (2) Other construction loans and all land development | | | | | |
| and other land loans | C893 | | C894 | 0 | 1.a.2 |
| b. Secured by farmland | 3584 | 0 | 3585 | 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential | | | | | |
| properties and extended under lines of credit | 5411 | 0 | 5412 | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | C234 | 0 | | | 1.c.2.a |
| (b) Secured by junior liens | C235 | 0 | C218 | Û | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | 3588 | 0 | 3589 | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | C895 | | C896 | 0 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | C897 | 0 | C898 | 0 | 1.e.2 |
| Loans to depository institutions and acceptances of other banks | 4481 | 0 | 4482 | 0 | 2 |
| 3. Not applicable | | | | | |
| 4. Commercial and industrial loans | 4638 | 0 | 4608 | 0 | 4 |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | |
| a. Credit cards | 8514 | 0 | B515 | 0 | 5.a |
| b. Other (includes single payment, installment, all student loans, | | | | | |
| and revolving credit plans other than credit cards) | B516 | 0 | 8517 | 0 | 5.b |
| 6. Loans to foreign governments and official institutions | 4643 | 0 | 1027 | 0 | 6 |
| 7. All other loans (2) | 4644 | 0 | 4628 | 0 | 7 |
| 8. Lease financing receivables | 4266 | 0 | 4267 | 0 | 8 |
| 9. Total (sum of items 1 through 8) | 4635 | 0 | 4605 | 0 | 9 |

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

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

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

58321

Schedule RI-B Continued

| Part I. Continued (Column A) (Column B) | | | | | |
|---|----------|------------------|------|------------------|-------|
| | C | harge-offs (1) | Ļ | Recoveries | |
| Memoranda | | · | | ar-to-date | |
| Dollar Amounts in Thousands | RIAD | Bit] Mil Thou | RIAD | Bil Mil Thou | |
| Loans to finance commercial real estate, construction, and land | | | | | |
| development activities (not secured by real estate) included in | 5409 | i o | | | |
| Schedule RI-B, part I, items 4 and 7, above | | 0 | 5410 | U Secondaria | M.1 |
| 2. Memorandum items 2.a through 2.d are to be completed | | | | 3.3 | |
| by banks with \$300 million or more in total assets: (2) | | | | | |
| a. Loans secured by real estate to non-U.S. addressees (domicile) | | | | NZA | |
| (included in Schedule RI-B, part I, item 1, above) | 4652 | N/A | 4662 | N/A | M.2.a |
| b. Loans to and acceptances of foreign banks | | N/A | | N.I.C. | |
| (included in Schedule RI-B, part I, item 2, above) | 4654 | N/A | 4664 | N/A | M.2.b |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) | | | | | |
| (included in Schedule RI-B, part I, item 4, above) | 4646 | N/A | 4618 | N/A | M.2.c |
| d. Leases to individuals for household, family, and other personal | | NVA | | 117 | |
| expenditures (included in Schedule RI-B, part I, item 8, above) | F185 | N/A | F187 | N/A | M.2.d |
| 3. Memorandum item 3 is to be completed by: (2) | | | | | |
| banks with \$300 million or more in total assets, and | | | | | |
| banks with less than \$300 million in total assets that have loans to | | | | | |
| finance agricultural production and other loans to farmers | | | | | |
| (Schedule RC-C, part I, item 3) exceeding five percent of total loans: | | | | | |
| Loans to finance agricultural production and other loans to | | AUA | | A 16A | |
| farmers (included in Schedule RI-B, part I, item 7, above) | 4655 | N/A | 4665 | N/A | M.3 |
| Memorandum item 4 is to be completed by banks that (1) together with affiliated | | | | | • |
| institutions, have outstanding credit card receivables (as defined in the instructions) | | | | | |
| that exceed \$500 million as of the report date or (2) are credit card specialty banks | | | Cala | | |
| as defined for Uniform Bank Performance Report purposes. | | | | dar year-to-date | |
| 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not | : includ | ed | RIAD | Bil Mil Thou | |
| in charge-offs against the allowance for loan and lease losses) | | | C388 | N/A | M.4 |

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

⁽²⁾ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

M.4

.C781

10

FDIC Certificate Number:

58321

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

| Dollar Amounts in The | | | |
|--|--------------|------------------|------------|
| 1 Policy and words and for the Posseshor 21 2000 Posseshor of Condition | ousands RIAD | Bii Mii Thou | |
| 1. Balance most recently reported for the December 31, 2008, Reports of Condition | | | |
| and Income (i.e., after adjustments from amended Reports of Income) | B522 | 1,535 | 1 |
| 2. Recoveries (must equal part I, item 9, column B, above) | 4605 | 0 | 2 |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above | | | |
| less Schedule RI-B, part II, item 4) | C079 | . 0 | 3 |
| 4. LESS: Write-downs arising from transfers of loans to a held-for-sale account | 5523 | 0 | 4 |
| 5. Provision for loan and lease losses (must equal Schedule RI, item 4) | 4230 | 160 | 5 |
| 6. Adjustments* (see instructions for this schedule) | C233 | 0 | 6 |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less Items 3 and 4) | | | |
| (must equal Schedule RC, item 4.c) | 3123 | 1,695 | 7 |
| Memoranda Dollar Amounts in Tho | ousands RIAD | Bil Mil Thou | |
| Memoranda Dollar Amounts in Tho | | Bil Mil Thou | |
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above | C435 | U | M.1 |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated | | | |
| institutions, have outstanding credit card receivables (as defined in the instructions) | | | |
| that exceed \$500 million as of the report date or (2) are credit card specialty banks | | | |
| | | | |
| as defined for Uniform Bank Performance Report purposes. | | | |
| as defined for Uniform Bank Performance Report purposes. 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges | C389 | N/A | M.2 |
| ···· | | | M.2 |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges | C389 C390 | N/A N/A | M.2 M.3 |
| Separate valuation allowance for uncollectible retail credit card fees and finance charges Amount of allowance for loan and lease losses attributable to retail credit card fees | | | |

st Describe on Schedule RI-E—Explanations.

item 7, above)_

for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II,

FFIEC 041 Page RI-7

11

Schedule RI-E—Explanations

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

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

| (000 | | | | i | | Year-to-date | |
|-------|---------|---|--------------------|-------|------|------------------|-------------|
| | | Dollar Amounts in Thousands RI | | | | Bil Mil Thou | |
| 1. Ot | her no | ninterest income (from Schedule RI, item 5.l) | | | | | |
| It | | and describe amounts greater than \$25,000 that exceed 3% of Schedule | RI, item 5.1: | | | | |
| | | Income and fees from the printing and sale of checks | | | C013 | 0 | 1.a |
| | | Earnings on/increase in value of cash surrender value of life insurance | | C014 | 0 | 1.b | |
| | c. | Income and fees from automated teller machines (ATMs) | | C016 | 0 | 1.c | |
| | C. | Rent and other income from other real estate owned | | | 4042 | 0 | 1.d |
| | e. | Safe deposit box rent | | C015 | 0 | 1.e | |
| | f. | Net change in the fair values of financial instruments accounted for under | er a fair value op | otion | F229 | 0 | 1.f |
| | g. | Bank card and credit card interchange fees | | | F555 | 0 | 1.9 |
| | TEXT | | | | | | |
| h. | | Servicing fee for sweep accounts into mutual fund | | | 4461 | 45 | 1.h |
| i. | 4462 | Appraisal/Credit fees | | | 4462 | 74 | 1. i |
| j. | 4463 | | | | 4463 | 0 | 1.j |
| 2. Ot | her no | ninterest expense (from Schedule RI, item 7.d) | | | | | |
| It | emize | and describe amounts greater than \$25,000 that exceed 3% of Schedule | RI, item 7.d: | | | | i |
| | | Data processing expenses | C017 | 276 | 2.a | | |
| | b. | Advertising and marketing expenses | | | | 0 | 2.b |
| | C, | Directors' fees | | | | 0 | 2.c |
| | d. | Printing, stationery, and supplies | | | | 78 | 2.d |
| | e. | Postage | | | | 0 | 2.e |
| | f. | Legal fees and expenses | | | 4141 | 59 | 2.f |
| | g. | FDIC deposit insurance assessments | | | 4146 | 328 | 2. g |
| | h. | Accounting and auditing expenses | | | F556 | 58 | 2.h |
| | i. | Consulting and advisory expenses | | | F557 | 189 | 2.i |
| | j. | Automated teller machine (ATM) and interchange expenses | | | F558 | 0 | 2.j ' |
| | k. | Telecommunications expenses | | | F559 | 71 | 2.k |
| | TEXT | | | | | | |
| 1. | 4464 | Loan appraisal Fees | | | 4464 | 75 | 2.1 |
| m. | 4467 | Courier Service - clients | | | 4467 | 67 | 2.m |
| n. | 4468 | Correspondent bank fees | , ,, , | | 4468 | 51 | 2.n |
| 3. Ex | traordi | nary items and other adjustments and applicable income tax effect (from | Schedule RI, | | | | |
| ite | m 11) | (itemize and describe all extraordinary items and other adjustments): TEXT | | | | | |
| a.(1) | 4469 | | | | 4469 | 0 | 3.a.1 |
| (2) | | Applicable income tax effect | 4486 | 0. | | | 3.a.2 |
| b.(1) | 4487 | | | | 4487 | 0 | 3.b.1 |
| (2) | | Applicable income tax effect | 4488 | D | | | 3.b.2 |
| c.(1) | 4489 | | | | 4489 | 0 | 3.c.1 |
| (2) | | Applicable income tax effect | 4491 | 0 | | | 3.c.2 |

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RI-8

12

Schedule RI-E—Continued

| |) Y | /ear-to-date | |
|---|--------|------------------|----|
| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
| 4. Restatements due to corrections of material accounting errors and | 2 | | |
| changes in accounting principles | | | |
| (from Schedule RI-A, item 2) (itemize and describe all restatements): | | | |
| a. Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary | 227.00 | | |
| impairment | G894 | 0 | 4. |
| TEXT | | | |
| b. B527 | B527 | 0 | 4. |
| 5. Other transactions with parent holding company (from Schedule RI-A, item 11) | | | |
| (itemize and describe all such transactions): | | | |
| TEXT | 200 | | |
| a. 4498 | 4498 | 0 | 5. |
| b. 4499 | 4499 | 0 | 5. |
| 6. Adjustments to allowance for loan and lease losses | | | |
| (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): | | | |
| TEXT | | | |
| a. 4521 | 4521 | 0 | 6. |
| b. 4522 | 4522 | 0 | 6. |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other | | | |
| significant items affecting the Report of Income): | | | |
| | RIAD | YES / NO | |
| Comments? | 4769 | NO | 7 |
| | | | |
| Other explanations (please type or print clearly): | | | |
| TEXT (70 characters per line) | | | |
| 4769 | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| 1st Enterprise Bank | |
|---------------------|------------|
| Legal Title of Bank | , |
| Los Angeles | |
| City | |
| CA | 90017-3449 |
| State | Zip Code |

FFIEC 041. Page RC-1

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

58321

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

Schedule RC—Balance Sheet

FDIC Certificate Number:

| | Dollar Amounts | in Thousands | RCON | Bil Mil Thou | |
|---|----------------|--------------|----------------|------------------|-----------------|
| ASSETS | | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | | |
| a. Noninterest-bearing balances and currency and coin (1) | | | 0081 | 8,665 | 1.a |
| b. Interest-bearing balances (2) | | | 0071 | 5,990 | 1.b |
| 2. Securities: | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | | | 1754 | 0 | 2.a |
| b. Available-for-sale securities (from Schedule RC-B, column D) | | 1773 | 135,407 | 2.b | |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | |
| a. Federal funds sold | | | | 19,245 | 3.a |
| b. Securities purchased under agreements to resell (3) | | | | 0 | 3.b |
| Loans and lease financing receivables (from Schedule RC-C): | 5369 | | | | |
| a. Loans and leases held for sale | | | | 0 | 4.a |
| b. Loans and leases, net of unearned income | B528 | 135,932 | | | 4.b |
| c. LESS: Allowance for Ioan and lease losses | 3123 | 1,695 | CALL TO SECURE | | 4 .c |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c | :) | | B529 | 134,237 | 4.d |
| 5. Trading assets (from Schedule RC-D) | | | 3545 | 0 | 5 |
| Premises and fixed assets (including capitalized leases) | | | 2145 | 2,224 | 6 |
| 7. Other real estate owned (from Schedule RC-M) | | | 2150 | <u>0</u> | 7 |
| Investments in unconsolidated subsidiaries and associated companies | | | 2130 | 0 | 8 |
| 9. Direct and indirect investments in real estate ventures | | | 3656 | 0 | 9 |
| 10. Intangible assets: | | | | | |
| a. Goodwill | | | 3163 | 0 | 10.a |
| b. Other intangible assets (from Schedule RC-M) | | | 0426 | 0 | 10.b |
| 11. Other assets (from Schedule RC-F) | | | 2160 | 3,759 | 11 |
| 12. Total assets (sum of items 1 through 11) | | | 2170 | 309,527 | 12 |

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

⁽²⁾ Includes time certificates of deposit not held for trading.

⁽³⁾ Includes all securities resale agreements, regardless of maturity.

Legal Title of Bank

58321

Schedule RC - Continued

FFIEC 041 Page RC-2

| | Dollar Amoun | ts in Thousands | RÇON | Bit Mil Thou | |
|---|--------------|-----------------|------|------------------|--------------|
| LIABILITIES | | | | | |
| 13. Deposits: | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)_ | | | 2200 | 275,078 | 13.a |
| (1) Noninterest-bearing (1) | 6631 | 106,863 | | | 13.a.1 |
| (2) Interest-bearing | 6636 | 168,215 | | | 13.a.2 |
| b. Not applicable | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | |
| a. Federal funds purchased (2) | | <u>.</u> | B993 | 0 | 14.a |
| b. Securities sold under agreements to repurchase (3) | | | B995 | 0 | 14.b |
| 15. Trading liabilities (from Schedule RC-D) | | | 3548 | 0 | 15 |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under | | | | | |
| capitalized leases) (from Schedule RC-M) | | | 3190 | 0 | 16 |
| 17. and 18. Not applicable | | | | | |
| 19. Subordinated notes and debentures (4) | | | 3200 | 0 | 19 |
| 20. Other liabilities (from Schedule RC-G) | | | 2930 | 1,765 | 20 |
| 21. Total liabilities (sum of items 13 through 20) | | | 2948 | 276,843 | 21 |
| 22. Not applicable | | | | | |
| EOUITY CAPITAL | | | 100 | | |
| Bank Equity Capital | | | | | |
| • • • | | | 3838 | 4,396 | 23 |
| 23. Perpetual preferred stock and related surplus | | | 3230 | 27,536 | 24 |
| 24. Common stock | | | 3839 | 2,560 | 25 |
| 25. Surplus (excludes all surplus related to preferred stock) | | | 3632 | (3,603) | 26.a |
| 26. a. Retained earnings | | | B530 | 1,795 | 26.b |
| b. Accumulated other comprehensive income (5) | | | A130 | 0 | 26.c |
| c. Other equity capital components (6) | | | 3210 | 32,684 | 20.c 27.a |
| 27. a. Total bank equity capital (sum of items 23 through 26.c) | | | 3000 | 02,004 | 27.b 27.b |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | | | G105 | 32,684 | 27.5 |
| 28. Total equity capital (sum of items 27.a and 27.b) | | | 3300 | 309,527 | 29 |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | 2000 | 000,021 | 23 |

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008

| RCON | Number |
|------|--------|
| 6724 | N/A |

M.1

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

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

| RCON | MM / DD |
|------|---------|
| 8678 | N/A |
| | |

M.2

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

58321

FFIEC 041 Page RC-3

15

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

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

Exclude assets held for trading.

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | Ì |
|--|------|------------------|-----|
| Cash items in process of collection, unposted debits, and currency and coin: | | | |
| a. Cash items in process of collection and unposted debits | 0020 | N/A | 1.a |
| b. Currency and coin | 0800 | N/A | 1.b |
| 2. Balances due from depository institutions in the U.S.: | | | |
| a. U.S. branches and agencies of foreign banks | 0083 | N/A | 2.a |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. | 0085 | N/A | 2.b |
| 3. Balances due from banks in foreign countries and foreign central banks: | | | |
| a. Foreign branches of other U.S. banks | 0073 | N/A | 3.a |
| b. Other banks in foreign countries and foreign central banks | 0074 | N/A | 3.b |
| 4. Balances due from Federal Reserve Banks | 0090 | N/A | 4 |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) | 0010 | N/A | 5 |

Schedule RC-B—Securities

Exclude assets held for trading

| | | Held- | to-matı | ırity | | Availab | le-for-s | sale |] |
|--|------|------------------|---------|------------------|------|------------------|----------|-----------------|---|
| | | (Column A) | | (Column B) | | (Column C) | | (Column D) | 1 |
| | At | mortized Cost | | Fair Value | A | mortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil] Mil Thou | RCON | Bil Mil Thou | RCON | Bil [Mil Thou | |
| U.S. Treasury securities | 0211 | 0 | 0213 | 0 | 1286 | 0 | 1287 | 0 | |
| U.S. Government agency obligations (exclude mortgage-backed securities): | | | | | | | | | |
| a. Issued by U.S. Government- agencies (1) | 1289 | 0 | 1290 | 0 | 1291 | 3,390 | 1293 | 3,411 | |
| b. Issued by U.S. Government- sponsored agencies (2) | 1294 | 0 | 1295 | 0 | 1297 | 13,286 | 1298 | 13,546 | |
| Securities issued by states and political subdivisions in the U.S. | 8496 | 0 | 8497 | 0 | 8498 | 1,010 | 8499 | 1,009 | |

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

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

58321

Schedule RC-B—Continued

| | | Held- | to-matı | ırity | | Availa | ole-for-s | sale | |
|--------------------------------------|-------|------------------|---------|------------------|------|------------------|-----------|------------------|---------------|
| | 1 | (Column A) | | (Column B) | | (Column C) | | (Column D) | |
| | An | nortized Cost | | Fair Value | ĀΓ | nortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | |
| a. Residential mortgage | | | | | | | | | |
| pass-through securities: | | | | <u> </u> | | 2.2.2 | | | |
| (1) Guaranteed by GNMA | G300 | | G301 | 0 | G302 | 8,808 | | 8,887 | 4.a.1 |
| (2) Issued by FNMA and FHLMC | G304 | 0 | | | | 33,239 | | 33,864 | 4.a.2 |
| (3) Other pass-through securities | G308 | 0 | G309 | 0 | G310 | (| G311 | 0 | 4.a .3 |
| b. Other residential mortgage- | | | | | | | 100 | | |
| backed securities (include CMOs, | | | | | | | | | |
| REMICs, and stripped MBS): | | | | | | | | | |
| (1) Issued or guaranteed by FNMA, | | | | | | | | | |
| FHLMC, or GNMA | G312 | 0 | G313 | 0 | G314 | 57,817 | G315 | 58,451 | 4.b.1 |
| (2) Collateralized by MBS issued or | | | | | 3 A | | | | |
| guaranteed by FNMA, FHLMC, | | | | | | | | | |
| or GNMA | G316 | 0 | G317 | 0 | G318 | (| G319 | 0 | 4.b.2 |
| (3) All other residential | | | | | | | | | |
| MBS | G320 | 0 | G321 | 0 | G322 | (| G323 | 0 | 4.b.3 |
| c. Commercial MBS: | | 100 | | | 200 | | | | |
| (1) Commercial mortgage | | | | | | | | | |
| pass-through securities | G324 | 0 | G325 | 0 | G326 | (| G327 | D | 4.c.1 |
| (2) Other commercial MBS | G328 | 0 | G329 | 0 | G330 | (| G331 | 0 | 4.c.2 |
| 5, Asset-backed securities and | | | | | | | | | |
| structured financial products: | | | | | | | | | |
| a. Asset-backed | | | | | | | | | |
| securities (ABS) | C026 | 0 | C988 | 0 | C989 | (| C027 | 0 | 5.a |
| b. Structured financial products: | 2 300 | | | | | | | | |
| (1) Cash | G336 | 0 | G337 | | G338 | | G339 | 0 | 5.b.1 |
| (2) Synthetic | G340 | 0 | G341 | 0 | G342 | | | 0 | 5.b.2 |
| (3) Hybrid | G344 | 0 | G345 | 0 | G346 | (| G347 | 0 | 5.b.3 |
| 6. Other debt securities: | | | | 2.000.00 | | | | Section Access | |
| a. Other domestic debt securities | 1737 | | 1738 | | 1739 | 16,061 | | 16,239 | 6.a |
| b. Foreign debt securities | 1742 | 0 | 1743 | 0 | 1744 | (| 1746 | 0 | 6.b |
| 7. Investments in mutual funds and | | | | | | | | | |
| other equity securities with readily | | | | | | | | | • |
| determinable fair values (1) | | | | 0.75 (4.39.00) | A510 | C | A511 | 0 | 7 |
| 8. Total (sum of items 1 through 7) | | | | | | | | | |
| (total of column A must equal | | | | | | | | | |
| Schedule RC, item 2.a) (total of | | | | | | | | | |
| column D must equal Schedule RC, | 1000 | | 6.20 | | 8.18 | alian alian | | 4.10.20.30 | |
| item 2.b) | 1754 | 0 | 1771 | 0 | 1772 | 133,611 | 1773 | 135,407 | 8 |

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

Legal Titlé of Bank

58321

Schedule RC-B—Continued

Memoranda

| Hemoranda | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|-----------------------------|------|------------------|---------|
| Pledged securities (1) | | 0416 | 19,837 | M.1 |
| Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccru | al status): | | | |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states | | | | |
| and political subdivisions in the U.S.; other non-mortgage debt securities; and | | | | |
| mortgage pass-through securities other than those backed by closed-end | | | | |
| first lien 1-4 family residential mortgages with a remaining maturity or | | | | |
| next repricing date of: (3, 4) | | | | |
| (1) Three months or less | | A549 | 1,510 | M.2.a.1 |
| (2) Over three months through 12 months | | A550 | 3,487 | M.2.a.2 |
| (3) Over one year through three years | | A551 | 14,029 | 8.s.S.M |
| (4) Over three years through five years | | A552 | 9,730 | M.2.a.4 |
| (5) Over five years through 15 years | | A553 | 3,540 | M.2.a.5 |
| (6) Over 15 years | | A554 | 1,910 | M.2.a.6 |
| b. Mortgage pass-through securities backed by closed-end first lien | | | | |
| 1-4 family residential mortgages with a remaining maturity or | | | | |
| next repricing date of: (3, 5) | | | | |
| (1) Three months or less | | A555 | 0 | M.2.b.1 |
| (2) Over three months through 12 months | | A556 | 5,030 | M.2.b.2 |
| (3) Over one year through three years | | A557 | 9,131 | M.2.b.3 |
| (4) Over three years through five years | | A558 | 2,978 | M.2.b.4 |
| (5) Over five years through 15 years | | A559 | 9,192 | M.2.b.5 |
| (6) Over 15 years | | A560 | 16,420 | 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: (| 5) | | | |
| (1) Three years or less | | A561 | 42,076 | M.2.c.1 |
| (2) Over three years | | A562 | 16,374 | 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) | | A248 | 5,429 | M.2.d |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sa | lle or | | | |
| trading securities during the calendar year-to-date (report the amortized cost at d | ate | | | |
| of sale or transfer) | | 1778 | 0 | 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): | j | | 2011 | 44.4 |
| a. Amortized cost | | 8782 | 2,244 | 6.4.M |
| b. Fair value | | 8783 | 2,321 | M.4.b |

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

58321

Schedule RC-B—Continued

| Memoranda — Continued | | | | | | | | | |
|---|------|------------------|---------|------------------|------|------------------|----------|------------------|-------|
| | | Held- | to-matı | urity | | Availab | le-for-s | sale | |
| | | (Column A) | | (Calumn B) | | (Column C) | | (Column D) | |
| | Ar | nortized Cost | | Fair Value | A | mortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil [Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| Memorandum items 5.a | | | | | | | | | |
| through 5.f are to be | | | | 1.00 | | | | | |
| completed by banks with | | | | | | | 2.4 | | |
| \$1 billion or more in total | | | | | | | | | |
| assets. (1) | | | | | | | | | |
| | | | | | | | | | |
| Asset-backed securities | | | | | | | 0.20 | A Account | |
| (ABS)(for each column, | | | | | | | | | |
| sum of Memorandum | | | | | | | | | |
| items 5.a through 5.f | | | Ć. | | | | | | |
| must equal Schedule | | | | | | | 100 | | |
| RC-B, item 5.a): | | | | | | | | | |
| a. Credit card receivables | B838 | N/A | | N/A | | N/A | | N/A | M.5.a |
| b. Home equity lines | B842 | N/A | | N/A | | | B845 | N/A | M.5.b |
| c. Automobile loans | B846 | N/A | | N/A | | | B849 | N/A | M.5.c |
| d. Other consumer loans | B850 | N/A | | N/A | | | B853 | N/A | M.5.d |
| e. Commercial and industrial loans | B854 | N/A | | N/A | | N/A | | N/A | M.5.e |
| f. Other | B858 | N/A | B859 | N/A | B860 | N/A | B861 | N/A | M.5.f |

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

19

Legal Title of Bank FDIC Certificate Number:

58321

Schedule RC-B—Continued

| | | Held- | :o-matu | irity | | Availab | le-for-s | ale | |
|-----------------------------------|-------|----------------------------------|---------|---|------------|------------------|----------|---|---------|
| Memoranda — Continued | 1 | (Column A) (Column B) (Column C) | | | (Column D) | | | | |
| | An | nortized Cost | | Fair Value | An | nortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bii [Mil Thou | RCON | Bil [Mil Thou | |
| 6. Structured financial | | | | | | | | | |
| products by underlying collateral | | | | | | | | | |
| or reference assets (for | | | | | | | 14 | | |
| each column, sum of | | | | | | | | | |
| Memorandum items 6.a through | | | | | | | | | |
| 6.g must equal Schedule RC-B | | | | 3.0 | | | | | |
| sum of items 5.b(1) through | | | | | | | | | |
| (3)): | | | | A | | | | | |
| a. Trust preferred securities | | | | | | | | | |
| issued by financial institutions | G348 | 0 | G349 | U. | G350 | U | G351 | O | M.6.a |
| b. Trust preferred securities | | | | | | | | | |
| issued by real estate | | | | | | | | | |
| investment trusts | G352 | U | G353 | U | G354 | U | G355 | U | M.6.b |
| c. Corporate and | 20-6 | | 2000 | | 00.50 | 0 | 00.50 | | |
| similar loans | G356 | U | G357 | U ************************************ | G358 | . 0 | G359 | U | M.6.c |
| d. 1-4 family residential MBS | | | 3.7-19 | | | | | | |
| issued or guaranteed by | | | | | | | | | |
| U.S. government-sponsored | G360 | م | C261 | ٥ | G362 | o l | G363 | . 0 | Med |
| enterprises (GSEs) | 6.360 | U | G351 | | G30Z | U | G303 | U | M.6.d |
| e. 1-4 family residential | | | | | 35.2 | | | | |
| MBS not issued or | G364 | 0 | G365 | 0 | G366 | n | G367 | ٥ | M.6.e |
| guaranteed by GSEs | G304 | U | כסכט | 0 | 6300 | U | G307 | ا <u>ن</u> د د د د د د د د د د د د د د د د د د د | м.б.е |
| f. Diversified (mixed) | | | | | | | | | |
| pools of structured financial | G368 | ۸i | G369 | n n | G370 | n | G371 | 0 | M.6.f |
| products | 9300 | U | G202 | V | G3/U | U | G3/1 | U | 141.0.1 |
| g. Other collateral or | G372 | ا م | G373 | Λ | G374 | ام | G375 | 0 | MGA |
| reference assets | 93/2 | ٠ | 03/3 | | 33/4 | | 33/3 | <u> </u> | M.6.g |

58321

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

| Do not deduct the allowance for loan and lease losses or the allocated transfer | | | |
|--|-----------------------|--|------------|
| risk reserve from amounts reported in this schedule. Report | (Column A) | (Column B) | |
| (1) loans and leases held for sale at the lower of cost or fair value, | To Be Completed | To Be Completed | |
| (2) loans and leases held for investment, net of unearned income, and | by Banks with | by All Banks | |
| (3) loans and leases accounted for at fair value under a fair value option. | \$300 Million or More | | |
| Exclude assets held for trading and commercial paper. | in Total Assets (1) | | |
| Dollar Amounts in Thousands | RCON Bil Mil Thou | RCON Bil [Mil Thou | |
| 1. Loans secured by real estate: | | | |
| a. Construction, land development, and other land loans: | | | |
| (1) 1-4 family residential construction loans | | F158 0 | 1.a.1 |
| (2) Other construction loans and all land development and other | | | |
| land loans | | F159 579 | 1.a.2 |
| b. Secured by farmland (including farm residential and other improvements) | | 1420 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and | | | |
| extended under lines of credit | | 1797 12,106 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | |
| (a) Secured by first liens | | 5367 10,562 | 1.c.2.a |
| (b) Secured by junior liens | | 5368 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | | 1460 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential | | | |
| properties | | F160 33,782 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | | F161 38,389 | 1.e.2 |
| Loans to depository institutions and acceptances of other banks | | 1288 0 | 2 |
| a. To commercial banks in the U.S.: | | | |
| (1) To U.S. branches and agencies of foreign banks | B532 N/A | | 2.a.1 |
| (2) To other commercial banks in the U.S | B533 N/A | | 2.a.2 |
| b. To other depository institutions in the U.S | B534 N/A | | 2.b |
| c. To banks in foreign countries: | | | |
| (1) To foreign branches of other U.S. banks | B536 N/A | | 2.c.1 |
| (2) To other banks in foreign countries | B537 N/A | The state of the s | 2.c.2 |
| 3. Loans to finance agricultural production and other loans to farmers | | 1590 0 | 3 |
| 4. Commercial and industrial loans | 4762 NVA | 1766 37,549 | 4 |
| a. To U.S. addressees (domicile) | 1763 N/A | | 4.a |
| b. To non-U.S. addressees (domicile) | 1764 N/A | | 4.b |
| 5. Not applicable | | | |
| 6. Loans to individuals for household, family, and other personal expenditures | | | |
| (i.e., consumer loans) (includes purchased paper): | | pr20 97 | <i>C</i> - |
| a. Credit cards | | B538 27 B539 566 | 6.a |
| b. Other revolving credit plans | | B539 566 | 6.b |
| c. Other consumer loans (includes single payment, installment, and | | 2011 4.077 | |
| all student loans) | | 2011 1,077 | 6.c |
| 7. Loans to foreign governments and official institutions | | 2081 0 | 7 |
| (including foreign central banks) | | 2001 | 7 |
| 8. Obligations (other than securities and leases) of states and political subdivisions | | 2107 0 | 0 |
| in the U.S | | 1563 1,296 | 8 9 |
| 9. Other Loans | 1545 N/A | 1,290 | |
| a. Loans for purchasing or carrying securities (secured and unsecured) | 1564 N/A | | 9.a |
| b. All other loans (exclude consumer loans) | IVA | | 9.b |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Legal Title of Bank FDIC Certificate Number:

58321

Schedule RC-C—Continued

| Part I. Continued | То | (Column A) Be Complet | - 1 | | Column B) Be Completed | | |
|---|----------|--------------------------|---------------|----------|---|----------|----------|
| | 1 | y Banks wit | | | by All Banks | | |
| | 1 ' | Million or M | | | | | |
| Dollar Amounts in Thousands | | Total Assets | `/ | | | _ | |
| | RCON | Bil Mil T | hou | RCON | Bil Mil Thou | _ | |
| 10. Lease financing receivables (net of unearned income) | | | | 2165 | ~~***************** | | 10 |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) | F162 | | N/A | | | 882 B | 10.a |
| b. All other leases | F163 | | N/A | | | 222 | 10.b |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | | | | 2123 | o e de la companya de la companya de la companya de la companya de la companya de la companya de la companya de | 0 | 11. |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 | | | | | | | |
| minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | Santo | | | 2122 | 135,93 | 33 | 12 |
| Memoranda Dollar | Amount | ts in Thousai | nds | RCON | 8il Mil Thou | | |
| 1. Loans and leases restructured and in compliance with modified terms (included in Sched | ule RC-0 | C, part I, | | | | | |
| and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | | | | | | | |
| a. Loans secured by 1-4 family residential properties | | | | F576 | | 의 | M.1.a |
| b. Other loans and all leases (exclude loans to individuals for household, family, and | | | | | | | |
| other personal expenditures | | | | 1616 | | 일` | M.1.b |
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): | | | | | | | |
| a. Closed-end loans secured by first liens on 1-4 family residential properties | | | | | | | |
| (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining | g matur | ity | | | | | |
| or next repricing date of: (2, 3) | | • | | | | 2 | |
| (1) Three months or less | | | | A564 | | _ | M.2.a.1 |
| (2) Over three months through 12 months | | | | A565 | | _ | M.2.a.2 |
| (3) Over one year through three years | | | | A566 | | —1 | M.2.a.3 |
| (4) Over three years through five years | | | <u> </u> | A567 | 9,72 | | M.2.a.4 |
| (5) Over five years through 15 years | | | | A568 | 83 | | M.2.a.5 |
| (6) Over 15 years | | | | A569 | | | M.2.a.6 |
| b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, | | } | | | | | |
| 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 | ng matu | rity | | | | | |
| or next repricing date of: (2, 4) | | | ľ | A570 | 49,07 | 'E | M.2.b.1 |
| (1) Three months or less | | | } | A571 | 9,96 | _ | M.2.b.2 |
| (2) Over three months through 12 months | | | | A571 | 13,14 | _ | M.2.b.3 |
| (3) Over one year through three years | | | | A573 | 18,88 | _ | M.2.b.4 |
| (4) Over three years through five years | | | + | A574 | 34,29 | _ | M.2.b.5 |
| (5) Over five years through 15 years | • | | | A575 | | _ | M.2.b.6 |
| (6) Over 15 years | 2010 | **** | — <u> </u> | 50549554 | | Š | 11121010 |
| c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, at with a REMAINING MATURITY of one year or less (excluding those in nonaccrual st | - | | | A247 | 11,16 | 0 | M.2.c |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

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

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

FFIEC 041 Page RC-10

22

FDIC Certificate Number:

58321

Schedule RC-C—Continued

Part I. Continued

| Memoranda — Continued | Dollar Amounts in Thousands | RCON BIL MI | Thou |
|---|--|-------------|-----------------|
| 3. Loans to finance commercial real estate, construction, and land development a | activities | | |
| (not secured by real estate) | | | |
| included in Schedule RC-C, part I, items 4 and 9, column B (5) | | 2746 | 129 M.3 |
| 4. Adjustable rate closed-end loans secured by first liens on 1-4 family residentia | l properties | | |
| (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) | | 5370 | 9,709 M.4 |
| 5. To be completed by banks with \$300 million or more in total assets: (6) | • | | |
| 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) | | B837 | N/A M.5 |
| Memorandum item 6 is to be completed by banks that (1) together with affiliated | d institutions, have outstanding | | |
| credit card receivables (as defined in the instructions) that exceed \$500 million a | s of the report date or (2) | | |
| are credit card specialty banks as defined for Uniform Bank Performance Report | ourposes. | | |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, | | | |
| part I, item 6.a | | C391 | N/A M.6 |
| Memorandum item 7 is to be completed by all banks. | | | |
| 7. Purchased impaired loans held for investment accounted for in accordance with | h AICPA | | |
| Statement of Position 03-3 (exclude loans held for sale): | | | |
| a. Outstanding balance | Control of the Contro | C779 | 0 M.7.a |
| b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 | | C780 | 0 M.7.b |
| 8. Closed-end loans with negative amortization features secured by 1-4 family re | esidential properties: | | |
| a. Total carrying amount of closed-end loans with negative amortization feature | ires secured | | |
| by 1–4 family residential properties (included in Schedule RC-C, part I, i | tems 1.c.(2)(a) and (b)) | F230 | 0 M.8.a |
| Memorandum items 8.b and 8.c are to be completed by banks that had close | d-end loans | 1934 | |
| with negative amortization features secured by 1-4 family residential proper | ties (as reported | | |
| in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, i | that exceeded | | |
| the lesser of \$100 million or 5 percent of total loans and leases, net of unear | ned income | | |
| (as reported in Schedule RC-C, part I, item 12, column B). | | | |
| Total maximum remaining amount of negative amortization contractually p | ermitted on | | |
| closed-end loans secured by 1–4 family residential properties | | F231 | N/A 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 | n 8.a above | F232 | N/A M.8.c |
| Loans secured by 1-4 family residential properties in process of foreclosure (ir | ncluded in | | |
| Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) | | F577 | 0 M.9 |
| Memorandum items 10 and 11 are to be completed by banks that have elected to | | | |
| included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair val | | | |
| 10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 thro | ugh 9): | | |
| a. Loans secured by real estate: | | | N/A N440 - 4 |
| (1) Construction, land development, and other land loans | - | F578 | N/A M.10.a.1 |
| (2) Secured by farmland (including farm residential and other improvement | nents) | F579 | N/A M.10.a.2 |
| (3) Secured by 1-4 family residential properties: | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential proper | erties | | N/A M 10 - 3 - |
| and extended under lines of credit | | F580 | N/A M.10.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | | 5504 | N/A M.10.a.3.b. |
| (1) Secured by first liens | | F581 | |
| (2) Secured by junior liens | 11 2 11 12 11 11 11 11 11 11 11 | F582 | N/A M.10.a.3.b. |

⁽⁵⁾ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁽⁶⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

FFIEC 041 Page RC-11

23

FDIC Certificate Number:

58321

Schedule RC-C—Continued

Part I. Continued

| Memoranda — Continued | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|---|-----------------------------|------|------------------|--------------|
| 10. a. (4) Secured by multifamily (5 or more) residential properties | | F583 | N/A | M.10.a.4 |
| (5) Secured by nonfarm nonresidential properties | | F584 | N/A | M.10.a.5 |
| b. Commercial and industrial loans | | F585 | N/A | M.10.b |
| c. Loans to individuals for household, family, and other personal | | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | | |
| (1) Credit cards | | F586 | N/A | M.10.c.1 |
| (2) Other revolving credit plans | | F587 | N/A | M.10.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all stu | dent loans) | F588 | N/A | M.10.c.3 |
| d. Other loans | | F589 | N/A | M.10.d |
| 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RO | C-C, | | | |
| part I, Memorandum item 10): | | | | |
| a. Loans secured by real estate: | | | | |
| (1) Construction, land development, and other land loans | 11.1.1 | F590 | N/A | M.11.a.1 |
| (2) Secured by farmland (including farm residential and other improvement | s) | F591 | N/A | M.11.a.2 |
| (3) Secured by 1-4 family residential properties: | | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential propertie | 5 | | | |
| and extended under lines of credit | | F592 | N/A | M.11.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | | |
| (1) Secured by first liens | | F593 | N/A | M.11.a.3.b.1 |
| (2) Secured by junior liens | • | F594 | N/A | M.11.a.3.b.2 |
| (4) Secured by multifamily (5 or more) residential properties | | F595 | N/A | M.11.a.4 |
| (5) Secured by nonfarm nonresidential properties | | F596 | N/A | M.11.a.5 |
| b. Commercial and industrial loans | | F597 | N/A | M.11.b |
| c. Loans to individuals for household, family, and other personal | | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | | |
| (1) Credit cards | | F598 | N/A | M.11.c.1 |
| (2) Other revolving credit plans | | F599 | N/A | M.11.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all stu | dent loans) | F600 | N/A | M.11.c.3 |
| d. Other loans | | F601 | N/A | M.11.d |

| | ac an | (Column A) Fair value of quired loans Id leases at uisition date | Gros | (Column B) s contractual amounts ceivable at uisition date | (Column C) Best estimate at acquisition date of of contractual cash flows not expected | | | |
|---|----------|--|------|--|--|------------------|--|--|
| Dollar Amounts in Thousands | | | | |] | be collected | | |
| 12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: | RCON | Bil [Mil Thou | RCON | Bil Mil Thou | RCON | Bii [Mìl Thou | | |
| a, Loans secured by real estate | G091 | 0 | G092 | 0 | G093 | 0 | | |
| b, Commercial and industrial loans | G094 | 0 | G095 | 0 | G096 | 0 | | |
| c. Loans to individuals for household, family, and other personal expenditures | G097 | 0 | G098 | 0 | G099 | 0 | | |
| d. All other loans and all leases | G100 | l | G101 | 0 | G102 | <u> </u> | | |

M.12.a M.12.b

M.12.c M.12.d 1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-12

24

Schedule RC-C—Continued

Part I. Continued

| Memoranda — Continued | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|-----------------------------|------|------------------|--------|
| Memorandum item 13 is to be completed by banks that had cons | truction, land development, | | | |
| and other land loans (as reported in Schedule RC-C, part I, item 1 | .a, column B) that exceeded | | | |
| 100 percent of total risk-based capital (as reported in Schedule R | C-R, item 21) as of | | | |
| December 31, 2008. | | | | |
| 13. Construction, land development, and other land loans with intere | st reserves: | | | |
| a. Amount of loans that provide for the use of interest reserves (| included in | | | |
| Schedule RC-C, part I, item 1.a, column B) | | G376 | N/A | M.13.a |
| b. Amount of interest capitalized from interest reserves on const | ruction, land | | | |
| development, and other land loans that is included in interest | and fee income on loans | RIAD | | |
| during the quarter (included in Schedule RI, item 1a.(1)(b)) | | G377 | N/A | M.13.b |
| Memorandum item 14 is to be completed by all banks. | | RCON | | |
| 14. Pledged loans and leases | | G378 | 0 | M.14 |

58321

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

| RCON | YES / NO |
|------|----------|
| 6999 | NO |

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

If NO, and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

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

Schedule RC-C, part I, loan categories:

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

Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT

exceed \$100,000.)

b. "Commercial and industrial loans " reported in Schedule RC-C, part I, item 4. (1)

(Note: Item 4, (1) divided by the number of loans should NOT exceed \$100,000.)

5563

N/A

2.a 2.b

| | | (Column A) | | (Column B) | ! |
|---|------|------------|------|------------------|-------------|
| | | | | Amount | |
| | | Number | | Currently | |
| | | of Loans | | Outstanding | |
| Dollar Amounts in Thousands | RCON | | RCON | Bil Mil Thou | |
| 3. Number and amount currently outstanding of "Loans secured by | | | | | |
| nonfarm nonresidential properties" reported in Schedule RC-C, part I, | | | | | |
| items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than | | | | | |
| or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)): | | | | | |
| a. With original amounts of \$100,000 or less | 5564 | 0 | 5565 | 0 | 3.a |
| b. With original amounts of more than \$100,000 through \$250,000 | 5566 | 2 | 5567 | 281 | 3.b |
| c. With original amounts of more than \$250,000 through \$1,000,000 | 5568 | 23 | 5569 | 14,379 | 3.c |
| 4. Number and amount currently outstanding of "Commercial and industrial | | | | | |
| loans" reported in Schedule RC-C, part I, item 4 (1) (sum of | | | | | |
| items 4.a through 4.c must be less than or equal to Schedule | | | | | |
| RC-C, part I, item 4 (1)): | | | | | |
| a. With original amounts of \$100,000 or less | 5570 | 58 | 5571 | 2,083 | 4. a |
| b. With original amounts of more than \$100,000 through \$250,000 | 5572 | 45 | 5573 | 3,706 | 4.b |
| c. With original amounts of more than \$250,000 through \$1,000,000 | 5574 | 70 | 5575 | 12,474 | 4.c |

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

5

6.a

6.b

24b

Legal Title of Bank

58321

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

| RCON | YES / NO |
|------|----------|
| 6860 | NO |

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

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

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

| 6. Report the total number of loans currently outstanding for each of the following | | imber of Loans |
|--|------|----------------|
| Schedule RC-C, part I, loan categories: | | |
| a. "Loans secured by farmland (including farm residential and other improvements)" | | |
| reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number | RCON | |
| of loans should NOT exceed \$100,000.) | 5576 | N/A |
| b. "Loans to finance agricultural production and other loans to farmers" reported in | | |
| Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans | | |
| should NOT exceed \$100,000.) | 5577 | N/A |

| | | (Column A) | · | (Column B) | |
|---|------|------------|------|------------------|-----|
| | | | | Amount | i |
| | | Number | | Currently | i |
| | | of Loans | | Outstanding | l |
| Dollar Amounts in Thousands | RCON | | RCON | Bil Mil Thou | |
| 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 (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b): | | | | | |
| a. With original amounts of \$100,000 or less | 5578 | N/A | 5579 | N/A | 7.a |
| b. With original amounts of more than \$100,000 through \$250,000 | 5580 | N/A | 5581 | N/A | 7.b |
| c. With original amounts of more than \$250,000 through \$500,000 | 5582 | N/A | 5583 | N/A | 7.c |
| 8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3): | | | | | ۔ ا |
| a. With original amounts of \$100,000 or less | 5584 | N/A | 5585 | N/A | 8.a |
| b. With original amounts of more than \$100,000 through \$250,000 | 5586 | N/A | 5587 | N/A | 8.b |
| c. With original amounts of more than \$250,000 through \$500,000 | 5588 | N/A | 5589 | N/A | 8.c |

Schedule RC-D - Trading Assets and Liabilities

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

| ASSETS 1. U.S. Treasury securities 353 NA 2 2 2. U.S. Government agency obligations (exclude mortgage-backed securities) 3532 NA 2 3 3 3 3 3 3 3 3 3 | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|--|-------------|--------------------------------|--------------|
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) 3. Securities Issued by states and political subdivisions in the U.S. 4. Mortgage-backed securities (MSS): a. Residential mortgage pass-through securities Issued or guaranteed by FNMA, FHLMC, or GNMA b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA c. All other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA c. All other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA c. All other residential MBS c. All other residential MBS d. G. GNMA c. All other residential MBS d. GNMA d. C. Commercial MMS S. C. All other residential mBS d. GNMA d. C. Commercial MSS s. Structured financial products: (1) Cash (2) Synthetic (3) Hybrid GNMS S. MA S. A. D. All other debt securities a. Structured financial products: (1) Construction, land development, and other land loans (2) Secured by Iral estate: (1) Construction, land development, and other land loans (2) Secured by Iral enable of credit (3) Secured by Iral enable of credit (3) Secured by Iral enable of credit (3) Secured by Iral enable of credit (4) Secured by Iral enable of credit (3) Secured by Iral enable of credit (4) Secured by Iral enable of credit (5) Secured by Iral enable of Credit (6) Secured by Iral enable of Credit (7) Secured by Iral enable of Credit (8) Secured by Iral enable of Credit (9) Secured by Iral enable of Credit (1) Construction, land development, and other personal (1) Central cards (2) Secured by Iral enable of Credit (3) GMM Secured by Iral enable of Credit (4) Secured by Iral enable of Credit (5) Secured by Iral enable of Credit (6) Secured by Iral enable of Credit (7) Secured by Iral enable of Credit (8) Secured by Iral enable of Credit (9) Secured by Iral enable of Credit (1) Credit cards (1) Construction of Credit plans (2) Conter resolving credit plans (3) Other creating and industrial properties (4) Secured by Iral enable of Credit plans (3) Other creating and the presonal (4) Secured by Iral enable of Credit plans (3) Oth | ASSETS | 20170000000 | 10,000,000,000,000,000,000,000 | |
| 3. Securities issued by states and political subdivisions in the U.S 4. Mortpage-backed securities (MBS): a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA 5. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICS, and stripped MBS) C. All other residential MBS G. C. All other residential MBS G. C. All other residential MBS S. Other debt securities 3. Structured financial products: (1.) Cash C. Symbetic G. G381 N/A 5. Other debt securities 3. Structured financial products: (1.) Cash G. G381 N/A 5. Other debt securities 3. Structured financial products: (2.) Symbetic G. G384 N/A 5. Other debt securities 3. Structured financial products: (2.) Symbetic G. G385 N/A 5. Other debt securities 3. Secured by real estate: (1.) Cash (2.) Secured by real estate: (1.) Castruction, land development, and other land loans (2.) Secured by 1-4 family residential properties: (3.) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (c) Secured by Junior litens of credit (d) Secured by Junior litens (e) Secured by Junior litens (fig.) N/A 6.a.3.b.1 (g) Secured by Junior litens (g) Secured by Junior litens (g) Secured by Indian l | 1. U.S. Treasury securities | 3531 | N/A | 1 |
| 4. Mortgage-backed securities (MIS): a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include (MOS, REMINCS, and stripped MBS) c. All other residential MBS G. All other residential MBS G. All other residential MBS G. Other debt securities a. Structured financial products: (1) Cash (2) Synthetic (3) Hybrid G. All other debt securities 6. Loans: a. Loans secured by real estate: (1) Construction, land development, and other land loans. (2) Secured by 1-4 family residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (a) Secured by junior liens (b) Closed-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (a) Secured by multifamily (5 or more) residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (c) Secured by numitifamily (5 or more) residential properties (d) Secured by numitifamily (5 or more) residential properties (d) Secured by numitifamily (5 or more) residential properties (a) Commercial and industrial loans (b) Commercial and industrial loans (c) Commercial and industrial loans (d) Cher revolving credit plans (e) Other trading assets (a) Other trading assets D. Other trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 13 5955 N/A 14 10 N/A 15 13 15 15 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18 | U.S. Government agency obligations (exclude mortgage-backed securities) | 3532 | N/A | 2 |
| 4. Mortgage-backed securities (MSD): a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMDs, REMICs, and stripped MBS) c. All other residential MBS d. G381 N/A d. Commercial MBS 5. Other debt securities a. Structured financial products: (1) Cash (2) Synthetic (3) Hybrid (3) B, N/A 5. All other debt securities b. All other debt securities c. Structured financial products: (1) Cash (2) Synthetic (3) B, N/A 5. All other debt securities c. Sass b. All other debt securities c. Loans: a. Loans secured by real estate: (1) Corstruction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) and extended under lines of redd. (b) Closed-end loans secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties (b) Closed-end loans secured by 1-4 family residential properties (c) Secured by junion liens (d) Secured by multifamily (5 or more) residential properties (e) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (g) Commercial and industrial loans c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (Includes purchased paper): (1) Credit cards (2) Other resolving credit plans (3) Other consumer loans (Includes single payment, installment, and all student loans) 10 Not applicable 10 Other trading assets (sum of items 1 through 11) (must equal Schedule RC, Item 5) 13545 NAA 14 LEILABILITIES REON BILIMILITED 13. A. Liability for short positions b. Other trading liabilities LIABILITIES 7567 NAA 14 Leilability for short positions Cheritating assets (sum of items 1 through 11) (must equal Schedule RC, Item 5) 3567 NAA 14 Leilability for short positions D. Other trading liabilities 13. NAA 14. Derivatives with a negati | 3. Securities issued by states and political subdivisions in the U.S. | 3533 | N/A | 3 |
| or GNMA. b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) c. All other residential MBS d. Commercial MBS d. Commercial MBS 3. Commercial MBS a. Structured financial products: (1) Cash (2) Synthetic Ga94 N/A (3) Hybrid Ga95 N/A b. All other debt securities a. Loans: a. Loans secured by real estate: a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by Farland (including farm residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by Institutes of credit. (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by Institutes (2) Secured by Institutes (3) Secured by Institutes (4) Secured by Institutes (2) Secured by Institutes (3) Secured by Institutes (4) Secured by Institutes (5) Secured by Institutes (6) Secured by Institutes (7) Secured by Institutes (8) Secured by Institutes (9) Secured by Institutes (1) Construction, Institute of credit. (1) Construction instituted loans (1) Secured by Institutes (2) Secured by Institutes (3) Secured by Institutes (4) Secured by Institutes (5) Secured by Institutes (6) Secured by Institutes (7) Secured by Institutes (8) Secured by Institutes (8) Secured by Institutes (9) Secured by Institutes (1) Credit cards (2) Other revolving credit plans (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (6) Cheritading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) (1) Credit cards (1) Credit cards (| | | | |
| or GNMA. b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) c. All other residential MBS d. Commercial MBS d. Commercial MBS 3. Commercial MBS a. Structured financial products: (1) Cash (2) Synthetic Ga94 N/A (3) Hybrid Ga95 N/A b. All other debt securities a. Loans: a. Loans secured by real estate: a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by Farland (including farm residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by Institutes of credit. (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by Institutes (2) Secured by Institutes (3) Secured by Institutes (4) Secured by Institutes (2) Secured by Institutes (3) Secured by Institutes (4) Secured by Institutes (5) Secured by Institutes (6) Secured by Institutes (7) Secured by Institutes (8) Secured by Institutes (9) Secured by Institutes (1) Construction, Institute of credit. (1) Construction instituted loans (1) Secured by Institutes (2) Secured by Institutes (3) Secured by Institutes (4) Secured by Institutes (5) Secured by Institutes (6) Secured by Institutes (7) Secured by Institutes (8) Secured by Institutes (8) Secured by Institutes (9) Secured by Institutes (1) Credit cards (2) Other revolving credit plans (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (6) Cheritading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) (1) Credit cards (1) Credit cards (| a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, | | | |
| (include CMOs, REMICs, and stripped MBS) C. All other residential MBS C. Commercial and inclustrial loans C. Commercial MBMS C. Commercial | or GNMA | G379 | N/A | 4.a |
| C. All other residential MBS d. d. Commercial MBS S. Other debt securities a. Structured financial products: (1) Cash (2) Synthetic (33H ybrid (335 NA) 5.a.1 (2) Synthetic (33H ybrid (335 NA) 5.a.2 (3) Hybrid (335 NA) 5.a.2 (3) Hybrid (335 NA) 6. Loans: a. Loans secured by real estate: (1) Construction, lend development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (1) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by first liens (3) Secured by first liens (4) Secured by monfarm nonresidential properties: (1) Secured by monfarm nonresidential properties (3) Secured by monfarm nonresidential properties (4) Secured by monfarm nonresidential properties (5) Secured by monfarm nonresidential properties (6) Secured by monfarm nonresidential properties (7) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (9) Secured by monfarm nonresidential properties (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (5) Secured by monfarm nonresidential properties (6) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (8) Secured by monfarm nonresidential properties (9) Secured by monfarm nonresidential properties (1) Cr | b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA | | | |
| A. Commercial MBS Cast N/A | (include CMOs, REMICs, and stripped MBS) | G380 | | 4.b |
| S. Other debt securities a. Structured financial products: (1) Cash (2) Synthetic (3) Hybrid (338) NA (2) Synthetic (3) Hybrid (338) NA (358) NA (3 | c. All other residential MBS | G381 | | 4.c |
| A. Structured financial products: (1) Cash G.384 N/A 5.a. (2) Synthetic G.384 N/A 5.a. (3) Hybrid G.385 N/A 5.a. (3) Hybrid G.386 N/A 5.b. (3) B. All other debt securities G.386 N/A 5.b. (3) E. Loans secured by real estate: (a) Construction, land development, and other land loans F.694 N/A 6.a. (2) Secured by farmland (including farm residential and other improvements) F.695 N/A 6.a. (3) Secured by 1-4 family residential properties: F.696 N/A 6.a. (a) Revolving, open-end loans secured by 1-4 family residential properties F.696 N/A 6.a. (b) Closed-end loans secured by 1-4 family residential properties F.697 N/A 6.a. (c) Secured by first liters F.697 N/A 6.a. (d) Secured by invital liters F.697 N/A 6.a. (e) Secured by invital liters F.697 N/A 6.a. (e) Secured by invital liters F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (6 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (5 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (6 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (6 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (6 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (6 or more) residential properties F.697 N/A 6.a. (e) Secured by multifamily (6 or more) residential prop | d. Commercial MBS | G382 | N/A | 4.d |
| (1) Cash (2) Synthetic (3383 NA) 5.a.1 (2) Synthetic (3385 NA) 5.a.2 (3) Hybrid (3385 NA) 5.a.2 (3) Hybrid (3385 NA) 5.a.2 (3) Hybrid (3385 NA) 5.a.3 (3) Hybrid (3386 NA) 5.b. MA 5.b. MA 5.b. MI other debt securities (3386 NA) 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 5.b. MA 6.a.1 (2) Secured by Farmland (including farm residential and other improvements) F605 NA 6.a.2 (3) Secured by 1-4 family residential and other improvements) F605 NA 6.a.3.b. MA 6.a. MA 6.a.3.b. MA 6.a. | 5. Other debt securities | | | |
| (2) Synthetic | a. Structured financial products: | | | |
| (2) Synthetic G385 N/A 5.a.2 (3) Hybrid G385 N/A 5.a.3 b. All other debt securities G386 N/A 5.a.3 b. All other debt securities G386 N/A 5.b. 6. Loans: a. Loans secured by real estate: (1) Construction, land development, and other land loans F604 N/A 6.a.1 (2) Secured by farmland (including farm residential and other improvements) F605 N/A 6.a.2 (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit F606 N/A 6.a.3.a (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens F607 N/A 6.a.3.b.1 (2) Secured by junior liens F607 N/A 6.a.3.b.2 (4) Secured by multifamily (5 or more) residential properties F611 N/A 6.a.3.b.2 (5) Secured by multifamily (5 or more) residential properties F612 N/A 6.a.5 b. Commercial and industrial loans F614 N/A 6.b. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F615 N/A 6.c.2 (3) Other cronsumer loans (includes single payment, installment, and all student loans) F617 N/A 6.c.2 (3) Other trading assets S617 N/A 11 1. Derivatives with a positive fair value S640 N/A 11 1. Derivatives with a positive fair value S741 N/A 13.a 1. Liability for short positions S640 N/A 13.a b. Other trading lashilities S640 N/A 13.a b. Other trading liabilities S640 N/A 13.b 1. Derivatives with a negative fair value S640 N/A 13.b 1. Derivatives with a negative fair value S640 N/A 13.b 1. Derivatives with a negative fair value S640 N/A 13.b 1. Derivatives with a negative fair value S640 N/A 13.b 1. Derivatives with a negative fair value S640 N/A 13.b 1. Derivatives with a negative fair value S640 N/A 13.b | (1) Cash | G383 | | 5.a.1 |
| December 2015 December 201 | | G384 | | 5.a.2 |
| 6. Loans: a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first llens (2) Secured by inst llens (3) Secured by inst llens (4) Secured by multifamily (5 or more) residential properties: (5) Secured by multifamily (5 or more) residential properties (6) Secured by multifamily (5 or more) residential properties (8) Secured by innfarm nonresidential properties (9) Secured by innfarm nonresidential properties (1) Cealt cards (2) Cother revolving credit plans (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes purchased paper): (1) Credit cards (3) Other consumer loans (includes single payment, installment, and all student loans) (4) Other loans (5) Secured by install properties (6) Secured by install properties (7) F615 (8) N/A (8) Co.2 (9) Other revolving credit plans (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (1) Credit cards (2) Other trading assets (3) Other trading assets (4) Secured by install properties (5) Secured by install properties (6) Co.2 (7) Credit cards (8) Secured by install properties (9) Other trading assets (1) Credit cards (1) Credit cards (2) Other proving credit plans (3) Other trading assets (sum of items 1 through 11) (must equal Schedule RC, Item 5) (1) Credit carding libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities (1) Cother trading libilities | (3) Hybrid | G385 | | |
| a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by Junior liens (1) Secured by funior liens (2) Secured by Junior liens (3) Secured by Junior liens (4) Secured by nutifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) Secured by Individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (3) Other consumer loans (includes single payment, installment, and all student loans) (4) Other loans (5) Secured by Individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (5) Secured by Individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes single payment, installment, and all student loans) (3) Other croasumer loans (includes single payment, installment, and all student loans) (5) Secured by Individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes single payment, installment, and all student loans) (8) Secured by Individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes single payment, installment, and all student loan | b. All other debt securities | G386 | N/A | 5.b |
| (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (1) Secured by inior liens (2) Secured by nultifamily (5 or more) residential properties (3) Secured by multifamily (5 or more) residential properties (5) Secured by multifamily (5 or more) residential properties (6) Secured by multifamily (5 or more) residential properties (7) Secured by multifamily (5 or more) residential properties (8) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (1) Credit cards (1) Credit cards (2) Other revolving credit plans (2) Other revolving credit plans (3) Other consumer loans (includes purchased paper): (1) Credit cards (3) Other consumer loans (includes single payment, installment, and all student loans) (3) Other loans (4) Other loans (5) Secured by multifamily (5 or more) residential properties (6) Secured by multifamily (6 or more) residential properties (8) Secured by multifamily (6 or more) residential properties (8) Secured by multifamily (6 or more) residential properties (8) Secured by multifamily (6 or more) residential properties (8) Secured by multifamily (6 or more) residential properties (8) Secured by multifamily (8 or more) residential properties (8) Secured by multifamily (8 or more) residential properties (8) Secured by multifamily (8 or more) residential properties (8) Secured by multifamily (8 or more) residential properties (9) Secured by multifamily (8 or more) residential properties (1) Secured by multifamily (8 or more) residential properties (1) Secured by multifamily (8 or more) residential properties (1) Secured by multifamily (8 or more) residential properties (1) Secured by multifamily (8 or more) | 6. Loans: | | | |
| (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first llens (2) Secured by junior liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties (4) Secured by monfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) 7. and 8. Not applicable 9. Other trading assets 10. Not applicable 11. Derivatives with a positive fair value 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, Item 5) 13. a. Liability for short positions 15. E624 14. Derivatives with a negative fair value 15. E624 16. NA 17. And 8. Derivatives with a negative fair value 17. Derivatives with a negative fair value 18. RCON Bil Mil Thou 19. And 13. b. Other trading liabilities 19. Other trading liabilities 10. Noter trading liabilities 10. Noter trading liabilities 10. Derivatives with a negative fair value 11. Derivatives with a negative fair value 12. Total praditions with a negative fair value 13. A. Liability for short positions 14. Derivatives with a negative fair value | a. Loans secured by real estate: | | | |
| (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens. (2) Secured by junior liens. (4) Secured by multifamily (5 or more) residential properties. (5) Secured by multifamily (5 or more) residential properties. (6) Secured by multifamily (5 or more) residential properties. (7) Secured by nonfarm nonresidential properties. (8) End of the secured by nonfarm nonresidential properties. (9) Secured by nonfarm nonresidential properties. (1) Credit cards properties. (1) Credit cards properties. (1) Credit cards properties. (2) Other revolving credit plans. (3) Other consumer loans) (includes purchased paper): (1) Credit cards properties. (2) Other revolving credit plans. (3) Other consumer loans (includes single payment, installment, and all student loans). (4) Secured by multifamily (5 or more) residential properties. (5) Secured by multifamily (6 or more) residential properties. (8) F614 N/A 6.a.3 b.2 (9) Other revolving credit plans. (10) Credit cards properties. (11) Credit cards properties. (12) Other revolving credit plans. (3) Other consumer loans (includes single payment, installment, and all student loans). (4) Secured by multifamily (6 or more) residential properties. (1) Credit cards properties. (2) Other revolving credit plans. (3) Other loans. (4) Secured by multifamily (6 or more) residential properties. (5) Secured by multifamily (6 or more) residential properties. (8) F614 N/A 6.a.3 b.2 (8) Conmercial and inclustrial properties. (9) Other trading assets. (10) Credit cards properties. (11) Credit cards properties. (12) Other revolving credit plans. (3) Other trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5). (8) F615 N/A 6.c.1 (9) Other trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5). (10) F616 N/A 6.c.1 (11) F6 | (1) Construction, land development, and other land loans | F604 | N/A | 6.a.1 |
| (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | (2) Secured by farmland (including farm residential and other improvements) | F605 | N/A | 6.a.2 |
| and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties (5) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Commercial and industrial loans (6) Commercial and industrial loans (7) Credit cards (8) Commercial and industrial loans (9) Commercial and industrial loans (10) Credit cards (11) Credit cards (12) Other revolving credit plans (13) Other consumer loans) (includes purchased paper): (13) Other consumer loans (includes single payment, installment, and all student loans) (14) Credit cards (15) Credit cards (16) Credit cards (17) Credit cards (18) Credit cards (19) Credit cards (19) Credit cards (10) Credit cards (10) Credit cards (11) Credit cards (12) Other revolving credit plans (13) Other consumer loans (includes single payment, installment, and all student loans) (15) Feits (17) NI/A (18) Credit cards (18) Credit cards (19) Credit cards (19) Credit cards (10) Credit cards (10) Credit cards (11) Credit cards (12) Other trading assets (13) Other trading assets (14) Credit cards (15) Credit cards (16) Credit cards (17) Credit cards (18) Credit cards (19) Credit cards (19) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (11) Credit cards (12) Credit cards (13) Other trading labilities (14) Credit cards (15) Credit cards (16) Ca. A. (17) Credit cards (18) Credit cards (19) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (11) Credit cards (11) Credit cards (12) Credit cards (13) Credit cards (14) Credit cards (15) Credit cards (16) Ca. A. (17) Credit cards (18) Credit cards (18) Credit cards (19) Credit cards (19) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit cards (10) Credit card | (3) Secured by 1-4 family residential properties: | | | |
| (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first lieris (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties (5) Secured by multifamily (5 or more) residential properties (5) Secured by monfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) Secured by multifamily (5 or more) residential properties (8) Secured by multifamily (5 or more) residential properties (8) Secured by multifamily (5 or more) residential properties (8) Secured by multifamily (5 or more) residential properties (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (5 or more) residential properties (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (5 or more) residential properties (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (8) Secured by multifamily (6 o.4.) (9 Orther trading assets (inc., consumer loans) (includes purchased paper): (1) Credit cards (1) Fe13 (1) N/A (1) Secured by multifamily (6 o.4.) (1) Fe13 (1) N/A (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 o.4.) (1) Secured by multifamily (6 | (a) Revolving, open-end loans secured by 1-4 family residential properties | | 24222 | |
| (1) Secured by first liens | and extended under lines of credit | F606 | N/A | 6.a.3.a |
| (2) Secured by junior liens | (b) Closed-end loans secured by 1-4 family residential properties: | | | |
| (2) Secured by junior liens F611 N/A 6.a.3.b.2 (4) Secured by multifamily (5 or more) residential properties F612 N/A 6.a.4 (5) Secured by nonfarm nonresidential properties F613 N/A 6.a.5 b. Commercial and industrial loans F614 N/A 6.a.5 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): F615 N/A 6.c.1 (1) Credit cards F615 N/A 6.c.2 (2) Other revolving credit plans F616 N/A 6.c.2 (3) Other consumer loans (includes single payment, installment, and all student loans) F617 N/A 6.c.3 d. Other loans F618 N/A 6.d 7. and 8. Not applicable 3541 N/A 9 9. Other trading assets 3541 N/A 11 10. Not applicable 3543 N/A 12 11. Derivatives with a positive fair value 3543 N/A 12 LIABILITIES RCON Bil Mil Thou 13.a 13.a 13. a. Liability for short positions 3546 N/A 13.b <tr< td=""><td>(1) Secured by first liens</td><td>F607</td><td>N/A</td><td></td></tr<> | (1) Secured by first liens | F607 | N/A | |
| (5) Secured by nonfarm nonresidential properties | | F611 | N/A | 6.a.3.b.2 |
| b. Commercial and industrial loans c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (3) Other loans (4) Other loans (5) Includes single payment, installment, and all student loans) (5) Includes single payment, installment, and all student loans) (6) Includes single payment, installment, and all student loans) (7) Includes single payment, installment, and all student loans) (8) Other loans (9) Other trading assets (9) Other trading assets (1) Derivatives with a positive fair value (1) Orivatives with a positive fair value (1) Other trading liabilities (1) Other trading liabilities (1) Other trading liabilities (1) Other trading liabilities (2) Other trading liabilities (3) Other consumer loans (includes purchased paper): (4) Other trading liabilities (5) Other trading liabilities (6) Other loans (7) Other trading liabilities (8) Other trading liabilities (8) Other loans (9) Other trading liabilities (9) Other trading liabilities (9) Other trading liabilities (9) Other trading liabilities (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (2) Other loans (3) Other loans (4) Other loans (5) Other loans (6) Other loans (6) Other loans (7) Other loans (8) Other loans (9) Other loans (9) Other loans (9) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (1) Other loans (2) Other l | (4) Secured by multifamily (5 or more) residential properties | F612 | N/A | 6.a.4 |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (4) Other loans (5) Other loans (5) Other trading assets (5) Other trading assets (5) Other trading assets (5) Other trading assets (5) Other trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) (6) Other trading liabilities (6) Other trading liabilities (6) Other trading liabilities (6) Other trading liabilities (6) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities (7) Other trading liabilities | (5) Secured by nonfarm nonresidential properties | F613 | | 6.a.5 |
| expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F615 N/A 6.c.1 (2) Other revolving credit plans F616 N/A 6.c.2 (3) Other consumer loans (includes single payment, installment, and all student loans) F617 N/A 6.c.3 d. Other loans F618 N/A 6.c.3 7. and 8. Not applicable 9. Other trading assets 3541 N/A 9 10. Not applicable 11. Derivatives with a positive fair value 3543 N/A 11 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 N/A 12 LIABILITIES RCON Bil Mil Thou 3546 N/A 13.a b. Other trading liabilities F624 N/A 13.b 14 | b. Commercial and industrial loans | F614 | N/A | 6 . b |
| (1) Credit cards F615 N/A 6.c.1 (2) Other revolving credit plans F616 N/A 6.c.2 (3) Other consumer loans (includes single payment, installment, and all student loans) F617 N/A 6.c.3 d. Other loans F618 N/A 6.d 7. and 8. Not applicable 3541 N/A 9 10. Not applicable 3543 N/A 11 11. Derivatives with a positive fair value 3543 N/A 11 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 N/A 12 LIABILITIES RCON Bil Mil Thou 13.a 13.a b. Other trading liabilities 7624 N/A 13.b 14. Derivatives with a negative fair value 3547 N/A 14 | c. Loans to individuals for household, family, and other personal | | | |
| (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (5) Other loans (6) Other loans (7) and 8. Not applicable (9) Other trading assets (1) Derivatives with a positive fair value (1) Derivatives with a positive fair value (1) Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) (1) RCON Bil Mil Thou (1) Mil Thou (1) Mil Thou (1) Mil Thou (2) Other trading liabilities (3) Other trading liabilities (4) Other trading liabilities (5) Other trading liabilities (6) Other trading liabilities (7) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (8) Other trading liabilities (9) Other trading liabilities | expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| (2) Other revolving creat plans (3) Other consumer loans (includes single payment, installment, and all student loans) 6. C.3 6. Other loans 7. and 8. Not applicable 9. Other trading assets 10. Not applicable 11. Derivatives with a positive fair value 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 13. a. Liability for short positions 13. a. Liability for short positions 13. a. Liabilities 14. Derivatives with a negative fair value 15. Other trading liabilities 16. C.3 6. | (1) Credit cards | F615 | | |
| d. Other loans 7. and 8. Not applicable 9. Other trading assets 10. Not applicable 11. Derivatives with a positive fair value 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 13. a. Liability for short positions 13. a. Liability for short positions 13. b. Other trading liabilities 14. Derivatives with a negative fair value 15. Total trading liabilities 16. d. d. d. d. d. d. d. d. d. d. d. d. d. | (2) Other revolving credit plans | F616 | | 6.c.2 |
| 7. and 8. Not applicable 9. Other trading assets 10. Not applicable 11. Derivatives with a positive fair value 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 13. a. Liability for short positions 13. a. Liability for short positions 13. a. Liabilities 14. Derivatives with a negative fair value 15. Total trading liabilities 16. Other trading liabilities 17. All 11. All 12. Total trading liabilities 18. All 19. All | (3) Other consumer loans (includes single payment, installment, and all student loans) | F617 | | |
| 9. Other trading assets 3541 N/A 9 10. Not applicable 11. Derivatives with a positive fair value 3543 N/A 11 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 N/A 12 LIABILITIES RCON Bil Mil Thou | d. Other loans | F618 | N/A | 6.d |
| 10. Not applicable 11. Derivatives with a positive fair value 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 13. a. Liability for short positions 13. a. Liability for short positions 14. Derivatives with a negative fair value 15. Other trading liabilities 16. Other trading liabilities 17. Other trading liabilities 18. Other trading liabilities 19. Other | 7. and 8. Not applicable | | | |
| 11. Derivatives with a positive fair value 3543 N/A 11 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 N/A 12 LIABILITIES RCON Bil Mil Thou 3546 N/A 13.a b. Other trading liabilities F624 N/A 13.b 14. Derivatives with a negative fair value 3547 N/A 14 | 9. Other trading assets | 3541 | N/A | 9 |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) 3545 N/A 12 LIABILITIES RCON Bil Mil Thou | 10. Not applicable | | | |
| LIABILITIES RCON Bit Mil Thou 13. a. Liability for short positions 3546 N/A 13.a b. Other trading liabilities F624 N/A 13.b 14. Derivatives with a negative fair value 3547 N/A 14 | | | | |
| 13. a. Liability for short positions 3546 N/A 13.a b. Other trading liabilities F624 N/A 13.b 14. Derivatives with a negative fair value 3547 N/A 14 | 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | 3545 | N/A | 12 |
| b. Other trading liabilities F624 N/A 13.b 14. Derivatives with a negative fair value 3547 N/A 14 | LIABILITIES | RCON | Bil Mil Thou | |
| b. Other trading liabilities F624 N/A 13.b 14. Derivatives with a negative fair value 3547 N/A 14 | 13. a. Liability for short positions | 3546 | N/A | 13.a |
| 14. Derivatives with a negative fair value 3547 N/A 14 | | F624 | N/A | 13.b |
| | | 3547 | N/A | 14 |
| | | 3548 | N/A | 15 |

ge RC-14 **26**

Legal Title of Bank
FDIC Certificate Number:

58321

Schedule RC-D - Continued

| M | ۵ | m | 1 | ra | nd | a |
|---|---|---|---|----|----|---|
| | | | | | | |

| Memoranda Pallas Assaulta is Thausanda | lacoul au | | |
|--|--------------|------------|--------------------|
| Dollar Amounts in Thousands | KCOM BILL | Mil Thou | |
| Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, | | | |
| items 6.a.(1) through 6.d): | | | |
| a. Loans secured by real estate: | 5625 | N/A | M.1.a.1 |
| (1) Construction, land development, and other land loans | F625 | N/A | M.1.a.1 M.1.a.2 |
| (2) Secured by farmland (including farm residential and other improvements) | F626 | INIC | M.1.d.Z |
| (3) Secured by 1-4 family residential properties: | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential properties | | N/A | M.1.a.3.a |
| and extended under lines of credit | F627 | 17/27 | M.1.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | F400 | N/A | M.1.a.3.b.1 |
| (1) Secured by first liens | F628 | N/A | M.1.a.3.b.2 |
| (2) Secured by junior liens | F629 | N/A | M.1.a.4 |
| (4) Secured by multifamily (5 or more) residential properties | F630 | N/A | M.1.a.5 |
| (5) Secured by nonfarm nonresidential properties | F631 | N/A | M.1.b |
| b. Commercial and industrial loans | F632 | IN/A | מ.ז.וא |
| c. Loans to individuals for household, family, and other personal | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | N/A | M.1.c.1 |
| (1) Credit cards | F633 | N/A | M.1.c.1 M.1.c.2 |
| (2) Other revolving credit plans | F634 | N/A | M.1.c.2 M.1.c.3 |
| (3) Other consumer loans (includes single payment, installment, and all student loans) | F635 | N/A | M.1.d |
| d. Other loans | _ F636 | | M.1.0 |
| 2. Loans measured at fair value that are past due 90 days or more: | | N/A | Man |
| a. Fair value | F639 | N/A | M.2.a |
| b. Unpaid principal balance | F640 | IN/A | M.2.b |
| 3. Structured financial products by underlying collateral or reference assets (sum of | | | |
| Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) | | | |
| through (3)): | | N/A | M.3.a |
| a. Trust preferred securities issued by financial institutions | G299 | N/A | M.3.b |
| b. Trust preferred securities issued by real estate investment trusts | G332 | N/A | м.з.с М.З.с |
| c. Corporate and similar loans | G333 | IV/A | M.5.C |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored | 0024 | N/A | M.3.d |
| enterprises (GSEs) | G334 | N/A | M.3.e |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs | G335 | N/A | M.3.f |
| f. Diversified (mixed) pools of structured financial products | G651 | N/A | M.3.q |
| g. Other collateral or reference assets | G652 | | 1.1.2.A |
| 4. Pledged trading assets: | COOT | N/A | M.4.a |
| a. Pleged securities | G387 | N/A | M.4.b |
| b. Pledged Loans | G388 | 10/A | טידיויו |
| | | | |
| Memorandum items 5 through 10 are to be completed by banks that reported average | | | |
| trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding | | | |
| calendar quarters. | | | |
| 5. Asset-backed securities: | FC42 | N/A | M.5.a |
| a. Credit card receivables | F643 | N/A | M.5.b |
| b. Home equity lines | F644 | N/A | M.5.c |
| c. Automobile loans | F645 | N/A | M.5.d |
| d. Other consumer loans | F646 F647 | N/A | M.5.e |
| e. Commercial and industrial loans | | N/A | M.5.f |
| f. Other | F648 | N/A | M.6 |
| 6. Retained beneficial interests in securitizations (first-loss or equity tranches) | F651 | 13// | 171.0 |
| 7. Equity securities: | 5653 | N/A | M.7.a |
| a. Readily determinable fair values | F652 | N/A | M.7.b |
| b. Other | F653 | N/A | M.7.0 M.8 |
| 8. Loans pending securitization | F654 | IVA | 1-1.0 |

1st Enterprise Bank
Legal Title of Bank
FDIC Certificate Number: 58321

FFIEC 041 Page RC-15

27

Schedule RC-D - Continued

Memoranda - Continued

| | | | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|----|--------|--|-----------------------------|------|------------------|--------|
| 9. | | rading assets (itemize and describe amounts included in Schedule RC-D, ite e greater than \$25,000 and exceed 25% of the Item): TEXT | m 9, | | | |
| а | F655 | N/A | | F655 | N/A | M.9.a |
| b | F656 | N/A | | F656 | N/A | M.9.b |
| c | F657 | N/A | | F657 | N/A | M.9.c |
| 10 | | trading liabilities (itemize and describe amounts included in Schedule RC-D, that are greater than \$25,000 and exceed 25% of the item): TEXT | item | | | |
| а | F658 | N/A | | F658 | N/A | M.10.a |
| b | . F659 | N/A | | F659 | N/A | M.10.b |
| Ç. | F660 | N/A | | F660 | N/A | M.10.c |

28

58321

Schedule RC-E—Deposit Liabilities

| | | | | | | N | ontransaction | |
|--|----------------------|------------|--------|------------|------------------|----------------|------------------|---|
| | Transaction Accounts | | | punts | Accounts | | | |
| | | (Column | A) | (Column B) | | (Column C) | | |
| | Tot | al transac | tion | 4 | lemo: Total | | Total | |
| | acco | unts (incl | luding | dem | and deposits | nontransaction | | |
| | to | otal dema | nd | (i | ncluded in | ; | accounts | |
| Dollar Amounts in Thousands | | deposits |) | | olumn A) | (incl | luding MMDAs) | |
| Deposits of: | RCON | Bil Mil | [Thou | RCON | Bit Mil Thou | RCON | Bil Mil Thou | |
| Individuals, partnerships, and corporations | | | | | | | | |
| (include all certified and official checks) | B549 | | 44,003 | | | B550 | 231,075 | 1 |
| 2. U.S. Government | 2202 | | 0 | | | 2520 | 0 | 2 |
| 3. States and political subdivisions in the U.S. | 2203 | | 0 | | | 2530 | 0 | 3 |
| 4. Commercial banks and other depository | | | | | | | | |
| institutions in the U.S. | B551 | | 0 | | | B552 | 0 | 4 |
| 5. Banks in foreign countries | 2213 | | 0 | | | 2236 | 0 | 5 |
| 6. Foreign governments and official institutions | | | | | | | | |
| (including foreign central banks) | 2216 | | 0 | | | 2377 | 0 | 6 |
| 7. Total (sum of items 1 through 6) (sum of | | | | | | | | |
| columns A and C must equal Schedule RC, | | | | | - | | | |
| item 13.a) | 2215 | | 44,003 | 2210 | 24,797 | 2385 | 231,075 | 7 |
| | | | | | | | | |

| Memoranda | | | | |
|---|---|-------|--------------|----------|
| | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts | | 6835 | 976 | M.1.a |
| b. Total brokered deposits | | 2365 | 0 | M.1.b |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1) | | | | |
| (1) Brokered deposits issued in denominations of less than \$100,000 | | 2343 | 0 | M.1.c.1 |
| (2) Brokered deposits issued in denominations of \$100,000 and certain brokered | i de la companya de la companya de la companya de la companya de la companya de la companya de la companya de | | | |
| retirement deposit accounts | | 2344 | 0 | M.1.c.2 |
| d. Maturity data for brokered deposits: | | | | |
| (1) Brokered deposits issued in denominations of less than \$100,000 with a rem | • | | | |
| maturity of one year or less (included in Memorandum item 1.c.(1) above | | A243 | U | M.1.d.1 |
| (2) Brokered deposits issued in denominations of \$100,000 or more with a rema | eining | | | |
| maturity of one year or less (included in Memorandum item 1.b above) | | A244 | 0 | M.1.d.2 |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the | | | | |
| reported in item 3 above which are secured or collateralized as required under s | state law) | 11500 | ALIA. | |
| (to be completed for the December report only) | | 5590 | N/A | M.1.e |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a thro | ough 2.c | | | |
| must equal item 7, column C above): | | | | |
| a. Savings deposits: | | 60.0 | 224,517 | 14.2 - 1 |
| (1) Money market deposit accounts (MMDAs) | | 6810 | | M.2.a.1 |
| (2) Other savings deposits (excludes MMDAs) | | 0352 | 3,472 | M.2.a.2 |
| b. Total time deposits of less than \$100,000 | | 6648 | 730 | M.2.b |
| c. Total time deposits of \$100,000 or more | | 2604 | 2,356 | M.2,c |
| (1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in | | | esa | M 2 - 1 |
| Memorandum item 2.c, "Total time deposits of \$100,000 or more," above | · | F233 | 654 | M.2.c.1 |

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

| 1st Enterpr <u>ise Ban</u> k | |
|------------------------------|---|
| Land Tille of Deals | • |

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-17

29

Schedule RC-E-Continued

Memoranda — Continued

| | Dollar Amounts in Thousands | RCON | Bif Mil Thou | |
|--|-----------------------------|------|------------------|----------------|
| 3. Maturity and repricing data for time deposits of less than \$100,000: | | | | |
| a. Time deposits of less than \$100,000 with a remaining maturity or | | | | |
| next repricing date of: (1, 2) | | | | |
| (1) Three months or less | | A579 | 588 | M.3.a.1 |
| (2) Over three months through 12 months | | A580 | 142 | M.3.a.2 |
| (3) Over one year through three years | | A581 | 0 | M.3.a.3 |
| (4) Over three years | , | A582 | 0 | M.3.a.4 |
| b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year | or less | | | |
| (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) | | A241 | 730 | M . 3.b |
| 4. Maturity and repricing data for time deposits of \$100,000 or more: | | | | |
| a. Time deposits of \$100,000 or more with a remaining maturity or | | | | |
| next repricing date of: (1, 4) | | 200 | | |
| (1) Three months or less | | A584 | 1,604 | M.4.a.1 |
| (2) Over three months through 12 months | | A585 | 752 | M.4.a.2 |
| (3) Over one year through three years | | A586 | 0 | M.4.a.3 |
| (4) Over three years | | A587 | 0 | M.4.a.4 |
| b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year of | r less | | | |
| (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) | | A242 | 2,356 | M.4.b |

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

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

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

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

58321

Schedule RC-F-Other Assets

| Dollar Amounts in Thousand | RCON | Bil Mil Thou | |
|---|------|------------------|-----|
| | | 1,210 | - |
| 1. Accrued interest receivable (1) | B556 | | 1 |
| 2. Net deferred tax assets (2) | 2148 | 548 | 2 |
| 3. Interest-only strips receivable (not in the form of a security) (3) on: | | | |
| a. Mortgage loans | A519 | 0 | 3.a |
| b. Other financial assets | A520 | 0 | 3.b |
| 4. Equity securities that DO NOT have readily determinable fair values (4) | 1752 | 1,398 | 4 |
| 5. Life insurance assets | C009 | 0 | 5 |
| 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | 2168 | 603 | 6 |
| | 3 | | 6.a |
| b. Repossessed personal property (including vehicles) 1578 | 0 | | 6.b |
| c. Derivatives with a positive fair value held for purposes other than trading CO10 | 0 | | б.с |
| d. Retained interests in accrued interest receivable related to | 2 | | |
| TEXT securitized credit cards C436 | 0 | | 6.d |
| e. 3549 software 3549 1 | 8 | | 6.e |
| f. 3550 3550 | 0 | | 6.f |
| g. 3551 3551 3551 | 0 | | 6.q |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | 2160 | 3,759 | 7 |

Schedule RC-G—Other Liabilities

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|------|------------------|-----|
| 1. a. Interest accrued and unpaid on deposits (5) | 3645 | 9 1 | .a |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | 3646 | 1,057 1 | d. |
| 2. Net deferred tax liabilities (2) | 3049 | 0 2 | ! |
| Allowance for credit losses on off-balance sheet credit exposures | B557 | 215 3 | \$ |
| 4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | 2938 | 484 4 | l |
| a. Accounts Payable 3066 0 | | 4. | .a |
| b. Deferred compensation liabilities C011 0 | | 4. | l.b |
| c. <u>Dividends declared but not yet payable</u> 2932 0 | | 4. | .c |
| d. Derivatives with a negative fair value held for purposes other than trading C012 0 | | 4. | .d |
| TEXT | | | |
| e. 3552 Landlord portion of Leasehold Improvement, Net 3552 483 | | 4. | .e |
| f. 3553 3553 0 | | 4. | .f |
| g. 3554 3554 0 | | 4. | .g |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | 2930 | 1,765 5 | i |

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

58321

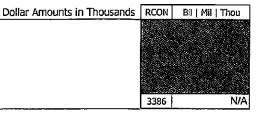
Schedule RC-K—Quarterly Averages (1)

| | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|-----------------------------|------|------------------|-------|
| ASSETS | • | | | |
| Interest-bearing balances due from depository institutions | | 3381 | 4,082 | 1 |
| 2. U.S. Treasury securities and U.S. Government agency obligations (2) | | | | |
| (excluding mortgage-backed securities) | · | B558 | 20,361 | 2 |
| Mortgage-backed securities (2) | | B559 | 76,325 | 3 |
| 4. All other securities (2, 3) (includes securities issued by states and | | | | |
| political subdivisions in the U.S.) | | B560 | 18,348 | 4 |
| 5. Federal funds sold and securities purchased under agreements to resell | | 3365 | 14,014 | 5 |
| 6. Loans: | | | | |
| a. Total loans | | 3360 | 134,596 | 6.a |
| b. Loans secured by real estate: | | | | |
| (1) Loans secured by 1-4 family residential properties | | 3465 | 21,107 | 6.b.1 |
| (2) All other loans secured by real estate | | 3466 | 71,253 | 6.b.2 |
| c. Commercial and industrial loans | | 3387 | 40,754 | 6.c |
| d. Loans to individuals for household, family, and other personal expenditures: | | | | |
| (1) Credit cards | | 8561 | 26 | 6.d.1 |
| (2) Other (includes single payment, installment, all student loans, | | | 4.455 | |
| and revolving credit plans other than credit cards) | | B562 | 1,455 | 6.d.2 |
| 7. To be completed by banks with \$100 million or more in total assets: (4) | | | | _ |
| Trading assets | | 3401 | 0 | 7 |
| 8. Lease financing receivables (net of unearned income) | | 3484 | 0 | 8 |
| 9. Total assets (5) | | 3368 | 281,090 | 9 |
| LIABILITIES | | | | |
| | | | | |
| 10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telepho | | 3485 | 17,537 | 10 |
| and preauthorized transfer accounts) (exclude demand deposits) | | 3403 | 17,557 | 10 |
| 11. Nontransaction accounts: | | B563 | 204,943 | 11.a |
| a. Savings deposits (includes MMDAs) | | A514 | 2,523 | 11.b |
| b. Time deposits of \$100,000 or more | | A529 | 719 | 11.c |
| c. Time deposits of less than \$100,000 | | 3353 | | 12 |
| 12. Federal funds purchased and securities sold under agreements to repurchase | | 3333 | 0 | 12 |
| 13. To be completed by banks with \$100 million or more in total assets: (4) | | | | |
| Other borrowed money (includes mortgage indebtedness and obligations under | | 3355 | 362 | 13 |
| capitalized leases) | | | 302 | 1.0 |

Memorandum

Memorandum item 1 is to be completed by: (4)

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



M.1

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

32

Legal Title of Bank

58321

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

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

| | | Dollar | Amour | its in Thousands | | Bil Mil Thou | | |
|---|---------------------|------------------|---------|------------------|--|------------------|-----------------|--|
| Unused commitments: | | | | | | | | |
| a. Revolving, open-end lines secured by 1-4 family residential | nes | 3814 | 7,934 | 1.a | | | | |
| b. Credit card lines | | | | | 3815 | 1,226 | 1.b | |
| c. (1) Commitments to fund commercial real estate, constructio | n, and k | and development | loans | | | | | |
| secured by real estate: | | | | | | | | |
| (a) 1-4 family residential construction loan commitment | ts | | | | F164 | 0 | 1.c.1.a | |
| (b) Commercial real estate, other construction loan, and I | and | | | | | | | |
| development loan commitments | | | | , | F165 | 2,226 | 1.c.1.b | |
| (2) Commitments to fund commercial real estate, construction | n, and I | and development | loans | | | | | |
| NOT secured by real estate | | | | | 6550 | 0 | 1.c.2 | |
| d. Securities underwriting | | | | | 3817 | 0 | 1.d | |
| e. Other unused commitments | | | | | 3818 | 65,550 | 1.e | |
| Financial standby letters of credit | | | | | 3819 | 469 | 2 | |
| Item 2,a is to be completed by banks with \$1 billion or n | nore in | total assets. 1 | | | | | | |
| a. Amount of financial standby letters of credit conveyed to ot | hers | | 3820 | N/A | 98.0500000000 | | 2.a | |
| Performance standby letters of credit | | | | | 3821 | 0 | 3 | |
| Item 3.a is to be completed by banks with \$1 billion or n | nore in | total assets. 1 | | | | | | |
| a. Amount of performance standby letters of credit conveyed t | to others | 5 | 3822 | N/A | (1) 12 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) | | 3.a | |
| Commercial and similar letters of credit | _ | | | | 3411 | 328 | 4 | |
| 5. Not applicable | | | | | | | | |
| 6. Securities lent (including customers' securities lent where the cu | stomer | is indemnified | | | | | | |
| against loss by the reporting bank) | | | | | 3433 | 0 | 6 | |
| | | (Column A) | | (Column B) | | | | |
| 7. Credit derivatives: | l | Sold Protection | | Purchased Prote | | | | |
| a. Notional amounts: | RCON | Bil Mil Thou | RCON | Bil Mil Thou | | | | |
| (1) Credit default swaps | C968 | | C969 | 0 | | | 7.a.(1) | |
| (2) Total return swaps | C970 | | C971 | 0 | | | 7.a.(2) | |
| (3) Credit options | C972 | | C973 | 0 | 1. 1. 1. 1. | | 7.a.(3) | |
| (4) Other credit derivatives | C974 | U | C975 | 0 | | | 7.a.(4) | |
| b. Gross fair values: | 20040 | | 2000 | | | | - 1 44) | |
| (1) Gross positive fair value | C219 | 0 | C221 | 0 | | | 7.b.(1) | |
| (2) Gross negative fair value | C220 | U | C222 | | | | 7.b.(2) | |
| c. Notional amounts by regulatory capital treatment:(2) | | | | | | | | |
| (1) Positions covered under the Market Risk Rule: | | | | | G401 | 0 | 7.c.(1)(a) | |
| | (a) Sold protection | | | | | | | |
| (b) Purchased protection G402 0 | | | | | | | 7.c.(1)(b) | |
| (2) All other positions: | | | | | | | 7 - (2)(-) | |
| (a) Sold protection G403 0 | | | | | | | 7.c.(2)(a) | |
| (b) Purchased protection that is recognized as a guarantee for regulatory capital | | | | | | | 7 - (2)/5) | |
| purposes | | | | | G404 | 0 | 7.c.(2)(b) | |
| (c) Purchased protection that is not recognized as | a guara | antee for regula | atory c | capital | 2465 | ^ | 7 6 (2)/-> | |
| purposes G405 0 7. | | | | | | | 7.c.(2)(c) | |

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

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

33

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-L—Continued

| | Remaining Maturity of: | | | | | | |
|--|------------------------|------------------|---------------|------------------|------|-------------------------|--------------|
| | (Column A) | | | (Column B) | | Column C) | |
| Dollar Amounts in Thousands | Oı | ne Year or | Over One Year | | Ove | er Five Years | |
| | 2001 | Less | | ugh Five Years | 2001 | | |
| 7.d. Notional amounts by remaining maturity: | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil [Mil] Thou | |
| (1) Sold credit protection:(1) | | | | | | | |
| (a) Investment grade | G406 | | G407 | | G408 | 0 | 7.d.(1)(a) |
| (b) Subinvestment grade | G409 | U | G410 | U | G411 | 0 | 7.d.(1)(b) |
| (2) Purchased credit protection:(2) | | | | | | | |
| (a) Investment grade | G412 | | G413 | | G414 | 0 | 7.d.(2)(a) |
| (b) Subinvestment grade | G415 | 0 | G416 | 0 | G417 | 0 | 7.d.(2)(b) |
| | | | | | | | |
| | | | | | RCON | | |
| Spot foreign exchange contracts | | | | | 8765 | 0 | 8 |
| 9. All other off-balance sheet liabilities (exclude derivatives) (iten | nize and d | escribe each con | nponen | | | | |
| of this item over 25% of Schedule RC, item 27.a, "Total bani | k equity c | apital") | | | 3430 | 0 | 9 |
| TEXT | | | | | | | |
| a. Securities borrowed | | | 3432 | 0 | | | 9.a |
| b. Commitments to purchase when issued securities | | | 3434 | 0 | | | 9.b |
| c. Standby letters of credit issued by a Federal Home Lo | oan Bank | | | | | | |
| on the bank's behalf | | | C978 | 0 | | | 9.c |
| d. 3555 | | | 3555 | 0 | | | 9.d |
| e. 3556 | | | 3556 | 0 | | | 9.e |
| f. 3557 | | | 3557 | 0 | | | 9.f |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize | e and desc | rihe each compo | nent | | | | |
| of this item over 25% of Schedule RC, item 27.a, "Total banl | | • | | | 5591 | 0 | 10 |
| TEXT | ic equity ti | apitai) | | | ¥806 | | |
| a. Commitments to sell when-issued securities | | | 3435 | 0 | | | 10.a |
| b. 5592 | | | 5592 | 0 | | | 10.b |
| c. 5593 | | | 5593 | 0 | | | 10.c |
| d. 5594 | | | 5594 | 0 | | | 10.d |
| e. 5595 | | | 5595 | | | | 10.a 10.e |
| e. 3333 | | | 3333 | | | | 10.0 |
| | | | | | PCOM | Tril [Bit Mil Thou | |
| and the second s | | | | | | ,,, | |
| 11. Year-to-date merchant credit card sales volume: | | | | | C223 | ام | 11 - |
| Sales for which the reporting bank is the acquiring bank | | | | | | <u>-</u> | 11.a |
| b. Sales for which the reporting bank is the agent bank with risk | | | | | | | 11.b |

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

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

34

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-L—Continued

| Dollar Amounts in Thousands | (Column A) | (Column B) | (Column C) | | (Column D) | |
|--|----------------------|----------------------|----------------------|---------|----------------------|--------|
| | Interest | Foreign | Equity | | Commodity | |
| Derivatives Position Indicators | Rate | Exchange | Derivative | | and Other | |
| | Contracts | Contracts | Contracts | | Contracts | |
| 12. Gross amounts (e.g., notional amounts) | | | | | | |
| (for each column, sum of items 12.a through | Tril Bil Mil Thou | Tril Bil Mil Thou | Tril Bil Mil Thou | | Tril Bil Mil Thou | |
| 12.e must equal sum of items 13 and 14): | RCON 8693 | RCON 8694 | RCON 8695 | | RCON 8696 | |
| a. Futures contracts | 0 | 0 | 0 | | 0 | 12.a |
| | RCON 8697 | RCON 8698 | RCON 8699 | | RCON 8700 | |
| b. Forward contracts | 0 | 0 | 0 | | 0 | 12.b |
| c. Exchange-traded option contracts: | RCON 8701 | RCON 8702 | RCON 8703 | | RCON 8704 | |
| (1) Written options | 0 | 0 | 0 | fic : 8 | 0 | 12.c.1 |
| | RCON 8705 | RCON 8706 | RCON 8707 | | RCON 8708 | |
| (2) Purchased options | 0 | 0 | 0 | | 0 | 12.c.2 |
| d. Over-the-counter option contracts: | RCON 8709 | RCON 8710 | RCON 8711 | | RCON 8712 | |
| (1) Written options | 0 | 0 | 0 | | 0 | 12.d.1 |
| ., . | RCON 8713 | RCON 8714 | RCON 8715 | | RCON 8716 | |
| (2) Purchased options | 0 | 0 | 0 | | 0 | 12.d.2 |
| ., | RCON 3450 | RCON 3826 | RCON 8719 | | RCON 8720 | |
| e, Swaps | 0 | 0 | 0 | | Ō | 12.e |
| 13. Total gross notional amount of | RCON A126 | RCON A127 | RCON 8723 | | RCON 8724 | |
| derivative contracts held for trading | 0 | 0 | 0 | | 0 | 13 |
| 14. Total gross notional amount of | | | | | | |
| derivative contracts held for | RCON 8725 | RCON 8726 | RCON 8727 | | RCON 8728 | |
| purposes other than trading | 0 | 0 | 0 | | 0 | 14 |
| a. Interest rate swaps where the bank | RCON A589 | | | | | |
| has agreed to pay a fixed rate | 0 | | | | | 14.a |
| 15. Gross fair values of derivative contracts: | | | | | | |
| a. Contracts held for trading: | RCON 8733 | RCON 8734 | RCON 8735 | | RCON 8736 | |
| (1) Gross positive fair value | 0 | 0 | 0 | | 0 | 15.a.1 |
| | RCON 8737 | RCON 8738 | RCON 8739 | | RCON 8740 | |
| (2) Gross negative fair value | 0 | 0 | 0 | | 0 | 15.a.2 |
| b. Contracts held for purposes other | | | | | | |
| than trading: | RCON 8741 | RCON 8742 | RCON 8743 | | RCON 8744 | |
| (1) Gross positive fair value | 0 | 0 | 0 | | Ō | 15.b.1 |
| | RCON 8745 | RCON 8746 | RCON 8747 | | RCON 8748 | |
| (2) Gross negative fair value | 0 | 0 | 0 | | 0 | 15.b.2 |

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-23

35

Schedule RC-L—Continued

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

| | | Column A) Banks and curities Firms | | Column B) Monoline Financial Suarantors | , | Column C) edge Funds | Š | Column D) Govereign vernments | (Colu Corporatio Other Cour | I. | |
|--|------|---|------|--|--------|-------------------------|------|-------------------------------------|-----------------------------------|------------------|-------|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | | RCON | Bil Mil Thou | RCON | Bil [Mil] Thou | RCON | Bil [Mil Thou | ľ |
| 16. Over-the-counter derivatives: | | | | | | | | | | | i |
| a. Net current credit exposure | G418 | N/A | G419 | N/A | \ G420 | N/A | G421 | N/A | G422 | N/A | 16.a |
| b. Fair value of collateral: | | | | | | | | | | | í |
| (1) Cash - U.S. dollar | G423 | N/A | G424 | N// | G425 | N/A | G426 | N/A | G427 | N/A | 16.b(|
| (2) Cash - Other currencies | G428 | | G429 | | G430 | | G431 | N/A | G432 | N/A | 16.b(|
| (3) U.S. Treasury securities | G433 | N/A | G434 | N/A | G435 | N/A | G436 | N/A | G437 | N/A | 16.b |
| (4) U.S. Government agency | | | | | | | | | | | |
| and U.S. Government- | | | | | | | W. | | | | |
| sponsored agency | | | | | | | | | | 4 11 11 | |
| debt securities | G438 | , | G439 | <u> </u> | \ G440 | | G441 | N/A | G442 | N/A | 16.b |
| (5) Corporate bonds | G443 | | G444 | | _ | | G446 | N/A | G447 | N/A | |
| (6) Equity securities | G448 | | G449 | | | <u> </u> | G451 | N/A | G452 | N/A | 16.b |
| (7) All other collateral | G453 | N/A | G454 | N// | G455 | N/A | G456 | N/A | G457 | N/A | 16.b |
| (8) Total fair value of collateral (sum of items | | | | | | | | | | | |
| 16.b.(1) through (7)) | G458 | N/A | G459 | N/ | A G460 | N/A | G461 | N/A | G462 | N/A | 16.b |

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

FFIEC 041 Page RC-24

36

FDIC Certificate Number: 58321

Schedule RC-M-Memoranda

| | Dollar Amou | nts in Thousan | ds RCON B | il Mil Thou | |
|--|----------------|---------------------------------------|-----------|-----------------|---------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, prin | cipal | | | | |
| shareholders, and their related interests as of the report date: | • | | | | |
| a. Aggregate amount of all extensions of credit to all executive officers, directors | , principal | | | | |
| shareholders, and their related interests | | | 6164 | 830 | 1.a |
| b. Number of executive officers, directors, and principal shareholders to whom the | ne 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 | RCON | Number | | ÷ (a. | |
| of total capital as defined for this purpose in agency regulations | 6165 | | _1 | | 1.b |
| 2. Intangible assets other than goodwill: | | | | | |
| a. Mortgage servicing assets | | 1 | 3164 | 0 | 2.a |
| (1) Estimated fair value of mortgage servicing assets | A590 | | 0 | | 2.a.1 |
| b. Purchased credit card relationships and nonmortgage servicing assets | | | B026 | 0 | 2.b |
| c. All other identifiable intangible assets | | | 5507 | 0 | 2.c |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)_ | | | 0426 | 0 | 2.d |
| 3. Other real estate owned: | | | | | |
| a. Construction, land development, and other land | | | 5508 | 0 | 3.a |
| b. Farmland | | | 5509 | 0 | 3.b |
| c. 1-4 family residential properties | | | 5510 | 0 | 3.c |
| d. Multifamily (5 or more) residential properties | | , | 5511 | 0 | 3.d |
| e. Nonfarm nonresidential properties | | | 5512 | 0 | 3.e |
| f. Foreclosed properties from "GNMA loans" | , | | C979 | 0 | 3.f |
| g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item | 7) | · | 2150 | 0 | 3.g |
| 4. Not applicable | | | | | |
| 5. Other borrowed money: | | | | | |
| a. Federal Home Loan Bank advances: | | | | | |
| (1) Advances with a remaining maturity or next repricing date of: (1) | | | 2.000 | MM2.5.5.5.5 | |
| (a) One year or less | | | F055 | 0 | 5.a.1.a |
| (b) Over one year through three years | | | F056 | 0 | 5.a.1.b |
| (c) Over three years through five years | | | F057 | 0 | 5.a.1.c |
| (d) Over five years | | | F058 | 0 | 5.a.1.d |
| (2) Advances with a REMAINING MATURITY of one year or less (included in ite | ≘m | | | | |
| 5.a.(1)(a) above) (2) | | · · · · · · · · · · · · · · · · · · · | 2651 | 0 | 5.a.2 |
| (3) Structured advances (included in items 5.a.(1)(a) - (d) above) | | | F059 | 0 | 5.a.3 |
| b. Other borrowings: | | | | | |
| (1) Other borrowings with a remaining maturity or next repricing date of: (3) | | | | | |
| (a) One year or less | | ·— | F060 | 0 | 5.b.1.a |
| (b) Over one year through three years | | | F061 | 0 | 5.b.1.b |
| (c) Over three years through five years | | | F062 | 0 | 5.b.1.c |
| (d) Over five years | | | F063 | 0 | 5.b.1.d |
| (2) Other borrowings with a REMAINING MATURITY of one year or less (include | ted in | | | | |
| item 5.b.(1)(a) above) (4) | . | · | 8571 | 0 | 5.b.2 |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Sche | edule RC, item | 16) | 3190 | 0 | 5.c |

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

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

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

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

| 1st Enterprise Bank | | | | | |
|--------------------------|-------|--|--|--|--|
| Legal Title of Bank | | | | | |
| FDIC Certificate Number: | 58321 | | | | |

FFIEC 041 Page RC-25

37

Schedule RC-M—Continued

| Dollar Amounts in Thousands | RCON | YES / | NO | |
|--|-------|-----------|------|------|
| 6. Does the reporting bank sell private label or third party mutual funds and annuities? | B569 | YES | | - 6 |
| | F===T | 4 1 - | | |
| | RCON | Bil Mil | | _ |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities | B570 | | 0 | 7 |
| O Driver Johnson Mich of a address of the bank /home mage) if any | | | | |
| 8. Primary Internet Web site address of the bank (home page), if any | | | | |
| (Example: www.examplebank.com) (TEXT 4087) http://www.1stenterprisebank.com | | | | 8 |
| (ILA) 4007) Map 1/11 Martin Control of Martin Co | | | | |
| 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the | RCON | YES / | NO | |
| bank's customers to execute transactions on their accounts through the Web site? | 4088 | YES | | 9 |
| | | | | |
| 10. Secured liabilities: | RCON | Bil Mil I | Thou | |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) | F064 | | 0 | 10.a |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, | | | | |
| items 5.b.(1)(a)-(d)) | F065 | | 0] | 10.b |
| | | | | |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health | RCON | YES / | NO | |
| Savings Accounts, and other similar accounts? | G463 | NO | | 11 |
| | RCON | YES / | NO | |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of | G464 | NO NO | 110 | 12 |
| orders for the sale or purchase of securities? | 9709 | 140 | | 14 |

58321

FFIEC 041 Page RC-26

38

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

| | (Column A) | | (Column B) | | (Column C) | | |
|--|----------------|------------------|--------------|------------------|------------|------------------|---------|
| | Past due | | Past due 90 | | Nonaccrual | | |
| | 30 through 89 | | days or more | | | | |
| | days and still | | and still | | | : | |
| · | accruing | | accruing | | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil [Mil] Thou | |
| 1. Loans secured by real estate: | | | | | | | |
| a. Construction, land development, and other land loans: | | 22 22 2 | | | a 44. % | | |
| (1) 1-4 family residential construction loans | F172 | 0 | F174 | . 0 | F176 | 0 | 1.a.1 |
| (2) Other construction loans and all land | | | | | | | |
| development and other land loans | F173 | | F175 | | F177 | 0 | 1.a.2 |
| b. Secured by farmland | 3493 | 0 | 3494 | 0 | 3495 | 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | | | |
| (1) Revolving, open-end loans secured by | | | | | | | |
| 1-4 family residential properties and | | | | | | | |
| extended under lines of credit | 5398 | 0 | 5399 | 0 | 5400 | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family | | | | | | | |
| residential properties: | | | | | | | |
| (a) Secured by first liens | C236 | | C237 | 0 | C229 | 0 | 1.c.2.a |
| (b) Secured by junior liens | C238 | 0 | C239 | 0 | C230 | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential | | | | | | | |
| properties | 3499 | 0 | 3500 | 0 | 3501 | 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm | | | | | | | |
| nonresidential properties | F178 | 0 | F180 | 0 | F182 | 0 | 1.e.1 |
| (2) Loans secured by other nonfarm | | | 22.0 | 11.00.00.00.00 | | 6 9 9 2 2 9 2 2 | |
| nonresidential properties | F179 | 0 | F181 | 0 | F183 | 0 | 1.e.2 |
| 2. Loans to depository institutions and | | | | | | | |
| acceptances of other banks | B834 | 0 | 8835 | 0 | 5836 | 0 | 2 |
| 3. Not applicable | | | | | | | |
| 4. Commercial and industrial loans | 1606 | 0 | 1607 | , 0 | 1608 | 0 | 4 |
| 5. Loans to individuals for household, family, | | | | | | | |
| and other personal expenditures: | | | | | | | |
| a. Credit cards | B575 | 0 | B576 | 0 | B577 | 0 | 5.a |
| b. Other (includes single payment, installment, | 100000 | | 11 14 14 | | | | |
| all student loans, and revolving credit plans | | | | | | | |
| other than credit cards) | B578 | 0 | B579 | 0 | B580 | 0 | 5.b |
| 6. Loans to foreign governments and official | | _ | | | | | |
| institutions | 5389 | | 5390 | 0 | | 0 | 6 |
| 7. All other loans (1) | 5459 | 0 | 5460 | 0 | 5461 | 0 | 7 |
| Lease financing receivables | 1226 | 0 | 1227 | 0 | 1228 | 0 | 8 |
| 9. Debt securities and other assets (exclude other | | | | | | | _ |
| real estate owned and other repossessed assets) | 3505 | 0 | 3506 | 0 | 3507 | 0 | 9 |

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

1st Enterprise Bank
Legal Title of Bank
FDIC Certificate Number: 58321

FFIEC 041 Page RC-27

39

Schedule RC-N—Continued

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

| the amounts reported in items 1 through 8. | (Column A) Past due 30 through 89 days and still accruing | | | (Column B) | | (Column C) | |
|---|---|------------------|----------------------------|------------------|------------|------------------|---|
| | | | Past due 90 | | Nonaccrual | | |
| | | | 30 through 89 days or more | | | | |
| | | | † | | | | |
| | | | | | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bìl Mil Thou | RCON | Bil Mil Thou | |
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially | | | | | | | |
| guaranteed by the U.S. Government | 5612 | 0 | 5613 | 0 | 5614 | O | 1 |
| a. Guaranteed portion of loans and leases | | | | | | | |
| included in item 10 above (exclude rebooked "GNMA loans") | 5615 | 0 | 5616 | 0 | 5617 | 0 | 1 |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included | | | | | | | |
| in item 10 above | C866 | 0 | C867 | 0 | C868 | 0 | 1 |

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-N—Continued

| Schedule RC-N—Continued | | | | | | | |
|--|-------------|-------------------------|------|------------------|-------|------------------|---------|
| | * | (Column A) | | (Column B) | · | (Column C) | |
| | | Past due | | Past due 90 | | Nonaccrual | |
| | ł . | through 89 | (| days or more | | | |
| | da | eys and still | | and still | | | |
| Memoranda | | accruing | | accruing | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 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): | | | | | | | |
| a. Loans secured by 1-4 family residential | Salare. | | | <u> </u> | | | |
| properties | F661 | 0 | F662 | 0 | F663 | 0 | M.1.a |
| b. Other loans and all leases (exclude loans to | \$ 5-% | | | | | | |
| individuals for household, family, and other | | | | | | | |
| personal expenditures) | 1658 | 0 | 1659 | 0 | 1661 | 0 | M.1.b |
| 2. Loans to finance commercial real estate, | | | | | | | |
| construction, and land development activities | (Alexander) | 40.40 | | | | | |
| (not secured by real estate) | | | | | | | |
| included in Schedule RC-N, Items 4 and 7, above | 6558 | 0 | 6559 | 0 | 6560 | Ō | M.2 |
| 3. Memorandum items 3.a through 3.d are to be completed | | | | | | | |
| by banks with \$300 million in total assets: (1) | | | | | | | |
| a. Loans secured by real estate to non-U.S. addressees | | | | | 100 | | |
| (domicile) (included in Schedule RC-N, item 1, above) | 1248 | N/A | 1249 | N/A | 1250 | N/A | M.3.a |
| b. Loans to and acceptances of foreign banks | | | | | | | |
| (included in Schedule RC-N, item 2, above) | 5380 | N/A | 5381 | N/A | 5382 | N/A | M.3.b |
| c. Commercial and industrial loans to non-U.S. | | | | | | | |
| addressees (domicile) (included in | | | | | | | |
| Schedule RC-N, item 4, above) | 1254 | N/A | 1255 | N/A | 1256 | N/A | M.3.c |
| d. Leases to individuals for household, family, | | 1000 | | | | | |
| and other personal expenditures (included | | | | | | | |
| in Schedule RC-N, Item 8, above) | F166 | N/A | F167 | N/A | F168 | N/A | M.3.d |
| , , , | | | | | | | |
| Memorandum item 4 is to be completed by: (1) | | | | | | | |
| banks with \$300 million or more in total assets | | | | | | | |
| banks with less than \$300 million in total assets | | | | | | | |
| that have loans to finance agricultural production and | | | | | | | |
| other loans to farmers (Schedule RC-C, part I, item 3) | | | | | 200 | | |
| exceeding five percent of total loans: | | | | | | | |
| Loans to finance agricultural production and other loans to | | | | | | | |
| farmers (Included in Schedule RC-N, item 7, above) | 1594 | N/A | 1597 | N/A | 1583 | N/A | M.4 |
| 5. Loans and leases held for sale and loans measured at fair | | | | | 20.38 | | |
| value (included Schedule RC-N, items 1 through 8, above): | | | | | | | |
| a. Loans and leases held for sale | C240 | 0 | C241 | 0 | C226 | 0 | M.5.a |
| b. Loans measured at fair value: | | A STATE OF THE STATE OF | | | 100 | | |
| (1) Fair value | F664 | 0 | F665 | 0 | F666 | 0 | M.5.b.1 |
| (2) Unpaid principal balance | F667 | 0 | F668 | 0 | F669 | 0 | M.5.b.2 |
| | | | | | | | |

⁽¹⁾ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

FDIC Certificate Number:

58321

FFIEC 041 Page RC-25

C411

0

41

Schedule RC-N—Continued

Nonaccrual assets sold during the quarter _

| MemorandaContinued | | | | | | | | | | |
|---|------|--------|-----------|-------|------------|-----------|------|--------------|------------------|----|
| | | (Colun | ın A) | | (Column B) | | |] | | |
| | | Past d | ue 30 | | 1 | Past due | 90 | İ | | |
| Dollar Amounts in Thousands | 3 th | rough | 89 day: | s | đ | ays or m | ore | | | |
| Memorandum item 6 is to be completed by | RCON | Billi | 4il Tho | ou R | CON | Bil Mil | Thou | 1 | | |
| banks with \$300 million or more in total assets: (1) 6. Derivative contracts: | | | | | | | | | | |
| Fair value of amounts carried as assets | 3529 | | ì | V/A 3 | 3530 | | N/A | M.6 | | |
| 7. Additions to nonaccrual assets during the quarter | | | | | | | | RCON C410 | Bil Mil Thou | М. |
| 77 Additions to Hondes dai assets during the quarter | | | | | | | | | | |

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

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

| Dollar Amounts in Thousar | nds RCON | Bil Mil Thou | ĺ |
|--|----------|------------------|-----|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal | | | |
| Deposit Insurance Act and FDIC regulations | F236 | 275,087 | 1 |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions | F237 | 0 | 2 |
| 3. Not applicable | | | |
| 4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) | | | |
| of the Federal Deposit Insurance Act and FDIC regulations | F238 | N/A | 4 |
| 5. Total daily average of allowable exclusions, including interest accrued | | | |
| and unpaid on allowable exclusions | F239 | N/A | 5 |
| 6. Not applicable | | | |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d | | | |
| must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | | |
| a. One year or less | G465 | 0 | 7.a |
| b. Over one year through three years | G466 | 0 | 7.b |
| c. Over three years through five years | G467 | 0 | 7.c |
| d. Over five years | G468 | 0 | 7.d |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through | | | |
| 8.d must equal Schedule RC, item 19): | | | |
| a. One year or less | G469 | 0 | 8.8 |
| b. Over one year through three years | G470 | 0 | 8.b |
| c. Over three years through five years | G471 | 0 | 8.c |
| d. Over five years | G472 | 0 | 8.d |
| 9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) | G803 | 0 | 9 |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-O—Continued

| Memorandum | | | | | |
|--|-------------------|-----------------|---------|-----------------|----------|
| | Dollar Amoun | ts in Thousands | RCON B | il i Mil i Thou | |
| 1. Total assessable deposits of the bank, including related interest accrued and unpai | id | | | | |
| (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Sche | duie | | | | |
| RC-O, item 1 less item 2): | | | | | |
| a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1) | | | | | |
| (1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 | | | F049 | 27,962 | M.1.a.1 |
| (2) Number of deposit accounts (excluding retirement accounts) | RCON | | | | |
| of \$100,000 or less (to be completed for the June report only) | F050 | 1,340 | 0 | | M.1.a.2 |
| b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1) | | | | | |
| (1) Amount of deposit accounts (excluding retirement accounts) of more than | \$100,0 <u>00</u> | -1 | F051 | 246,149 | M.1.b.1 |
| (2) Number of deposit accounts (excluding retirement accounts) | RCON | | | | |
| of more than \$100,000 | F052 | 478 | | | M.1.b.2 |
| c. Retirement deposit accounts of \$250,000 or less: (1) | | | | | |
| (1) Amount of retirement deposit accounts of \$250,000 or less | | | F045 | 304 | M.1.c.1 |
| (2) Number of retirement deposit accounts of \$250,000 or less | RCON | Number | | | |
| (to be completed for the June report only) | F046 | 4 | 1 | | M.1.c.2 |
| d. Retirement deposit accounts of more than \$250,000; (1) | | | | | |
| (1) Amount of retirement deposit accounts of more than \$250,000 | | | F047 | 672 | M.1.d.1 |
| | RCON | Number | | | |
| (2) Number of retirement deposit accounts of more than \$250,000 | F048 |]1 | | | M.1.d.2 |
| | | | | | |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in | total assets | . (2) | | | |
| 2. Estimated amount of uninsured assessable deposits, including related interest | | | | | |
| accrued and unpaid (see instructions) (3) | | | 5597 | N/A | M.2 |
| Has the reporting institution been consolidated with a parent bank or savings asso | | | | | |
| in that parent bank's or parent saving association's Call Report or Thrift Financial F | | | | | |
| If so, report the legal title and FDIC Certificate Number of the parent bank or pare | nt savings | | | | |
| association: | | | | | |
| TEXT | | ו | | DIC Cert No. | |
| A545 | | | A545 | 0 | M.3 |
| | | | DCON D | Li pari t Whan | |
| Memorandum items 4.a and 4.b are to be completed by all banks participat | ing in the | | RCON Bi | l Mil Thou | |
| FDIC Transaction Account Guarantee Program. | | | | | |
| 4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regu | ilations) | | | | |
| 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 | | | G167 | 87,008 | M.4.a |
| noninterest-bearing savings accounts). | RCON | Number | 6107 | 07,000 | מידיויו |
| b. Number of noninterest-bearing transaction accounts of more | G168 | 122 | | | M.4.b |
| than \$250,000 | 1 9100 | 182 | | | 171.41.0 |

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items

 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31,

 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

FDIC Certificate Number:

58321

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

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

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|---------|--|-------|
| 1. Retail originations during the quarter of 1-4 family residential mortgage | | | |
| loans for sale:(2) | | | |
| a. Closed-end first liens | F066 | N/A | 1.a |
| b. Closed-end junior liens | F067 | N/A | 1.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F670 | N/A | 1.c.1 |
| (2) Principal amount funded under the lines of credit | F671 | N/A | 1.c.2 |
| Wholesale originations and purchases during the quarter of 1-4 family | | | |
| residential mortgage loans for sale:(2) | | de la companya de la companya de la companya de la companya de la companya de la companya de la companya de la | |
| a. Closed-end first liens | F068 | N/A | 2.a |
| b. Closed-end junior liens | F069 | N/A | 2.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F672 | N/A | 2.c.1 |
| (2) Principal amount funded under the lines of credit | F673 | N/A | 2.c.2 |
| 3. 1-4 family residential mortgage loans sold during the quarter: | | | |
| a. Closed-end first liens | F070 | N/A | 3.a |
| b. Closed-end junior liens | F071 | N/A | 3.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F674 | N/A | 3.c.1 |
| (2) Principal amount funded under the lines of credit | F675 | N/A | 3.c.2 |
| 4. 1-4 family residential mortgage loans held for sale at quarter-end (included in | | | |
| Schedule RC, item 4.a): | | | |
| a. Closed-end first liens | F072 | N/A | 4.a |
| b. Closed-end junior liens | F073 | N/A | 4.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F676 | N/A | 4.c.1 |
| (2) Principal amount funded under the lines of credit | F677 | N/A | 4.c.2 |
| 5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family | 2000 | | |
| residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i): | RIAD | | |
| a. Closed-end 1-4 family residential mortgage loans | F184 | N/A | 5.a |
| b. Open-end 1-4 family residential mortgage loans extended under lines of credit | F560 | N/A | 5.b |
| 6. Repurchases and indemnifications of 1-4 family residential mortgage loans during | 2.00m.c | | |
| the quarter: | RCON | | |
| a. Closed-end first liens | F678 | N/A | 6.a |
| b. Closed-end junior liens | F679 | N/A | 6.b |
| c. Open-end loans extended under line of credit: | | | |
| (1) Total commitment under the lines of credit | F680 | N/A | 6.c.1 |
| (2) Principal amount funded under the lines of credit | F681 | N/A | 6.c.2 |

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

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

FDIC Certificate Number:

58321

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

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

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

| | То | Total Fair Value LESS: Amounts Lev | | (Column D) Level 1 Fair Value Level 2 Fair Value | | (Co Level 3 | | | | | |
|---|------|------------------------------------|------|--|-------|------------------|------|----------------------|--------------|------------------|-------|
| | 1 | leported on ichedule RC | De | letted in the termination otal Fair Value | M | Measurements | | leas urements | Measurements | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mll Thou | RCON | Bil Mil Thou | RCON | Bii Mil Thou | |
| ASSETS | | | | | | | | | | | |
| 1. Available-for-sale securities | 1773 | N/A | G474 | N/A | G475 | N/A | G476 | N/A | G477 | N/A | 1 |
| 2. Federal funds sold and securities purchased under agreements | | | | | | | | | | | |
| to resell | G478 | N/A | G479 | N/A | | N/A | | N/A | G482 | N/A | 2 |
| 3. Loans and leases held for sale | G483 | N/A | G484 | N/A | G485 | N/A | G486 | N/A | G487 | N/A | 3 |
| 4. Loans and leases held for investment | G488 | N/A | G489 | N/A | G490 | N/A | G491 | N/A | G492 | N/A | 4 |
| 5. Trading assets: | | | | | 1,000 | | | | | | |
| a. Derivative assets | 3543 | | | | G494 | · | G495 | N/A | G496 | N/A | 5.a |
| b. Other trading assets | G497 | N/A | G498 | N/A | G499 | N/A | G500 | N/A | G501 | N/A | 5.b |
| (1) Nontrading securities at fair value with changes in fair value reported in current earnings (included | | | | | | | | | | | |
| in Schedule RC-Q, | | | | | | | | | | | |
| item 5.b, above) | F240 | N/A | F684 | N/A | F692 | N/A | F241 | N/A | F242 | N/A | 5.b.1 |
| 6. All other assets | G391 | N/A | G392 | N/A | G395 | N/A | G396 | N/A | G804 | N/A | 6 |
| 7. Total assets measured at fair value on a recurring basis | | | | | | | | | | | |
| (sum of items 1 through 6) | G502 | N/A | G503 | N/A | G504 | N/A | G505 | N/A | G506 | N/A | 7 |

| 1st | Enterprise | Bank |
|-----|------------|------|
| | | |

FDIC Certificate Number:

58321

FFIEC 041 Page RC-32b

44b .

Schedule RC-Q—Continued

| | | (Column A) | (Column B) | | (Column C) | | (Column D) | | (Column E) | | |
|-----------------------------------|------|------------------|------------|---------------------|---------------------------------------|------------------|--------------------|------------------|--------------------|------------------|------|
| | To | otal Fair Value | LE | SS: Amounts | Lev | el 1 Fair Value | Level 2 Fair Value | | Level 3 Fair Value | | |
| | F | Reported on | N | letted in the | M | easurements | Measurements | | Measurements | | |
| | 9 | Schedule RC | De | termination | | | | | | | |
| | | | of T | of Total Fair Value | | | | | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| | | | | | | | | | | | |
| LIABILITIES | | | | | | | 1300 | | | | |
| 8. Deposits | F252 | N/A | F686 | N/A | F694 | N/A | F253 | N/A | F254 | N/A | 8 |
| 9. Federal funds purchased and | | | | | + | | | | | | |
| securities sold under agreements | | | | | | | | | | | |
| to repurchase | G507 | N/A | G508 | N/A | G509 | N/A | G510 | N/A | G511 | N/A | 9 |
| 10. Trading liablities: | | | | | | | | | | | |
| a, Derivative liabilities | 3547 | N/A | G512 | N/A | G513 | N/A | G514 | N/A | GS15 | N/A | 10.a |
| b. Other trading liabilities | G516 | N/A | G517 | N/A | G518 | N/A | G519 | N/A | G520 | N/A | 10.b |
| 11. Other borrowed money | G521 | N/A | G522 | N/A | G523 | N/A | G524 | N/A | G525 | N/A | 11 |
| 12. Subordinated notes | | | | | | | | | | | |
| and debentures | G526 | N/A | G527 | N/A | G528 | N/A | G529 | N/A | G530 | N/A | 12 |
| 13. All other liabilities | G805 | N/A | G806 | N/A | G807 | N/A | G808 | N/A | G809 | N/A | 13 |
| 14. Total liabilities measured at | | | | | , , , , , , , , , , , , , , , , , , , | | | 7 | | | |
| fair value on a recurring basis | | | | | | | | | | 100 | |
| (sum of items 8 through 13) | G531 | N/A | G532 | N/A | G533 | N/A | G534 | N/A | G535 | N/A | 14 |

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-Q—Continued

| | 1 | (Column A) otal Fair Value Reported on Schedule RC | LE: N De | Column B) SS: Amounts letted in the termination otal Fair Value | (Column C) Level 1 Fair Value Measurements | | Lev | (Column D) el 2 Fair Value feasurements | (Co Level 3 Meas | | |
|---|--------|---|----------------|---|--|------------------|--|---|------------------------|---------------------------------------|---------|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bìl Mil Thou | RCON | Bil Mil Thou | |
| Memoranda | | | | | | | | | | A. | |
| 1. All other assets (itemize and | | | | | | | | | | | |
| describe amounts included | | | | | | | | | | | |
| in Schedule | | | | | | | | | | | |
| RC-Q, item 6, that are greater | | | V | | | | | | | | |
| than \$25,000 and exceed | | | | | | | | | | | |
| 25% of item 6): | | 1// | | NIA | | NVA | | A1/8 | | | |
| a. Mortgage servicing assets | G536 | N/A | G537 | | G538 | N/A | G539 | N/A | G540 | N/A | M.1.a |
| b. Nontrading derivative assets | G541 | N/A | G542 | N/A | G543 | N/A | G544 | N/A | G545 | N/A | M.1.b |
| TEXT | | NVA. | | NUA | | N/A | 25.45 | N/A | 0.000 | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | |
| c. G546 | G546 | N/A | | | G548 | N/A | | N/A | G550 | N/A | M.1.c |
| d G551 | G551 | N/A | G552 | N/A | | N/A | | N/A | G555 | N/A | M.1.d |
| e G556 | G556 | N/A | G557 | | G558 | N/A | G559 | N/A | G560 | N/A | M.1.e |
| f. G561 | G561 | N/A | G562 | IV/A | G563 | N/A | G564 | N/A | G565 | N/A | M.1.f |
| 2. All other liabilities (itemize and | | | | | | | | | | | |
| describe amounts included in | | | | | | | | | | | |
| Schedule RC-Q, item 13, that | | | | | | | | | | | |
| are greater than \$25,000 and | | | | | | | | | | | |
| exceed 25% of item 13.) | | | | | | | | | | | |
| a. Loan commitments (not | F261 | N/A | F689 | N/A | F697 | N/A | F262 | N/A | F263 | I N/A | M.2.a |
| accounted for as derivatives) | G566 | N/A | G567 | | G568 | | G569 | N/A | G570 | N/A | M.2.b |
| b. Nontrading derivative liabilities | 9300 | 1 1//- | 0307 | 10/7 | G300 | I IVA | 0309 | NA | G570 | 14/7 | 11.2.0 |
| G571 | G571 | N/A | G572 | N/Δ | G573 | N/A | G574 | N/A | G575 | N/A | M.2.c |
| d G576 | G576 | N/A | G577 | | G578 | N/A | | N/A | G580 | N/A | M.2.d |
| G G581 | G581 | N/A | G582 | N/A | | N/A | | N/A | G585 | N/A | M.2.e |
| f G586 | G586 | N/A | G587 | N/A | | N/A | | N/A | G590 | N/A | M.2.F |
| 14 | 1 4222 | | 1 3507 | 1471 | 3500 | | 1 0000 | 13,71 | 0330 | 1 1477 | 1.11.54 |

46

FDIC Certificate Number:

58321

Schedule RC-R—Regulatory Capital

| | ollar Amou | nts in Thousands | RCON | Bil Mil Thou | 1 | | | | | |
|---|--|---------------------------------------|-----------------|------------------|----------|--|--|--|--|--|
| Tier 1 capital | | | | | į | | | | | |
| Total bank equity capital (from Schedule RC, item 27.a) | | | 3210 | 32,684 | 1 | | | | | |
| 2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) | | | | | | | | | | |
| (if a gain, report as a positive value; if a loss, report as a negative value) | | | 8434 | 1,795 | 2 | | | | | |
| 3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss a | as a positive | e value) | A221 | 0 | 3 | | | | | |
| 4. LESS: Accumulated net gains (losses) on cash flow hedges (1) | | | | | | | | | | |
| (if a gain, report as a positive value; if a loss, report as a negative value) | | | 4336 | 0 | 4 | | | | | |
| LESS: Nonqualifying perpetual preferred stock | | | B588 | 0 | 4 - | | | | | |
| Qualifying noncontrolling (minority) interests in consolidated subsidiaries | ··· | | B589 | 0 | 4 | | | | | |
| 7.a. LESS: Disallowed goodwill and other disallowed intangible assets | | | B590 | 0 | 7.8 | | | | | |
| b. LESS: Cumulative change in fair value of all financial liabilities accounted for under | ra | | | | | | | | | |
| fair value option that is included in retained earnings and is attributable to change | es in | | | | | | | | | |
| the bank's own creditworthiness (if a net gain, report as a positive value; if a net | the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, | | | | | | | | | |
| report as a negative value) | F264 | 0 | ļ · ''' | | | | | | | |
| 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) | C227 | 30,889 | 4 - | | | | | | | |
| 9.a. LESS: Disallowed servicing assets and purchased credit card relationships | | | B591 | | | | | | | |
| b. LESS: Disallowed deferred tax assets | | | 5610 | 0 | { | | | | | |
| 10. Other additions to (deductions from) Tier 1 capital | | | 8592 | 0 | , | | | | | |
| 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) | | · · · · · · · · · · · · · · · · · · · | 8274 | 30,889 |] 11 | | | | | |
| Tier 2 capital | | | | | _ | | | | | |
| 12. Qualifying subordinated debt and redeemable preferred stock | | | 5306 | 0 | .12 | | | | | |
| 13. Cumulative perpetual preferred stock includible in Tier 2 capital | | - | B593 | 0 | 13 | | | | | |
| 14. Allowance for loan and lease losses includible in Tier 2 capital | | | 5310 | 1,910 | 14 | | | | | |
| 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital | | | 2221 | 0 | 15 | | | | | |
| 16. Other Tier 2 capital components | | | B594 | 0 | 16 | | | | | |
| 17. Tier 2 capital (sum of items 12 through 16) | | | 5311 | 1,910 | 17 | | | | | |
| 18. Allowable Tier 2 capital (lesser of item 11 or 17) | | | 8275 | 1,910 | 18 | | | | | |
| 19. Tier 3 capital allocated for market risk | | | 1395 | 0 | 19 | | | | | |
| Tier 3 capital allocated for market risk | | | 8595 | | | | | | | |
| 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) | | | 3792 | 32,799 | ļ | | | | | |
| Total assets for leverage ratio | | - | | | , | | | | | |
| _ | | | 3360 | 204 000 | 22 | | | | | |
| 22. Average total assets (from Schedule RC-K, item 9) | | | 3368 8590 | 281,090 | | | | | | |
| 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a at | | | B590 B591 | 0 | 23 | | | | | |
| 24. LESS: Disallowed servicing assets and purchased credit card relationships (from ite | em 9.a abov | /e) | 5610 | 0 | 24 | | | | | |
| 25. LESS: Disallowed deferred tax assets (from item 9.b above) | | | B596 | - 0 | 25 26 | | | | | |
| 26. LESS: Other deductions from assets for leverage capital purposes | 261 | | A224 | 281,090 | 27 | | | | | |
| 27. Average total assets for leverage capital purposes (item 22 less items 23 through 2 | 20) | | ALE! | E01,030 | 21 | | | | | |
| Adjustments for financial subsidiaries | | | · · · · · · · · | | 1 | | | | | |
| 28. a. Adjustment to Tier 1 capital reported in item 11 | | | C228 | 0 | | | | | | |
| b. Adjustment to total risk-based capital reported in item 21 | | | B503 | 0 | | | | | | |
| 29. Adjustment to risk-weighted assets reported in item 62 | B504 | 0 | 29 | | | | | | | |
| 30. Adjustment to average total assets reported in item 27 | | | B505 | 0 | 30 | | | | | |
| Capital ratios | | | | | | | | | | |
| (Column B is to be completed by all banks. Column A is to be | | (Column A) | | (Column B) | | | | | | |
| completed by banks with financial subsidiaries.) | RCON | Percentage | | | | | | | | |
| 31. Tier 1 leverage ratio (2) | 7273 | 0.00% | 7204 | 10.99% | 31 | | | | | |
| 32. Tier 1 risk-based capital ratio (3) | 7274 | 0.00% | 7206 | 15.42% | 32 | | | | | |
| | | | | | | | | | | |

- (1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
- (2) The ratio for column B is Item 11 divided by item 27. The ratio for column A is item 11 minus Item 28.a divided by (item 27 minus item 30).
- (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
- (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

| 1st Enterprise Bank | |
|---------------------|--|
| Legal Title of Bank | |

47

FDIC Certificate Number: 5

58321

Schedule RC-R—Continued

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

| | (Column A) | (Column B) | | (Column C) | (Column D) | (Column E) | (Column F) | |
|--|------------------|------------------|-------|------------------|--------------------|-------------------|------------------|----|
| | Totals | Items Not | | | Allocation by Risl | k Weight Category | / | |
| | (from | Subject to | | | | | | |
| | Schedule RC) | Risk-Weighting | | 0% | 20% | 50% | 100% | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil [Mil] Thou | Bil Mil Thou | |
| Balance Sheet Asset Categories | | | | | | | | |
| 34. Cash and balances due from depository institutions | RCON 0010 | RCON C869 | | RCON B600 | RCON B601 | | RCON B602 | |
| (Column A equals the sum of Schedule RC items 1.a and 1.b) | 14,655 | 0 | | 494 | 14,161 | | 0 | 34 |
| | RCON 1754 | RCON 8603 | | RCON B604 | RCON B605 | RCON B605 | RCON B607 | |
| 35. Held-to-maturity securities | 0 | 0 | | 0 | 0 | 0 | 0 | 35 |
| • | RCON 1773 | RCON B608 | | RCON B609 | RCON 8610 | RCON B611 | RCON B612 | |
| 36. Available-for-sale securities | 135,407 | 1,795 | | 30,690 | 86,861 | 0 | 16,061 | 36 |
| 37. Federal funds sold and securities purchased under | RCON C225 | | | RCON C063 | RCON C064 | | RCON B520 | |
| agreements to resell | 19,245 | | A. 40 | 0 | 19,245 | | 0 | 37 |
| | RCON 5369 | RCON B617 | | RCON B618 | RCON B619 | RCON B620 | RCON B621 | |
| 38. Loans and leases held for sale | 0 | 0 | | 0 | 0 | 0 | 0 | 38 |
| | RCON B528 | RCON B622 | | RCON B623 | RCON B524 | RCON B625 | RCON B626 | |
| 39. Loans and leases, net of unearned income | 135,932 | 0 | | 0 | 0 | 10,544 | 125,388 | 39 |
| • | RCON 3123 | RCON 3123 | | | | | | |
| 40. LESS: Allowance for loan and lease losses | 1,695 | 1,695 | | | | | | 40 |
| | RCON 3545 | RCON B627 | | RCON B628 | RCON B629 | RCON B630 | RCON B631 | |
| 41. Trading assets | 0 | 0 | | 0 | 0 | 0 | 0 | 41 |
| | RCON B639 | RCON B640 | | RCON B641 | RCON B642 | RCON B643 | RCON 5339 | |
| 42. All other assets (1) | 5,983 | 0 | | 187 | 430 | 50 | 5,317 | 42 |
| | RCON 2170 | RCON B644 | | RCON 5320 | RCON 5327 | RCON 5334 | RCON 5340 | |
| 43. Total assets (sum of items 34 through 42) | 309,527 | 100 | | 31,371 | 120,697 | 10,594 | 146,766 | 43 |

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

| 1st | Enter | prise | Bank |
|-----|-------|-------|------|
|-----|-------|-------|------|

FDIC Certificate Number:

58321

FFIEC 041 Page RC-36

48

Schedule RC-R-Continued

| | (Column A) | | | | (Column B) | (Column C) | (Column D) | (Column E) | (Column F) | |
|--|------------------|-----|----------------|---|------------------|------------------|-------------------|------------------|------------------|------|
| | Face Value | | Credit | 1 | Credit | | Allocation by Ris | k Weight Categor | Y | |
| | or Notional | | Conversion | | Equivalent | | 1 | | | |
| | Amount | | Factor | | Amount (1) | 0% | 20% | 50 <u>%</u> | 100% | |
| Dollar Amounts in Thousands | Bil Mil Thou | | | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bit Mil Thou | Bil] Mil Thou | |
| Derivatives and Off-Balance Sheet Items | RCON B546 | | See footnote 2 | | RCON B547 | RCON B548 | RCON B581 | RCON B582 | RCON 8583 | |
| 44. Financial standby letters of credit | 469 | | 1.000 | | 469 | 0 | 0 | 0 | 469 | 44 |
| 45. Performance standby letters of | RCON 3821 | | | | RCON B650 | RCON B651 | RCON B652 | RCON B653 | RCON B654 | |
| of credit | 0 | | .50 | | 0 | 0 | 0 | 0 | 0 | 45 |
| 46. Commercial and similar letters | RCON 3411 | | | | RCON B655 | RCON B656 | RCON B657 | RCON B658 | RCON B659 | |
| of credit | 328 | | .20 | | 66 | 0 | 0 | 0 | 66 | 46 |
| 47. Risk participations in bankers | | | | | | | | | | |
| acceptances acquired by the | RCON 3429 | | | | RCON B660 | RCON B661 | RCON B662 | | RCON B663 | |
| reporting institution | 0 | | 1.00 | | _0 | 0 | 0 | | 0 | 47 |
| | RCON 3433 | | | | RCON B664 | RCON B665 | RCON B666 | RCON B667 | RCON B668 | |
| 48. Securities lent | 0 | 4.0 | 1.00 | | 0 | Ō | 0 | 0 | 0 | 48 |
| 49. Retained recourse on small business | RCON A250 | | | | RCON B669 | RCON B670 | RCON B671 | RCON B672 | RCON B673 | |
| obligations sold with recourse | 0 | | 1.00 | | 0 | 0 | 0 | 0 | 0 | 49 |
| 50. Recourse and direct credit | | | | | | | | | | |
| substitutes (other than financial | | | | | | | | | | |
| standby letters of credit) subject to | | | | | | | | 100 | | |
| the low-level exposure rule and | | | | | | | | | | |
| residual interests subject to a | RCON BS41 | | See footnote 3 | | RCON 8542 | | | | RCON B543 | |
| dollar-for-dollar capital requirement | 0 | | 12.500 | | 0 | | | | 0 | 50 |
| 51. All other financial assets sold with | RCON B675 | | | | RCON B676 | RCON B677 | RCON B678 | RCON B679 | RCON B680 | i |
| recourse | 0 | | 1.00 | | 0 | 0 | 0 | 0 | 0 | 51 |
| 52. All other off-balance sheet | RCON 8681 | | | | RCON B682 | RCON B683 | RCON B684 | RCON B685 | RCON B686 | |
| liabilities | 0 | | 1.00 | | 0 | 0 | 0 | 0 | 0 | 52 |
| 53. Unused commitments: | | | | | | | | | | |
| a. With an original maturity | RCON 3833 | 1 | | | RCON B687 | RCON B688 | RCON B689 | RCON B690 | RCON B691 | |
| exceeding one year | 47,233 | | .50 | | 23,617 | 0 | 0 | 0 | 23,617 | 53.a |
| b. With an original maturity of one | | | | | | | | | | |
| year or less to asset-backed | RCON G591 | | | | RCON G592 | RCON G593 | RCON G594 | RCON G595 | RCON G596 | |
| commercial paper conduits | 0 | | .10 | | 0 | 0 | 0 | 0 | 0 | 53.b |
| - · · · · · | | | | | RCON A167 | RCON B693 | RCON B694 | RCON 8695 | | |
| 54. Derivative contracts | | | | | 0 | 0 | 0 | 0 | i. | 54 |

⁽¹⁾ Column A multiplied by credit conversion factor.

⁽²⁾ For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

⁽³⁾ Or institution specific factor.

FDIC Certificate Number:

58321

FFIEC 041 Page RC-37

49

Schedule RC-R—Continued

| | (Column C) | (Column D) | (Column E) | (Column F) | | | |
|---|----------------------|------------------------------------|------------------|------------------|----|--|--|
| | | Allocation by Risk Weight Category | | | | | |
| | | | - | - | | | |
| | 0% | 20% | 50% | 100% | | | |
| Dollar Amounts in Thousar | ids Bit Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou |] | | |
| Totais | | | | | l | | |
| 55. Total assets, derivatives, and off-balance sheet items by risk weight category | RCON B696 | RCON 8697 | RCON B698 | RCON B699 | ĺ | | |
| (for each column, sum of items 43 through 54) | 31,371 | 120,697 | 10,594 | 170,918 | 5. | | |
| 56. Risk weight factor | × 0% | × 20% | x 50% | x 100% | 5 | | |
| 57. Risk-weighted assets by risk weight category (for each column, | RCON B700 | RCON B701 | RCON B702 | RCON B703 |] | | |
| item 55 multiplied by item 56) | 0 | 24,139 | 5,297 | 170,918 | 5 | | |
| | | | | RCON 1651 | | | |
| 58. Market risk equivalent assets | | | | 0 | 5 | | |
| 59. Risk-weighted assets before deductions for excess allowance for loan and lease losses | | | | RCON B704 | 1 | | |
| and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) | | | | 200,354 | 5 | | |
| | | | | RCON A222 | | | |
| 60. LESS: Excess allowance for loan and lease losses | | | | 0 | 6 | | |
| | | | | RCON 3128 | 1 | | |
| 61. LESS: Allocated transfer risk reserve | | | | 0 | 6 | | |
| , , | | | | RCON A223 | | | |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61) | | | | 200,354 | 6 | | |
| Memoranda | | | | | _ | | |
| Dollar Ar | nounts in Thousands | | RCON | Bil Mil Thou | | | |
| Current credit exposure across all derivative contracts covered by the risk-based capital standards | | | 8764 | 0 | M | | |

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-R—Continued

| Memoranda—Continued With a remaining maturity of | | | | | | | | |
|--|------|-------------------------|-------|-------------------------|------|-------------------------|---------|--|
| | | (Column A) | | (Column B) | | (Column C) | | |
| | 0 | ne year or less | 0 | ver one year | 0/ | Over five years | | |
| Dollar Amounts in Thousands | | | thre | ough five years | | | | |
| 2. Notional principal amounts of derivative contracts: (1) | RCON | Tril Bil Mil Thau | RCON | Tril Bit Mil Thou | RCON | Tril Bil Mil Thou | | |
| a. Interest rate contracts | 3809 | 0 | 8766 | Ö | 8767 | 0 | M.2.a | |
| b. Foreign exchange contracts | 3812 | 0 | 8769 | 0 | 8770 | 0 | M.2.b | |
| c. Gold contracts | 8771 | Ó | 8772 | 0 | 8773 | 0 | M.2.c | |
| d. Other precious metals contracts | 8774 | 0 | 8775 | 0 | 8776 | 0 | M.2.d | |
| e. Other commodity contracts | 8777 | 0 | 8778 | 0 | 8779 | 0 | M.2.e | |
| f. Equity derivative contracts | A000 | 0 | A001 | 0 | A002 | 0 | M.2.f | |
| g. Credit derivative contracts: | | | 11 11 | | | | | |
| Purchased credit protecton that (a) is a covered | | | | | | | | |
| position under the market risk rule or (b) is not | | | | | | | | |
| a covered position under the market risk rule | | | | | | | | |
| and is not recognized as a guarantee for risk-based | | | | | | | | |
| capital purposes: | | | | | 1.00 | | | |
| (1) Investment grade | G597 | 0 | G598 | 0 | G599 | 0 | M.2.g.1 | |
| (2) Subinvestment grade | G600 | 0 | G601 | 0 | G602 | 0 | M.2.g.2 | |

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

FFIEC 041 Page RC-38

50

51

FDIC Certificate Number:

58321

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 | |
|---|--|---------------------------------------|---|-----------------------------|--|---|--|----------|
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil [Mil] Thou | Bil Mil Thou | Bil Mil Thou | <u> </u> |
| Bank Securitization Activities Outstanding principal balance of assets sold and securitized by the reporting bank with | | | | | | | | |
| servicing retained or with recourse or other | RCON B705 | RCON 8706 | RCON B707 | RCON 8708 | RCON B709 | RCON B710 | RCON B711 | |
| seller-provided credit enhancements 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 | U | U | | Ü | | Ü | Ü | 1 |
| (included in Schedules RC-B or RC-F | RCON B712 | RCON B713 | RCON B714 | RCON 8715 | RCON B716 | RCON B717 | RCON B718 | <u> </u> |
| or in Schedule RC, item 5) | 0 | 0 | 0 | 0 | | 0 | | 2.a |
| b. Subordinated securities and | RCON C393 | RCON C394 | RCON C395 | RCON C396 | RCON C397 | RCON C398 | RCON C399 | 2.b |
| other residual interests | RCON C400 | RCON C401 | RCON C402 | RCON C403 | RCON C404 | RCON C405 | RCON C406 | 2.0 |
| c. Standby letters of credit and | RCON C400 | RCON C401 | RCON C402 | KCON C403 | RCON C404 | RCON C403 | ACON CAUS | 2.c |
| other enhancements | | | <u> </u> | V | | <u> </u> | | 2.0 |
| Reporting bank's unused commitments Associate liquidity to observe the second state of the second | RCON 8726 | RCON B727 | RCON B728 | RCON B729 | RCON B730 | RCON B731 | RÇON B732 | 1 |
| to provide liquidity to structures reported in item 1 | 0 | 0 | 0 | 0 | | | | 3 |
| 4. Past due loan amounts included in item 1: | RCON B733 | RCON B734 | RCON B735 | RCON B736 | RCON B737 | RCON B738 | RCON B739 | 1 |
| a. 30-89 days past due | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.a |
| • | RCON B740 | RCON B741 | RCON 8742 | RCON B743 | RCON 8744 | RCON B745 | RCON B746 |] |
| b. 90 days or more past due | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.b |
| Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit | | | | | | | | |
| enhancements (calendar year-to-date): | RIAD B747 | RIAD B748 | RIAD B749 | RIAD B750 | RIAD B751 | RIAD B752 | RIAD B753 | |
| a. Charge-offs | 0 | 0 | 0 | 0 | 0 | | | 5.a |
| | RIAD B754 | RIAD 8755 | RIAD B756 | RIAD B757 | RIAD B758 | RIAD B759 | RIAD 8760 | |
| b. Recoveries | | U | U | | l | L | ! | 5.b |

FDIC Certificate Number:

58321

52

Schedule RC-S—Continued

| | (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 | |
|--|--|------------------------------|------------------------------------|-----------------------------|--|---|--|-------|
| Doilar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil [Mil Thou | Bif Mil Thou | |
| Amount of ownership (or seller's) interests carried as: a, Securities (included in Schedule RC-B | | RCON B761 | RCON B762 | | | RCON B763 | | |
| or in Schedule RC, item 5) | | 0 | 0 | | | 0 | | 6.a |
| | | RCON B500 | RCON B501 | | | RCON 8502 | | |
| b. Loans (included in Schedule RC-C) | | 0 | 0 | | | 0 | | 6.b |
| 7. Past due loan amounts included in | | DCON PZC4 | DCON DOCE | | | PCON P366 | | |
| interests reported in item 6.a: | | RCON B764 | RCON 8765 | | | RCON B766 | | 7.a |
| a. 30-89 days past due | | RCON B767 | RCON B768 | | | RCON 8769 | | 7.a |
| b. 90 days or more past due | | 0 | 0 | | | 0 | | 7.b |
| 8. Charge-offs and recoveries on loan | | | | | | | l. | - 1.5 |
| amounts included in interests reported | | | | | | | | |
| in item 6.a (calendar year-to-date): | | RIAD B770 | RIAD B771 | | | RIAD B772 | | |
| a. Charge-offs | | 0 | 0 | | | 0 | | 8.a |
| · · · · · · · · · · · · · · · · · · · | | RIAD B773 | RIAD B774 | | | RIAD 8775 | | |
| b. Recoveries | | 0 | 0 | | | 0 | | 8.b |
| | | | | | | | | |
| For Securitization Facilities Sponsored | | | | | | | | |
| By or Otherwise Established By Other | | | | | | | | |
| Institutions | | | | | | | | |
| Maximum amount of credit exposure | | | | | | | | |
| arising from credit enhancements | | | | | | | | |
| provided by the reporting bank to other institutions' securitization structures in | | | | | | | | |
| the form of standby letters of credit, | | | | | | | | |
| purchased subordinated securities, | RCON B776 | RCON B777 | RCON B778 | RCON B779 | RCON B780 | RCON B781 | RCON B782 | |
| and other enhancements | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 |
| 10. Reporting bank's unused commitments | | | | | | | | |
| to provide liquidity to other institutions' | RCON B783 | RCON B784 | RCON B785 | RCON B786 | RCON B787 | RCON B788 | RCON B789 | |
| securitization structures | 0 | 0 | 0 | 0 | 0 | <u> </u> | 0 | 10 |

| 1st Enterprise Bank | |
|---------------------|--|
| Legal Title of Bank | |

FDIC Certificate Number:

58321

53

Schedule RC-S-Continued

| | (Column A) | (Column B) | | (Column C) | | (Column D) | (Column E) | (Column F) | (Column G) | |
|---|------------------|------------------|--|------------------|-----|------------------|------------------|------------------|------------------|----|
| • | 1-4 Family | Home | | Credit | | Auto | Other | Commercial | All Other | |
| | Residential | Equity | | Card | | Loans | Consumer | and Industrial | Loans, All | |
| | Loans | Lines | | Receivables | | | Loans | Loans | Leases, and | |
| | | | | | 1 1 | | | | All Other | |
| | | | | | | | | | Assets | |
| Dollar Amounts in Thousands | Bil [Mil] Thou | Bil Mil Thou | | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| Bank Asset Sales | | | | | | | | | | |
| 11. Assets sold with recourse or other seller- | | | | | | | | | | |
| provided credit enhancements and not | RCON B790 | RCON B791 | | RCON B792 | | RCON B793 | RCON 8794 | RCON B795 | RCON B796 | |
| securitized by the reporting bank | 0 | 0 | | (|) | 0 | 0 | 0 | 0 | 11 |
| Maximum amount of credit exposure | | | | | | | | | | |
| arising from recourse or other seller- | | | | _ | | | | | | |
| provided credit enhancements pro- | RCON B797 | RCON B798 | | RCON B799 | _ | RCON B800 | RCON 8801 | RCON B802 | RCON B803 | |
| vided to assets reported in item 11 | 0 | 0 | | | | C | 0 | 0 | 0 | 12 |

Memoranda

| | RCON | Bil Mil Thou | |
|--|------|------------------|---------|
| 1. Small business obligations transferred with recourse under Section 208 of the Riegle | | | |
| Community Development and Regulatory Improvement Act of 1994: | | | |
| a. Outstanding principal balance | A249 | 0 | M.1,a |
| b. Amount of retained recourse on these obligations as of the report date | A250 | 0 | M.1.b |
| 2. Outstanding principal balance of assets serviced for others (includes participations serviced for others): | | | |
| a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements | B804 | 0 | M.2.a |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | B805 | 0 | M.2.b |
| c. Other financial assets (includes home equity lines) (1) | A591 | 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) | F699 | 0 | M.2.d |
| 3. Asset-backed commercial paper conduits: | | | |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of | | | |
| credit, subordinated securities, and other enhancements: | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B806 | 0 | M.3,a.1 |
| (2) Conduits sponsored by other unrelated institutions | B807 | 0 | M.3.a.2 |
| b. Unused commitments to provide liquidity to condult structures: | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | 8808 | 0 | M.3.b.1 |
| (2) Condults sponsored by other unrelated institutions | B809 | 0 | M.3,b.2 |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2) | C407 | N/A | M.4 |

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

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

54

FDIC Certificate Number:

58321

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

| | (Column A) | (Column B) | | (Column C) | (Column D) | |
|--|-------------------------|-------------------------|---------|------------|-------------|-----|
| | Managed | Non-Managed | | Number of | Number of | |
| | Assets | Assets | | Managed | Non-Managed | |
| • | | | | Accounts | Accounts | |
| Dollar Amounts in Thousands | Tril Bil Mil Thou | Tril Bil Mil Thou | | | | |
| FIDUCIARY AND RELATED ASSETS | RCON 8868 | RCON B869 | | RCON B870 | RCON B871 | |
| Personal trust and agency accounts | N/A | N/A | | N/A | N/A | 4 |
| 5. Retirement related trust & agency accounts: | RCON B872 | RCON B873 | | RCON B874 | RCON B875 | |
| a. Employee benefit-defined contribution | N/A | N/A | 11/2/13 | N/A | N/A | 5.a |
| | RCON B876 | RCON B877 | | RCON B878 | RCON B879 | |
| b. Employee benefit-defined benefit | N/A | N/A | | N/A | N/A | 5.b |
| bi ampioyee believe delikide believe | RCON B880 | RCON B881 | | RCON B882 | RCON B883 | |
| c. Other retirement accounts | N/A | N/A | | N/A | N/A | 5.c |
| | RCON B884 | RCON B885 | | RCON C001 | RCON C002 | |
| 6. Corporate trust and agency accounts | N/A | N/A | | N/A | N/A | 6 |
| | RCON B886 | | | RCON B888 | | |
| 7. Investment management agency accounts | N/A | | | N/A | | 7 |
| | RCON B890 | RCON B891 | | RCON B892 | RCON B893 | |
| 8. Other fiduciary accounts | N/A | N/A | | N/A | N/A | 8 |
| 9. Total fiduciary accounts | RCON B894 | RCON B895 | | RCON B896 | RCON B897 | |
| (sum of items 4 through 8) | N/A | N/A | | Ñ/A | N/A | 9 |
| <u></u> | | RCON B898 | | | RCON B899 | |
| 10. Custody and safekeeping accounts | | N/A | | | N/A | 10 |
| 44 Not an elected | | | | | | |

11. Not applicable

55

FDIC Certificate Number:

Schedule RC-T—Continued

58321

| Dollar Amounts i | n Thousands RIAD | Bil Mil Thou | |
|--|------------------|------------------|------|
| FIDUCIARY AND RELATED SERVICES INCOME | | | |
| 12. Personal trust and agency accounts | B904 | N/A | 12 |
| 13. Retirement related trust and agency accounts: | | | |
| a. Employee benefit—defined contribution | B905 | | 13.a |
| b. Employee benefit—defined benefit | B906 | N/A | 13.b |
| c. Other retirement accounts | B907 | N/A | 13.c |
| 14. Corporate trust and agency accounts | A479 | N/A | 14 |
| 15. Investment management agency accounts | B908 | N/A | 15 |
| 16. Other fiduciary accounts | A480 | N/A | 16 |
| 17. Custody and safekeeping accounts | B909 | N/A | 17 |
| 18. Other fiduciary and related services income | B910 | N/A | 18 |
| 19. Total gross fiduciary and related services income (sum of items 12 through 18) | | | |
| (must equal Schedule RI, item 5.a) | 4070 | N/A | 19 |
| 20. LESS: Expenses | C058 | N/A | 20 |
| 21. LESS: Net losses from fiduciary and related services | A488 | N/A | 21 |
| 22. PLUS: Intracompany income credits for fiduciary and related services | B911 | N/A | 22 |
| 23. Net fiduciary and related services income | A491 | N/A | 23 |

| \cdot | | Managed | |
|---|------|------------------|-------|
| Memoranda | | Assets | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
| Managed assets held in personal trust and agency accounts: | | | |
| a. Noninterest-bearing deposits | B913 | N/A | M.1.a |
| b. Interest-bearing deposits | 8914 | N/A | M.1.b |
| c. U.S. Treasury and U.S. Government agency obligations | B915 | N/A | M.1.c |
| d. State, county and municipal obligations | B916 | N/A | M.1.d |
| e. Money market mutual funds | B917 | N/A | M.1.e |
| f. Other short-term obligations | B918 | N/A | M.1.f |
| g. Other notes and bonds | B919 | N/A | M.1.g |
| h. Common and preferred stocks | B920 | N/A | M.1.h |
| i. Real estate mortgages | B921 | N/A | M.1.i |
| j. Real estate | B922 | N/A | M.1.j |
| k. Miscellaneous assets | B923 | N/A | M.1.k |
| I. Total managed assets held in personal trust and agency accounts (sum of Memorandum | | | |
| items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A) | B868 | N/A | M.1.I |

| | | (Column A) | (Column B) |
|--|------|------------|-------------------------|
| | | Number of | Principal Amount |
| | | Issues | Outstanding |
| Dollar Amounts in Thousands | RCON | | Tril Bil Mil Thou |
| Corporate trust and agency accounts: | | 2 | RCON B928 |
| a. Corporate and municipal trusteeships | 8927 | N/A | N/A |
| b. Transfer agent, registrar, paying agent, and other corporate agency | B929 | N/A | |

M.2.a M.2.b

FDIC Certificate Number:

58321

FFIEC 041 Page RC-44

56

Schedule RC-T—Continued

Schedule RC-T, item 21)_____

| | | | | (Column A) | | (Column B) | |
|--|------------------------------|-----------------|---------------------------|--------------|----------------|------------------|-------|
| Memoranda—Continued | emoranda—Continued Number of | | Number of Market Value of | | arket Value of | | |
| 1 | | | | Funds | F | und Assets | |
| Dollar | Amount | ts in Thousands | RCON | | RCON | Bil Mil Thou | |
| Collective investment funds and common trust funds: | | | | | | | |
| a. Domestic equity | | | B931 | N/A | | N/A | M.3.a |
| b. International/Global equity | | | B933 | N/A | B934 | N/A | M.3.b |
| c. Stock/Bond blend | | | B935 | N/A | | N/A | M.3.c |
| d. Taxable bond | | | B937 | N/A | | N/A | M.3.d |
| e. Municipal bond | | | B939 | N/A | | N/A | M.3.e |
| f. Short term investments/Money market | | | B941 | N/A | | N/A | M.3.f |
| g. Specialty/Other | | 8943 | N/A | B944 | N/A | M.3.g | |
| h. Total collective investment funds (sum of Memorandum iten | ns 3.a t | hrough 3.g) | 8945 | N/A | B946 | N/A | M.3.h |
| | | 1000 | | | ···· | | |
| | | (Column A) | | (Column B) | | (Column C) | |
| | 0 | Fross Losses | (| Gross Losses | | Recoveries | |
| , | Managed | | N | on-Managed | | | |
| | | Accounts | | Accounts | | | |
| Dollar Amounts in Thousands | RIAD | Mil Thou | RIAD | Mil Thou | RIAD | Mil Thou | |
| 4. Fiduciary settlements, surcharges and other losses: | | | | | | | |
| a. Personal trust and agency accounts | B947 | N/A | | N/A | | N/A | M.4.a |
| b. Retirement related trust and agency accounts | B950 | | B951 | | 8952 | N/A | M.4.b |
| c. Investment management agency accounts | B953 | | B954 | | 8955 | N/A | M.4.c |
| d. Other fiduciary accounts and related services | B956 | N/A | B957 | N/A | 8958 | N/A | M.4.d |
| e. Total fiduciary settlements, surcharges, and other losses | | | | | | | |
| (sum of Memorandum items 4.a through 4.d) (sum of | | | 9.0 | | | | |
| columns A and B minus column C must equal | | | 2000 C | | 4.7 | | |

| N/A | · |
|----------------------------|---|
| Name and Title (TEXT B962) | |
| | |
| N/A | |
| E-mail Address (TEXT B926) | |

N/A 8960

N/A B961

N/A M.4.e

8959

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A", "No comment," and "None."

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

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

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

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

| | RCON | YES / NO |
|--|-----------|----------|
| Comments? | 6979 | NO |
| | | |
| BANK MANAGEMENT STATEMENT (please type or print clearly): TEXT | | |
| 6980 | | |
| | | |
| | A-0-11-11 | |
| | | |
| | | |
| · | | |
| | | |
| | | |

| 1st Enterprise Bank | | | |
|--------------------------|-------|------------|--|
| Legal Title of Bank | | | |
| Los Angeles | | | |
| City | | | |
| CA | | 90017-3449 | |
| State | | Zip Code | |
| FDIC Certificate Number: | 58321 | | |

| FFIEC 041 | • |
|-----------|---|
| Page RI-1 | |
| | |

Consolidated Report of Income for the period January 1, 2009 – September 30, 2009

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

| Dol | lar Amounts in Thousands | RIAD Bi | Mil Thou | |
|--|--------------------------|------------|------------|---------|
| | | # 12 To 10 | | |
| 1. Interest Income: | • | | | |
| a. Interest and fee income on loans: | | | | |
| (1) Loans secured by real estate: | | | | |
| (a) Loans secured by 1-4 family residential properties | <u></u> | 4435 | 652 | 1.a.1. |
| (b) All other loans secured by real estate | | 4436 | 3,031 | 1.a.1.l |
| (2) Commercial and industrial loans | | 4012 | 944 | 1.a.2 |
| (3) Loans to individuals for household, family, and other personal | | | | |
| expenditures: | | | | |
| (a) Credit cards | | B485 | 0 | 1.a.3.a |
| (b) Other (includes single payment, installment, all student | | | | |
| loans, and revolving credit plans other than credit cards) | | B486 | 16 | 1.a.3.b |
| (4) Loans to foreign governments and official institutions | | 4056 | 0 | 1.a.4 |
| (5) All other loans (1) | | 4058 | 0 | 1.a.5 |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a. | (5)) | 4010 | 4,643 | 1.a.6 |
| b. Income from lease financing receivables | | 4065 | 0 | 1.b |
| c. Interest income on balances due from depository institutions (2) | | 4115 | 135 | 1.c |
| d. Interest and dividend income on securities: | | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations | | | <u> </u> | |
| (excluding mortgage-backed securities) | | B488 | 732 | 1.d.1 |
| (2) Mortgage-backed securities | | B489 | 2,576 | 1.d.2 |
| (3) All other securities (includes securities issued by states and | | | | |
| political subdivisions in the U.S.) | | 4060 | 656 | 1.d.3 |
| e. Interest income from trading assets | | 4069 | 0 | 1.e |
| f. Interest income on federal funds sold and securities purchased under agreemen | ts to resell | 4020 | 12 | 1.f |
| g. Other interest income | | 4518 | (8) | 1.g |
| h. Total interest income (sum of items 1.a.(6) through 1.g) | | 4107 | 8,746 | 1.h |
| 2. Interest expense: | | | | |
| a. Interest on deposits: | | | | |
| (1) Transaction accounts (NOW accounts, ATS accounts, and | | | | |
| telephone and preauthorized transfer accounts) | | 4508 | 14 | 2.a.1 |
| (2) Nontransaction accounts: | | | | |
| (a) Savings deposits (includes MMDAs) | | 0093 | 627 | 2.a.2.a |
| (b) Time deposits of \$100,000 or more | | A517 | 21 | 2.a.2.b |
| (c) Time deposits of less than \$100,000 | | A518 | 6 | 2.a.2.c |
| b. Expense of federal funds purchased and securities sold | | | | |
| under agreements to repurchase | | 4180 | 0 | 2.b |
| c. Interest on trading liabilities and other borrowed money | | 4185 | 1 | 2.c |

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

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

FDIC Certificate Number: 58321

FFIEC 041 Page RI-2

6

Schedule RI—Continued

| | | | ì | | |
|---|----------|---|--------------|---------------------------------------|-----|
| | | Year-to-date | | | |
| Dollar Amounts in Thousand | s RIAD | Bil Mil Thou | | | |
| Interest expense (continued): | | | | | |
| d. Interest on subordinated notes and debentures | 4200 | 0 | | | |
| e. Total interest expense (sum of items 2.a through 2.d) | 4073 | 669 | 2.e | | |
| 3. Net Interest income (item 1.h minus 2.e) | _ | | 4074 | 8,077 | 3 |
| 4. Provision for loan and lease losses | _8 | | 4230 | 389 | 4 |
| 5. Noninterest income: | | | | | |
| a. Income from fiduciary activities (1) | 4070 | 0 | 5.a | | |
| b. Service charges on deposit accounts | 4080 | 256 | | | |
| c. Trading revenue (2) | A220 | 0 | | | |
| d. (1) Fees and commissions from securities brokerage | C886 | 0 | 5.d.1 | | |
| (2) Investment banking, advisory, and underwriting fees and | | | | | |
| commissions | C888 | 0 | | | |
| (3) Fees and commissions from annuity sales | C887 | 0 | 0.4.5 | | |
| (4) Underwriting income from insurance and reinsurance activities | C386 | 0 | | | |
| (5) Income from other insurance activities | C387 | 0 | | | |
| e. Venture capital revenue | B491 | 0 | | | |
| f. Net servicing fees | B492 | 0 | 5.f | | |
| g. Net securitization income | 8493 | 0 | 5.g | | |
| h. Not applicable | | | | | |
| i. Net gains (losses) on sales of loans and leases | 5416 | 0 | 5.i | | |
| j. Net gains (losses) on sales of other real estate owned | 5415 | 0 | 5.j | | |
| k. Net gains (losses) on sales of other assets (excluding securities) | B496 | 0 | 5.k | | |
| I. Other noninterest income* | B497 | 214 | 5.1 | | |
| m. Total noninterest income (sum of items 5.a through 5.l) | | | 4079 | 470 | 5.m |
| Realized gains (losses) on held-to-maturity securities | _ | | 3521 | 0 | 6.a |
| b. Realized gains (losses) on available-for-sale securities | | | 3196 | 102 | 6.b |
| 7. Noninterest expense: | | 100000000000000000000000000000000000000 | | | |
| a. Salaries and employee benefits | 4135 | 4,548 | 7 . a | | |
| b. Expenses of premises and fixed assets (net of rental income) | | | | | , |
| (excluding salaries and employee benefits and mortgage interest) | 4217 | 746 | 7.b | | |
| c. (1) Goodwill impairment losses | C216 | 0 | 7.c.1 | | |
| (2) Amortization expense and impairment losses for | | | | | |
| other intangible assets | C232 | 0 | 7.c.2 | | |
| d. Other noninterest expense* | 4092 | 2,297 | 7.d | | |
| e. Total noninterest expense (sum of items 7.a through 7.d) | _ %. /// | | 4093 | 7,591 | 7.e |
| 8. Income (loss) before income taxes and extraordinary items and other | | | | | |
| adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) | | | 4301 | 669 | 8 |
| 9. Applicable income taxes (on item 8) | | | 4302 | (424) | 9 |
| 10. Income (loss) before extraordinary items and other adjustments | | | | | |
| (item 8 minus item 9) | | | 4300 | 1,093 | 10 |
| 11. Extraordinary items and other adjustments, net of income taxes* | | | 4320 | ō | 11 |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) | | | | | |
| interests (sum of items 10 and 11) | | | G104 | 1,093 | 12 |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) | | | • | | |
| interests (if net income, report as a positive value; if net loss, report | | | | • | |
| as a negative value) | | | G103 | 0 | 13 |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | | | 4340 | 1,093 | 14 |
| | | | | · · · · · · · · · · · · · · · · · · · | |

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

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

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

Legal Title of Bank
FDIC Certificate Number:

58321

Schedule RI—Continued

| | | | • |
|---|----------|--|----------|
| Memoranda | | Year-to-date | į |
| Dollar Amounts in Thousand | s RIAD | 5000 C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | j |
| Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after | | | |
| August 7, 1986, that is not deductible for federal income tax purposes | 4513 | | M.1 |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1) | 2000 | | |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) | 8431 | N/A | M.2 |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. | 424 | | |
| (included in Schedule RI, items 1.a and 1.b) | 4313 |] 0 | M.3 |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. | 4507 | 40 | |
| (included in Schedule RI, item 1.d.(3)) | 4507 | 16 | M.4 |
| 5. Number of full-time equivalent employees at end of current period (round to | 4450 | Number | |
| nearest whole number) | 4150 | 47 | M.5 |
| Memorandum item 6 is to be completed by: (1) | | | |
| • banks with \$300 million or more in total assets, and | | | |
| banks with less than \$300 million in total assets that have loans to finance agricultural production | | | |
| and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. | | | |
| 6. Interest and fee income on loans to finance agricultural production and other | | White IV 100 | |
| loans to farmers (included in Schedule RI, item 1.a.(5)) | 4024 | N/A | M.6 |
| 7. If the reporting bank has restated its balance sheet as a result of applying push | RIAD | CCYY/MM/DD | |
| down accounting this calendar year, report the date of the bank's acquisition (2) | 9106 | 0 | M.7 |
| 8. Trading revenue (from cash instruments and derivative instruments) (sum | | | |
| of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) | | | |
| (To be completed by banks that reported average trading | | | |
| assets (Schedule RC-K, item 7) of \$2 million or more for any | | Year-to-date | |
| quarter of the preceding calendar year.): | RIAD | Bil Mil Thou | |
| a. Interest rate exposures | 8757 | N/A | M.8.a |
| b. Foreign exchange exposures | 8758 | N/A | M.8.b |
| c. Equity security and index exposures | 8759 | N/A | M.8.c |
| d. Commodity and other exposures | 8760 | N/A | M.8.d |
| e. Credit exposures | F186 | N/A | M.8.e |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge | ko . | | |
| credit exposures held outside the trading account: | See your | | |
| a. Net gains (losses) on credit derivatives held for trading | C889 | 0 | M.9.a |
| b. Net gains (losses) on credit derivatives held for purposes other than trading | C890 | 0 | M.9.b |
| 10. To be completed by banks with \$300 million or more in total assets: (1) | 8 4 8 | | |
| Credit losses on derivatives (see instructions) | A251 | N/A | M.10 |
| 11. Does the reporting bank have a Subchapter S election in effect for | RIAD | YES / NO | |
| federal income tax purposes for the current tax year? | A530 | NO | M.11 |
| | | Year-to-date | |
| Memorandum item 12 is to be completed by banks that are required to complete Schedule | RIAD | Bii Mii Thou | |
| RC-C, part 1, Memorandum items 8.b and 8.c. | WAR I | Dir Fill Tillou | |
| 12. Noncash income from negative amortization on closed-end loans secured by 1-4 family | F228 | N/A | M 12 |
| residential properties (included in Schedule RI, item 1.a.(1)(a)) | T220 | IN/A | M.12 |
| Memorandum item 13 is to be completed by banks that have elected to account for | | | |
| assets and liabilities under a fair value option. | | | |
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported | | | |
| at fair value under a fair value option: | F551 | N/A | M 13 - |
| a. Net gains (losses) on assets | 1.32T | IN/A | M.13.a |
| (1) Estimated net gains (losses) on loans attributable to changes in | EEED | ALIA | M 45 = 4 |
| instrument-specific credit risk | F552 | N/A | M.13.a.1 |
| b. Net gains (losses) on liabilities | F553 | N/A | M.13.b |
| (1) Estimated net gains (losses) on liabilities attributable to changes in | FEE4 | LI/A | Mastr |
| instrument-specific credit risk | F554 | N/A | M.13.b.1 |

⁽¹⁾ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

⁽²⁾ For example, a bank acquired on March 1, 2008, would report 2008/03/01

8

FDIC Certificate Number:

58321

Schedule RI-A—Changes in Bank Equity Capital

| Indicate decreases and losses in parentheses. Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
|---|---------------|------------------|----|
| 1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition | e Enclosed | | |
| and Income (i.e., after adjustments from amended Reports of Income) | 3217 | 27,315 | 1 |
| 2. Restatements due to corrections of material accounting errors and changes in accounting principles* | 8507 | 0 | 2 |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | B508 | 27,315 | 3 |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | 4340 | 1,093 | 4 |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | B509 | 4,889 | 5 |
| 6. Treasury stock transactions, net | B510 | 0 | 6 |
| 7. Changes incident to business combinations, net | 4356 | 이 | 7 |
| 8. LESS: Cash dividends declared on preferred stock | 4470 | 121 | 8 |
| 9. LESS: Cash dividends declared on common stock | 4460 | 0 | 9 |
| 10. Other comprehensive income (1) | B511 | (71) | 10 |
| 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) | 4415 | 0 | 11 |
| 12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal | | | |
| Schedule RC, item 27.a) | 3210 | 33,105 | 12 |

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

(Column A)

(Column B)

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

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

| | (Column A) | | (Column B) | | |
|---|------------|-------------------------|------------|---------------------|---------|
| Part I includes charge-offs and recoveries through the | С | harge-offs (1) | | Recoveries | |
| allocated transfer risk reserve. | | Calen | dar yea | ar-to-date | |
| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | RIAD | Bil Mil Thou | |
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | 200 | <u> </u> | | | |
| (1) 1-4 family residential construction loans | C891 | 0 | C892 | 0 | 1.a.1 |
| (2) Other construction loans and all land development | | 1 1 1 1 1 1 1 1 1 1 1 1 | | | |
| and other land loans | C893 | 0 | C894 | 0 | 1.a.2 |
| b. Secured by farmland | 3584 | 0 | 3585 | 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential | | | | | |
| properties and extended under lines of credit | 5411 | 0 | 5412 | 0 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | C234 | 0 | C217 | 0 | 1.c.2.a |
| (b) Secured by junior liens | C235 | 0 | C218 | 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | 3588 | 0 | 3589 | <u> </u> | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | C895 | 0 | C896 | 0 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | C897 | 0 | C898 | 0 | 1.e.2 |
| Loans to depository institutions and acceptances of other banks | 4481 | 0 | 4482 | 0 | 2 |
| 3. Not applicable | | | | | |
| 4. Commercial and industrial loans | 4638 | 0 | 4608 | . 0 | 4 |
| 5. Loans to individuals for household, family, and other personal expenditures: | A82 0.1.0 | 1.11.11 (A. 1411) | | 12 Z 25 3 3 2 3 3 1 | |
| a. Credit cards | B514 | 0 | B515 | 0 | 5.a |
| b. Other (includes single payment, installment, all student loans, | 9 | | | | |
| and revolving credit plans other than credit cards) | 8516 | 0 | B517 | 0 | 5.b |
| 6. Loans to foreign governments and official institutions | 4643 | 0 | 4627 | 0 | 6 |
| 7. All other loans (2) | 4644 | 0 | 4628 | 0 | 7 |
| 8. Lease financing receivables | 4266 | 0 | 4267 | 0 | 8 |
| 9. Total (sum of items 1 through 8) | 4635 | 9 | 4605 | 0 | 9 |

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

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

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

| 1st | Ente | rprise | Bank | |
|-----|------|--------|------|--|
| | | | | |
| | | | | |

FDIC Certificate Number:

58321

FFIEC 041 Page RI-5

9

Schedule RI-B Continued

| Part I. Continued | (Column A) (Column B) | | | | |
|---|-----------------------|------------------|------------|------------------|-------|
| | C) | narge-offs (1) | Recoveries | | |
| Memoranda . | | Calen | dar ye | ar-to-date | |
| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | RIAD | Bil Mil Thou | |
| 1. Loans to finance commercial real estate, construction, and land | | | | | |
| development activities (not secured by real estate) included in | | | | | |
| Schedule RI-B, part I, items 4 and 7, above | 5409 | 0 | 5410 | D | M.1 |
| 2. Memorandum items 2.a through 2.d are to be completed | | | | | |
| by banks with \$300 million or more in total assets: (2) | | | | | |
| a. Loans secured by real estate to non-U.S. addressees (domicile) | | | | | |
| (included in Schedule RI-B, part I, item 1, above) | 4652 | N/A | 4662 | N/A | M.2.a |
| b. Loans to and acceptances of foreign banks | | | | | |
| (included in Schedule RI-B, part I, item 2, above) | 4654 | N/A | 4664 | N/A | M.2.b |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) | | | 20.00 | | |
| (included in Schedule RI-B, part I, item 4, above) | 4646 | N/A | 4618 | N/A | M.2.c |
| d. Leases to individuals for household, family, and other personal | | | | | |
| expenditures (included in Schedule RI-B, part I, item 8, above) | F185 | N/A | F187 | N/A | M.2.d |
| 3. Memorandum item 3 is to be completed by: (2) | | | | | |
| banks with \$300 million or more in total assets, and | i i | | | | |
| banks with less than \$300 million in total assets that have loans to | | | 100 | | |
| finance agricultural production and other loans to farmers | | | | | |
| (Schedule RC-C, part I, item 3) exceeding five percent of total loans: | | | | | • |
| Loans to finance agricultural production and other loans to | | | | | |
| farmers (included in Schedule RI-B, part I, item 7, above) | 4655 | N/A | 4665 | N/A | M.3 |
| Memorandum item 4 is to be completed by banks that (1) together with affiliated | | | | | |
| institutions, have outstanding credit card receivables (as defined in the instructions) | | | | | |
| that exceed \$500 million as of the report date or (2) are credit card specialty banks | | | | | |
| as defined for Uniform Bank Performance Report purposes. | | | Calen | dar year-to-date | |
| 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not | include | ed j | RIAD | Bil Mil Thou | |
| in charge-offs against the allowance for loan and lease losses) | | | C388 | N/A | M.4 |

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

⁽²⁾ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

M.4

C781

FDIC Certificate Number:

58321

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

| | Dollar Amounts in Thousands | RIAD | Bil [Mil Thou | İ |
|--|-----------------------------|--------------|------------------|-----|
| 1. Balance most recently reported for the December 31, 2008, Reports of Condition | 1 |) 23 - 13 | <u> </u> | |
| and Income (i.e., after adjustments from amended Reports of Income) | | B522 | 1,535 | 1 |
| 2. Recoveries (must equal part I, item 9, column B, above) | | 4605 | 0 | 2 |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above | | | | |
| less Schedule RI-B, part II, item 4) | | C079 | 0 | 3 |
| 4. LESS: Write-downs arising from transfers of loans to a held-for-sale account_ | | 5523 | 0 | 4 |
| 5. Provision for loan and lease losses (must equal Schedule RI, item 4) | | 4230 | 389 | 5 |
| 6. Adjustments* (see instructions for this schedule) | | C233 | 0 | 6 |
| 7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) | | | | |
| (must equal Schedule RC, item 4.c) | | 3123 | 1,924 | 7 |
| | | | | |
| Memoranda | Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above | e | C435 | 0 | M.1 |
| Memorandum items 2 and 3 are to be completed by banks that (1) together with | affiliated | | | |
| institutions, have outstanding credit card receivables (as defined in the instruction | | | | |
| that exceed \$500 million as of the report date or (2) are credit card specialty bank | | | | |
| as defined for Uniform Bank Performance Report purposes. | | | | |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance | te charges | C389 | N/A | M.2 |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fe | • | | | |
| and finance charges | | C390 | N/A | M.3 |

Memorandum item 4 is to be completed by all banks.

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,

and finance charges

item 7, above)__

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

FDIC Certificate Number:

58321

Schedule RI-E—Explanations

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

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

| · | | | | Year-to-date | |
|------------|---|-----------------|------------------|--------------|-------------|
| | Dollar | RIAD | Bil Mil Thou | | |
| 1. Other | noninterest income (from Schedule RI, item 5.I) | | | | |
| Itemi: | e and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, ite | | | | |
| ä | . Income and fees from the printing and sale of checks | | C013 | 0 | 1.a |
| i | b. Earnings on/increase in value of cash surrender value of life insurance | | C014 | 0 | 1.b |
| (| Income and fees from automated teller machines (ATMs) | | C016 | 0 | 1.c |
| (| Rent and other income from other real estate owned | · | 4042 | ~0 | 1.d |
| 6 | Safe deposit box rent | | C015 | 0 | 1.e |
| f | | ir value option | F229 | 0 | 1.f |
| g | Bank card and credit card interchange fees | | F555 | 0 | 1.g |
| TEX | | | | | |
| h. 446 | | | 4461 | 49 | 1.h |
| i. 446 | 2 Appraisal / Credit Fees | | 4462 | 121 | 1.i |
| j. 446 | 3 | | 4463 | 0 | 1.j |
| 2. Other r | noninterest expense (from Schedule RI, Item 7.d) | | | | |
| Itemiz | e and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, ite | m 7.d: | | | |
| ā | Data processing expenses | | C017 | 395 | 2.a |
| b | Advertising and marketing expenses | 0497 | 0 | 2.b | |
| C | c. Directors' fees | | | | 2.c |
| C | | C018 | 71 | 2.d | |
| € | | 8403 | 0 | 2.e | |
| f | Legal fees and expenses | 4141 | 85 | 2.f | |
| 9 | FDIC deposit insurance assessments | | 4145 | 464 | 2. g |
| ŀ | Accounting and auditing expenses | ···· | F556 | 91 | 2.h |
| į. | | | F557 | 274 | 2.í |
| j | Automated teller machine (ATM) and interchange expenses | | F558 | 0 | 2.j |
| k | . Telecommunications expenses | | F559 | 106 | 2.k |
| _TEX | | | | | |
| i. 446 | | | 4464 | 125 | 2.1 |
| m. 446 | | | 4467 | 99 | 2.m |
| n. 446 | 8 Correspondent Bank Fees | | 4468 | 73 | 2.n |
| 3. Extraor | dinary items and other adjustments and applicable income tax effect (from Sched | ule RI, | | | |
| item 1: | .) (itemize and describe all extraordinary items and other adjustments): | | | | |
| | TEXT | - | | | |
| a.(1) 446 | | | 4469 | 0 | 3.a.1 |
| (2) | Applicable income tax effect | 4486 0 | | | 3.a.2 |
| b.(1) 448 | 7 | | 4487 | 0 | 3.b.1 |
| (2) | Applicable income tax effect | 4488 0 | | | 3.b.2 |
| c.(1) 448 | 9 | ., | 4489 | . 0 | 3.c.1 |
| (2) | Applicable income tax effect | 4491 0 | | | 3.c.2 |
| | | | | | |

12

Schedule RI-E-Continued

| | [| Year-to-date | ĺ |
|--|--------------|------------------|------------|
| Dollar Amounts in Thou | sands RIAD | Bil Mil Thou | 1 |
| Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements): | | | |
| a. Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment | G894 | 0 | 4.a |
| TEXT b. B527 | B527 | 0 | 4.b |
| 5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): TEXT | | | |
| a. 4498 b. 4499 | 4498 4499 | 0 | 5.a 5.b |
| 6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): TEXT a. 4521 | 4521 | 0 | 6.a |
| b. 4522 | 4522 | 0 | 6.b |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): Comments? | RIAD 4769 | YES / NO | 7 |
| Other explanations (please type or print dearly): TEXT (70 characters per line) | | | |
| 4769 | | | |
| | _ | | |

| 1st Enterprise Bank | |
|---------------------|------------|
| Legal Title of Bank | - |
| Los Angeles | |
| City | |
| CA | 90017-3449 |

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

Zip Code

58321

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

Schedule RC—Balance Sheet

State

FDIC Certificate Number:

| Dollar Amounts in Thousands | | | | Bil Mil Thou | |
|--|------|---------|------|----------------|------|
| ASSETS | | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | | |
| a. Noninterest-bearing balances and currency and coin (1) | 0081 | 10,972 | 1.a | | |
| b. Interest-bearing balances (2) | | | 0071 | 35,181 | 1.b |
| 2. Securities: | | | | | |
| A. Held-to-maturity securities (from Schedule RC-B, column A) | | | 1754 | 0 | 2.a |
| b. Available-for-sale securities (from Schedule RC-B, column D) | | | 1773 | 177,070 | 2.b |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | |
| a. Federal funds sold | | | B987 | 0 | 3.a |
| b. Securities purchased under agreements to resell (3) | B989 | 0 | 3.b | | |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | | |
| a. Loans and leases held for sale | 5369 | 0 | 4.a | | |
| b. Loans and leases, net of unearned income | B528 | 138,108 | | | 4.b |
| c. LESS: Allowance for loan and lease losses | 3123 | 1,924 | | | 4.c |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) | | | B529 | 136,184 | 4.d |
| 5. Trading assets (from Schedule RC-D) | | | 3545 | 0 | 5 |
| Premises and fixed assets (including capitalized leases) | | | 2145 | 2,249 | 6 |
| 7. Other real estate owned (from Schedule RC-M) | | | 2150 | 0 | 7 |
| Investments in unconsolidated subsidiaries and associated companies | 2130 | 0 | 8 | | |
| Direct and indirect investments in real estate ventures | 3656 | 0 | 9 | | |
| 10. Intangible assets: | | | | | |
| a. Goodwill | 3163 | 0 | 10.a | | |
| b. Other intangible assets (from Schedule RC-M) | | | 0426 | 0 | 10.b |
| 11. Other assets (from Schedule RC-F) | | | 2160 | 4,094 | 11 |
| 12. Total assets (sum of items 1 through 11) | | | 2170 | 365,750 | 12 |

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

⁽²⁾ Includes time certificates of deposit not held for trading.

⁽³⁾ Includes all securities resale agreements, regardless of maturity.

FDIC Certificate Number:

58321

Schedule RC - Continued

| | Dollar Amoun | ts in Thousands | RCON | Bil Mil Thou | |
|---|--------------|-----------------|---------|------------------|--------------|
| LIABILITIES | | | | | |
| 13. Deposits: | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | | , | 2200 | 329,644 | 13.a |
| (1) Noninterest-bearing (1) | 6631 | 131,882 | 2000000 | | 13.a.1 |
| (2) Interest-bearing | 6636 | 197,762 | | | 13.a.2 |
| b. Not applicable | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | |
| a. Federal funds purchased (2) | | · | B993 | 0 | 14.a |
| b. Securities sold under agreements to repurchase (3) | | | B995 | 0 | 14.b |
| 15. Trading liabilities (from Schedule RC-D) | · · · | | 3548 | 0 | 15 |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under | | | | | |
| capitalized leases) (from Schedule RC-M) | | · | 3190 | O | 16 |
| 17. and 18. Not applicable | | | 0.800 | <u> </u> | _ |
| 19. Subordinated notes and debentures (4) | | | 3200 | 0 | 19 |
| 20. Other liabilities (from Schedule RC-G) | | | 2930 | 3,001 | 20 |
| 21, Total liabilities (sum of items 13 through 20) | | | 2948 | 332,645 | 21 |
| 22. Not applicable | | | | | |
| EQUITY CAPITAL | | | | | |
| Bank Equity Capital | | | | | |
| 23. Perpetual preferred stock and related surplus | | | 3838 | 4,407 | 23 |
| 24. Common stock | | | 3230 | 27,465 | 24 |
| 25. Surplus (excludes all surplus related to preferred stock) | | | 3839 | 2,609 | 25 |
| 26. a. Retained earnings | | | 3632 | (2,998) | 26.a |
| b. Accumulated other comprehensive income (5) | | | B530 | 1,622 | 26.b |
| c. Other equity capital components (6) | | | A130 | 0 | 26.c |
| 27. a. Total bank equity capital (sum of items 23 through 26.c) | | | 3210 | 33,105 | 27.a |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | | | 3000 | 0 | 27. b |
| 28. Total equity capital (sum of items 27.a and 27.b) | | | G105 | 33,105 | 28 |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | 3300 | 365,750 | 29 |

Memoranda

To be reported with the March Report of Condition.

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 2008 _____

| RCON | Number | |
|----------|--------|---|
| 6724 | N/A | ١ |
| | | |

M.1

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

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

8678 N/A

M.2

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

15

FDIC Certificate Number:

58321

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

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

| Exclude assets held for trading. | | | |
|---|----------------------------------|--------------------|-----|
| | Dollar Amounts in Thousands RCO. | N Bil Mil Thou |] |
| Cash items in process of collection, unposted debits, and currency and coin: | | | |
| a. Cash items in process of collection and unposted debits | 0020 | 0 N/A | 1.a |
| b. Currency and coin | 0086 | 0 N/A | 1.b |
| 2. Balances due from depository institutions in the U.S.: | | | j |
| a. U.S. branches and agencies of foreign banks | 008: | 3 N/A | 2.a |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. | 008! | 5 N/A | 2.b |
| 3. Balances due from banks in foreign countries and foreign central banks: | | | |
| a. Foreign branches of other U.S. banks | 0073 | N/A | 3.a |
| b. Other banks in foreign countries and foreign central banks | 0074 | 4 N/A | 3.b |
| 4. Balances due from Federal Reserve Banks | 0090 | 0 N/A |] 4 |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and | 1.b) 0010 | 0 N/A | 5 |

Schedule RC-B—Securities

Exclude assets held for trading.

| <u>-</u> | Held-to-maturity | | | Available-for-sale | | | | | |
|--|------------------|------------------|---------------|--------------------|------|------------------|------|------------------|-----|
| | | (Column A) | | (Column B) | | (Column C) | | (Column D) | |
| | At | nortized Cost | | Fair Value | A | mortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| U.S. Treasury securities | 0211 | 0 | 0213 | 0 | 1286 | 0 | 1287 | 0 | 1 |
| U.S. Government agency obligations (exclude mortgage-backed securities): a. Issued by U.S. Government- | | | | | | | | | |
| agencies (1) | 1289 | 0 | 1290 | 0 | 1291 | 3,210 | 1293 | 3,429 | 2.a |
| b. Issued by U.S. Government- sponsored agencies (2) | 1294 | 0 | 1 29 5 | 0 | 1297 | 13,613 | 1298 | 13,834 | 2.b |
| 3. Securities issued by states and | | | | | | | | | |
| political subdivisions in the U.S | 8496 | 0 | 8497 | 0 | 8498 | 2,149 | 8499 | 2,198 | 3 |

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

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

FDIC Certificate Number:

58321

Schedule RC-B-Continued

| Schedule RC-B—Continued | | | | | | | | | |
|---|-----------------------|------------------|--------|------------------|------------|------------------|------|------------------|-------|
| | Held-to-maturity | | | | | | | | |
| | (Column A) (Column B) | | | | (Column D) | | | | |
| | An | nortized Cost | | Fair Value | Ar | nortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil (Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| Mortgage-backed securities (MBS): | | | | | | | | | |
| a. Residential mortgage | | | | | | | | | |
| pass-through securities: | | | | | | the same | | | |
| (1) Guaranteed by GNMA | G300 | 0 | G301 | 0 | G302 | 7,776 | G303 | 7,946 | 4.a.1 |
| (2) Issued by FNMA and FHLMC | G304 | 0 | G305 | 0 | 0000 | 60,714 | G307 | 61,534 | 4.a.2 |
| (3) Other pass-through securities | G308 | 0 | G309 | 0 | G310 | 0 | G311 | 0 | 4.a.3 |
| b. Other residential mortgage- | | | | | | | | | |
| backed securities (include CMOs, | | | 4.7000 | | 20 Ay 25 | | | | |
| REMICs, and stripped MBS): | 100 | | | | | | | | |
| (1) Issued or guaranteed by FNMA, | | | | | | | | | |
| FHLMC, or GNMA | G312 | 0 | G313 | 0 | G314 | 72,314 | G315 | 73,034 | 4.b.1 |
| (2) Collateralized by MBS issued or | | | | | | | | | |
| guaranteed by FNMA, FHLMC, | | | | | | | | | |
| or GNMA | G316 | 0 | G317 | 0 | G318 | 0 | G319 | 0 | 4.b.2 |
| (3) All other residential | | | | 4.00 | 200 | | | | |
| MBS | G320 | 0 | G321 | 0 | G322 | 0 | G323 | 0 | 4.b.3 |
| c. Commercial MBS: | | | | | | | | | |
| (1) Commercial mortgage | | | | | | | | | |
| pass-through securities | G324 | 0 | G325 | | G326 | | G327 | 이 | 4.c.1 |
| (2) Other commercial MBS | G328 | 0 | G329 | 0 | G330 | 0 | G331 | 0 | 4.c.2 |
| 5. Asset-backed securities and | | | | | | | 1 10 | | |
| structured financial products: | | | | | | | | | |
| a. Asset-backed | | | | | | | | | |
| securities (ABS) | C026 | 0 | C988 | 0 | C989 | 0 | C027 | 0 | 5.a |
| b. Structured financial products: | | | | | | ALLES CO. | | | |
| (1) Cash | G336 | | G337 | | G338 | | G339 | 0 | 5.b.1 |
| (2) Synthetic | G340 | 0 | G341 | 0 | G342 | 0 | G343 | 0 | 5.b.2 |
| (3) Hybrid | G344 | 0 | G345 | Uj | G346 | 0 | G347 | 0 | 5.b.3 |
| 6. Other debt securities: | | | | | | | | | |
| a. Other domestic debt securities | 1737 | 0 | 1738 | | 1739 | 14,538 | 1741 | 15,095 | 6.a |
| b. Foreign debt securities | 1742 | 0 | 1743 | 0 | 1744 | 0 | 1746 | 0 | 6.b |
| 7. Investments in mutual funds and | | | | | | | | | |
| other equity securities with readily | | | | | | | | | |
| determinable fair values (1) | , Çafı | | 377,4 | | A510 | Ð | A511 | 0 | 7 |
| 8. Total (sum of items 1 through 7) | | | | | | | | | |
| (total of column A must equal | | | | | | | | | |
| Schedule RC, item 2.a) (total of | | | | | | | | | |
| column D must equal Schedule RC, | | - | | _ | 28.28.2 | 494.514 | | | _ |
| item 2.b) | 1754 | OJ | 1771 | 0 | 1772 | 174,314 | 1773 | 177,070 | 8 |

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

17

FDIC Certificate Number:

58321

Schedule RC-B—Continued

| Memoran | da |
|---------|----|
|---------|----|

| Meshoranda | Dollar Amounts in Thousands R | RCON | Bil [Mil] Thou | |
|--|-------------------------------|-------------|------------------|---------|
| 1. Pledged securities (1) | | 0416 | 32,905 | M.1 |
| Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccru | al status): | | | |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states | | | | |
| and political subdivisions in the U.S.; other non-mortgage debt securities; and | | va ege | | |
| mortgage pass-through securities other than those backed by closed-end | | 4.00 | | |
| first lien 1-4 family residential mortgages with a remaining maturity or | | | | |
| next repricing date of: (3, 4) | | | | |
| (1) Three months or less | A | 4549 | 1,003 | M.2.a.1 |
| (2) Over three months through 12 months | A | 4550 | 2,480 | M.2.a.2 |
| (3) Over one year through three years | 1. | A551 | 18,829 | M.2.a.3 |
| (4) Over three years through five years | I . | 1552 | 5,631 | M.2.a.4 |
| (5) Over five years through 15 years | 1. | 1553 | 4,705 | M.2.a.5 |
| (6) Over 15 years | A | A554 | 1,908 | M.2.a.6 |
| b. Mortgage pass-through securities backed by closed-end first lien | | | | |
| 1-4 family residential mortgages with a remaining maturity or | | | | |
| next repricing date of: (3, 5) | | | | |
| (1) Three months or less | A | \555 | 1,895 | M.2.b.1 |
| (2) Over three months through 12 months | A | \556 | 5,457 | M.2.b.2 |
| (3) Over one year through three years | | \557 | 9,031 | M.2.b.3 |
| (4) Over three years through five years | | 1558 | 2,810 | M.2.b.4 |
| (5) Over five years through 15 years | | \559 | 14,294 | M.2.b.5 |
| (6) Over 15 years | A | \560 | 35,993 | 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: (| | | 6040.2 | |
| (1) Three years or less | | \561 | 54,400 | M.2.c.1 |
| (2) Over three years | A | \562 | 18,634 | 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) | | \248 | 5,407 | M.2.d |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sa | | | | |
| trading securities during the calendar year-to-date (report the amortized cost at d | | | | |
| of sale or transfer) | 1 | 1778 | 0 | 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): | | | 3.000 | |
| a. Amortized cost | | 3782 | 3,031 | M.4.a |
| b. Fair value | 8 | 3783 | 3,108 | M.4.b |

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

FFIEC 041 Page RC-6

18

Schedule RC-B—Continued

| Memoranda — Continued | | | | | | | | | | | |
|------------------------------------|------|------------------|---------|-----------|------|-----------------------|-----------|---------|------------|------------------|-------|
| | | Held- | to-mati | urity | | Available-for-sale | | | | | |
| | | (Column A) | | (Column l | B) | (Column C) (Column D) | | | | (Column D) | |
| | An | nortized Cost | | Fair Valu | e | Amortized Cost | | | Fair Value | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bîl Mil | Thou | RCON | Bil Mil | Thou | RCON | Bil Mil Thou | |
| Memorandum items 5.a | | | | | | 6 | | | | | |
| through 5.f are to be | | <u> </u> | | | | | | | | | |
| completed by banks with | | | | | 100 | (4) J. 40 | | | 90 S - S | 9.0 | |
| \$1 billion or more in total | | | | 3.6 | | | | 6.00.00 | | | |
| assets. (1) | | | | | | | | | | | |
| | | | | | | | | | | | |
| 5. Asset-backed securities | | | | | | | | | | | |
| (ABS)(for each column, | | | | | | | | | | | |
| sum of Memorandum | | | | | | | | | | | |
| items 5.a through 5.f | | | | | | | | | | | |
| must equal Schedule | | | | | | | | | | | |
| RC-B, item 5.a): | | | 12.00 | 2007.202 | | | | 2.42.35 | | and the second | |
| a. Credit card receivables | B838 | N/A | B839 | | N/A | | | N/A | | N/A | M.5.a |
| b. Home equity lines | B842 | N/A | | | | B844 | | N/A | | N/A | M.5.b |
| c. Automobile loans | B846 | N/A | | | N/A | B848 | | N/A | | N/A | M.5.c |
| d. Other consumer loans | B850 | N/A | | | N/A | B852 | | N/A | | N/A | M.5.d |
| e. Commercial and industrial loans | B854 | N/A | B855 | | N/A | | | N/A | | N/A | M.5.e |
| f. Other | B858 | N/A | B859 | | N/A | 8860 | <u></u> | N/A | B861 | N/A | M.5.f |

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

ge RC-7

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-B—Continued

| Schedule RC-D—Continue | <u>u</u> | | | | | | | | |
|---|-----------|------------------|------------|-------------------|-------|------------------|----------|------------------|--------|
| | | Held- | to-matu | ırīty | | Availab | le-for-s | ale | |
| Memoranda — Continued | (| (Column A) | | (Column B) | | (Column C) | | (Column D) | |
| | An | nortized Cost | | Fair Value | 1A | mortized Cost | | Fair Value | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil [Mil] Thou | |
| 6. Structured financial | | | | 4 × 2 × 2 × 2 × 3 | 100 | 2000 | | | |
| products by underlying collateral | | | | | | | | | |
| or reference assets (for | | | | | | | | | |
| each column, sum of | | | | | | | | | |
| Memorandum items 6.a through | | | | | | | | | |
| 6.g must equal Schedule RC-B | | | | | 1.44 | | | | |
| sum of items 5.b(1) through | | | | | | | | | |
| (3)): | | | | | | | | | |
| a. Trust preferred securities | | | | Calcinote Cons | 34.33 | | 200 A | | |
| issued by financial institutions | G348 | υ | G349 | U | G350 | 0 | G351 | 0 | M.6.a |
| b. Trust preferred securities | | | | | | | | ÷ . | |
| issued by real estate | | | 200 | | | | | | |
| investment trusts | G352 | U | G353 | U | G354 | U | G355 | U | M.6.b |
| c. Corporate and | 6356 | ما | 6257 | | 6350 | ۸ | 6050 | | |
| similar loans | G356 | U _I | G357 | | G358 | 0 | G359 | UĮ | M.6.c |
| d. 1-4 family residential MBS | 3.6% | | | | | | | | |
| issued or guaranteed by | f. The fi | | | | | | | | |
| U.S. government-sponsored | G360 | n) | G361 | Ω | G362 | o | G363 | <u> </u> | M.6.d |
| enterprises (GSEs) | G300 | <u> </u> | 6301 | | G302 | <u> </u> | 6303 | | M.O.G |
| e. 1-4 family residential MBS not issued or | | | | | | | | | |
| | G364 | 0 | G365 | 0 | G366 | D | G367 | n | M.6.e |
| guaranteed by GSEs | | | | | 0500 | | | | 11.0.6 |
| f. Diversified (mixed) pools of structured financial | | | | | | | | | |
| products | G368 | 0 | G369 | 0 | G370 | o | G371 | 0 | M.6.f |
| g. Other collateral or | | _ | | | | | | | 111011 |
| reference assets | G372 | 0 | G373 | 0 | G374 | 0 | G375 | 0 | M.6.q |
| reference assets | | <u></u> | | | 30, . | | ~ | | rnoig |

FDIC Certificate Number:

58321

FFIEC 041 Page RC-8

20

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

| Do not deduct the allowance for loan and lease losses or the allocated transfer | | | |
|---|-----------------------|---|---------|
| risk reserve from amounts reported in this schedule. Report | (Column A) | (Column B) | |
| (1) loans and leases held for sale at the lower of cost or fair value, | To Be Completed | To Be Completed | |
| (2) loans and leases held for investment, net of uneamed income, and | by Banks with | by All Banks | |
| (3) loans and leases accounted for at fair value under a fair value option. | \$300 Million or More | | |
| Exclude assets held for trading and commercial paper. | in Total Assets (1) | <u> </u> | |
| Dollar Amounts in Thousands | RCON Bil Mil Thou | RCON Bil Mil Thou | |
| 1. Loans secured by real estate: | | | |
| a. Construction, land development, and other land loans: | | | |
| (1) 1-4 family residential construction loans | | F158 290 | 1.a.1 |
| (2) Other construction loans and all land development and other | | | |
| land loans | | F159 612 | 1.a.2 |
| b. Secured by farmland (including farm residential and other improvements) | | 1420 0 | 1.b |
| c. Secured by 1-4 family residential properties: | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and | | | |
| extended under lines of credit | | 1797 12,409 | 1.c.1 |
| (2) Closed-end loans secured by 1-4 family residential properties: | | 40.535 | |
| (a) Secured by first liens | | 5367 10,532 | 1.c.2.a |
| (b) Secured by junior liens | | 5368 0 | 1.c.2.b |
| d. Secured by multifamily (5 or more) residential properties | | 1460 0 | 1.d |
| e. Secured by nonfarm nonresidential properties: | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential | | E100 24.254 | 4 . 4 |
| properties | | F160 34,351 | 1.e.1 |
| (2) Loans secured by other nonfarm nonresidential properties | | F161 40,157 | 1.e.2 |
| Loans to depository institutions and acceptances of other banks | | 1288 0 | 2 |
| a. To commercial banks in the U.S.: | B532 N/A | | 3 - 1 |
| (1) To U.S. branches and agencies of foreign banks | B533 N/A | | 2.a.1 |
| (2) To other commercial banks in the U.S. | B534 N/A | -64400000000000000000000000000000000000 | 2.a.2 |
| b. To other depository institutions in the U.S. | D054 | | 2.b |
| c. To banks in foreign countries: | B536 N/A | | 2.c.1 |
| (1) To foreign branches of other U.S. banks | B537 N/A | | 2.c.2 |
| (2) To other banks in foreign countries Loans to finance agricultural production and other loans to farmers | 055) | 1590 0 | 3 |
| t to the state of | | 1766 35,114 | 4 |
| a. To U.S. addressees (domicile) | 1763 N/A | | 4.a |
| b. To non-U.S. addressees (domicile) | 1764 N/A | | 4.b |
| 5. Not applicable | | | 13.0 |
| Not applicable Loans to individuals for household, family, and other personal expenditures | | | |
| (i.e., consumer loans) (includes purchased paper): | | | |
| a. Credit cards | | B538 34 | 6.a |
| b. Other revolving credit plans | | B539 579 | 6.b |
| c. Other consumer loans (includes single payment, installment, and | | | |
| all student loans) | | 2011 885 | 6.c |
| 7. Loans to foreign governments and official institutions | | | |
| (including foreign central banks) | | 2081 0 | 7 |
| Obligations (other than securities and leases) of states and political subdivisions | | | |
| in the U.S. | | 2107 0 | 8 |
| 9. Other Loans | | 1563 3,145 | 9 |
| a. Loans for purchasing or carrying securities (secured and unsecured) | 1545 N/A | | 9.a |
| b. All other loans (exclude consumer loans) | 1564 N/A | | 9.b |
| | | | |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

FDIC Certificate Number:

58321

21

Schedule RC-C—Continued

| Part I. Continued | | (Column A) | T . | | |
|--|----------|------------------|----------|------------------|---------|
| | То | Be Completed | То | Be Completed | |
| | b | y Banks with | | by All Banks | |
| · | \$300 | Million or More | | | |
| Dollar Amounts in Thousands | in T | Total Assets (1) | <u> </u> | | |
| | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 10. Lease financing receivables (net of unearned income) | | | 2165 | 0 | 10 |
| a. Leases to individuals for household, family, and other personal | | | | | |
| expenditures (i.e., consumer leases) | F162 | N/A | | | 10.a |
| b. All other leases | F163 | N/A | | | 10.b |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | | | 2123 | 0 | 11. |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 | | | | 3.462375.55 | |
| minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) | | | 2122 | 138,108 | 12 |
| Della. | | | | | |
| Terrore | | s in Thousands | RCON | Bil Mil Thou | |
| 1. Loans and leases restructured and in compliance with modified terms (Included in Schedu | ule RC-C | I, part I, | | | |
| and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | | | EF76 | 2 150 | M 1 a |
| a, Loans secured by 1-4 family residential properties | | | F576 | 2,150 | M.1.a |
| b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures | | | 1616 | 0 | M.1.b |
| 2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): | | | | | |
| a. Closed-end loans secured by first liens on 1-4 family residential properties | | | 6.44 | | |
| (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining |) maturi | ty | | | |
| or next repricing date of: (2, 3) | - | • | | | |
| (1) Three months or less | | | A564 | 0 | M.2.a.1 |
| (2) Over three months through 12 months | | | A565 | 0 | M.2.a.2 |
| (3) Over one year through three years | | | A566 | 0 | M.2.a.3 |
| (4) Over three years through five years | | | A567 | 9,699 | M.2.a.4 |
| (5) Over five years through 15 years | | | A568 | 833 | M.2.a.5 |
| (6) Over 15 years | | | A569 | 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 remainin | g matur | ity | | | |
| or next repricing date of: (2, 4) | | | | | |
| (1) Three months or less | | | A570 | 48,869 | M.2.b.1 |
| (2) Over three months through 12 months | A571 | 7,609 | M.2.b.2 | | |
| (3) Over one year through three years | | | A572 | 9,039 | M.2.b.3 |
| (4) Over three years through five years | | | A573 | 26,711 | M.2.b.4 |
| (5) Over five years through 15 years | | | A574 | 35,348 | M.2.b.5 |
| (6) Over 15 years | | | A575 | 0 | M.2.b.6 |
| c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, ab | | | | 44.0=0 | |
| with a REMAINING MATURITY of one year or less (excluding those in nonaccrual sta | atus) | | A247 | 11,873 | M.2,c |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

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

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

FDIC Certificate Number:

58321

FFIEC 041 Page RC-10

22

Schedule RC-C—Continued

Part I. Continued

| Memoranda — Continued | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|---|-----------------------------------|-------|-----------------------------------|--------------|
| 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 (5) | | 2746 | 9 | M.3 |
| 4. Adjustable rate closed-end loans secured by first liens on 1-4 family residenti | al properties | | | |
| (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) | | 5370 | 9,681 | M.4 |
| 5. To be completed by banks with \$300 million or more in total assets: (6) | • | | | |
| Loans secured by real estate to non-U.S. addressees (domicile) | | 00812 | 228 | |
| (included in Schedule RC-C, part I, items 1.a through 1.e, column B) | | B837 | N/A | M.5 |
| Memorandum item 6 is to be completed by banks that (1) together with affiliate | ed institutions, have outstanding | | | |
| credit card receivables (as defined in the instructions) that exceed \$500 million | as of the report date or (2) | 3 | | |
| are credit card specialty banks as defined for Uniform Bank Performance Report | purposes. | | | |
| Outstanding credit card fees and finance charges included in Schedule RC-C, | | | | |
| part I, item 6.a. | | C391 | N/A | M.6 |
| Memorandum item 7 is to be completed by all banks. | | | | |
| 7. Purchased impaired loans held for investment accounted for in accordance wi | ith AICPA | | | |
| Statement of Position 03-3 (exclude loans held for sale): | | | 200423 | |
| a. Outstanding balance | | C779 | <u> </u> | M.7.a |
| b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 | | C780 | 0 | M.7.b |
| 8. Closed-end loans with negative amortization features secured by 1–4 family r | esidential properties: | | | |
| a. Total carrying amount of closed-end loans with negative amortization feat | tures secured | 900 S | (2.65 <u>2) (4.</u> 75(4 <u>.</u> | |
| by $1-4$ family residential properties (included in Schedule RC-C, part I, | items 1.c.(2)(a) and (b)) | F230 | 0 | M.8.a |
| Memorandum items 8.b and 8.c are to be completed by banks that had close | ed-end loans | | | |
| with negative amortization features secured by 1-4 family residential prope | erties (as reported | | | |
| in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, | that exceeded | | | |
| the lesser of \$100 million or 5 percent of total loans and leases, net of unear | rned income | | | |
| (as reported in Schedule RC-C, part I, item 12, column B). | | | | |
| b. Total maximum remaining amount of negative amortization contractually (| permitted on | | | |
| dosed-end loans secured by 1–4 family residential properties | | F231 | N/A | M.8.b |
| c. Total amount of negative amortization on closed-end loans secured by 1— | • | | 144 | |
| properties included in the carrying amount reported in Memorandum iter | | F232 | N/A | M.8.c |
| Loans secured by 1-4 family residential properties in process of foreclosure (i | included in | | | |
| Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) | | F577 | 0 | M.9 |
| Memorandum items 10 and 11 are to be completed by banks that have elected to | | | | |
| included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair va | • | | | |
| 10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 thro | ough 9): | | | |
| a. Loans secured by real estate: | | | N/A | 11.40 - 4 |
| (1) Construction, land development, and other land loans | | F578 | N/A N/A | M.10.a.1 |
| (2) Secured by farmland (including farm residential and other improver | ments) | F579 | N/A | M.10.a.2 |
| (3) Secured by 1-4 family residential properties: | | - | | |
| (a) Revolving, open-end loans secured by 1-4 family residential prop | erties | | N/A | M 40 - 2 - |
| and extended under lines of credit | | F580 | N/A | M.10.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | İ | FF0- | N/A | M 10 - 7 - 4 |
| (1) Secured by first liens | | F581 | N/A N/A | M.10.a.3.b.1 |
| (2) Secured by junior liens | | F582 | IN/A | M.10.a.3.b.2 |

⁽⁵⁾ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a-through 1.e, column B.

⁽⁶⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-C—Continued

Part I. Continued

| 10. a. (4) Secured by multifamily (5 or more) residential properties F583 N/A (5) Secured by nonfarm nonresidential properties F584 N/A (5) Secured by nonfarm nonresidential properties F585 N/A (5) Secured by nonfarm nonresidential properties F585 N/A (5) Secured by nonfarm nonresidential properties F585 N/A (5) Secured by nonfarm nonresidential properties F586 N/A (5) Secured by multifamily (5 or more) residential properties F587 N/A (5) Secured by multifamily (5 or more) residential properties F596 N/A (5) Secured by multifamily (5 or more) residential properties F596 N/A (5) Secured by multifamily (5 or more) residential properties F596 N/A (5) Secured by nonfarm nonresidential properties F596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secured D596 N/A (5) Secu |
|--|
| b. Commercial and industrial loans F585 N/A b. Commercial and industrial loans F585 N/A c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards F586 N/A (2) Other revolving credit plans F588 N/A (3) Other consumer loans (includes single payment, installment, and all student loans) F588 N/A d. Other loans F589 N/A 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans F590 N/A (2) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens F593 N/A (2) Secured by multifamily (5 or more) residential properties F595 N/A (4) Secured by nonfarm nonresidential properties F595 N/A (5) Secured by nonfarm nonresidential properties F596 N/A (6) Secured by nonfarm nonresidential properties F596 N/A (6) Secured by nonfarm nonresidential properties F596 N/A (7) Secured by nonfarm nonresidential properties F596 N/A (8) Secured by nonfarm nonresidential properties F596 N/A |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards |
| expenditures (i.e., consumer loans) (includes purchased paper): (1) Credit cards (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (3) Other consumer loans (includes single payment, installment, and all student loans) (4) Other loans (5) Secured by familiar residential properties (1) Construction, land development, and other land loans (3) Secured by familiar residential properties: (1) Construction, land development, and other land loans (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties (a) Revolving, open-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by first liens (3) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (10) Secured by nonfarm nonresidential properties (11) Secured by nonfarm nonresidential properties (12) Secured by nonfarm nonresidential properties (3) Secured by nonfarm nonresidential properties (4) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) M.11.a.3.b.1 |
| (1) Credit cards F586 N/A M.10.c.1 (2) Other revolving credit plans F587 N/A (3) Other consumer loans (includes single payment, installment, and all student loans) F588 N/A d. Other loans F589 N/A 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans F590 N/A (2) Secured by farmland (including farm residential and other improvements) F591 N/A (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit F592 N/A (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens F594 N/A (2) Secured by junior liens F594 N/A (4) Secured by multifamily (5 or more) residential properties F595 N/A (5) Secured by nonfarm nonresidential properties F596 N/A (4) Secured by nonfarm nonresidential properties F596 N/A (5) Secured by nonfarm nonresidential properties F596 N/A |
| (2) Other revolving credit plans (2) Other revolving credit plans (3) Other consumer loans (includes single payment, installment, and all student loans) (3) Other consumer loans (includes single payment, installment, and all student loans) (4) Other loans (5) Sexured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties: (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties (6) Closed-end loans secured by 1-4 family residential properties: (7) Secured by multifamily (5 or more) residential properties (8) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties (9) Secured by nonfarm nonresidential properties |
| (3) Other consumer loans (includes single payment, installment, and all student loans) d. Other loans 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (2) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (8) N/A M.11.a.3.b.1 M.11.a.3.b.2 |
| d. Other loans 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by junior liens (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (6) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) M.11.a.5 |
| 11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans |
| part I, Memorandum item 10): a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (2) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) M.11.a.3.b.1 (9) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties |
| a. Loans secured by real estate: (1) Construction, land development, and other land loans (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties: (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (2) Secured by nonfarm nonresidential properties (3) Secured by nonfarm nonresidential properties (4) Secured by nonfarm nonresidential properties (5) Secured by nonfarm nonresidential properties |
| (1) Construction, land development, and other land loans F590 N/A M.11.a.1 (2) Secured by farmland (including farm residential and other improvements) F591 N/A M.11.a.2 (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit F592 N/A M.11.a.3.a (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens F593 N/A M.11.a.3.b.1 (2) Secured by junior liens F594 N/A M.11.a.3.b.2 (4) Secured by multifamily (5 or more) residential properties F595 N/A M.11.a.4 (5) Secured by nonfarm nonresidential properties F596 N/A M.11.a.5 |
| (2) Secured by farmland (including farm residential and other improvements) (3) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties: (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) N/A (9) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties (1) Secured by nonfarm nonresidential properties |
| (2) Secured by 1-4 family residential properties: (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by multifamily (5 or more) residential properties (3) Secured by multifamily residential properties (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (7) Secured by nonfarm nonresidential properties (8) Secured by nonfarm nonresidential properties (8) M.11.a.3.b.1 (9) Secured by nonfarm nonresidential properties |
| (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens (2) Secured by junior liens (3) Secured by multifamily (5 or more) residential properties (4) Secured by multifamily (5 or more) residential properties (5) Secured by nonfarm nonresidential properties (6) N/A (7) N/A (8) N/A (9) N/A (1) N/A (1) N/A (1) N/A (1) N/A (2) N/A (3) N/A (4) N/A (5) Secured by nonfarm nonresidential properties (6) N/A (7) N/A (8) N/A (9) N/A (9) N/A (9) N/A (9) N/A (1) N/A (1) N/A (1) N/A (1) N/A (1) N/A (1) N/A (1) N/A (1) N/A (2) N/A (2) N/A (3) N/A (4) N/A (5) N/A (5) N/A |
| and extended under lines of credit F592 N/A M.11.a.3.a (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens F593 N/A M.11.a.3.b.1 (2) Secured by junior liens F594 N/A M.11.a.3.b.2 (4) Secured by multifamily (5 or more) residential properties F595 N/A M.11.a.4 (5) Secured by nonfarm nonresidential properties F596 N/A M.11.a.5 |
| (b) Closed-end loans secured by 1-4 family residential properties: (1) Secured by first liens |
| (1) Secured by first liens F593 N/A M.11.a.3.b.1 (2) Secured by junior liens F594 N/A M.11.a.3.b.2 (4) Secured by multifamily (5 or more) residential properties F595 N/A (5) Secured by nonfarm nonresidential properties F596 N/A M.11.a.5 |
| (2) Secured by junior liens |
| (4) Secured by multifamily (5 or more) residential properties F595 N/A (5) Secured by nonfarm nonresidential properties F596 N/A M.11.a.5 |
| (5) Secured by nonfarm nonresidential properties F596 N/A M.11.a.5 |
| (b) Secured by Hornaum Hornessachus properties |
| |
| b. Commercial and industrial loans . F597 N/A M.11.b |
| c. Loans to individuals for household, family, and other personal |
| expenditures (i.e., consumer loans) (includes purchased paper): |
| (1) Credit cards F598 N/A M.11.c.1 |
| (2) Other revolving credit plans F599 N/A M.11.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all student loans) F600 N/A M.11.c.3 |
| d. Other loans F601 N/A M.11.d |

| Dellan Amounts in Thousands | ac an | Column A) Fair value of quired loans d leases at disition date | Gros | Column B) s contractual amounts ceivable at uisition date | Besi acqu of cor flows | Column C) t estimate at isition date of ntractual cash s not expected |
|---|----------|--|------|---|---------------------------------|---|
| Dollar Amounts in Thousands | | | | | | be collected |
| 12. Loans (not subject to the requirements of AICPA | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bif Mil Thou |
| Statement of Position 03-3) and leases held for | | | | | | |
| investment that were acquired in business | | | | | | |
| combinations with acquisition dates in the current | | | 300 | | | |
| calendar year: | 9 | | | | | |
| a. Loans secured by real estate | G091 | 0 | G092 | 0 | G093 | Ö |
| b. Commercial and industrial loans | G094 | Ō | G095 | O | G096 | 0 |
| c. Loans to individuals for household, family, and | | | | | | 344 |
| other personal expenditures | G097 | 0 | G098 | 0 | G099 | 0 |
| d. All other loans and all leases | G100 | 0 | G101 | 0 | G102 | 0 |

M.12.a M.12.b

M.12.c M.12.d 1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-12

24

Schedule RC-C—Continued

Part I. Continued

| Memoranda — Continued | Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|-----------------------------|------|------------------|--------|
| Memorandum item 13 is to be completed by banks that had cons | truction, land development, | | | |
| and other land loans (as reported in Schedule RC-C, part I, item 1 | .a, column B) that exceeded | | | |
| 100 percent of total risk-based capital (as reported in Schedule R | C-R, item 21) as of | | | |
| December 31, 2008. | | | | |
| 13. Construction, land development, and other land loans with intere | st reserves: | | | |
| a. Amount of loans that provide for the use of interest reserves (| included in | | | |
| Schedule RC-C, part I, item 1.a, column B) | | G376 | N/A | M.13.a |
| b. Amount of interest capitalized from interest reserves on const | ruction, land | | | |
| development, and other land loans that is included in interest | and fee income on loans | RIAD | <u> </u> | |
| during the quarter (included in Schedule RI, item 1a.(1)(b)) | | G377 | N/A | M.13.b |
| Memorandum item 14 is to be completed by all banks. | | RCON | | |
| 14. Pledged Ioans and leases | | G378 | 0 | M.14 |

FDIC Certificate Number:

58321

Schedule RC-D - Trading Assets and Liabilities

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

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|------------|------------------|-----------|
| ASSETS | C 60000666 | | |
| 1. U.S. Treasury securities | 3531 | N/A | 1 |
| U.S. Government agency obligations (exclude mortgage-backed securities) | 3532 | N/A | 2 |
| Securities issued by states and political subdivisions in the U.S. | 3533 | NA | 3 |
| 4. Mortgage-backed securities (MBS): | | | |
| a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, | | | |
| or GNMA | G379 | N/A | 4.a |
| b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA | | | |
| (include CMOs, REMICs, and stripped MBS) | G380 | N/A | 4.b |
| c. All other residential MBS | G381 | N/A | 4.c |
| d. Commercial MBS | G382 | N/A | 4.d |
| 5. Other debt securities | | | |
| a. Structured financial products: | | | |
| (1) Cash | G383 | N/A | 5.a.1 |
| (2) Synthetic | G384 | N/A | 5.a.2 |
| (3) Hybrid | G385 | N/A | 5.a.3 |
| b. All other debt securities | G386 | N/A | 5.b |
| 6. Loans: | | | |
| a. Loans secured by real estate: | | | |
| (1) Construction, land development, and other land loans | F604 | N/A | 6.a.1 |
| (2) Secured by farmland (including farm residential and other improvements) | F605 | N/A | 6.a.2 |
| (3) Secured by 1-4 family residential properties: | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential properties | | | |
| and extended under lines of credit | F606 | N/A | 6.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | |
| (1) Secured by first liens | F607 | N/A | 6.a.3.b.1 |
| (2) Secured by junior liens | F611 | N/A | 6.a.3.b.2 |
| (4) Secured by multifamily (5 or more) residential properties | F612 | N/A | 6.a.4 |
| (5) Secured by nonfarm nonresidential properties | F613 | N/A | 6.a.5 |
| b. Commercial and industrial loans | F614 | N/A | 6.b |
| c. Loans to individuals for household, family, and other personal | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | 2000 | | |
| (1) Credit cards | F615 | N/A | 6.c.1 |
| (2) Other revolving credit plans | F616 | N/A | 6.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all student loans) | F617 | N/A | 6.c.3 |
| d. Other loans | F618 | N/A | 6.d |
| 7. and 8. Not applicable | | | |
| 9. Other trading assets | 3541 | N/A | 9 |
| 10. Not applicable | | | |
| 11. Derivatives with a positive fair value | 3543 | N/A | 11 |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | 3545 | N/A | 12 |
| LIABILITIES | RCON | Bil Mil Thou | |
| 13. a. Liability for short positions | 3546 | N/A | 13.a |
| b. Other trading liabilities | F624 | N/A | 13.b |
| 14. Derivatives with a negative fair value | 3547 | N/A | 14 . |
| 15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15) | 3548 | N/A | 15 |

26

FDIC Certificate Number:

58321

Schedule RC-D - Continued

Memoranda

| Dollar Amounts in Tho | usands RCON Bill | Mil Thou | |
|--|------------------|------------|-----------|
| Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, | | | |
| items 6.a.(1) through 6.d): | | | |
| a. Loans secured by real estate: | | 24 22 | / |
| (1) Construction, land development, and other land loans | F625 | N/A | M.1.a.1 |
| (2) Secured by farmland (including farm residential and other improvements) | F626 | N/A | M.1.a.2 |
| (3) Secured by 1-4 family residential properties; | | | |
| (a) Revolving, open-end loans secured by 1-4 family residential properties | | | |
| and extended under lines of credit | F627 | N/A | M.1.a.3.a |
| (b) Closed-end loans secured by 1-4 family residential properties: | 6.000 | | |
| (1) Secured by first liens | F628 | N/A | M.1.a.3.l |
| (2) Secured by junior liens | F629 | N/A | M.1.a.3.l |
| (4) Secured by multifamily (5 or more) residential properties | F630 | N/A | M.1.a.4 |
| (5) Secured by nonfarm nonresidential properties | F631 | N/A | M.1.a.5 |
| b. Commercial and industrial loans | F632 | N/A | M.1.b |
| c. Loans to individuals for household, family, and other personal | | | |
| expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| (1) Credit cards | F633 | N/A | M.1.c.1 |
| (2) Other revolving credit plans | F634 | N/A | M.1.c.2 |
| (3) Other consumer loans (includes single payment, installment, and all student loans) | F635 | N/A | M.1.c.3 |
| d. Other loans | F636 | N/A | M.1.d |
| 2. Loans measured at fair value that are past due 90 days or more: | | | |
| a. Fair value | F639 | N/A | M.2.a |
| b. Unpaid principal balance | F640 | N/A | M.2.b |
| 3. Structured financial products by underlying collateral or reference assets (sum of | | | |
| Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) | | | |
| through (3)): | | | |
| a. Trust preferred securities issued by financial institutions | G299 | N/A | M.3.a |
| b. Trust preferred securities issued by real estate investment trusts | G332 | N/A | M.3.b |
| c. Corporate and similar loans | G333 | N/A | M.3.c |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored | | | |
| enterprises (GSEs) | G334 | N/A | M.3.d |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs | G335 | N/A | M.3.e |
| f. Diversified (mixed) pools of structured financial products | G651 | N/A | M.3.f |
| g. Other collateral or reference assets | G652 | N/A | M.3.g |
| 4. Pledged trading assets: | | | |
| a. Pleged securities | G387 | N/A | M.4.a |
| b. Pledged Loans | G388 | N/A | M.4.b |
| | | | |
| temorandum items 5 through 10 are to be completed by banks that reported average | | | |
| ading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding | | | |
| alendar quarters. | | | |
| 5. Asset-backed securities: | | S. C. C. | |
| a. Credit card receivables | F643 | N/A | M.5.a |
| b. Home equity lines | F644 | N/A | M.5.b |
| c. Automobile loans | F645 | | M.5.c |
| d. Other consumer loans | F646 | N/A | M.5.d |
| e. Commercial and industrial loans | F647 | | M.5.e |
| f. Other | F648 | | M.5.f |
| 6. Retained beneficial interests in securitizations (first-loss or equity tranches) | F651 | N/A | M.6 |
| 7. Equity securities: | | | |
| a. Readily determinable fair values | F652 | | M.7.a |
| b. Other | F653 | | M.7.b |
| 8. Loans pending securitization | F654 | N/A | 8.M |

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-15

27

Schedule RC-D - Continued

Memoranda - Continued

| | | Dolla | er Amounts in Thousands | RCON | Bil Mil Thou | |
|-----|------|--|-------------------------|------|------------------|--------|
| | | ading assets (itemize and describe amounts included in Schedule RC-D, item 9 e greater than \$25,000 and exceed 25% of the item): TEXT | , | | | |
| a. | F655 | N/A | | F655 | N/A | M.9.a |
| b. | F656 | N/A | | F656 | N/A | M.9.b |
| с. | F657 | N/A | | F657 | N/A | M.9.c |
| 10. | | trading liabilities (itemize and describe amounts included in Schedule RC-D, Iter that are greater than \$25,000 and exceed 25% of the item): TEXT | m | | | |
| a. | F658 | N/A | | F658 | N/A | M.10.a |
| ь. | F659 | N/A | · · · | F659 | N/A | M.10.b |
| c. | F660 | N/A | | F660 | N/A | M.10.c |

FDIC Certificate Number:

58321

Schedule RC-E—Deposit Liabilities

| | | | | N | | | |
|--|---------------------|----------------------|------|------------------|------------|------------------|---|
| | | Transaction Accounts | | | Accounts | | İ |
| | (Column A) (C | | | (Column B) | (Column C) | | İ |
| | Total transaction | | 1 . | Memo: Total | | Total | |
| | accounts (including | | dem | demand deposits | | ntransaction | |
| | total | | (| included in | | accounts | |
| Dollar Amounts in Thousands | | deposits) | , | column A) | (inc | luding MMDAs) | |
| Deposits of: | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 1. Individuals, partnerships, and corporations | | | | | | | |
| (include all certified and official checks) | B549 | 48,568 | 3 | | B550 | 281,076 | 1 |
| 2. U.S. Government | 2202 | | | | 2520 | 0 | 2 |
| 3. States and political subdivisions in the U.S. | 2203 | (| | | 2530 | 0 | 3 |
| 4. Commercial banks and other depository | | | | | | | |
| institutions in the U.S. | B551 | (| | | B552 | 0 | 4 |
| 5. Banks in foreign countries | 2213 | 1 |) | | 2236 | Ö | 5 |
| 6. Foreign governments and official institutions | | | | | | | |
| (including foreign central banks) | 2216 | (|) | | 2377 | 0 | 6 |
| 7. Total (sum of items 1 through 6) (sum of | | | | | | | |
| columns A and C must equal Schedule RC, | | | | | | | |
| item 13.a) | 2215 | 48,568 | 2210 | 29,096 | 2385 | 281,076 | 7 |

Memoranda

| Dollar Amounts | in Thousands RCON | Bil Mil Thou | |
|--|-------------------|------------------|--------------|
| 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): | | | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts | 6835 | 978 | M.1.a |
| b. Total brokered deposits | 2365 | 0 | M.1.b |
| c. Fully insured brokered deposits (included in Memorandum Item 1.b above): (1) | | | |
| (1) Brokered deposits issued in denominations of less than \$100,000 | 2343 | 0 | M.1.c.1 |
| (2) Brokered deposits issued in denominations of \$100,000 and certain brokered | | | |
| retirement deposit accounts | 2344 | 0 | M.1.c.2 |
| d. Maturity data for brokered deposits: | | | • |
| (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) | A243 | U U | M.1.d.1 |
| (2) Brokered deposits issued in denominations of \$100,000 or more with a remaining | | | |
| maturity of one year or less (included in Memorandum item 1.b above) | A244 | U | 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) | F500 | N/A | M 7 - |
| (to be completed for the December report only) | 5590 | N/A | M.1.e |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c | | | |
| must equal item 7, column C above): | | | |
| a. Savings deposits: | 6810 | 270,857 | M.2.a.1 |
| (1) Money market deposit accounts (MMDAs) | 0352 | 3,475 | M.2.a.1 |
| (2) Other savings deposits (excludes MMDAs) | 6648 | 782 | M.2.b |
| b. Total time deposits of less than \$100,000 | 2604 | 5,962 | M.2.c |
| c. Total time deposits of \$100,000 or more | \$500£500S | 3,502 | 14.2.C |
| (1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in | F233 | 915 | M.2.c.1 |
| Memorandum item 2.c, "Total time deposits of \$100,000 or more," above | F233 | 910 | M.Z.C.1 |

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

| 1st Enterprise Bank | |
|--------------------------|-------|
| Legal Title of Bank | |
| FDIC Certificate Number: | 58321 |

29

Schedule RC-E-Continued

Memoranda — Continued

| Dollar Amounts in Thousand | Is RCON | Bil Mil Thou | |
|---|---------|------------------|---------|
| 3. Maturity and repricing data for time deposits of less than \$100,000: | | | |
| a. Time deposits of less than \$100,000 with a remaining maturity or | | | |
| next repricing date of: (1, 2) | | | |
| (1) Three months or less | A579 | 269 | M.3.a.1 |
| (2) Over three months through 12 months | A580 | 513 | M.3.a.2 |
| (3) Over one year through three years | A581 | · 0 | M.3.a.3 |
| (4) Over three years | A582 | 0 | M.3.a.4 |
| b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less | | | |
| (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) | A241 | 782 | M.3.b |
| 4. Maturity and repricing data for time deposits of \$100,000 or more: | | | |
| a. Time deposits of \$100,000 or more with a remaining maturity or | | | |
| next repricing date of: (1, 4) | 2000 | | |
| (1) Three months or less | A584 | 1,399 | M.4.a.1 |
| (2) Over three months through 12 months | A585 | 4,461 | M.4.a.2 |
| (3) Over one year through three years | A586 | 102 | M.4.a.3 |
| (4) Over three years | A587 | O | M.4.a.4 |
| b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less | | | |
| (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) | A242 | 5,859 | M.4.b |

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

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

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

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

30

FDIC Certificate Number:

58321

Schedule RC-F-Other Assets

| Dollar Amounts in Thousands | RCON | Bìl Mil Thou | |
|---|------|------------------|-----|
| 1. Accrued interest receivable (1) | B556 | 1,296 | 1 |
| 2. Net deferred tax assets (2) | 2148 | 836 | 2 |
| 3. Interest-only strips receivable (not in the form of a security) (3) on: | | | |
| a. Mortgage loans | A519 | 0 | 3.a |
| b. Other financial assets | A520 | 0 | 3.b |
| 4. Equity securities that DO NOT have readily determinable fair values (4) | 1752 | 1,398 | 4 |
| 5. Life insurance assets | C009 | 0 | 5 |
| 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | 2168 | 564 | 6 |
| a. Prepaid Expenses 2166 329 | | | 6.a |
| b. Repossessed personal property (including vehicles) 1578 0 | | | 6.b |
| c. Derivatives with a positive fair value held for purposes other than trading C010 0 | | | 6.c |
| d. Retained interests in accrued interest receivable related to | | | |
| TEXT securitized credit cards C436 0 | | | 6.d |
| e. 3549 Computer Software / Depreciation 3549 190 | | | 6.e |
| f. 3550 0 | | | 6.f |
| g. 3551 3551 0 | | | 6.g |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | 2160 | 4,094 | 7 |

Schedule RC-G—Other Liabilities

| Doile | Dollar Amounts in Thousands | | | | | | | | |
|--|-----------------------------|-------|------|-------|-------------|--|--|--|--|
| 1. a. Interest accrued and unpaid on deposits (5) | | | 3645 | 9 | 1.a | | | | |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | 3646 | 2,222 | 1.b | | | | | | |
| 2. Net deferred tax liabilities (2) | | | 3049 | | 2 | | | | |
| Allowance for credit losses on off-balance sheet credit exposures | | | 8557 | 221 | 3 | | | | |
| 4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 2 | 5% of this | item) | 2938 | 549 | 4 | | | | |
| a. Accounts Payable | 3066 | . 0 | | | 4.a | | | | |
| b. Deferred compensation liabilities | C011 | 0 | | | 4.b | | | | |
| c. <u>Dividends declared but not yet payable</u> | 2932 | 0 | | | 4.c | | | | |
| d. Derivatives with a negative fair value held for purposes other than trading | C012 | 0 | | 200 | 4.d | | | | |
| TEXT | | | | | | | | | |
| e. 3552 Landlord Portion of Lease Hold Improvement / Accum Depreciation LHI | 3552 | 473 | | | 4.e | | | | |
| f. 3553 | 3553 | 0 | | | 4.f | | | | |
| g. 3554 | 3554 | 0 | | | 4. g | | | | |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | | | 2930 | 3,001 | 5 | | | | |

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

FDIC Certificate Number:

58321

Schedule RC-K—Quarterly Averages (1)

| | Dollar Amounts in Thousands | RCON | Bif Mil Thou | |
|---|-----------------------------|-------|------------------|-------|
| ASSETS | | | | |
| Interest-bearing balances due from depository institutions | | 3381 | 27,894 | 1 |
| 2. U.S. Treasury securities and U.S. Government agency obligations (2) | | | | |
| (excluding mortgage-backed securities) | | B558 | 14,543 | 2 |
| 3. Mortgage-backed securities (2) | | B559 | 118,650 | 3 |
| 4. All other securities (2, 3) (includes securities issued by states and | | 200E | | |
| political subdivisions in the U.S.) | | B560 | 20,245 | 4 |
| 5. Federal funds sold and securities purchased under agreements to resell | | 3365 | 3,569 | 5 |
| 6. Loans: | | | | |
| a. Total loans | | 3360 | 135,647 | 6.a |
| b. Loans secured by real estate: | | 0.232 | | |
| (1) Loans secured by 1-4 family residential properties | | 3465 | 23,304 | 6.b.1 |
| (2) All other loans secured by real estate | | 3466 | 73,260 | 6.b.2 |
| c. Commercial and industrial loans | | 3387 | 35,940 | 6.c |
| d. Loans to individuals for household, family, and other personal expenditures: | | | | |
| (1) Credit cards | | B561 | 29 | 6.d.1 |
| (2) Other (includes single payment, installment, all student loans, | | | | |
| and revolving credit plans other than credit cards) | | B562 | 894 | 6.d.2 |
| 7. To be completed by banks with \$100 million or more in total assets: (4) | | | | |
| Trading assets | | 3401 | 0 | 7 |
| Lease financing receivables (net of unearned income) | *** | 3484 | 0 | 8 |
| 9. Total assets (5) | | 3368 | 334,663 | 9 |
| • | | | | |
| LIABILITIES | | | | |
| 10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephol | ne | | | |
| and preauthorized transfer accounts) (exclude demand deposits) | | 3485 | 17,932 | 10 |
| 11. Nontransaction accounts: | | | | |
| a. Savings deposits (includes MMDAs) | | B563 | 252,140 | 11.a |
| b. Time deposits of \$100,000 or more | | A514 | 2,974 | 11.b |
| c. Time deposits of less than \$100,000 | | A529 | 767 | 11.¢ |
| 12. Federal funds purchased and securities sold under agreements to repurchase | | 3353 | 0 | 12 |
| 13. To be completed by banks with \$100 million or more in total assets: (4) | | | | |
| Other borrowed money (includes mortgage indebtedness and obligations under | | 2000 | | |
| capitalized leases) | | 3355 | 1 | 13 |
| | | | | |

Memorandum

| Memorandum item 1 is to be completed by: (4) | |
|--|--|
| • banks with \$300 million or more in total assets, and | |
| banks with less than \$300 million in total assets that have loans | |
| to finance agricultural production and other loans to farmers | |
| (Schedule RC-C, part I, item 3) exceeding five percent of total loans. | |

Dollar Amounts in Thousands RCON Bil | Mil | Thou

3386

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

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

1. Loans to finance agricultural production and other loans to farmers

- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

FFIEC 041 Page RC-20

32

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

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

| | | Dollar | Amour | ts in Thousands | RCON I | Sil Mil Thou | | | | |
|--|--|--|--------------|------------------|-----------------|------------------|--------------|--|--|--|
| Unused commitments: | | | | | 1000 | MA 12 (2.5%) | | | | |
| a. Revolving, open-end lines secured by 1-4 family residential | properti | es, e.g., home e | quity li | nes | 3814 | 8,912 | 1.a | | | |
| b. Credit card lines | | | | | 3815 | 1,258 | 1.b | | | |
| c. (1) Commitments to fund commercial real estate, construction | on, and l | and development | loans | · - | | | | | | |
| secured by real estate: | | • | | | 60.400 | | • | | | |
| (a) 1-4 family residential construction loan commitmen | ts | | | | F164 | 0 | 1.c.1.a | | | |
| (b) Commercial real estate, other construction loan, and | iand | | | | | | | | | |
| development loan commitments | development loan commitments | | | | | | | | | |
| (2) Commitments to fund commercial real estate, construction | | | | | | | | | | |
| NOT secured by real estate | | | | | 6550 | 0 | 1.c.2 | | | |
| d. Securities underwriting | | | | | 3817 | 0 | 1.d | | | |
| e. Other unused commitments | | | | | 3818 | 70,361 | 1.e | | | |
| Financial standby letters of credit | | | | | 3819 | 1,340 | 2 | | | |
| Item 2.a is to be completed by banks with \$1 billion or I | more in | total assets. 1 | | - | | | | | | |
| a. Amount of financial standby letters of credit conveyed to ot | hers | *** | 3820 | N/A | | | 2.a | | | |
| Performance standby letters of credit | | | | | 3821 | 0 | 3 | | | |
| Item 3.a is to be completed by banks with \$1 billion or I | more in | total assets, 1 | | | | | | | | |
| a. Amount of performance standby letters of credit conveyed | a. Amount of performance standby letters of credit conveyed to others 3822 N/A | | | | | | | | | |
| Commercial and similar letters of credit | | | | | 3411 | 290 | 4 | | | |
| 5. Not applicable | | | | | | | | | | |
| Securities lent (including customers' securities lent where the cu | ıstomer i | is indemnified | | | | | | | | |
| against loss by the reporting bank) | | | , | | 3433 | 0 | 6 | | | |
| | | (Column A) | _ | (Column B) | | | | | | |
| 7. Credit derivatives: | | Sold Protection | | nased Protection | | | | | | |
| a. Notional amounts: | RCON | Bil Mil Thou | RCON | Bil Mil Thou | | | | | | |
| (1) Credit default swaps | C968 | 0 | | 0 | 928 (9.90) | | 7.a.(1) | | | |
| (2) Total return swaps | C970 | 0 | 427- | 0 | | | 7.a.(2) | | | |
| (3) Credit options | C972 | | C973 | 0 | | | 7.a.(3) | | | |
| (4) Other credit derivatives | C974 | U Security Security Security Security Security Security Security Security Security Security Security Security Sec | C975 | 0 | | | 7.a.(4) | | | |
| b. Gross fair values: | 6346 | | 0001 | | iz | | 51.44 | | | |
| (1) Gross positive fair value | C219 | | C221 C222 | 0 | 50 A 50 C C C C | | 7.b.(1) | | | |
| (2) Gross negative fair value | C220 | | C222 | | | | 7.b.(2) | | | |
| c. Notional amounts by regulatory capital treatment:(2) | | | | | | | | | | |
| (1) Positions covered under the Market Risk Rule: | | | | | | | 7 - (1)(-) | | | |
| (a) Sold protection | | | | · | G401 | 0 | 7.c.(1)(a) | | | |
| (b) Purchased protection | | <u> </u> | | | G402 | U | 7.c.(1)(b) | | | |
| (2) All other positions: | | | | | | 0 | 7 - (7)(-) | | | |
| (a) Sold protection | | | | | G403 | 0 | 7.c.(2)(a) | | | |
| (b) Purchased protection that is recognized as a g | uarante | e for regulator | y capit | aı | 0104 | 0 | 7 a /21/51 | | | |
| purposes | | | | ** 1 | G404 | U | 7.c.(2)(b) | | | |
| (c) Purchased protection that is not recognized as | a guara | antee for regula | atory c | apital | C405 | 0 | 7 6 (2)(6) | | | |
| purposes | | | | | G405 | | 7.c.(2)(c) | | | |

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

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

FDIC Certificate Number:

58321

Schedule RC-L-Continued

| | Remaining Maturity of: | | | | | | |
|---|------------------------|---|---------|------------------|------|-------------------------|---------------------|
| | (0 | Column A) | | (Column B) | | Column C) | |
| Dollar Amounts in Thousands | Or | ne Year or | - | ver One Year | Ove | er Five Years | |
| | | Less | | ugh Five Years | | | |
| 7.d. Notional amounts by remaining maturity: | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| (1) Sold credit protection:(1) | | 200000000000000000000000000000000000000 | | | | | |
| (a) Investment grade | G406 | | G407 | 0 | 0.00 | 0 | 7.d.(1)(a) |
| (b) Subinvestment grade | G409 | 0 | G410 | 0 | G411 | 0 | 7.d.(1)(b) |
| (2) Purchased credit protection:(2) | | | | | 300 | | |
| (a) Investment grade | G412 | | G413 | | G414 | 0 | 7.d.(2)(a) |
| (b) Subinvestment grade | G415 | 0 | G416 | 0 | G417 | 0 | 7.d.(2)(b) |
| | | | | | | | |
| | | | | | RCON | | |
| Spot foreign exchange contracts | | | | | 8765 | 0 | 8 |
| 9. All other off-balance sheet liabilities (exclude derivatives) (ite | mize and d | escribe each con | nponent | ; | | | |
| of this item over 25% of Schedule RC, item 27.a, "Total bar | nk equity a | apital") | | | 3430 | 0 | 9 |
| TEXT | | | | | | | • |
| a. Securities borrowed | | | 3432 | 0 | | | 9.a |
| b. Commitments to purchase when-issued securities 3434 | | | | | | | 9.b |
| c. Standby letters of credit issued by a Federal Home L | oan Bank | | | | | | |
| on the bank's behalf | | | C978 | 0 | 9 00 | | 9.c |
| d. 3555 | | | 3555 | 0 | | | 9.d |
| e. 3556 | | | 3556 | 0 | | | 9.e |
| f. 3557 | | | 3557 | 0 | | | 9.f |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize | ze and desc | cribe each compo | onent | | | 2.2 | |
| of this item over 25% of Schedule RC, item 27.a, "Total bar | nk equity ca | apital") | | | 5591 | 0 | 10 |
| TEXT | | | | | | | |
| a. Commitments to sell when-issued securities | | | 3435 | 0 | ľ. | | 10.a |
| b. 5592 | | | 5592 | 0 | | | 10.b |
| c. 5593 | | | 5593 | 0 | | | 10.c |
| d. 5594 | | | 5594 | 0 | | | 10.d |
| e. 5595 | | | 5595 | 0 | | | 10.e |
| | | | | | | | |
| | | | | | RCON | Tril Bil Mil Theu | |
| 11. Year-to-date merchant credit card sales volume: | | | | | | | |
| a. Sales for which the reporting bank is the acquiring bank_ | | | _ | | C223 | 0 | 11.a |
| b. Sales for which the reporting bank is the agent bank with | risk | | | | C224 | 0 | 11.b |

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

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

Legal Title of Bank

FDIC Certificate Number:

58321

Schedule RC-L—Continued

| Dollar Amounts in Thousands | (Column A) | | (Column B) | | (Column C) | | (Column D) | |
|--|----------------------|------|----------------------|-----------|----------------------|---|----------------------|--------|
| | Interest | | Foreign | | Equity | | Commodity | |
| Derivatives Position Indicators | Rate | | Exchange | | Derivative | | and Other | |
| | Contracts | | Contracts | | Contracts | L | Contracts | |
| 12. Gross amounts (e.g., notional amounts) | | | | | | | | |
| (for each column, sum of items 12.a through | Tril]Bil [Mil]Thou | 100 | Tril [Bil [Mil Thou | | Tril [Bil Mil Thou | | Tril Bil Mil Thou | |
| 12.e must equal sum of items 13 and 14): | RCON 8693 | | RCON 8694 | | RCON 8695 | | RCON 8696 | |
| a. Futures contracts | 0 | | 0 | | 0 | | 0 | 12.a |
| | RCON 8697 | | RCON 8698 | | RCON 8699 | | RCON 8700 | |
| b. Forward contracts | 0 | | 0 | | 0 | | 0 | 12.b |
| c. Exchange-traded option contracts: | RCON 8701 | | RCON 8702 | | RCON 8703 | | RCON 8704 | |
| (1) Written options | 0 | | 0 | | 0 | | 0 | 12.c.1 |
| | RCON 8705 | | RCON 8706 | | RCON 8707 | | RCON 870B | |
| (2) Purchased options | 0 | | 0 | | 0 | | 0 | 12.c.2 |
| d. Over-the-counter option contracts: | RCON 8709 | | RCON 8710 | | RCON 8711 | | RCON 8712 | |
| (1) Written options | 0 | | 0 | | 0 | | 0 | 12.d.1 |
| | RCON 8713 | | RCON 8714 | | RCON 8715 | | RCON 8716 | |
| (2) Purchased options | 0 | | 0 | | 0 | | 0 | 12.d.2 |
| · | RCON 3450 | | RCON 3826 | | RCON 8719 | | RCON 8720 | |
| e. Swaps | 0 | | 0 | | 0 | | 0 | 12.e |
| Total gross notional amount of | RCON A126 | | RCON A127 | | RCON 8723 | | RCON 8724 | |
| derivative contracts held for trading | 0 | | 0 | | 0 | | 0 | 13 |
| 14. Total gross notional amount of | | 5 27 | | | | | | |
| derivative contracts held for | RCON 8725 | | RCON 8726 | | RCON 8727 | | RCON 8728 | |
| purposes other than trading | 0 | | 0 | | U | | 0 | 14 |
| a. Interest rate swaps where the bank | RCON A589 | | | | | | | |
| has agreed to pay a fixed rate | 0 | | | | | | | 14.a |
| Gross fair values of derivative contracts: | 2001.0333 | | | | 960W 0775 | | | |
| a. Contracts held for trading: | RCON 8733 | | RCON 8734 | | RCON 8735 | | RCON 8736 | |
| (1) Gross positive fair value | | | · | | 0 | | 0 | 15.a.1 |
| | RCON 8737 | | RCON 8738 | | RCON 8739 | | RCON 8740 | |
| (2) Gross negative fair value | 0 | | U | | 0 | | 0 | 15.a.2 |
| b. Contracts held for purposes other | DCOM 0744 | | 0.0011.0743 | | DCON 0742 | | 2 2 2 1 2 2 4 4 | |
| than trading: | RCON 8741 0 | | RCON 8742 | | RCON 8743 O | | RCON 8744 | |
| (1) Gross positive fair value | | | 0 | | | | 0 | 15.b.1 |
| | RCON 8745 0 | | RCON 8746 | | RCON 8747 | | RCON 8748 | 4560 |
| (2) Gross negative fair value | υ | | l | W 1950 A. | <u> </u> | | 0} | 15.b.2 |

FDIC Certificate Number:

58321

Schedule RC-L—Continued

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

| | | olumn A) Banks and urities Firms | | Column B) Monoline Financial Guarantors | • | Column C) edge Funds | | Column D) Sovereign overnments | (Colu Corporatio Other Cour | | |
|--|------|---|------|--|------|-------------------------|------|--------------------------------------|-----------------------------------|------------------|---------|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | | RCON | Bil [Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 16. Over-the-counter derivatives: | | | | | | | | | | ' | |
| a. Net current credit exposure | G418 | N/A | G419 | N/A | G420 | N/A | G421 | N/A | G422 | N/A | 16.a |
| b. Fair value of collateral: | | | | 1 | | | | | | | |
| (1) Cash - U.S. dollar | G423 | N/A | G424 | . N/A | G425 | N/A | G426 | N/A | G427 | N/A | 16.b(1) |
| (2) Cash - Other currencies | G428 | N/A | G429 | N/A | G430 | N/A | G431 | N/A | G432 | N/A | 16.b(2) |
| (3) U.S. Treasury securities | G433 | N/A | G434 | N/A | G435 | N/A | G436 | N/A | G437 | N/A | 16.b(3) |
| (4) U.S. Government agency | | | | | | | | | | | |
| and U.S. Government- | | 1.00 | | | | | | | | | |
| sponsored agency | | | | | | | | | | | |
| debt securities | G438 | | G439 | N/A | | | G441 | N/A | G442 | N/A | 16.b(4) |
| (5) Corporate bonds | G443 | | G444 | N/A | | | G446 | N/A | G447 | N/A | 16.b(5) |
| (6) Equity securities | G448 | | G449 | N/A | | | G451 | N/A | G452 | N/A | 16.b(6) |
| (7) All other collateral | G453 | N/A | G454 | N/A | G455 | N/A | G456 | N/A | G457 | N/A | 16.b(7) |
| (8) Total fair value of collateral (sum of items | | | | | | | | | | | |
| 16.b.(1) through (7)) | G458 | N/A | G459 | N/A | G460 | N/A | G461 | N/A | G462 | N/A | 16.b(8) |

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

36

FDIC Certificate Number:

58321

Schedule RC-M-Memoranda

| · | Dollar Amount | s in Thousand | s RCON | Bil Mil Thou | |
|---|-----------------|------------------|--------|---------------------------|---------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principles | cipal | | 400 | | |
| shareholders, and their related interests as of the report date: | | | | | |
| Aggregate amount of all extensions of credit to all executive officers, directors | , principal | | | | |
| shareholders, and their related interests | | | 6164 | 375 | 1.a |
| b. Number of executive officers, directors, and principal shareholders to whom the | e 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 | RCON | Number | | | |
| of total capital as defined for this purpose in agency regulations | 6165 | | 0 | | 1.b |
| Intangible assets other than goodwill: | | | | 8.00.00 (C.S. <u>.22.</u> | |
| Mortgage servicing assets | | | 3164 | 0 | 2.a |
| (1) Estimated fair value of mortgage servicing assets | A590 | | 0 | | 2.a.1 |
| b. Purchased credit card relationships and nonmortgage servicing assets | | | B026 | 0 | 2.b |
| c. All other identifiable intangible assets | | | 5507 | 0 | 2.c |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)_ | · | | 0426 | 0 | 2.d |
| 3. Other real estate owned: | | | | | |
| a. Construction, land development, and other land | | | 5508 | 0 | 3.a |
| b. Farmland | | | 5509 | 0 | 3.b |
| c. 1-4 family residential properties | | | 5510 | 0 | 3.c |
| d. Multifamily (5 or more) residential properties | 5511 | 0 | 3.d | | |
| e. Nonfarm nonresidential properties | 5512 | 0 | 3.e | | |
| f. Foreclosed properties from "GNMA loans" | C979 | 0 | 3.f | | |
| g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item | 7) | | 2150 | 0 | 3.g |
| 4. Not applicable | | | | 6.00 | |
| 5. Other borrowed money: | | | | | |
| a. Federal Home Loan Bank advances: | | | | | |
| (1) Advances with a remaining maturity or next repricing date of: (1) | | | | | |
| (a) One year or less | | | F055 | 0 | 5.a.1.a |
| (b) Over one year through three years | | | F056 | 0 | 5.a.1.b |
| (c) Over three years through five years | | | F057 | 0 | 5.a.1.c |
| (d) Over five years | | | F058 | 0 | 5.a.1.d |
| (2) Advances with a REMAINING MATURITY of one year or less (included in ite | em | | | | • |
| 5.a.(1)(a) above) (2) | | | 2651 | 0 | 5.a.2 |
| (3) Structured advances (included in items 5.a.(1)(a) - (d) above) | | | F059 | 0 | 5.a.3 |
| b. Other borrowings: | | | | | |
| (1) Other borrowings with a remaining maturity or next repricing date of: (3) | | | | | _ |
| (a) One year or less | | · · · · <u>-</u> | F060 | 0 | 5.b.1.a |
| (b) Over one year through three years | | | F061 | 0 | 5.b.1.b |
| (c) Over three years through five years | | F062 | 0 | 5.b.1.c | |
| (d) Over five years | | | F063 | 0 | 5.b.1.d |
| (2) Other borrowings with a REMAINING MATURITY of one year or less (included) | led in | | 0.504 | | |
| item 5.b.(1)(a) above) (4) | B571 | 0 | 5.b.2 | | |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Sche | dule RC, item 1 | 6) | 3190 | <u>u</u> | 5.c |

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

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

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

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

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-25

37

Schedule RC-M—Continued

| Dollar Amounts in Thousands | RCON | YES / NO | |
|--|-------|------------------|------|
| 6. Does the reporting bank sell private label or third party mutual funds and annuities? | B569 | YES | 6 |
| | | | |
| | RCON | Bil Mil Thou | _ |
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities | B570 | 0 | 7 |
| O Deimann, Tabanach Mala aite and deann af the heart, (hearn agen) if any | | | |
| 8. Primary Internet Web site address of the bank (home page), if any | | | |
| (Example: www.examplebank.com) (TEXT 4087) http://www.1stenterprisebank.com | | | 8 |
| (IEXI 4007) Inspit) Institute the process model. | | | 0 |
| 9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the | RCON | YES / NO | |
| bank's customers to execute transactions on their accounts through the Web site? | 4088 | YES | 9 |
| | | | |
| 10. Secured liabilities: | RCON | Bit Mil Thou | |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) | F064 | 0 | 10.a |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, | | | |
| items 5.b.(1)(a)-(d)) | F065 | 0 | 10.b |
| | | | |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health | RCON | YES / NO | |
| Savings Accounts, and other similar accounts? | G463 | NO | 11 |
| | DCOV. | VEC (NO | |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of | RCON | YES / NO | |
| orders for the sale or purchase of securities? | G464 | NO | 12 |

38

FDIC Certificate Number:

58321

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

| | | (Column A) | | (Column B) | | (Column C) | | |
|--|----------------|------------------|-----------|------------------|------|------------------|---------|--|
| | | Past due | 1 | Past due 90 | | Nonaccrual | | |
| | 30 | through 89 | ď | lays or more | | | | |
| | d | lays and still | and still | | | | | |
| | | accruing | | accruing | | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil [Mil] Thou | | |
| 1. Loans secured by real estate: | - | | + + | | | | | |
| a. Construction, land development, and other land loans: | | | | 200.200 | | | | |
| (1) 1-4 family residential construction loans | F172 | 0 | F174 | 0 | F176 | 0 | 1.a.1 | |
| (2) Other construction loans and all land | | | | | | | | |
| development and other land loans | F173 | | F175 | | F177 | 0 | 1.a.2 | |
| b. Secured by farmland | 3493 | 0 | 3494 | 0 | 3495 | 0 | 1.b | |
| c. Secured by 1-4 family residential properties: | | | | | | | | |
| (1) Revolving, open-end loans secured by | | | | | | | | |
| 1-4 family residential properties and | | | | | | | | |
| extended under lines of credit | 5398 | 0 | 5399 | 0 | 5400 | 0 | 1.c.1 | |
| (2) Closed-end loans secured by 1-4 family | | | | | | | | |
| residential properties: | <i>8</i> 0.535 | | | | | | | |
| (a) Secured by first liens | C236 | | C237 | 0 | | 0 | 1.c.2.a | |
| (b) Secured by junior liens | C238 | 0 | C239 | 0 | C230 | 0 | 1.c.2.b | |
| d. Secured by multifamily (5 or more) residential | | | | | | | | |
| properties | 3499 | 0 | 3500 | 0 | 3501 | 0 | 1.d | |
| e. Secured by nonfarm nonresidential properties: | | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm | | | 9,000 | | | | | |
| nonresidential properties | F178 | 0 | F180 | 0 | F182 | 0 | 1.e.1 | |
| (2) Loans secured by other nonfarm | | | | | | | | |
| nonresidential properties | F179 | 0 | F181 | 0 | F183 | 0 | 1.e.2 | |
| 2. Loans to depository institutions and | | | | | | 42 70 30 20 | | |
| acceptances of other banks | B834 | 0 | B835 | 0 | B836 | 0 | 2 | |
| 3. Not applicable | | | | | | | | |
| Commercial and industrial loans | 1606 | 0 | 1607 | 0 | 1608 | 0 | 4 | |
| 5. Loans to individuals for household, family, | | | | | | | | |
| and other personal expenditures: | | - | | | | | | |
| a. Credit cards | B575 | 0 | B576 | 0 | B577 | 0 | 5.a | |
| b. Other (includes single payment, installment, | | | | | | | | |
| all student loans, and revolving credit plans | | | | | | | | |
| other than credit cards) | B578 | 0 | 8579 | 0 | B580 | 0 | 5.b | |
| 6. Loans to foreign governments and official | | | | _ | | | | |
| institutions | 5389 | | 5390 | | 5391 | 0 | 6 | |
| 7. All other loans (1) | 5459 | 0 | 5460 | 0 | | 0 | 7 | |
| Lease financing receivables | 1226 | 0 | 1227 | 0 | 1228 | 0 | 8 | |
| Debt securities and other assets (exclude other | | - | | _ | | | | |
| real estate owned and other repossessed assets) | 3505 | O _j | 3506 | 0 | 3507 | 0 | 9 | |

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

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-27

39

Schedule RC-N—Continued

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

| the amounts reported in items 1 through 8. | | (Column A) | | (Column B) | | (Column C) | | |
|--|---------------------------|------------------|------|------------------|------------|------------------|----|--|
| | Past due 30 through 89 | | | Past due 90 | Nonaccrual | | | |
| | | | C | lays or more | | | | |
| | d | lays and still | | and still | | | | |
| | | accruing | | accruing | | | | |
| Dollar Amounts in Thousands | RCON | Bil [Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | | |
| 10. Loans and leases reported in items 1 | | | | | | | | |
| through 8 above which are wholly or partially guaranteed by the U.S. Governmenta. Guaranteed portion of loans and leases | 5612 | 0 | 5613 | 0 | 5614 | 0 | 10 | |
| | | | | | | | _ | |
| included in item 10 above (exclude rebooked "GNMA loans") | 5615 | - 0 | 5616 | 0 | 5617 | 0 | 1 | |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included | | | ÷ | | | | | |
| in item 10 above | C866 | 0 | C867 | 0 | C868 | 0 | 1 | |

FDIC Certificate Number:

Legal Title of Bank

58321

Schedule RC-N—Continued

| Schedule RC-N—Continued | | | | | | | |
|--|-------------|------------------|--------------|------------------|---------|------------------|---------|
| | (Column A) | | | (Column B) | | (Column C) | |
| | | Past due | | Past due 90 | | Nonaccrual | |
| | 1 | through 89 | days or more | | | | |
| | da | sys and still | | and still | | İ | |
| Memoranda | | accruing | | accruing | | | |
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| 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): | | | | | | | |
| a. Loans secured by 1-4 family residential | | | | | 2 24 | 2022 | |
| properties | F661 | 0 | F662 | 0 | F663 | 0 | M.1.a |
| b. Other loans and all leases (exclude loans to | | | | | | | |
| individuals for household, family, and other | | | | | | | |
| personal expenditures) | 1658 | 0 | 1659 | 0 | 1661 | 0 | M.1.b |
| 2. Loans to finance commercial real estate, | | | | | | | |
| construction, and land development activities | ¥-1,111 | | | | 100 | | |
| (not secured by real estate) | | | | 28475 | | | |
| included in Schedule RC-N, items 4 and 7, above | 6558 | . 0 | 6559 | 0 | 6560 | 0 | M.2 |
| 3. Memorandum items 3.a through 3.d are to be completed | | | | | | | |
| by banks with \$300 million in total assets: (1) | | | 410 | | | | |
| a. Loans secured by real estate to non-U.S. addressees | 1 40 | 2 | | | 9.00 V. | | |
| (domicile) (included in Schedule RC-N, item 1, above) | 1248 | N/A | 1249 | N/A | 1250 | N/A | M.3.a |
| b. Loans to and acceptances of foreign banks | | | | | | | |
| (included in Schedule RC-N, item 2, above) | 5380 | N/A | 5381 | N/A | 5382 | N/A | M.3.b |
| c. Commercial and industrial loans to non-U.S. | (3) (2) (3) | in in estimate | | | | | |
| addressees (domicile) (included in | | | | | | | |
| Schedule RC-N, item 4, above) | 1254 | N/A | 1255 | N/A | 1256 | N/A | M.3.c |
| d. Leases to individuals for household, family, | | 6 B C 6 B C 6 | | | | | |
| and other personal expenditures (included | | | 1 | | | | |
| in Schedule RC-N, item 8, above) | F166 | N/A | F167 | N/A | F168 | N/A | M.3.d |
| | | | | | | | |
| Memorandum item 4 is to be completed by: (1) | | | | | | | |
| banks with \$300 million or more in total assets | | | | 100 | | | |
| banks with less than \$300 million in total assets | | | | | | | |
| that have loans to finance agricultural production and | | | | | | | |
| other loans to farmers (Schedule RC-C, part I, item 3) | | | | | | | |
| exceeding five percent of total loans: | | | | | | | |
| 4. Loans to finance agricultural production and other loans to | 19 S. 4 | 22.0 | 32.0 | | | | |
| farmers (included in Schedule RC-N, item 7, above) | 1594 | N/A | 1597 | N/A | 1583 | N/A | M.4 |
| 5. Loans and leases held for sale and loans measured at fair | | | | | | | |
| value (included Schedule RC-N, items 1 through 8, above): | | | | | Su. | | , |
| a. Loans and leases held for sale | C240 | 0 | C241 | J 0 | C226 | 0 | M.5.a |
| b. Loans measured at fair value: | <u> </u> | | | | | | |
| (1) Fair value | F664 | | F665 | · | F656 | 0 | M.5.b.1 |
| (2) Unpaid principal balance | F667 | 0 | F668 | <u> </u> | F669 | 0 | M.5.b.2 |

⁽¹⁾ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

Legal Title of Bank FDIC Certificate Number:

58321

Schedule RC-N—Continued

| Memoranda—Continued | | (Column A) | | 1 | |
|---|------|------------------|------|------------------|-----|
| | İ | Past due 30 | | Past due 90 | 1 |
| Dollar Amounts in Thousands | th | rough 89 days | [c | lays or more | 1 |
| Memorandum item 6 is to be completed by | RCON | Bil Mil Thou | RCON | Bil [Mil Thou | |
| banks with \$300 million or more in total assets: (1) 6. Derivative contracts: | | | | | |
| Fair value of amounts carried as assets | 3529 | N/A | 3530 | N/A | М.6 |

| | RCON | Bil Mil Thou | |
|--|------|------------------|-----|
| 7. Additions to nonaccrual assets during the quarter | C410 | 0 | M.7 |
| 8. Nonaccrual assets sold during the quarter | C411 | 0 | M.8 |

⁽¹⁾ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

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

| quarter thereafter. | | | 1 |
|--|-------|------------------|-----|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal | | | |
| Deposit Insurance Act and FDIC regulations | F236 | 329,653 | 1 |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions | F237 | 0 | 2 |
| 3. Not applicable | | | |
| 4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(I) | | | |
| of the Federal Deposit Insurance Act and FDIC regulations | F238 | N/A | 4 |
| 5. Total daily average of allowable exclusions, including interest accrued | | | |
| and unpaid on allowable exclusions | F239 | N/A | 5 |
| | 2.540 | | _ |
| 6. Not applicable | | | |
| 7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d | 40.4 | | |
| must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | 20.00 | | |
| a. One year or less | G465 | 0 | 7.a |
| b. Over one year through three years | G466 | 0 | 7.b |
| c. Over three years through five years | G467 | 0 | 7.c |
| d. Over five years | G468 | 0 | 7.d |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through | | | |
| 8,d must equal Schedule RC, item 19): | | | |
| a. One year or less | G469 | 0 | 8:a |
| b. Over one year through three years | G470 | 0 | 8.b |
| c. Over three years through five years | G471 | Ó | 8.c |
| d. Over five years | G472 | O | 8.d |
| 9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) | G803 | 0 | 9 |

than \$250,000 _

FFIEC 041 Page RC-30

M.4.b

42

FDIC Certificate Number:

58321

Schedule RC-O—Continued

| Memorandum | | | | | | |
|---|---------------|---------------|-----------|--|------------------|---------|
| Penorangan | Dollar Amou | nts in Thousa | ends (| RCON | Bil Mil Thou | 1 |
| 1. Total assessable deposits of the bank, including related interest accrued and unper (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Sche RC-O, item 1 less item 2): | edule | | · | | | |
| a. Deposit accounts (excluding retirement accounts) of \$250,000 or less (1) Amount of deposit accounts (excluding retirement accounts) of | | · less | | F049 | 69,926 | M.1.a.1 |
| (2) Number of deposit accounts (excluding retirement accounts) | RCON FD50 | Numb | er N/A | | | Mian |
| of \$250,000 or less (to be completed for the June report only) b. Deposit accounts (excluding retirement accounts) of more than \$250, | | ' | 13/2 | | | M.1.a.2 |
| (1) Amount of deposit accounts (excluding retirement accounts) of (2) Number of deposit accounts (excluding retirement accounts) | more than \$ | | er | F051 | 258,749 | M.1.b.1 |
| of more than \$250,000 | F052 | | 287 | | | M.1.b.2 |
| c. Retirement deposit accounts of \$250,000 or less: (1) (1) Amount of retirement deposit accounts of \$250,000 or less | | | | F045 | 305 | M.1.c.1 |
| (2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) | RCON FD46 | | er N/A | | | M.1.c.2 |
| d. Retirement deposit accounts of more than \$250,000: (1) | | | | F0.47 | 67.4 | |
| (1) Amount of retirement deposit accounts of more than \$250,000 | RCON | l Numbe | 2r | F047 | 674 | M.1.d.1 |
| (2) Number of retirement deposit accounts of more than \$250,000 | F048 | | 1 | | | M.1.d.2 |
| Memorandum item 2 is to be completed by banks with \$1 billion or more in | ı total asset | s. (2) | | | | |
| Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3) | | | | 5597 | N/A | M.2 |
| Has the reporting institution been consolidated with a parent bank or savings asso in that parent bank's or parent saving association's Call Report or Thrift Financial I | Report? | | | - | | • |
| If so, report the legal title and FDIC Certificate Number of the parent bank or pare association: TEXT | ent savings | | ٦ | RCON | FDIC Cert No. | 1 |
| A545 | | | | A545 | 0 | M.3 |
| Memorandum items 4.a and 4.b are to be completed by all banks participate FDIC Transaction Account Guarantee Program. 4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulation). | _ | | | RCON | Bil Mil Thou | |
| of more than \$250,000 (see instructions): a. Amount of noninterest-bearing transaction accounts of more than \$250,000 | lations) | | | | | |
| (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts). | | | cold | G167 | 109,361 | M.4.a |
| b. Number of noninterest-bearing transaction accounts of more | RCON | | 142 | | | |
| | 1 (146) | | 1/1/2005 | 100 CO CO CO CO CO CO CO CO CO CO CO CO CO | | RA 4 L |

G168

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

FDIC Certificate Number:

FFIEC 041 Page RC-31

43

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

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

| Dollar Amoun | ts in Thousands RCON | Bil Mil Thou | |
|--|----------------------|---|-------|
| 1. Retail originations during the quarter of 1-4 family residential mortgage | | | |
| loans for sale:(2) | | 200000000000000000000000000000000000000 | |
| a. Closed-end first liens | F066 | N/A | 1.a |
| b. Closed-end junior liens | F067 | N/A | 1.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F670 | N/A | 1.c.1 |
| (2) Principal amount funded under the lines of credit | F671 | N/A | 1.c.2 |
| Wholesale originations and purchases during the quarter of 1-4 family | | | |
| residential mortgage loans for sale:(2) | | | |
| a. Closed-end first liens | F068 | N/A | 2.a |
| b. Closed-end junior liens | F069 | N/A | 2.b |
| c. Open-end loans extended under lines of credit: | 2.6.3 | <u> </u> | |
| (1) Total commitment under the lines of credit | F672 | N/A | 2.c.1 |
| (2) Principal amount funded under the lines of credit | F673 | N/A | 2.c.2 |
| 1-4 family residential mortgage loans sold during the quarter: | | | |
| a. Closed-end first liens | F070 | N/A | 3.a |
| b. Closed-end junior liens | F071 | N/A | 3.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F674 | N/A | 3.c.1 |
| (2) Principal amount funded under the lines of credit | F675 | N/A | 3.c.2 |
| 4. 1-4 family residential mortgage loans held for sale at quarter-end (included in | | | |
| Schedule RC, item 4.a): | | | |
| a. Closed-end first liens | F072 | N/A | 4.a |
| b. Closed-end junior liens | F073 | N/A | 4.b |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | F676 | N/A | 4.c.1 |
| (2) Principal amount funded under the lines of credit | F677 | N/A | 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): | RIAD | 110 | _ |
| a. Closed-end 1-4 family residential mortgage loans | F184 | N/A | 5.a |
| b. Open-end 1-4 family residential mortgage loans extended under lines of credit | F560 | N/A | 5.b |
| Repurchases and indemnifications of 1-4 family residential mortgage loans during | | | |
| the quarter: | RCON | | _ |
| a. Closed-end first liens | F678 | N/A | 6.a |
| b. Closed-end junior liens | F679 | N/A | 6.b |
| c. Open-end loans extended under line of credit: | | | |
| (1) Total commitment under the lines of credit | F680 | N/A | 6.c.1 |
| (2) Principal amount funded under the lines of credit | F581 | N/A | 6.c.2 |

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

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

Legal Title of Bank

FDIC Certificate Number:

58321

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

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

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

| | F | (Column A) tal Fair Value teported on ichedule RC | LE N De | (Column B) SS: Amounts letted in the ltermination | Lev | (Column C) rel 1 Fair Value easurements | | | (Column E) Level 3 Fair Value Measurements | | |
|---|------|--|---------------|---|------|---|------|------------------|--|------------------|-------|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | otal Fair Value Bil Mil Theu | RCON | Bil [Mil] Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| ASSETS | | | | | | | | | | | |
| 1. Available-for-sale securities | 1773 | N/A | G474 | N/A | G475 | N/A | G476 | N/A | G477 | N/A | 1 |
| 2. Federal funds sold and securities purchased under agreements | | | | | | | | | | | |
| to resell | G478 | N/A | | N/A | 4.4. | N/A | G481 | N/A | G482 | N/A | 2 |
| 3. Loans and leases held for sale | G483 | N/A | G484 | N/A | G485 | N/A | G486 | N/A | G487 | N/A | 3 |
| 4. Loans and leases held for investment | G488 | N/A | G489 | N/A | G490 | N/A | G491 | N/A | G492 | N/A | 4 |
| 5. Trading assets: | | | | | | | | | | | |
| a. Derivative assets | 3543 | N/A | | | G494 | | G495 | N/A | G496 | N/A | 5.a |
| b. Other trading assets | G497 | N/A | G498 | N/A | G499 | N/A | G500 | N/A | G501 | N/A | 5.b |
| (1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-O. | | | | | | | | | | | |
| item 5.b, above) | F240 | N/A | F684 | N/A | F692 | N/A | F241 | N/A | F242 | N/A | 5.b.1 |
| 6. All other assets | G391 | N/A | G392 | N/A | G395 | N/A | G396 | N/A | G804 | N/A | 6 |
| 7. Total assets measured at fair value on a recurring basis(sum of | | | | | | | | | | | |
| items 1 through 5b plus item 6.) | G502 | N/A | G503 | N/A | G504 | N/A | G505 | N/A | G506 | N/A | 7 |

44b

FDIC Certificate Number:

58321

Schedule RC-Q—Continued

| | R | (Column A) tal Fair Value eported on chedule RC | LE N De | (Column B) SS: Amounts letted in the termination otal Fair Value | Level 1 Fair Value Level | | (Column D) Level 2 Fair Value Measurements | | Pair Value Level 3 Fair Value | | |
|--|-------|--|---------------|--|--------------------------|------------------|--|------------------|-------------------------------|------------------|------|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| LIABILITIES 8. Deposits | F2.52 | N/A | F686 | N/A | F694 | N/A | F253 | N/A | F254 | N/A | 8 |
| Federal funds purchased and securities sold under agreements to repurchase | G507 | N/A | G508 | N/A | G509 | N/A | G510 | N/A | G 511 | N/A | 9 |
| 10. Trading liablities: a. Derivative liabilities | 3547 | N/A | G512 | N/A | G513 | N/A | | N/A | G515 | N/A | 10.a |
| b. Other trading liabilities | G516 | N/A | | | G518 | | G519 | N/A | G520 | N/A | 10.b |
| 11. Other borrowed money | G521 | N/A | G522 | N/A | G523 | N/A | G524 | N/A | G525 | N/A | 11 |
| 12. Subordinated notes and debentures | G526 | N/A | G527 | N/A | G528 | | G529 | N/A | G530 | N/A | 12 |
| 13. All other liabilities | G805 | N/A | G806 | N/A | G807 | N/A | G808 | N/A | G809 | N/A | 13 |
| 14. Total liabilities measured at fair value on a recurring basis | | | | | | | | | | | |
| (sum of items 8 through 13) | G531 | N/A | G532 | N/A | G533 | N/A | G534 | N/A | G535 | N/A | 14 |

FDIC Certificate Number:

58321

Schedule RC-Q—Continued

| | ı | (Column A) otal Fair Value Reported on Schedule RC | LE: N De | (Column B) SS: Amounts letted in the termination otal Fair Value | Lev | (Column C) rel 1 Fair Value easurements | Lev | (Column D) el 2 Fair Value leasurements | Level 3 | lumn E) Fair Value urements | |
|---|--------------|--|----------------|--|------|---|------|---|---------|-----------------------------------|-------|
| Dollar Amounts in Thousands | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | RCON | Bil Mil Thou | |
| Memoranda | | | | | | | | | | | |
| 1. All other assets (itemize and | | | | | | | | | | | |
| describe amounts included | i | | | | | | | | | | |
| in Schedule | | | | | | | | | | | |
| RC-Q, item 6, that are greater | | | | | 8 | | | | | | |
| than \$25,000 and exceed | | | | | | | | | | | |
| 25% of item 6): | | | | | | | | | | | |
| a. Mortgage servicing assets | G536 | N/A | G537 | | G538 | N/A | | N/A | G540 | N/A | M.1.a |
| b. Nontrading derivative assets | G541 | N/A | G542 | N/A | G543 | N/A | G544 | N/A | G545 | N/A | M.1.b |
| TEXT | Contractor | | | | | | | | | | |
| c. G546 | G546 | | G547 | | G548 | | G549 | N/A | G550 | N/A | M.1.c |
| d G551 | G551 | N/A | **** | | G553 | N/A | _ | N/A | G555 | N/A | M.1.d |
| e 6556 | G556 | N/A | | N/A | | N/A | | N/A | G560 | N/A | M.1.e |
| f. G561 | G561 | N/A | G562 | N/A | G563 | N/A | G564 | N/A | G565 | N/A | M.1.f |
| 2. All other liabilities (itemize and | | | | | | | | | | | |
| describe amounts included in | | | | | | | | | | | |
| Schedule RC-Q, item 13, that | | | | | | | | | | | |
| are greater than \$25,000 and | | | | | | | | | | | |
| exceed 25% of item 13.) | | | | | | | | | | | |
| a. Loan commitments (not | | | | No. | | NI A | | NVA | | NVA | |
| accounted for as derivatives) | F261 | N/A | | N/A | | <u> </u> | F262 | N/A | F263 | N/A | M.2.a |
| Nontrading derivative liabilities | G566 | N/A | G567 | N/A | G568 | N/A | G569 | N/A | G570 | N/A | M.2.b |
| TEXT | | N/A | | N. C. | | A./A | | N/A | | N/A | |
| c. G571 | G571 G576 | N/A N/A | **** | N/A N/A | G573 | N/A N/A | | N/A N/A | G575 | N/A N/A | M.2.c |
| d G5/6 G581 | G581 | N/A N/A | G577 | N/A | | | G579 | N/A N/A | G580 | | M.2.d |
| ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ | | N/A | | N/A N/A | G583 | N/A N/A | G584 | N/A N/A | G585 | N/A N/A | M.2.e |
| f. G586 | G586 | I N/A | G587 | N/A | G588 | N/A | G589 | N/A | G590 | I N/A | M.2.f |

46

FDIC Certificate Number:

58321

Schedule RC-R-Regulatory Capital

| Doll | ar Amoui | nts in Thousands | RCON | Bil Mil Thou | 1 |
|---|------------|------------------|------|------------------|----------------|
| Tier 1 capital | | | | | |
| Total bank equity capital (from Schedule RC, item 27.a) | | | 3210 | 33,105 |] 1 |
| 2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) | | | | | Maran Maran |
| (if a gain, report as a positive value; if a loss, report as a negative value) | | | 8434 | 1,622 | 2 |
| 3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as | a positive | e value) | A221 | 0 |] 3 |
| 4. LESS: Accumulated net gains (losses) on cash flow hedges (1) | | | | | |
| (if a gain, report as a positive value; if a loss, report as a negative value) | | | 4336 | 0 | 4 ' |
| 5. LESS: Nonqualifying perpetual preferred stock | | | B588 | 0 | ⊣ ‴ |
| Qualifying noncontrolling (minority) interests in consolidated subsidiaries | | | B589 | 0 | <u>)</u> 6 |
| 7.a. LESS: Disallowed goodwill and other disallowed intangible assets | | | B590 | 0 |] 7 |
| b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a | | | | | |
| fair value option that is included in retained earnings and is attributable to changes i | n | | | | |
| the bank's own creditworthiness (if a net gain, report as a positive value; if a net los | 5, | | | | 4 |
| report as a negative value) | | | F264 | 0 | -l ` |
| 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) | | | C227 | 31,483 | - 1 |
| 9.a. LESS: Disallowed servicing assets and purchased credit card relationships | | | B591 | 0 | _ ٽ |
| b. LESS: Disallowed deferred tax assets | | | 5610 | 0 | -, - |
| 10. Other additions to (deductions from) Tier 1 capital | | | B592 | 0 | |
| 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) | | | 8274 | 31,483 | 1 |
| Fier 2 capital | | | | | |
| .2. Qualifying subordinated debt and redeemable preferred stock | | | 5306 | Ō | 1 |
| .3. Cumulative perpetual preferred stock includible in Tier 2 capital | | | B593 | 0 | 1 |
| 4. Allowance for loan and lease losses includible in Tier 2 capital | | | 5310 | 2,145 | 1 |
| 5. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital | | | 2221 | 0 |] 1 |
| .6. Other Tier 2 capital components | ., | | B594 | Ö | 1 |
| 17. Tier 2 capital (sum of items 12 through 16) | | | 5311 | 2,145 | 1 |
| 18. Allowable Tier 2 capital (lesser of item 11 or 17) | | | 8275 | 2,145 | 1 |
| 19. Tier 3 capital allocated for market risk | | | 1395 | 0 | 1 |
| 9. Her 3 capital allocated for market risk | | | B595 | 0 | 4 − |
| 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) | | | 3792 | 33,628 | 4 - |
| Total assets for leverage ratio | | | | | 1 ~ |
| | | | 3368 | 334,663 | 1 2 |
| 2. Average total assets (from Schedule RC-K, item 9) | | | B590 | 0 | - ₹ |
| 3. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a abov | | | B591 | | - I |
| 4. LESS: Disallowed servicing assets and purchased credit card relationships (from item | | /e) | 5610 | 0 | 4 - |
| 15. LESS: Disallowed deferred tax assets (from item 9.b above) | | | B596 | - | 4 - |
| 26. LESS: Other deductions from assets for leverage capital purposes | | | A224 | 334,663 | 1 - |
| 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) | | | 7221 | 001,000 | ļ ~. |
| Adjustments for financial subsidiaries | | | (| | 1 |
| 28. a. Adjustment to Tier 1 capital reported in item 11 | | | C228 | 0 | 4 - |
| b. Adjustment to total risk-based capital reported in item 21 | | | B503 | 0 | - 1 |
| 29. Adjustment to risk-weighted assets reported in item 62 | | | B504 | | _ |
| 30. Adjustment to average total assets reported in item 27 | | | B505 | 0 | 3 |
| Capital ratios | | | | | _ |
| Column B is to be completed by all banks. Column A is to be | | (Column A) | | (Column B) | |
| completed by banks with financial subsidiaries.) | RCON | Percentage | RCON | Percentage | 1 |
| | 7272 | 0.00% | 7204 | 9.41% | 3: |
| 31. Tier 1 leverage ratio (2) | 7273 | | | | 1 |
| 31. Tier 1 leverage ratio (2) | 7274 | 0.00% | 7206 | 14.96% | 32 |

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

- (2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
- (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
- (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

| 1st | Enter | prise | Bank | |
|-----|-------|-------|------|--|
| | | | | |

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-35

47

Schedule RC-R-Continued

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

| | (Column A) | (Column B) | | (Column C) | (Column D) | (Column E) | (Column F) | |
|--|------------------|------------------|----|------------------|--------------------|-------------------|------------------|-----|
| | Totals | Items Not | | | Allocation by Risl | k Weight Category | | ĺ |
| | (from | Subject to | 1 | \ | } | | - | i |
| | Schedule RC) | Risk-Weighting | | 0% | 20% | 50% | 100% | i |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil [Mil] Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mìl Thou | Bil Mil Thou | i |
| Balance Sheet Asset Categories | | | | | | | | i |
| 34. Cash and balances due from depository institutions | RCON 0010 | RCON C869 | _ | RCON B600 | RCON B601 | | RCON B602 | i |
| (Column A equals the sum of Schedule RC items 1.a and 1.b) | 46,153 | | 2 | 29,855 | 16,298 | | 0 |] 3 |
| | RCON 1754 | RCON 8603 | | RCON B604 | RCON B605 | RCON B606 | RCON B607 | |
| 35. Held-to-maturity securities | 0 | | 0 | 0 | 0 | 0 | 0 | 3 |
| | RCON 1773 | RCON B608 | _ | RCON B609 | RCON B610 | RCON B611 | RCON B612 | |
| 36. Available-for-sale securities | 177,070 | 2,75 | 6 | 27,757 | 131,755 | 263 | 14,539 |] 3 |
| 37. Federal funds sold and securities purchased under | RCON C225 | | | RCON C063 | RCON C064 | | RCON B520 | |
| agreements to resell | 0 | | | 0 | 0 | | 0 |] 3 |
| | RCON 5369 | RCON 8617 | | RCON B618 | RCON B619 | RCON B620 | RCON B621 | j |
| 38. Loans and leases held for sale | 0 | | 0 | 0 | 0 | 0 | 0 |] 3 |
| | RCON B528 | RCON B622 | | RCON B623 | RCON B624 | RCON 8625 | RCON 8626 | |
| 39. Loans and leases, net of unearned income | 138,108 | | 0 | 0 | 0 | 10,515 | 127,593 |] 3 |
| • | RCON 3123 | RCON 3123 | _N | | | | | |
| 40. LESS: Allowance for Joan and Jease Josses | 1,924 | 1,92 | 4 | | | | | 4 |
| | RCON 3545 | RCON B627 | | RCON B628 | RCON B629 | RCON B630 | RCON B631 | |
| 41. Trading assets | 0 | | 0 | 0 | 0 | 0 | 0 | ۷ [|
| | RCON B639 | RCON B640 | | RCON 8641 | RCON B642 | RCON B643 | RCON 5339 | |
| 42. All other assets (1) | 6,343 | | 0 | 127 | 611 | 56 | 5,549 |] 4 |
| | RCON 2170 | RCON B644 | | RCON 5320 | RCON 5327 | RCON 5334 | RCON 5340 |] |
| 43. Total assets (sum of items 34 through 42) | 365,750 | 83 | 2 | 57,739 | 148,664 | 10,834 | 147,681 |] 4 |

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

| 1st Enterp | rise | Ban | k |
|------------|------|-----|---|
|------------|------|-----|---|

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-36

48

Schedule RC-R-Continued

| | (Column A) | | | | (Column B) | | (Column C) | (Column D) | (Column E) | (Column F) | |
|--|------------------|----------|----------------|------|------------------|------------|------------------|-------------------|------------------|------------------|------|
| | Face Value | | Credit | | Credit | | | Allocation by Ris | k Weight Categor | у | |
| | or Notional | | Conversion | | Equivalent | | | | | | |
| | Amount | | Factor | | Amount (1)_ | | 0% | 20% | 50% | 100% | |
| Dollar Amounts in Thousands | Bil Mil Thou | | | | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| Derivatives and Off-Balance Sheet Items | RCON B546 | | See footnote 2 | | RCON B547 | | RCON B548 | RCON B581 | RCON B582 | RCON B583 | |
| 44. Financial standby letters of credit | 1,340 | | 1.000 | | 1,340 | | 0 | 0 | 0 | 1,340 | 44 |
| 45. Performance standby letters of | RCON 3821 | | | | RCON B650 | | RCON B651 | RCON B652 | RCON B653 | RCON B654 | |
| of credit | 0 | | .50 | | 0 | | 0 | 0 | 0 | 0 | 45 |
| 46. Commercial and similar letters | RCON 3411 | | | | RCON B655 | | RCON B656 | RCON B657 | RCON B658 | RCON B659 | * |
| of credit | 290 | | .20 | | 58 | | . 0 | 0 | 0 | 58 | 46 |
| 47. Risk participations in bankers | | | | | | | | | | | |
| acceptances acquired by the | RCON 3429 | t. | | | RCON 8660 | | RCON B661 | RCON B662 | | RCON B663 | |
| reporting institution | 0 | | 1.00 | | 0 | | 0 | 0 | | 0 | 47 |
| | RCON 3433 | | | | RCON B664 | | RCON B665 | RCON B666 | RCON B667 | RCON B668 | |
| 48. Securities lent | 0 | | 1.00 | | 0 | | 0 | 0 | 0 | 0 | 48 |
| 49. Retained recourse on small business | RCON A250 | | | | RCON B669 | | RCON B670 | RCON B671 | RCON B672 | RCON B673 | |
| obligations sold with recourse | 0 | | 1.00 | | 0 | | . 0 | 0 | 0 | 0 | 49 |
| 50. Recourse and direct credit | | | | | | 100 | | | | | |
| substitutes (other than financial | | 100 | | | | | | | | | |
| standby letters of credit) subject to | | | | 3, 1 | | 1 | | | | | |
| the low-level exposure rule and | | | | | | · N | | | | | |
| residual interests subject to a | RCON B541 | | See footnote 3 | | RCON 8542 | | | | | RCON B543 | |
| dollar-for-dollar capital requirement | 0 | | 12.500 | | 0 | | | | | 0 | 50 |
| 51. All other financial assets sold with | RCON B675 | | | | RCON B676 | | RCON B677 | RCON B678 | RCON B679 | RCON B680 | |
| recourse | 0 | | 1.00 | | 0 | | C | | | 0 | 51 |
| 52. All other off-balance sheet | RCON B681 | | <u> </u> | | RCON B682 | _ | RCON B683 | RCON B684 | RCON B685 | RCON B686 | |
| liabilities | 0 | | 1.00 | | 0 | 9 | C | 0 | 0 | 0 | 52 |
| 53. Unused commitments: | | | | 100 | | | | | | | |
| a. With an original maturity | RCON 3833 | | | | RCON B687 | | RCON B688 | RCON B689 | RCON B690 | RCON B691 | |
| exceeding one year | 52,497 | <u>'</u> | .50 | | 26,249 | | 0 | 0 | 0 | 26,249 | 53.a |
| b. With an original maturity of one | | | | | | | | | | | |
| year or less to asset-backed | RCON G591 | | | | RCON G592 | | RCON G593 | RCON G594 | RCON G595 | RCON G596 | |
| commercial paper conduits | 0 | | .10 | | 0 | | 0 | 0 | 0 | 0 | 53.Ł |
| | | | | | RCON A167 | | RCON B693 | RCON B694 | RCON B695 | | |
| 54. Derivative contracts | | | | | 0 | | 0 | 0 | 0 | | 54 |

⁽¹⁾ Column A multiplied by credit conversion factor.

⁽²⁾ For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

⁽³⁾ Or institution specific factor.

| 1st Enterprise Bank | |
|---------------------|--|
| Legal Title of Bank | |

FFIEC 041 Page RC-37

49

Schedule RC-R—Continued

FDIC Certificate Number:

| Schedule RC-R—Continued | | | | | |
|--|-------------------|-------------------|-------------------|------------------|------|
| | (Column C) | (Column D) | (Column E) | (Column F) | |
| | | Allocation by Ris | k Weight Category | / | |
| | | | | | |
| | 0% | 20% | 50% | 100% | |
| Dollar Amounts in Thousands | Bil [Mil Thou | Bil Mil Thou | Bil] Mil Thou | Bil Mil Thou | |
| Totals | | | | | |
| 55. Total assets, derivatives, and off-balance sheet items by risk weight category | RCON B696 | RCON B697 | RCON 8698 | RCON B699 | |
| (for each column, sum of items 43 through 54) | 57,739 | 148,664 | 10,834 | 175,328 | |
| 56. Risk weight factor | x 0% | x 20% | x 50% | x 100% |] : |
| 57. Risk-weighted assets by risk weight category (for each column, | RCON B700 | RCON B701 | RCON 8702 | RCON B703 | |
| item 55 multiplied by item 56) | 0 | 29,733 | 5,417 | 175,328 | |
| | | | | RCON 1651 | |
| 58. Market risk equivalent assets | _ | | | 0 | |
| 59. Risk-weighted assets before deductions for excess allowance for loan and lease losses | | | | RCON B704 | |
| and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) | | | | 210,478 | 1 |
| | | | | RCON A222 | |
| 60. LESS: Excess allowance for loan and lease losses | | | | 0 | 1 |
| | | | | RCON 3128 | |
| 61. LESS: Allocated transfer risk reserve | _ | | | 0 | י וי |
| | | | | RCON A223 | |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61) | | | | 210,478 | |
| Memoranda | | | | | - |
| Dollar Amo | unts in Thousands | | RCON | Bil Mil Thou | 1 |
| 1. Current credit exposure across all derivative contracts covered by the risk-based capital standards | | | 8764 | 0 | |

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

(2) Subinvestment grade _

58321

Schedule RC-R—Continued

With a remaining maturity of Memoranda—Continued (Column A) (Column B) (Column C) One year or less Over one year Over five years Dollar Amounts in Thousands through five years Tril | Bil | Mil | Thou RCON Tril I Bil [Mil] Thou RCON Tril | Bil | Mil | Thou RCON 2. Notional principal amounts of derivative contracts: (1) 3809 0 8766 8767 M.2.a a. Interest rate contracts_ 3812 0 8769 8770 M.2.b b. Foreign exchange contracts_ 8771 0 8772 0 8773 M.2.c c. Gold contracts 8774 0 8775 0 8776 d. Other precious metals contracts M.2.d 8777 0 8778 0 8779 M.2.e e. Other commodity contracts A000 0 A001 0 A002 f. Equity derivative contracts M.2.f g. Credit derivative contracts: Purchased credit protecton that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes: G597 0 G598 0 G599 M.2.g.1 (1) Investment grade ___ G600 0 G601 0 G602

FFIEC 041 Page RC-38

M.2.g.2

50

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

FDIC Certificate Number:

58321

FFIEC 041 Page RC-39

51

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

| • | (Column A) | (Column B) | | (Column C) | | (Column D) | (Column E) | (Column F) | (Column G) | |
|---|------------------|-----------------|--|---|-----|------------------|-------------------|------------------|------------------|-----|
| | 1-4 Family | Home | - | Credit | ļ | Auto | Other | Commercial | All Other | |
| | Residential | Equity | | Card | | Loans | Consumer | and Industrial | Loans, All | |
| | Loans | Lines | | Receivables | | | Loans | Loans | Leases, and | |
| | | | | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | |] | All Other | |
| | | | | | | | | | Assets | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Tho | <u>, </u> | Bil Mil Thou | | Bil Mil Thou | Bil { Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| Bank Securitization Activities | | | | | | 7.0 | | | | |
| 1. Outstanding principal balance of assets sold | | | | | | | Contract Contract | | | |
| and securitized by the reporting bank with | | | | | | | | | | |
| servicing retained or with recourse or other | RCON B705 | RCON B706 | | RCON B707 | | RCON B708 | RCON B709 | RCON B710 | RCON B711 | |
| seller-provided credit enhancements | O | | 0 | 0 | | 0 | 0 | 0 | 0 | 1 |
| Maximum amount of credit exposure | | | | | | | | | | |
| arising from recourse or other | | | | | 300 | | | | | |
| seller-provided credit enhancements | | | | | | | | | | |
| provided to structures reported in | | | | | | | | | | |
| item 1 in the form of: | N 1 | | | | | | | | | |
| | ľ. | | | | | | | | | |
| a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F | RCON B712 | RCON B713 | | RCON B714 | | RCON B715 | RCON B716 | RCON B717 | RCON B718 | |
| , | 0 | | 0 | 0 | | 0 | | <u> </u> | | 2.a |
| or in Schedule RC, item 5) | RCON C393 | RCON C394 | | RCON C395 | | RCON C396 | RCON C397 | RCON C398 | RCON C399 | |
| b. Subordinated securities and | 0 | | 0 | 0 | | 0 | | | | 2.b |
| other residual interests | RCON C400 | RCON C401 | | RCON C402 | | RCON C403 | RCON C404 | RCON C405 | RCON C406 | 2.5 |
| c. Standby letters of credit and | n con cito | ACON C-101 | 0 | 0 | | 0 | | 0 | | 2.c |
| other enhancements | U S | | | | | | | | | 2,0 |
| Reporting bank's unused commitments | RCON B726 | RCON 8727 | _ | RCON B728 | 1 | RCON B729 | RCON B730 | RCON B731 | RCON B732 | |
| to provide liquidity to structures | 0 | RCON 0727 | | 0 | | 0 | <u></u> | | | 3 |
| reported in item 1 | RCON B733 | RCON B734 | | RCON 8735 | | RCON B736 | RCON B737 | RCON 8738 | RCON B739 | ~ |
| 4. Past due loan amounts included in item 1: | 0 | 110000000 | | 0 | | n.com 5750 | | 0 | 0 | 4.a |
| a. 30-89 days past due | RCON B740 | RCON B741 | | RCON B742 | | RCON B743 | RCON B744 | RCON B745 | RCON B746 | 1.0 |
| b 90 days or more pact due | 0 | | 0 | 0 | | . 0 | 0 | 0 | 0 | 4.b |
| b. 90 days or more past due Charge-offs and recoveries on assets sold | | | _ | | | | | | | |
| 3 | | | | | | | | | | |
| and securitized with servicing retained or | | | i ya | | | | | | | |
| with recourse or other seller-provided credit | RIAD B747 | RIAD B748 | | RIAD B749 | | RIAD B750 | RIAD B751 | RIAD B752 | RIAD B753 | |
| enhancements (calendar year-to-date); | 0 | READ DITO | 0 | 0 | | (170 D) 30 | CIAD D/31 | | | 5.a |
| a. Charge-offs | RIAD 8754 | RIAD 8755 | | RIAD B756 | | RIAD B757 | RIAD B758 | RIAD B759 | RIAD B760 | J.a |
| b. Recoveries | 0 | 1475 4733 | 0 | 30 | | 0 | | | | 5.b |
| o, indeparence | | OF THE YORK | 130/19/13/1 | <u> </u> | | | | | | |

FDIC Certificate Number:

58321

52

Schedule RC-S—Continued

| | (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 | |
|--|--|---------------------------------------|------------------------------------|-----------------------------|--|--|--|--------------|
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| Amount of ownership (or seller's) interests carried as: a. Securities (included in Schedule RC-B | | RCON B761 | RCON B762 | | | RCON B763 | | |
| or in Schedule RC, item 5) | | 0 | 0 | | | 0 | | 6.a |
| | | RCON B500 | RCON B501 0 | | | RCON B502 | | C 1: |
| b. Loans (included in Schedule RC-C) | | RCON 8764 | RCON B765 | | | RCON B766 | | 6 . b |
| interests reported in item 6.a: | | 0 | 0 | | | 0 | | 7.a |
| a. 30-89 days past due | | RCON 8767 | RCON B768 | | | RCON B769 | | 7.0 |
| b. 90 days or more past due | | 0 | 0 | | | 0 | | 7. b |
| 8. Charge-offs and recoveries on loan | | | <u> </u> | | | | | |
| amounts included in interests reported | | | | | | | | |
| in item 6.a (calendar year-to-date): | | RIAD B770 | RIAD B771 | | | RIAD B772 | 100 | |
| a. Charge-offs | | 0 | 0 | | | 0 | 1 | 8.a |
| | | RIAD B773 | RIAD B774 | | | RIAD B775 | | |
| b. Recoveries | | 0 | 0 | | | 0 | | 8.b |
| | | | | | | | | |
| For Securitization Facilities Sponsored | | | | | | | | |
| By or Otherwise Established By Other | | | | | | | | |
| Institutions | | | | | | | | |
| Maximum amount of credit exposure arising from credit enhancements | | | | | | | | |
| provided by the reporting bank to other | | | | | | | | |
| institutions' securitization structures in | | | | | | | | |
| the form of standby letters of credit, | | | | | | | | |
| purchased subordinated securities, | RCON B776 | RCON B777 | RCON B778 | RCON B779 | RCON B780 | RCON B781 | RCON B782 |] |
| and other enhancements | O | 0 | 0 | 0 | (| 0 | 0 | 9 |
| 10. Reporting bank's unused commitments | | | | | | | | ļ |
| to provide liquidity to other institutions' | RCON 8783 | RCON B784 | RCON B785 | RCON B786 | RCON B787 | RCON B788 | RCON B789 | 1.0 |
| securitization structures | U | | U V | U | <u>'</u> | ין ע | 0 | 10 |

| 1st Enterprise Bank | 15 | ŧ | Εn | ten | prise | Bank | |
|---------------------|----|---|----|-----|-------|------|--|
|---------------------|----|---|----|-----|-------|------|--|

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-41

53

Schedule RC-S-Continued

| | (Column A) | (Column B) | | (Column C) | | (Column D) | (Column E) | (Column F) | (Column G) | |
|--|-------------------|----------------------|-----|------------------|---|------------------|------------------|------------------|------------------|----|
| | 1-4 Family | Home | | Credit | | Auto | Other | Commercial | All Other | |
| | Residential | Equity | , , | Card | 1 | Loans | Consumer | and Industrial | Loans, All | |
| | Loans- | Lines | | Receivables | | | Loans | Loans | Leases, and | |
| | | | | | | | | | All Other | |
| | | | | _ | | | | | Assets | |
| Dollar Amounts in Thousands | Bit Mil Thou | Bil Mil Thou | | Bil Mil Thou | | Bit Mil Thou | Bil Mil Thou | Bil [Mll Thou | Bil Mil Thou | |
| Bank Asset Sales | | | | | | | | | | |
| 11. Assets sold with recourse or other seller- | A contract of the | | | and the second | | | | | | |
| provided credit enhancements and not | RCON B790 | RCON B791 | | RCON B792 | | RCON B793 | RCON B794 | RCON B795 | RCON 8796 | |
| securitized by the reporting bank | 0 | 0 | | C | | 0 | 0 | 0 | 0 | 11 |
| 12. Maximum amount of credit exposure | | | 100 | | | | | | | |
| arising from recourse or other seller- | | | | | | | | | | |
| provided credit enhancements pro- | RCON B797 | RCON B798 | | RCON 8799 | | RCON B800 | RCON B801 | RCON B802 | RCON B803 | |
| vided to assets reported in item 11 | 0 | 0 | | | | 0 | 0 |]0 | 0 | 12 |

Memoranda

| Dollar Amounts in Thousands | RCON | Bil Mil Thou | |
|--|------|------------------|---------|
| 1, Small business obligations transferred with recourse under Section 208 of the Riegle | | | |
| Community Development and Regulatory Improvement Act of 1994: | | | |
| a. Outstanding principal balance | A249 | 0 | M.1.a |
| b. Amount of retained recourse on these obligations as of the report date | A250 | 0 | M.1.b |
| 2. Outstanding principal balance of assets serviced for others (includes participations serviced for others): | | | |
| a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements | B804 | 0 | M.2.a |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | B805 | 0 | M.2.b |
| c. Other financial assets (includes home equity lines) (1) | A591 | 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) | F699 | 0 | M.2.d |
| 3. Asset-backed commercial paper conduits: | | | |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of | | | |
| credit, subordinated securities, and other enhancements: | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B806 | 0 | M.3.a.1 |
| (2) Conduits sponsored by other unrelated institutions | B807 | 0 | M.3.a.2 |
| b. Unused commitments to provide liquidity to conduit structures: | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B808 | 0 | M.3.b.1 |
| (2) Conduits sponsored by other unrelated institutions | B809 | 0 | M.3.b.2 |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2) | C407 | N/A | M.4 |

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

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

FDIC Certificate Number:

58321

FFIEC 041 Page RC-42

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

| | (Column A) | (Column B) | | (Column C) | | (Column D) | |
|--|-------------------------|-------------------------|---|------------|-------|-------------|-----|
| | Managed | Non-Managed | 1 | Number of | | Number of | |
| | Assets | Assets | | Managed | | Non-Managed | |
| | | | | Accounts | | Accounts | |
| Dollar Amounts in Thousands | Tril Bil Mit Thou | Tril Bit Mil Thou | l | | | | |
| FIDUCIARY AND RELATED ASSETS | RCON B868 | RCON B869 | | RCON B870 | | RCON B871 | |
| 4. Personal trust and agency accounts | N/A | N/A | | N/A | | N/A | 4 |
| 5. Retirement related trust & agency accounts: | RCON B872 | RCON B873 | | RCON B874 | | RCON B875 | |
| a. Employee benefit-defined contribution | N/A | N/A | | N/A | 4 2 3 | N/A | 5.8 |
| 1 | RCON B876 | RCON B877 | | RCON B878 | | RCON B879 | |
| b. Employee benefit-defined benefit | N/A | N/A | | N/A | | N/A | 5.l |
| | RCON B880 | RCON B881 | | RCON B882 | | RCON B883 | |
| c. Other retirement accounts | N/A | N/A | | N/A | | N/A | 5.0 |
| | RCON B884 | RCON B885 | | RCON C001 | 600 | RCON C002 | |
| 6. Corporate trust and agency accounts | N/A | N/A | | N/A | | N/A | 6 |
| | RCON B886 | | | RCON B888 | | | |
| 7. Investment management agency accounts | N/A | | | N/A | | | 7 |
| The annual management agains, assessing | RCON B890 | RCON B891 | | RCON B892 | | RCON B893 | |
| 8. Other fiduciary accounts | N/A | N/A | | N/A | | N/A | 8 |
| 9. Total fiduciary accounts | RCON B894 | RCON B895 | | RCON B896 | | RCON 8897 | |
| (sum of items 4 through 8) | N/A | N/A | | N/A | | N/A | 9 |
| (| | RCON B898 | | | | RCON B899 | |
| 10. Custody and safekeeping accounts | | N/A | | | | N/A | 10 |
| 11 Not applicable | | / | | | | | |

11. Not applicable

M.2.a M.2.b

55

FDIC Certificate Number:

Schedule RC-T—Continued

58321

| Dollar Amounts in Thousands | RIAD | Bil Mil Thou | |
|--|------|------------------|------|
| FIDUCIARY AND RELATED SERVICES INCOME | 100 | | |
| 12. Personal trust and agency accounts | B904 | N/A | 12 |
| 13. Retirement related trust and agency accounts: | | | |
| a. Employee benefit—defined contribution | 8905 | N/A | 13.a |
| b. Employee benefit—defined benefit | 8906 | N/A | 13.b |
| c. Other retirement accounts | B907 | N/A | 13.c |
| 14. Corporate trust and agency accounts | A479 | N/A | 14 |
| 15. Investment management agency accounts | 8908 | N/A | 15 |
| 16. Other fiduciary accounts | A480 | N/A | 16 |
| 17. Custody and safekeeping accounts | B909 | N/A | 17 |
| 18. Other fiduciary and related services income | B910 | N/A | 18 |
| 19. Total gross fiduciary and related services income (sum of Items 12 through 18) | | | |
| (must equal Schedule RI, item 5.a) | 4070 | N/A | 19 |
| 20. LESS: Expenses | C058 | N/A | 20 |
| 21. LESS: Net losses from fiduciary and related services | A488 | N/A | 21 |
| 22. PLUS: Intracompany income credits for fiduciary and related services | B911 | N/A | 22 |
| 23. Net fiduciary and related services income | A491 | N/A | 23 |

| | Í | Managed Managed | | |
|---|---------------------|-----------------|-------|--|
| Memoranda | | Assets | | |
| Dollar Amounts | s in Thousands RCON | Bil Mil Thou | | |
| Managed assets held in personal trust and agency accounts: | | | | |
| a. Noninterest-bearing deposits | B913 | | M.1.a | |
| b. Interest-bearing deposits | B914 | N/A | M.1.b | |
| c. U.S. Treasury and U.S. Government agency obligations | B915 | N/A | M.1.c | |
| d. State, county and municipal obligations | B916 | N/A | M.1.d | |
| e. Money market mutual funds | B917 | N/A | M.1.e | |
| f. Other short-term obligations | 8918 | N/A | M.1.f | |
| g. Other notes and bonds | B919 | N/A | M.1.g | |
| h. Common and preferred stocks | B920 | N/A | M.1.h | |
| i. Real estate mortgages | B921 | N/A | M.1.i | |
| j. Real estate | B922 | N/A | M.1.j | |
| k. Miscellaneous assets | B923 | N/A | M.1.k | |
| I. Total managed assets held in personal trust and agency accounts (sum of Memorandum | 200.0 | | | |
| items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A) | B868 | N/A | M.1.I | |

| | - | (Column A) | (Column B) | 7 |
|--|-------------------------|------------|-------------------------|---|
| | Number of Principal Amo | | Principal Amount | |
| • | | Issues | Outstanding | - |
| Dollar Amounts in Thousands | RCON | | Tril Bil Mil Thou | 1 |
| Corporate trust and agency accounts: | | | RCON B928 |] |
| a. Corporate and municipal trusteeships | B927 | N/A | N/A | |
| b. Transfer agent, registrar, paying agent, and other corporate agency | B929 | N/A | | ă |

1st Enterprise Bank

Legal Title of Bank

FDIC Certificate Number:

58321

FFIEC 041 Page RC-44

56

Schedule RC-T—Continued

| | | (Column A) | | (Column B) | | | |
|--|-------------------|-----------------|----------|-----------------|------|------------------|-------|
| Memoranda—Continued | | Number of | | Market Value of | | | |
| | | | Funds | | | Fund Assets | |
| Dollar | Amoun! | ts in Thousands | RCON | | RCON | Bil Mil Thou | |
| 3. Collective investment funds and common trust funds: | | | | | | | |
| a. Domestic equity | | | B931 | N/A | B932 | N/A | M.3.a |
| b. International/Global equity | | B933 | N/A | B934 | N/A | M.3.b | |
| c. Stock/Bond blend | | B935 | N/A | | N/A | M.3.c | |
| d. Taxable bond | | | B937 | N/A | | N/A | M.3.d |
| | e. Municipal bond | | B939 | N/A | | N/A | M.3.e |
| f. Short term investments/Money market | | B941 | N/A | | N/A | M.3.f | |
| g. Specialty/Other | | B943 | N/A | | N/A | M.3.g | |
| h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) | | B945 | N/A | B946 | N/A | M.3.h | |
| : | | | | | | · | |
| | | (Column A) | | (Column B) | | (Column C) | |
| | Gross Losses | | | Gross Losses | | Recoveries | |
| | Managed | | | on-Managed | | | |
| | | Accounts | Accounts | | | | |
| Dollar Amounts in Thousands | RIAD | Mil Thou | RIAD | Mil [Thou | RIAD | Mil Thou | |
| Fiduciary settlements, surcharges and other losses: | | | | | | | |
| a. Personal trust and agency accounts | B947 | | B948 | | B949 | N/A | M.4.a |
| b. Retirement related trust and agency accounts | B950 | | B951 | N/A | | N/A | M.4.b |
| c. Investment management agency accounts | B953 | | B954 | N/A | B955 | N/A | M.4.c |
| d. Other fiduciary accounts and related services | B956 | N/A | B957 | N/A | B958 | N/A | M.4.d |
| e. Total fiduciary settlements, surcharges, and other losses | | | | | | | |
| (sum of Memorandum items 4.a through 4.d) (sum of | | | | | | | |
| columns A and B minus column C must equal | | | | | | | |
| Schedule RC-T, item 21) | B959 | N/A | B960 | N/A | B951 | N/A | M.4.e |

| N/A | | | | |
|----------------------|-------|---------------|---------|--|
| Name and Title (TEXT | B962) | | | |
| N/A | | - | | |
| E-mail Address (TEXT | B926) | | | |
| N/A | | N/ | · /A | |

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A", "No comment," and "None."

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

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

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

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

| | | RCON | YES / NO |
|--------|---|---------------------------------------|----------|
| Comme | nts? | 6979 | NO |
| | | | |
| BANK M | ANAGEMENT STATEMENT (please type or print clearly): | | |
| TEX | | | |
| 6980 | | | |
| | | | |
| | | | |
| | | · · · · · · · · · · · · · · · · · · · | |
| | | | |
| | | | |
| | | - | |
| | | | |
| | | | |
| | | | |