

**BANK OF NORTH DAKOTA
BALANCE SHEETS
SEPTEMBER 30, 2007 and 2006
Unaudited**

	(In Thousands)	
	2007	2006
CASH AND DUE FROM BANKS	136,753	139,629
FFS & SEC PURCH UNDER REPOS	250,505	188,840
SECURITIES	210,660	217,497
LOANS	1,968,453	1,726,823
LESS: ALLOW. FOR LOAN LOSS	(31,504)	(29,112)
	1,936,949	1,697,711
BANK PREMISES & EQUIPMENT, NET	10,069	5,925
OTHER ASSETS	54,120	30,482
TOTAL ASSETS	2,599,056	2,280,084
DEPOSITS		
NON-INTEREST BEARING	252,643	161,925
INTEREST BEARING	1,577,846	1,424,079
	1,830,489	1,586,004
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	296,476	122,664
SHORT AND LONG-TERM DEBT	255,704	349,070
OTHER LIABILITIES	25,206	59,471
TOTAL LIABILITIES	2,407,875	2,117,209
EQUITY	191,181	162,875
TOTAL LIAB. AND EQUITY	2,599,056	2,280,084

**BANK OF NORTH DAKOTA
STATEMENTS OF INCOME
FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2007 AND 2006
Unaudited**

	(In Thousands)	
	2007	2006
INTEREST INCOME		
FEDERAL FUNDS SOLD	9,569	7,317
SECURITIES	8,654	5,610
LOANS	95,133	79,271
	113,356	92,198
INTEREST EXPENSE		
DEPOSITS	43,052	31,909
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	10,416	6,594
SHORT AND LONG-TERM DEBT	11,422	12,997
	64,890	51,500
NET INTEREST INCOME	48,466	40,698
PROVISION FOR LOAN LOSSES	1,350	1,800
NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES	47,116	38,898
NONINTEREST INCOME	5,086	6,288
NONINTEREST EXPENSE		
SALARIES AND BENEFITS	6,634	6,337
DATA PROCESSING	2,506	1,967
OCCUPANCY AND EQUIPMENT	549	635
OTHER OPERATING EXPENSES	3,010	3,166
	12,699	12,105
NET INCOME	39,503	33,081

Bank of North Dakota is pleased to provide its risk-based capital ratios as of September 30, 2007. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per Regulation F.

Risk-Based Capital Ratio:

	Bank of North Dakota	Per Reg. F.
Tier One Risk-Based Capital Ratio	12.39%	6.00%
Total Risk-Based Capital Ratio	13.65%	10.00%
Leverage Ratio	7.75%	5.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.

	<u>Dollar Amount in Thousands</u>	
	<u>9/30/2007</u>	<u>9/30/2006</u>
Tier One Capital	\$189,843	\$163,894
Total Risk Based Capital	209,152	180,944
Total Risk Weighted Assets	1,532,581	1,351,974
Net Income (Annualized)	52,815	44,229
Quarterly Average Assets	2,448,301	2,144,438
Average Assets YTD	2,452,988	2,117,729
Average Equity	181,734	163,705
Total Gross Loans	1,968,453	1,726,823
Past Due Loans	42,319	34,937
Nonperforming Loans	1,675	2,387
Allowance for Loan Losses	31,504	29,112
Return on Average Assets (Annualized)	2.16%	2.08%
Return on Average Equity (Annualized)	29.06%	27.02%
Past Due Loans/Total Loans	2.15%	2.02%
Nonperforming Loans/Total Loans	0.09%	0.14%
Allowance for Loan Losses/Total Loans	1.60%	1.69%

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

Report at the close of business **September 30, 2007** (20070930)
(RCON 9999)

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

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

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

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

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

Bank of North Dakota

Legal Title of Bank (RSSD 9017)

Bismarck

City (RSSD 9130)

ND

State Abbrev. (RSSD 9200)

58506

ZIP Code (RSSD 9220)

FDIC Certificate Number 90374

(RSSD 9050)

Schedule 01 ENT - Bank Demographic Information

1. Reporting date	RCON9999	20070930
2. FDIC certificate number	RSSD9050	90374
3. Legal title of bank	RSSD9017	Bank of North Dakota
4. City	RSSD9130	Bismarck
5. State abbreviation	RSSD9200	ND
6. Zip code	RSSD9220	58506

Schedule 02 CI - Contact Information

1. Contact Information for the Reports of Condition and Income	
1.a. Chief Financial Officer (or Equivalent) Signing the Reports	
1.a.1. Name	TEXTC490 Kirby Martz
1.a.2. Title	TEXTC491 Chief Financial Officer
1.a.3. E-mail Address	TEXTC492 kmartz@nd.gov
1.a.4. Telephone	TEXTC493 701-328-5650
1.a.5. FAX	TEXTC494 701-328-5716
1.b. Other Person to Whom Questions about the Reports Should be Directed	
1.b.1. Name	TEXTC495 Jamie Mertz
1.b.2. Title	TEXTC496 Accounting Services Manager
1.b.3. E-mail Address	TEXT4086 jmertz@nd.gov
1.b.4. Telephone	TEXT8902 7-1-328-5740
1.b.5. FAX	TEXT9116 7-1-328-5716
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed	
2.a. Name and Title	TEXTB962 Edward B. Sather, SVP Treasury Services
2.b. E-mail Address	TEXTB926 esather@nd.gov
2.c. Telephone	TEXTB963 701-328-5604
2.d. FAX	TEXTB964 701-328-5793
3. Emergency Contact Information	
3.a. Primary Contact	
3.a.1. Name	TEXTC366 Eric Hardmeyer
3.a.2. Title	TEXTC367 President
3.a.3. E-mail Address	TEXTC368 ehardmeyer@nd.gov
3.a.4. Telephone	TEXTC369 701-328-5674
3.a.5. FAX	TEXTC370 701-328-5632
3.b. Secondary Contact	
3.b.1. Name	TEXTC371 Edward B. Sather
3.b.2. Title	TEXTC372 SVP Treasury Services
3.b.3. E-mail Address	TEXTC373 esather@nd.gov
3.b.4. Telephone	TEXTC374 701-328-5604
3.b.5. FAX	TEXTC375 701-328-5793
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information	
4.a. Primary Contact	
4.a.1. Name	TEXTC437 Jessie Hauck
4.a.2. Title	TEXTC438 Compliance Security Administrator
4.a.3. E-mail Address	TEXTC439 jhauck@nd.gov
4.a.4. Telephone	TEXTC440 701-328-5675
4.a.5. FAX	TEXTC441 701-328-5605
4.b. Secondary Contact	
4.b.1. Name	TEXTC442 Janice Pratt
4.b.2. Title	TEXTC443 Business Continuity/Disaser Recover Ad.
4.b.3. E-mail Address	TEXTC444 jpratt@nd.gov
4.b.4. Telephone	TEXTC445 701-328-5764
4.b.5. FAX	TEXTC446 701-328-5632
4.c. Third Contact	
4.c.1. Name	TEXTC870
4.c.2. Title	TEXTC871
4.c.3. E-mail Address	TEXTC872
4.c.4. Telephone	TEXTC873
4.c.5. FAX	TEXTC874
4.d. Fourth Contact	
4.d.1. Name	TEXTC875
4.d.2. Title	TEXTC876
4.d.3. E-mail Address	TEXTC877
4.d.4. Telephone	TEXTC878
4.d.5. FAX	TEXTC879

Schedule 03 NARR - Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

1. Comments?	RCON6979	
2. Bank Management Statement	TEXT6980	

Schedule 04 RI - Income Statement

1.	Interest income:		
1.a.	Interest and fee income on loans:		
1.a.1.	Loans secured by real estate	RIAD4011	38,051
1.a.2.	Commercial and industrial loans	RIAD4012	14,533
1.a.3.	Loans to individuals for household, family, and other personal expenditures:		
1.a.3.a.	Credit cards	RIADB485	0
1.a.3.b.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB486	31,290
1.a.4.	Loans to foreign governments and official institutions	RIAD4056	0
1.a.5.	All other loans	RIAD4058	11,259
1.a.6.	Total interest and fee income on loans (sum of items 1.a.1 through 1.a.5)	RIAD4010	95,133
1.b.	Income from lease financing receivables	RIAD4065	0
1.c.	Interest income on balances due from depository institutions	RIAD4115	0
1.d.	Interest and dividend income on securities:		
1.d.1.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	3,496
1.d.2.	Mortgage-backed securities	RIADB489	3,717
1.d.3.	All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	1,441
1.e.	Interest income from trading assets	RIAD4069	0
1.f.	Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	9,570
1.g.	Other interest income	RIAD4518	0
1.h.	Total interest income (sum of items 1.a.6 through 1.g)	RIAD4107	113,357
2.	Interest expense:		
2.a.	Interest on deposits:		
2.a.1.	Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	1,111
2.a.2.	Nontransaction accounts:		
2.a.2.a.	Savings deposits (includes MMDAs)	RIAD0093	8,394
2.a.2.b.	Time deposits of \$100,000 or more	RIADA517	32,960
2.a.2.c.	Time deposits of less than \$100,000	RIADA518	588
2.b.	Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	10,416
2.c.	Interest on trading liabilities and other borrowed money	RIAD4185	11,422
2.d.	Interest on subordinated notes and debentures	RIAD4200	0
2.e.	Total interest expense (sum of items 2.a through 2.d)	RIAD4073	64,891
3.	Net interest income (item 1.h minus 2.e)	RIAD4074	48,466
4.	Provision for loan and lease losses	RIAD4230	1,350
5.	Noninterest income:		
5.a.	Income from fiduciary activities	RIAD4070	128
5.b.	Service charges on deposit accounts	RIAD4080	1,018
5.c.	Trading revenue	RIADA220	0
5.d.			
5.d.1.	Fees and commissions from securities brokerage	RIADC886	0
5.d.2.	Investment banking, advisory, and underwriting fees and commissions	RIADC888	126
5.d.3.	Fees and commissions from annuity sales	RIADC887	0
5.d.4.	Underwriting income from insurance and reinsurance activities	RIADC386	0
5.d.5.	Income from other insurance activities	RIADC387	0
5.e.	Venture capital revenue	RIADB491	0
5.f.	Net servicing fees	RIADB492	1,393
5.g.	Net securitization income	RIADB493	0
5.h.	Not applicable		
5.i.	Net gains (losses) on sales of loans and leases	RIAD5416	17
5.j.	Net gains (losses) on sales of other real estate owned	RIAD5415	17
5.k.	Net gains (losses) on sales of other assets (excluding securities)	RIADB496	-0
5.l.	Other noninterest income	RIADB497	2,355
5.m.	Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	5,054
6.			
6.a.	Realized gains (losses) on held-to-maturity securities	RIAD3521	0
6.b.	Realized gains (losses) on available-for-sale securities	RIAD3196	32
7.	Noninterest expense:		
7.a.	Salaries and employee benefits	RIAD4135	6,634
7.b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	549
7.c.			
7.c.1.	Goodwill impairment losses	RIADC216	0
7.c.2.	Amortization expense and impairment losses for other intangible assets	RIADC232	0
7.d.	Other noninterest expense	RIAD4092	5,516
7.e.	Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	12,699
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)	RIAD4301	39,503
9.	Applicable income taxes (on item 8)	RIAD4302	0
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	39,503
11.	Extraordinary items and other adjustments, net of income taxes	RIAD4320	0
12.	Net income (loss) (sum of items 10 and 11)	RIAD4340	39,503

Schedule 04 RI - Income Statement

M.1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	0
M.2.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	0
M.3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	0
M.4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	0
M.5.	Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	0
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))	RIAD4024	6,939
M.7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition	RIAD9106	0
M.8.	Trading revenue (from cash instruments and derivative instruments):		
	M.8.a. Interest rate exposures	RIAD8757	0
	M.8.b. Foreign exchange exposures	RIAD8758	0
	M.8.c. Equity security and index exposures	RIAD8759	0
	M.8.d. Commodity and other exposures	RIAD8760	0
	M.8.e. Credit exposures	RIADF186	0
M.9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
	M.9.a. Net gains (losses) on credit derivatives held for trading	RIADC889	0
	M.9.b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0
M.10.	Credit losses on derivatives (see instructions)	RIADA251	0
M.11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	
M.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))	RIADF228	0

Schedule 05 RI-A - Changes in Equity Capital

1. Total equity capital most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	163,542
2. Restatements due to corrections of material accounting errors and changes in accounting principles	RIADB507	0
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	163,542
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD4340	39,503
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0
6. Treasury stock transactions, net	RIADB510	0
7. Changes incident to business combinations, net	RIAD4356	0
8. Cash dividends declared on preferred stock	RIAD4470	0
9. Cash dividends declared on common stock	RIAD4460	13,554
10. Other comprehensive income	RIADB511	1,690
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above)	RIAD4415	0
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	RIAD3210	191,181

Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Section 1

	(Column A) Charge-offs Calendar year- to-date		(Column B) Recoveries Calendar year- to-date	
1. Loans secured by real estate:				
1.a. Construction, land development, and other land loans	RIAD3582	0	RIAD3583	0
1.b. Secured by farmland	RIAD3584	0	RIAD3585	2
1.c. Secured by 1-4 family residential properties:				
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	0	RIAD5412	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:				
1.c.2.a. Secured by first liens	RIADC234	0	RIADC217	0
1.c.2.b. Secured by junior liens	RIADC235	0	RIADC218	0
1.d. Secured by multifamily (5 or more) residential properties	RIAD3588	0	RIAD3589	0
1.e. Secured by nonfarm nonresidential properties	RIAD3590	0	RIAD3591	4
2. Loans to depository institutions and acceptances of other banks	RIAD4481	0	RIAD4482	0
3. Not applicable				
4. Commercial and industrial loans	RIAD4638	5	RIAD4608	41
5. Loans to individuals for household, family, and other personal expenditures:				
5.a. Credit cards	RIADB514	0	RIADB515	0
5.b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	28	RIADB517	4
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0
7. All other loans	RIAD4644	0	RIAD4628	0
8. Lease financing receivables	RIAD4266	0	RIAD4267	0
9. Total (sum of items 1 through 8)	RIAD4635	33	RIAD4605	51
M.1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	5	RIAD5410	41
M.2.				
M.2.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	0	RIAD4662	0
M.2.b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	RIAD4654	0	RIAD4664	0
M.2.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	0	RIAD4618	0
M.2.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0
M.3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0

Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Section 2

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

RIADC388	0
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Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Section 3

	(Column A) Charge-offs Calendar year- to-date		(Column A) Recoveries Calendar year- to-date	
M.5. Construction, land development, and other land loans				
M.5.a. 1-4 family residential construction loans	RIADC891	0	RIADC892	0
M.5.b. Other construction loans and all land development and other land loans	RIADC893	0	RIADC894	0
M.6. Loans secured by nonfarm nonresidential properties:				
M.6.a. Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0
M.6.b. Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0

Schedule 07 RI-B Part II - Changes in Allowance for Loan and Lease Losses

1. Balance most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	30,136
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	51
3. Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	33
4. Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	1,350
6. Adjustments (see instructions for this schedule)	RIADC233	0
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)	RIAD3123	31,504
M.1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0
M.2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0
M.3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0
M.4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	RIADC781	0

Schedule 08 RI-E - Explanations

1.	Other noninterest income (from Schedule RI, item 5.I)		
1.a.	Income and fees from the printing and sale of checks	RIADC013	0
1.b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0
1.c.	Income and fees from automated teller machines (ATMs)	RIADC016	0
1.d.	Rent and other income from other real estate owned	RIAD4042	0
1.e.	Safe deposit box rent	RIADC015	0
1.f.	Disclose component and the dollar amount of that component:		
1.f.1.	Describe component	TEXT4461	
1.f.2.	Amount of component	RIAD4461	0
1.g.	Disclose component and the dollar amount of that component:		
1.g.1.	Describe component	TEXT4462	
1.g.2.	Amount of component	RIAD4462	0
1.h.	Disclose component and the dollar amount of that component:		
1.h.1.	Describe component	TEXT4463	
1.h.2.	Amount of component	RIAD4463	0
1.i.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0
2.	Other noninterest expense (from Schedule RI, item 7.d)		
2.a.	Data processing expenses	RIADC017	2,506
2.b.	Advertising and marketing expenses	RIAD0497	0
2.c.	Directors' fees	RIAD4136	0
2.d.	Printing, stationery, and supplies	RIADC018	0
2.e.	Postage	RIAD8403	0
2.f.	Legal fees and expenses	RIAD4141	0
2.g.	FDIC deposit insurance assessments	RIAD4146	0
2.h.	Disclose component and the dollar amount of that component:		
2.h.1.	Describe component	TEXT4464	
2.h.2.	Amount of component	RIAD4464	0
2.i.	Disclose component and the dollar amount of that component:		
2.i.1.	Describe component	TEXT4467	
2.i.2.	Amount of component	RIAD4467	0
2.j.	Disclose component and the dollar amount of that component:		
2.j.1.	Describe component	TEXT4468	
2.j.2.	Amount of component	RIAD4468	0
3.	Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):		
3.a.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.a.1.	Describe component	TEXT4469	
3.a.2.	Amount of component	RIAD4469	0
3.a.3.	Applicable income tax effect	RIAD4486	0
3.b.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.b.1.	Describe component	TEXT4487	
3.b.2.	Amount of component	RIAD4487	0
3.b.3.	Applicable income tax effect	RIAD4488	0
3.c.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.c.1.	Describe component	TEXT4489	
3.c.2.	Amount of component	RIAD4489	0
3.c.3.	Applicable income tax effect	RIAD4491	0
4.	Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):		
4.a.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	RIADF465	0
4.b.	Disclose component and the dollar amount of that component:		

Schedule 08 RI-E - Explanations

4.b.1. Describe component	TEXTB527	
4.b.2. Amount of component	RIADB527	0
5. Other transactions with parent holding company (from Schedule RI-A, item 11):		
5.a. Disclose component and the dollar amount of that component:		
5.a.1. Describe component	TEXT4498	
5.a.2. Amount of component	RIAD4498	0
5.b. Disclose component and the dollar amount of that component:		
5.b.1. Describe component	TEXT4499	
5.b.2. Amount of component	RIAD4499	0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):		
6.a. Disclose component and the dollar amount of that component:		
6.a.1. Describe component	TEXT4521	
6.a.2. Amount of component	RIAD4521	0
6.b. Disclose component and the dollar amount of that component:		
6.b.1. Describe component	TEXT4522	
6.b.2. Amount of component	RIAD4522	0
7. Other explanations:		
7.a. Comments?	RIAD4769	
7.b. Other explanations	TEXT4769	

Schedule 09 RC - Balance Sheet

1.	Cash and balances due from depository institutions (from Schedule RC-A):		
1.a.	Noninterest-bearing balances and currency and coin	RCON0081	136,740
1.b.	Interest-bearing balances	RCON0071	13
2.	Securities:		
2.a.	Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	0
2.b.	Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	210,660
3.	Federal funds sold and securities purchased under agreements to resell:		
3.a.	Federal funds sold	RCONB987	250,505
3.b.	Securities purchased under agreements to resell	RCONB989	0
4.	Loans and lease financing receivables (from Schedule RC-C):		
4.a.	Loans and leases held for sale	RCON5369	0
4.b.	Loans and leases, net of unearned income	RCONB528	1,968,453
4.c.	Allowance for loan and lease losses	RCON3123	31,504
4.d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529	1,936,949
5.	Trading assets (from Schedule RC-D)	RCON3545	0
6.	Premises and fixed assets (including capitalized leases)	RCON2145	10,069
7.	Other real estate owned (from Schedule RC-M)	RCON2150	0
8.	Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON2130	0
9.	Not applicable		
10.	Intangible assets:		
10.a.	Goodwill	RCON3163	0
10.b.	Other intangible assets (from Schedule RC-M)	RCON0426	0
11.	Other assets (from Schedule RC-F)	RCON2160	54,120
12.	Total assets (sum of items 1 through 11)	RCON2170	2,599,056
13.	Deposits:		
13.a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	1,830,489
13.a.1.	Noninterest-bearing	RCON6631	252,643
13.a.2.	Interest-bearing	RCON6636	1,577,846
13.b.	Not applicable		
14.	Federal funds purchased and securities sold under agreements to repurchase:		
14.a.	Federal funds purchased	RCONB993	152,646
14.b.	Securities sold under agreements to repurchase	RCONB995	143,830
15.	Trading liabilities (from Schedule RC-D)	RCON3548	0
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	255,704
17.	Not applicable		
18.	Not applicable		
19.	Subordinated notes and debentures	RCON3200	0
20.	Other liabilities (from Schedule RC-G)	RCON2930	25,206
21.	Total liabilities (sum of items 13 through 20)	RCON2948	2,407,875
22.	Minority interest in consolidated subsidiaries	RCON3000	0
23.	Perpetual preferred stock and related surplus	RCON3838	0
24.	Common stock	RCON3230	2,000
25.	Surplus (exclude all surplus related to preferred stock)	RCON3839	42,000
26.			
26.a.	Retained earnings	RCON3632	145,843
26.b.	Accumulated other comprehensive income	RCONB530	1,338
27.	Other equity capital components	RCONA130	0
28.	Total equity capital (sum of items 23 through 27)	RCON3210	191,181
29.	Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCON3300	2,599,056
M.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 2006	RCON6724	0

Schedule 10 RC-A - Cash and Balances Due From Depository Institutions

1.	Cash items in process of collection, unposted debits, and currency and coin:		
1.a.	Cash items in process of collection and unposted debits	RCON0020	118,601
1.b.	Currency and coin	RCON0080	8,354
2.	Balances due from depository institutions in the U.S.:		
2.a.	U.S. branches and agencies of foreign banks	RCON0083	0
2.b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	732
3.	Balances due from banks in foreign countries and foreign central banks:		
3.a.	Foreign branches of other U.S. banks	RCON0073	0
3.b.	Other banks in foreign countries and foreign central banks	RCON0074	0
4.	Balances due from Federal Reserve Banks	RCON0090	9,066
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	136,753

Schedule 11 RC-B - Securities

Section 1

	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):								
2.a. Issued by U.S. Government agencies	RCON1289	0	RCON1290	0	RCON1291	0	RCON1293	0
2.b. Issued by U.S. Government-sponsored agencies	RCON1294	0	RCON1295	0	RCON1297	92,347	RCON1298	93,295
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	0	RCON8497	0	RCON8498	17,099	RCON8499	17,099
4. Mortgage-backed securities (MBS):								
4.a. Pass-through securities:								
4.a.1. Guaranteed by GNMA	RCON1698	0	RCON1699	0	RCON1701	1,997	RCON1702	2,006
4.a.2. Issued by FNMA and FHLMC	RCON1703	0	RCON1705	0	RCON1706	32,214	RCON1707	32,306
4.a.3. Other pass-through securities	RCON1709	0	RCON1710	0	RCON1711	0	RCON1713	0
4.b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
4.b.1. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1714	0	RCON1715	0	RCON1716	37,101	RCON1717	37,203
4.b.2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1718	0	RCON1719	0	RCON1731	0	RCON1732	0
4.b.3. All other mortgage-backed securities	RCON1733	0	RCON1734	0	RCON1735	28,564	RCON1736	28,751
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0
6. Other debt securities:								
6.a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0
6.b. Foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0
7. Investments in mutual funds and other equity securities with readily determinable fair values					RCONA510	0	RCONA511	0
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, item 2.b)	RCON1754	0	RCON1771	0	RCON1772	209,322	RCON1773	210,660

Schedule 11 RC-B - Securities

Section 2

M.1. Pledged securities	RCON0416	144,533
M.2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):		
M.2.a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:		
M.2.a.1. Three months or less	RCONA549	15,689
M.2.a.2. Over three months through 12 months	RCONA550	4,983
M.2.a.3. Over one year through three years	RCONA551	5,002
M.2.a.4. Over three years through five years	RCONA552	66,520
M.2.a.5. Over five years through 15 years	RCONA553	18,200
M.2.a.6. Over 15 years	RCONA554	0
M.2.b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:		
M.2.b.1. Three months or less	RCONA555	13,386
M.2.b.2. Over three months through 12 months	RCONA556	5,673
M.2.b.3. Over one year through three years	RCONA557	0
M.2.b.4. Over three years through five years	RCONA558	0
M.2.b.5. Over five years through 15 years	RCONA559	14,549
M.2.b.6. Over 15 years	RCONA560	703
M.2.c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:		
M.2.c.1. Three years or less	RCONA561	21,570
M.2.c.2. Over three years	RCONA562	44,385
M.2.d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	9,798
M.3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	0
M.4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):		
M.4.a. Amortized cost	RCON8782	0
M.4.b. Fair value	RCON8783	0

Schedule 11 RC-B - Securities

Section 3

	(Column A) Held-to- maturity Amortized Cost		(Column B) Held-to- maturity Fair Value		(Column C) Available-for- sale Amortized Cost		(Column D) Available-for- sale Fair Value	
M.5. Asset-backed securities (ABS):								
M.5.a. Credit card receivables	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0
M.5.b. Home equity lines	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0
M.5.c. Automobile loans	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0
M.5.d. Other consumer loans	RCONB850	0	RCONB851	0	RCONB852	0	RCONB853	0
M.5.e. Commercial and industrial loans	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0
M.5.f. Other	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	0

Schedule 12 RC-C Part I - Loans and Leases

Section 1

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks
1. Loans secured by real estate:		
1.a. Construction, land development, and other land loans		RCON1415 200,766
1.b. Secured by farmland (including farm residential and other improvements)		RCON1420 111,909
1.c. Secured by 1-4 family residential properties:		
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCON1797 0
1.c.2. Closed-end loans secured by 1-4 family residential properties:		
1.c.2.a. Secured by first liens		RCON5367 408,496
1.c.2.b. Secured by junior liens		RCON5368 72
1.d. Secured by multifamily (5 or more) residential properties		RCON1460 0
1.e. Secured by nonfarm nonresidential properties		RCON1480 87,224
2. Loans to depository institutions and acceptances of other banks		RCON1288 0
2.a. To commercial banks in the U.S.:		
2.a.1. To U.S. branches and agencies of foreign banks	RCONB532 0	
2.a.2. To other commercial banks in the U.S.	RCONB533 0	
2.b. To other depository institutions in the U.S.	RCONB534 0	
2.c. To banks in foreign countries:		
2.c.1. To foreign branches of other U.S. banks	RCONB536 0	
2.c.2. To other banks in foreign countries	RCONB537 0	
3. Loans to finance agricultural production and other loans to farmers		RCON1590 142,238
4. Commercial and industrial loans		RCON1766 271,508
4.a. To U.S. addressees (domicile)	RCON1763 271,508	
4.b. To non-U.S. addressees (domicile)	RCON1764 0	
5. Not applicable		
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
6.a. Credit cards		RCONB538 0
6.b. Other revolving credit plans		RCONB539 0
6.c. Other consumer loans (includes single payment, installment, and all student loans)		RCON2011 636,742
7. Loans to foreign governments and official institutions (including foreign central banks)		RCON2081 0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.		RCON2107 39,944
9. Other loans		RCON1563 69,553
9.a. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545 0	
9.b. All other loans (exclude consumer loans)	RCON1564 69,553	
10. Lease financing receivables (net of unearned income)		RCON2165 0
10.a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162 0	
10.b. All other leases	RCONF163 0	
11. Any unearned income on loans reflected in items 1-9 above		RCON2123 0
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)		RCON2122 1,968,452

Schedule 12 RC-C Part I - Loans and Leases

Section 2

M.1.	Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)	RCON1616	0
M.2.	Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		
M.2.a.	Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		
M.2.a.1.	Three months or less	RCONA564	1,972
M.2.a.2.	Over three months through 12 months	RCONA565	34
M.2.a.3.	Over one year through three years	RCONA566	230
M.2.a.4.	Over three years through five years	RCONA567	455
M.2.a.5.	Over five years through 15 years	RCONA568	33,923
M.2.a.6.	Over 15 years	RCONA569	371,954
M.2.b.	All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		
M.2.b.1.	Three months or less	RCONA570	1,055,780
M.2.b.2.	Over three months through 12 months	RCONA571	88,957
M.2.b.3.	Over one year through three years	RCONA572	100,142
M.2.b.4.	Over three years through five years	RCONA573	185,884
M.2.b.5.	Over five years through 15 years	RCONA574	99,727
M.2.b.6.	Over 15 years	RCONA575	29,394
M.2.c.	Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	198,534
M.3.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B	RCON2746	271,236
M.4.	Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	0
M.5.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0
M.6.	Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0
M.7.	Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):		
M.7.a.	Outstanding balance	RCONC779	0
M.7.b.	Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	0
M.8.	Closed-end loans with negative amortization features secured by 1-4 family residential properties:		
M.8.a.	Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b))	RCONF230	0
M.8.b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	0
M.8.c.	Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	0
M.9.	Construction, land development, and other land loans:		
M.9.a.	1-4 family residential construction loans	RCONF158	0
M.9.b.	Other construction loans and all land development and other land loans	RCONF159	0
M.10.	Loans secured by nonfarm nonresidential properties:		
M.10.a.	Loans secured by owner-occupied nonfarm nonresidential properties	RCONF160	0
M.10.b.	Loans secured by other nonfarm nonresidential properties	RCONF161	0

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 1

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less	<table border="1"> <tr> <td style="width: 100px; height: 50px; vertical-align: bottom;">RCN6999</td> <td style="width: 50px; height: 50px;"></td> </tr> </table>	RCN6999	
RCN6999			
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:	<table border="1"> <tr> <td style="width: 100px; height: 25px;"></td> <td style="width: 50px; height: 25px;"></td> </tr> </table>		
2.a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e	<table border="1"> <tr> <td style="width: 100px; height: 25px; vertical-align: bottom;">RCN5562</td> <td style="width: 50px; height: 25px; text-align: center; vertical-align: bottom;">0</td> </tr> </table>	RCN5562	0
RCN5562	0		
2.b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4	<table border="1"> <tr> <td style="width: 100px; height: 25px; vertical-align: bottom;">RCN5563</td> <td style="width: 50px; height: 25px; text-align: center; vertical-align: bottom;">0</td> </tr> </table>	RCN5563	0
RCN5563	0		

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 2

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3.	Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e:				
	3.a. With original amounts of \$100,000 or less	RCON5564	79	RCON5565	1,722
	3.b. With original amounts of more than \$100,000 through \$250,000	RCON5566	70	RCON5567	4,915
	3.c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	113	RCON5569	34,775
4.	Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:				
	4.a. With original amounts of \$100,000 or less	RCON5570	984	RCON5571	8,123
	4.b. With original amounts of more than \$100,000 through \$250,000	RCON5572	249	RCON5573	17,118
	4.c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	363	RCON5575	67,116

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 3

- 5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less
- 6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 - 6.a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b
 - 6.b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3

RCN6860	
RCN5576	0
RCN5577	0

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 4

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7.	Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:				
7.a.	With original amounts of \$100,000 or less	RCON5578	1,359	RCON5579	45,334
7.b.	With original amounts of more than \$100,000 through \$250,000	RCON5580	584	RCON5581	62,183
7.c.	With original amounts of more than \$250,000 through \$500,000	RCON5582	105	RCON5583	26,369
8.	Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:				
8.a.	With original amounts of \$100,000 or less	RCON5584	1,392	RCON5585	24,770
8.b.	With original amounts of more than \$100,000 through \$250,000	RCON5586	525	RCON5587	37,193
8.c.	With original amounts of more than \$250,000 through \$500,000	RCON5588	200	RCON5589	35,594

Schedule 14 RC-D - Trading Assets and Liabilities

1.	U.S. Treasury securities	RCON3531	0
2.	U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	0
3.	Securities issued by states and political subdivisions in the U.S.	RCON3533	0
4.	Mortgage-backed securities (MBS):		
4.a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON3534	0
4.b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON3535	0
4.c.	All other mortgage-backed securities	RCON3536	0
5.	Other debt securities	RCON3537	0
6.	Not applicable		
7.	Not applicable		
8.	Not applicable		
9.	Other trading assets	RCON3541	0
10.	Not applicable		
11.	Derivatives with a positive fair value	RCON3543	0
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	0
13.	Liability for short positions	RCON3546	0
14.	Derivatives with a negative fair value	RCON3547	0
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	RCON3548	0

Schedule 15 RC-E - Deposit Liabilities

Section 1

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	16,205			RCONB550	75,792
2. U.S. Government	RCON2202	2			RCON2520	737
3. States and political subdivisions in the U.S.	RCON2203	107,637			RCON2530	1,476,766
4. Commercial banks and other depository institutions in the U.S.	RCONB551	153,325			RCONB552	24
5. Banks in foreign countries	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	277,169	RCON2210	168,476	RCON2385	1,553,319

Schedule 15 RC-E - Deposit Liabilities

Section 2

M.1. Selected components of total deposits:		
M.1.a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	2,859
M.1.b. Total brokered deposits	RCON2365	0
M.1.c. Fully insured brokered deposits (included in Memorandum item 1.b above):		
M.1.c.1. Issued in denominations of less than \$100,000	RCON2343	0
M.1.c.2. Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	RCON2344	0
M.1.d. Maturity data for brokered deposits:		
M.1.d.1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	0
M.1.d.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)	RCONA244	0
M.1.e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	
M.2. Components of total nontransaction accounts:		
M.2.a. Savings deposits:		
M.2.a.1. Money market deposit accounts (MMDAs)	RCON6810	301,411
M.2.a.2. Other savings deposits (excludes MMDAs)	RCON0352	94,899
M.2.b. Total time deposits of less than \$100,000	RCON6648	16,668
M.2.c. Total time deposits of \$100,000 or more	RCON2604	1,140,342
M.2.c.1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	RCONF233	0
M.3. Maturity and repricing data for time deposits of less than \$100,000:		
M.3.a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:		
M.3.a.1. Three months or less	RCONA579	6,486
M.3.a.2. Over three months through 12 months	RCONA580	8,070
M.3.a.3. Over one year through three years	RCONA581	856
M.3.a.4. Over three years	RCONA582	1,256
M.3.b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)	RCONA241	12,486
M.4. Maturity and repricing data for time deposits of \$100,000 or more:		
M.4.a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:		
M.4.a.1. Three months or less	RCONA584	799,334
M.4.a.2. Over three months through 12 months	RCONA585	155,728
M.4.a.3. Over one year through three years	RCONA586	78,350
M.4.a.4. Over three years	RCONA587	106,930
M.4.b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)	RCONA242	946,227

Schedule 16 RC-F - Other Assets

1.	Accrued interest receivable	RCONB556	35,185
2.	Net deferred tax assets	RCON2148	0
3.	Interest-only strips receivable (not in the form of a security) on:		
3.a.	Mortgage loans	RCONA519	0
3.b.	Other financial assets	RCONA520	0
4.	Equity securities that DO NOT have readily determinable fair values	RCON1752	16,768
5.	Life insurance assets	RCONC009	0
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCON2168	2,167
6.a.	Prepaid expenses	RCON2166	0
6.b.	Repossessed personal property (including vehicles)	RCON1578	0
6.c.	Derivatives with a positive fair value held for purposes other than trading	RCONC010	0
6.d.	Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	0
6.e.	Disclose component and the dollar amount of that component:		
6.e.1.	Describe component	TEXT3549	
6.e.2.	Amount of component	RCON3549	0
6.f.	Disclose component and the dollar amount of that component:		
6.f.1.	Describe component	TEXT3550	
6.f.2.	Amount of component	RCON3550	0
6.g.	Disclose component and the dollar amount of that component:		
6.g.1.	Describe component	TEXT3551	
6.g.2.	Amount of component	RCON3551	0
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	54,120

Schedule 17 RC-G - Other Liabilities

1.			
1.a.	Interest accrued and unpaid on deposits	RCON3645	7,784
1.b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,478
2.	Net deferred tax liabilities	RCON3049	0
3.	Allowance for credit losses on off-balance sheet credit exposures	RCONB557	0
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCON2938	15,944
4.a.	Accounts payable	RCON3066	0
4.b.	Deferred compensation liabilities	RCONC011	0
4.c.	Dividends declared but not yet payable	RCON2932	0
4.d.	Derivatives with a negative fair value held for purposes other than trading	RCONC012	0
4.e.	Disclose component and the dollar amount of that component:		
4.e.1.	Describe component	TEXT3552	
4.e.2.	Amount of component	RCON3552	0
4.f.	Disclose component and the dollar amount of that component:		
4.f.1.	Describe component	TEXT3553	
4.f.2.	Amount of component	RCON3553	0
4.g.	Disclose component and the dollar amount of that component:		
4.g.1.	Describe component	TEXT3554	
4.g.2.	Amount of component	RCON3554	0
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCON2930	25,206

Schedule 18 RC-K - Quarterly Averages

1.	Interest-bearing balances due from depository institutions	RCON3381	0
2.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RCONB558	96,818
3.	Mortgage-backed securities	RCONB559	99,751
4.	All other securities (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	17,453
5.	Federal funds sold and securities purchased under agreements to resell	RCON3365	169,973
6.	Loans:		
6.a.	Total loans	RCON3360	1,913,469
6.b.	Loans secured by real estate	RCON3385	826,810
6.c.	Commercial and industrial loans	RCON3387	314,206
6.d.	Loans to individuals for household, family, and other personal expenditures:		
6.d.1.	Credit cards	RCONB561	0
6.d.2.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562	610,903
7.	Trading assets	RCON3401	0
8.	Lease financing receivables (net of unearned income)	RCON3484	0
9.	Total assets	RCON3368	2,448,301
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	95,890
11.	Nontransaction accounts:		
11.a.	Savings deposits (includes MMDAs)	RCONB563	273,951
11.b.	Time deposits of \$100,000 or more	RCONA514	1,166,651
11.c.	Time deposits of less than \$100,000	RCONA529	16,901
12.	Federal funds purchased and securities sold under agreements to repurchase	RCON3353	224,296
13.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	277,732
M.1.	Loans to finance agricultural production and other loans to farmers	RCON3386	152,565

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 1

1. Unused commitments:		
1.a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCON3814	0
1.b. Credit card lines	RCON3815	0
1.c. Commercial real estate, construction, and land development		
1.c.1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate	RCON3816	15,114
1.c.1.a. 1-4 family residential construction loan commitments	RCONF164	0
1.c.1.b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	0
1.c.2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate	RCON6550	104,186
1.d. Securities underwriting	RCON3817	0
1.e. Other unused commitments	RCON3818	245,773
2. Financial standby letters of credit	RCON3819	220,373
2.a. Amount of financial standby letters of credit conveyed to others	RCON3820	0
3. Performance standby letters of credit	RCON3821	0
3.a. Amount of performance standby letters of credit conveyed to others	RCON3822	0
4. Commercial and similar letters of credit	RCON3411	0
5. Not applicable		
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 2

	(Column A) Guarantor		(Column B) Beneficiary	
7. Credit derivatives:				
7.a. Notional amounts:				
7.a.1. Credit default swaps	RCONC968	0	RCONC969	0
7.a.2. Total return swaps	RCONC970	0	RCONC971	0
7.a.3. Credit options	RCONC972	0	RCONC973	0
7.a.4. Other credit derivatives	RCONC974	0	RCONC975	0
7.b. Gross fair values:				
7.b.1. Gross positive fair value	RCONC219	0	RCONC221	0
7.b.2. Gross negative fair value	RCONC220	0	RCONC222	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 3

8. Spot foreign exchange contracts	RCON8765	0
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, 'Total equity capital')	RCON3430	0
9.a. Securities borrowed	RCON3432	0
9.b. Commitments to purchase when-issued securities	RCON3434	0
9.c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	RCONC978	0
9.d. Disclose component and the dollar amount of that component:		
9.d.1. Describe component	TEXT3555	
9.d.2. Amount of component	RCON3555	0
9.e. Disclose component and the dollar amount of that component:		
9.e.1. Describe component	TEXT3556	
9.e.2. Amount of component	RCON3556	0
9.f. Disclose component and the dollar amount of that component:		
9.f.1. Describe component	TEXT3557	
9.f.2. Amount of component	RCON3557	0
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, 'Total equity capital')	RCON5591	0
10.a. Commitments to sell when-issued securities	RCON3435	0
10.b. Disclose component and the dollar amount of that component:		
10.b.1. Describe component	TEXT5592	
10.b.2. Amount of component	RCON5592	0
10.c. Disclose component and the dollar amount of that component:		
10.c.1. Describe component	TEXT5593	
10.c.2. Amount of component	RCON5593	0
10.d. Disclose component and the dollar amount of that component:		
10.d.1. Describe component	TEXT5594	
10.d.2. Amount of component	RCON5594	0
10.e. Disclose component and the dollar amount of that component:		
10.e.1. Describe component	TEXT5595	
10.e.2. Amount of component	RCON5595	0
11. Year-to-date merchant credit card sales volume:		
11.a. Sales for which the reporting bank is the acquiring bank	RCONC223	0
11.b. Sales for which the reporting bank is the agent bank with risk	RCONC224	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 4

	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):								
12.a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0
12.b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0
12.c. Exchange-traded option contracts:								
12.c.1. Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0
12.c.2. Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0
12.d. Over-the-counter option contracts:								
12.d.1. Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0
12.d.2. Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0
12.e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0
14.a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0						
15.								
15.a. Contracts held for trading:								
15.a.1. Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0
15.a.2. Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0
15.b. Contracts held for purposes other than trading:								
15.b.1. Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0
15.b.2. Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0

Schedule 20 RC-M - Memoranda

1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:		
1.a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	276
1.b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	0
2.	Intangible assets other than goodwill:		
2.a.	Mortgage servicing assets	RCON3164	0
2.a.1.	Estimated fair value of mortgage servicing assets	RCONA590	0
2.b.	Purchased credit card relationships and nonmortgage servicing assets	RCONB026	0
2.c.	All other identifiable intangible assets	RCON5507	0
2.d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCON0426	0
3.	Other real estate owned:		
3.a.	Direct and indirect investments in real estate ventures	RCON5372	0
3.b.	All other real estate owned:		
3.b.1.	Construction, land development, and other land	RCON5508	0
3.b.2.	Farmland	RCON5509	0
3.b.3.	1-4 family residential properties	RCON5510	0
3.b.4.	Multifamily (5 or more) residential properties	RCON5511	0
3.b.5.	Nonfarm nonresidential properties	RCON5512	0
3.b.6.	Foreclosed properties from "GNMA loans"	RCONC979	0
3.c.	Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCON2150	0
4.	Investments in unconsolidated subsidiaries and associated companies:		
4.a.	Direct and indirect investments in real estate ventures	RCON5374	0
4.b.	All other investments in unconsolidated subsidiaries and associated companies	RCON5375	0
4.c.	Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	RCON2130	0
5.	Other borrowed money:		
5.a.	Federal Home Loan Bank advances:		
5.a.1.	Advances with a remaining maturity or next repricing date of:		
5.a.1.a.	One year or less	RCONF055	8,000
5.a.1.b.	Over one year through three years	RCONF056	95,000
5.a.1.c.	Over three years through five years	RCONF057	33,000
5.a.1.d.	Over five years	RCONF058	119,100
5.a.2.	Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above)	RCON2651	8,000
5.a.3.	Structured advances (included in items 5.a.(1)(a) - (d) above)	RCONF059	0
5.b.	Other borrowings:		
5.b.1.	Other borrowings with a remaining maturity of next repricing date of:		
5.b.1.a.	One year or less	RCONF060	109
5.b.1.b.	Over one year through three years	RCONF061	146
5.b.1.c.	Over three years through five years	RCONF062	130
5.b.1.d.	Over five years	RCONF063	219
5.b.2.	Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above)	RCONB571	109
5.c.	Total (sum of items 5.a.1(a), (d) and items 5.b.1(a), (d)) (must equal Schedule RC, item 16)	RCON3190	255,704
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570	0
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)	TEXT4087	
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON4088	
10.	Secured liabilities:		
10.a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	0

Schedule 20 RC-M - Memoranda

10.b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items
5.b.(1)(a) - (d))

RCONF065	0
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Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 1

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
1. Loans secured by real estate:						
1.a. Construction, land development, and other land loans	RCON2759	2,500	RCON2769	0	RCON3492	138
1.b. Secured by farmland	RCON3493	106	RCON3494	261	RCON3495	4
1.c. Secured by 1-4 family residential properties:						
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:						
1.c.2.a. Secured by first liens	RCONC236	5,733	RCONC237	644	RCONC229	0
1.c.2.b. Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0
1.d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0
1.e. Secured by nonfarm nonresidential properties	RCON3502	121	RCON3503	22	RCON3504	10
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0
3. Not applicable						
4. Commercial and industrial loans	RCON1606	3,204	RCON1607	675	RCON1608	1,408
5. Loans to individuals for household, family, and other personal expenditures:						
5.a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0
5.b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB578	8,134	RCONB579	19,767	RCONB580	67
6. Loans to foreign governments and official institutions	RCON5389	0	RCON5390	0	RCON5391	0
7. All other loans	RCON5459	166	RCON5460	986	RCON5461	48
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	0
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	RCON5612	0	RCON5613	0	RCON5614	0
10.a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	RCON5615	0	RCON5616	0	RCON5617	0
10.b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCONC866	0	RCONC867	0	RCONC868	0
M.1. Restructured loans and leases included in Schedule RC N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	RCON1658	0	RCON1659	0	RCON1661	0
M.2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCON6558	4,604	RCON6559	1,292	RCON6560	1,411
M.3.						
M.3.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0
M.3.b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0
M.3.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0
M.3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0
M.4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	426	RCON1597	986	RCON1583	48
M.5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	RCONC240	0	RCONC241	0	RCONC226	0

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 2

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
M.6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	RCON3529	0	RCON3530	0

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 3

M.7. Additions to nonaccrual assets during the quarter	RCONC410	0
M.8. Nonaccrual assets sold during the quarter	RCONC411	0

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 4

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
M.9. Construction, land development, and other land loans:						
M.9.a. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0
M.9.b. Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0
M.10. Loans secured by nonfarm nonresidential properties:						
M.10.a. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	0	RCONF180	0	RCONF182	0
M.10.b. Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0

Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

A.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	
B.	Total allowable exclusions	RCONF237	
C.	Not applicable		
D.	Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF238	
E.	Total daily average of allowable exclusions	RCONF239	
1.	Unposted debits:		
1.a.	Actual amount of all unposted debits	RCON0030	0
1.b.	Separate amount of unposted debits:		
1.b.1.	Actual amount of unposted debits to demand deposits	RCON0031	0
1.b.2.	Actual amount of unposted debits to time and savings deposits	RCON0032	0
2.	Unposted credits:		
2.a.	Actual amount of all unposted credits	RCON3510	0
2.b.	Separate amount of unposted credits:		
2.b.1.	Actual amount of unposted credits to demand deposits	RCON3512	0
2.b.2.	Actual amount of unposted credits to time and savings deposits	RCON3514	0
3.	Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	RCON3520	0
4.	Deposits of consolidated subsidiaries (not included in total deposits):		
4.a.	Demand deposits of consolidated subsidiaries	RCON2211	0
4.b.	Time and savings deposits of consolidated subsidiaries	RCON2351	0
4.c.	Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON5514	0
5.	Not applicable		
6.	Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:		
6.a.	Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)	RCON2314	0
6.b.	Amount reflected in time and savings deposits (included in Schedule RC-E, item 7, column A or C, but not column B)	RCON2315	0
7.	Unamortized premiums and discounts on time and savings deposits:		
7.a.	Unamortized premiums	RCON5516	0
7.b.	Unamortized discounts	RCON5517	0
8.	Not applicable		
9.	Deposits in lifeline accounts		
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON8432	0
11.	Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:		
11.a.	Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON8785	0
11.b.	Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis	RCONA181	0
11.c.	Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCONA182	0

Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):		
12.a.	Amount of assets netted against demand deposits	RCONA527	0
12.b.	Amount of assets netted against time and savings deposits	RCONA528	0
M.1.	Total deposits of the bank:		
M.1.a.	Deposit accounts (excluding retirement accounts) of \$100,000 or less:		
M.1.a.1.	Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	RCONF049	0
M.1.a.2.	Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCONF050	0
M.1.b.	Deposit accounts (excluding retirement accounts) of more than \$100,000:		
M.1.b.1.	Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF051	0
M.1.b.2.	Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF052	0
M.1.c.	Retirement deposit accounts of \$250,000 or less:		
M.1.c.1.	Amount of retirement deposit accounts of \$250,000 or less	RCONF045	0
M.1.c.2.	Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCONF046	0
M.1.d.	Retirement deposit accounts of more than \$250,000:		
M.1.d.1.	Amount of retirement deposit accounts of more than \$250,000	RCONF047	0
M.1.d.2.	Number of retirement deposit accounts of more than \$250,000	RCONF048	0
M.2.	Estimated amount of uninsured deposits (see instructions)	RCON5597	0
M.3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
M.3.a.	Legal title	TEXTA545	
M.3.b.	FDIC Certificate Number	RCONA545	0

Schedule 23 RC-P - Closed-End 1-4 Family Residential Mortgage Banking Activities

1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale:		
1.a. First liens	RCONF066	
1.b. Junior liens	RCONF067	
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale:		
2.a. First liens	RCONF068	
2.b. Junior liens	RCONF069	
3. Closed-end 1-4 family residential mortgages sold during the quarter:		
3.a. First liens	RCONF070	
3.b. Junior liens	RCONF071	
4. Closed-end 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):		
4.a. First liens	RCONF072	
4.b. Junior liens	RCONF073	
5. Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)	RIADF184	0

Schedule 24 RC-Q - Financial Assets and Liabilities Measured at Fair Value

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) Level 2 Fair Value Measurements		(Column C) Level 3 Fair Value Measurements	
1. Loans and leases	RCONF243	0	RCONF244	0	RCONF245	0
2. Trading assets	RCONF246	0	RCONF247	0	RCONF248	0
2.a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	RCONF240	0	RCONF241	0	RCONF242	0
3. All other financial assets and servicing assets	RCONF249	0	RCONF250	0	RCONF251	0
4. Deposits	RCONF252	0	RCONF253	0	RCONF254	0
5. Trading liabilities	RCONF255	0	RCONF256	0	RCONF257	0
6. All other financial liabilities and servicing liabilities	RCONF258	0	RCONF259	0	RCONF260	0
7. Loan commitments (not accounted for as derivatives)	RCONF261	0	RCONF262	0	RCONF263	0

Schedule 25 RC-R - Regulatory Capital

Section 1

1.	Total equity capital (from Schedule RC, item 28)	RCON3210	191,181
2.	Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	RCON8434	1,338
3.	Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	RCONA221	0
4.	Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCON4336	0
5.	Nonqualifying perpetual preferred stock	RCONB588	0
6.	Qualifying minority interests in consolidated subsidiaries	RCONB589	0
7.			
7.a.	Disallowed goodwill and other disallowed intangible assets	RCONB590	0
7.b.	Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness	RCONF264	0
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCONC227	189,843
9.			
9.a.	Disallowed servicing assets and purchased credit card relationships	RCONB591	0
9.b.	Disallowed deferred tax assets	RCON5610	0
10.	Other additions to (deductions from) Tier 1 capital	RCONB592	0
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCON8274	189,843
12.	Qualifying subordinated debt and redeemable preferred stock	RCON5306	0
13.	Cumulative perpetual preferred stock includible in Tier 2 capital	RCONB593	0
14.	Allowance for loan and lease losses includible in Tier 2 capital	RCON5310	19,309
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCON2221	0
16.	Other Tier 2 capital components	RCONB594	0
17.	Tier 2 capital (sum of items 12 through 16)	RCON5311	19,309
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	19,309
19.	Tier 3 capital allocated for market risk	RCON1395	0
20.	Deductions for total risk-based capital	RCONB595	0
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCON3792	209,152
22.	Average total assets (from Schedule RC-K, item 9)	RCON3368	2,448,301
23.	Disallowed goodwill and other disallowed intangible assets (from item 7 above)	RCONB590	0
24.	Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	0
25.	Disallowed deferred tax assets (from item 9.b above)	RCON5610	0
26.	Other deductions from assets for leverage capital purposes	RCONB596	0
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCONA224	2,448,301
28.			
28.a.	Adjustment to Tier 1 capital reported in item 11	RCONC228	0
28.b.	Adjustment to total risk-based capital reported in item 21	RCONB503	0
29.	Adjustment to risk-weighted assets reported in item 62	RCONB504	0
30.	Adjustment to average total assets reported in item 27	RCONB505	0

Schedule 25 RC-R - Regulatory Capital

Section 2

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio	RCON7273	0.0000	RCON7204	0.0775
32. Tier 1 risk-based capital ratio	RCON7274	0.0000	RCON7206	0.1239
33. Total risk-based capital ratio	RCON7275	0.0000	RCON7205	0.1365

Schedule 25 RC-R - Regulatory Capital

Section 3

	(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		(Column C) Allocation by Risk Weight Category 0%		(Column D) Allocation by Risk Weight Category 20%		(Column E) Allocation by Risk Weight Category 50%		(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances dues from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON0010	136,753	RCONC869	0	RCONB600	82,721	RCONB601	54,032			RCONB602	0
35. Held-to-maturity securities	RCON1754	0	RCONB603	0	RCONB604	0	RCONB605	0	RCONB606	0	RCONB607	0
36. Available-for-sale securities	RCON1773	210,660	RCONB608	1,338	RCONB609	699	RCONB610	191,523	RCONB611	16,100	RCONB612	1,000
37. Federal funds sold and securities purchased under agreements to resell	RCONC225	250,505			RCONC063	0	RCONC064	250,505			RCONB520	0
38. Loans and leases held for sale	RCON5369	0	RCONB617	0	RCONB618	0	RCONB619	0	RCONB620	0	RCONB621	0
39. Loans and leases, net of unearned income	RCONB528	1,968,453	RCONB622	0	RCONB623		RCONB624	986,194	RCONB625	90,515	RCONB626	891,744
40. Allowance for loan and lease losses	RCON3123	31,504	RCON3123	31,504								
41. Trading Assets	RCON3545	0	RCONB627	0	RCONB628	0	RCONB629	0	RCONB630	0	RCONB631	0
42. All other assets	RCONB639	64,189	RCONB640	0	RCONB641	0	RCONB642	13,722	RCONB643	5,030	RCON5339	45,437
43. Total Assets (sum of items 34 through 42)	RCON2170	2,599,056	RCONB644	-30,166	RCON5320	83,420	RCON5327	1,495,976	RCON5334	111,645	RCON5340	938,181

Schedule 25 RC-R - Regulatory Capital

Section 4

	(Column A) Face Value or Notional Amount		(Column B) Credit Equivalent Amount		(Column C) Allocation by Risk Weight Category 0%		(Column D) Allocation by Risk Weight Category 20%		(Column E) Allocation by Risk Weight Category 50%		(Column F) Allocation by Risk Weight Category 100%	
44. Financial standby letters of credit	RCONB546	220,373	RCONB547	220,373	RCONB548	0	RCONB581	0	RCONB582	0	RCONB583	220,373
45. Performance standby letters of credit	RCON3821	0	RCONB650	0	RCONB651	0	RCONB652	0	RCONB653	0	RCONB654	0
46. Commercial and similar letters of credit	RCON3411	0	RCONB655	0	RCONB656	0	RCONB657	0	RCONB658	0	RCONB659	0
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON3429	0	RCONB660	0	RCONB661	0	RCONB662	0			RCONB663	0
48. Securities lent	RCON3433	0	RCONB664	0	RCONB665	0	RCONB666	0	RCONB667	0	RCONB668	0
49. Retained recourse on small business obligations sold with recourse	RCONA250	0	RCONB669	0	RCONB670	0	RCONB671	0	RCONB672	0	RCONB673	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCONB541	0	RCONB542	0							RCONB543	0
51. All other financial assets sold with recourse	RCONB675	0	RCONB676	0	RCONB677	0	RCONB678	0	RCONB679	0	RCONB680	0
52. All other off-balance sheet liabilities	RCONB681	6,875	RCONB682	6,875	RCONB683	0	RCONB684	0	RCONB685	0	RCONB686	6,875
53. Unused commitments with an original maturity exceeding one year	RCON3833	48,659	RCONB687	24,329	RCONB688	0	RCONB689	0	RCONB690	0	RCONB691	24,329
54. Derivative contracts			RCONA167	0	RCONB693	0	RCONB694	0	RCONB695	0		
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)					RCONB696	83,420	RCONB697	1,495,976	RCONB698	111,645	RCONB699	1,189,758
56. Risk weight factor												
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)					RCONB700	0	RCONB701	299,195	RCONB702	55,823	RCONB703	1,189,758
58. Market risk equivalent assets											RCON1651	0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)											RCONB704	1,544,776
60. Excess allowance for loan and lease losses											RCONA222	12,194
61. Allocated transfer risk reserve											RCON3128	0
62. Total risk-weighted assets (item 59 minus items 60 and 61)											RCONA223	1,532,582

Schedule 25 RC-R - Regulatory Capital

Section 5

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

RCN8764	0
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Schedule 25 RC-R - Regulatory Capital

Section 6

	(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years	
M.2. Notional principal amounts of derivative contracts:						
M.2.a. Interest rate contracts	RCON3809	0	RCON8766	0	RCON8767	0
M.2.b. Foreign exchange contracts	RCON3812	0	RCON8769	0	RCON8770	0
M.2.c. Gold contracts	RCON8771	0	RCON8772	0	RCON8773	0
M.2.d. Other precious metals contracts	RCON8774	0	RCON8775	0	RCON8776	0
M.2.e. Other commodity contracts	RCON8777	0	RCON8778	0	RCON8779	0
M.2.f. Equity derivative contracts	RCONA000	0	RCONA001	0	RCONA002	0
M.2.g. Credit derivative contracts:						
M.2.g.1. Investment grade	RCONC980	0	RCONC981	0	RCONC982	0
M.2.g.2. Subinvestment grade	RCONC983	0	RCONC984	0	RCONC985	0

Schedule 26 RC-S - Servicing Securitization and Asset Sale Activities

Section 1

	(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		
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0	
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:															
2.a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0	
2.b. Subordinated securities and other residual interests	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0	
2.c. Standby letters of credit and other enhancements	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0	
4. Past due loan amounts included in item 1:															
4.a. 30-89 days past due	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0	
4.b. 90 days or more past due	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):															
5.a. Charge-offs	RIADB747	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0	
5.b. Recoveries	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0	
6. Amount of ownership (or seller's) interests carried as:															
6.a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCONB761	0	RCONB762	0						RCONB763	0		
6.b. Loans (included in Schedule RC-C)			RCONB500	0	RCONB501	0						RCONB502	0		
7. Past due loan amounts included in interests reported in item 6.a:															
7.a. 30-89 days past due			RCONB764	0	RCONB765	0						RCONB766	0		
7.b. 90 days or more past due			RCONB767	0	RCONB768	0						RCONB769	0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):															
8.a. Charge-offs			RIADB770	0	RIADB771	0						RIADB772	0		
8.b. Recoveries			RIADB773	0	RIADB774	0						RIADB775	0		
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776	0	RCONB777	0	RCONB778	0	RCONB779	0	RCONB780	0	RCONB781	0	RCONB782	0	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783	0	RCONB784	0	RCONB785	0	RCONB786	0	RCONB787	0	RCONB788	0	RCONB789	0	
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	0	RCONB795	0	RCONB796	0	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	0	RCONB802	0	RCONB803	0	

Schedule 26 RC-S - Servicing Securitization and Asset Sale Activities

Section 2

M.1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
M.1.a. Outstanding principal balance	RCONA249	0
M.1.b. Amount of retained recourse on these obligations as of the report date	RCONA250	0
M.2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
M.2.a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	0
M.2.b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	22,720
M.2.c. Other financial assets (includes home equity lines)	RCONA591	0
M.3. Asset-backed commercial paper conduits:		
M.3.a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
M.3.a.1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0
M.3.a.2. Conduits sponsored by other unrelated institutions	RCONB807	0
M.3.b. Unused commitments to provide liquidity to conduit structures:		
M.3.b.1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0
M.3.b.2. Conduits sponsored by other unrelated institutions	RCONB809	0
M.4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C	RCONC407	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 1

1. Does the institution have fiduciary powers? (If 'NO,' do not complete Schedule RC-T.)	RCONA345	
2. Does the institution exercise the fiduciary powers it has been granted?	RCONA346	
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If 'NO,' do not complete the rest of Schedule RC-T.)	RCONB867	

Schedule 27 RC-T - Fiduciary and Related Services

Section 2

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
4. Personal trust and agency accounts	RCONB868	0	RCONB869	0	RCONB870	0	RCONB871	0
5. Retirement related trust and agency accounts:								
5.a. Employee benefit - defined contribution	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0
5.b. Employee benefit - defined benefit	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0
5.c. Other retirement accounts	RCONB880	0	RCONB881	0	RCONB882	0	RCONB883	0
6. Corporate trust and agency accounts	RCONB884	0	RCONB885	371,667	RCONC001	0	RCONC002	656
7. Investment management agency accounts	RCONB886	0			RCONB888	0		
8. Other fiduciary accounts	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0
9. Total fiduciary accounts (sum of items 4 through 8)	RCONB894	0	RCONB895	371,667	RCONB896	0	RCONB897	656
10. Custody and safekeeping accounts			RCONB898	1,600,000			RCONB899	95

Schedule 27 RC-T - Fiduciary and Related Services

Section 3

11.	Not applicable		
12.	Personal trust and agency accounts	RIADB904	0
13.	Retirement related trust and agency accounts:		
13.a.	Employee benefit - defined contribution	RIADB905	0
13.b.	Employee benefit - defined benefit	RIADB906	0
13.c.	Other retirement accounts	RIADB907	0
14.	Corporate trust and agency accounts	RIADA479	0
15.	Investment management agency accounts	RIADB908	0
16.	Other fiduciary accounts	RIADA480	128
17.	Custody and safekeeping accounts	RIADB909	0
18.	Other fiduciary and related services income	RIADB910	0
19.	Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	128
20.	Expenses	RIADC058	0
21.	Net losses from fiduciary and related services	RIADA488	0
22.	Intracompany income credits for fiduciary and related services	RIADB911	0
23.	Net fiduciary and related services income	RIADA491	128
M.1.	Managed assets held in personal trust and agency accounts:		
M.1.a.	Noninterest-bearing deposits	RCONB913	0
M.1.b.	Interest-bearing deposits	RCONB914	0
M.1.c.	U.S. Treasury and U.S. Government agency obligations	RCONB915	0
M.1.d.	State, county and municipal obligations	RCONB916	0
M.1.e.	Money market mutual funds	RCONB917	0
M.1.f.	Other short-term obligations	RCONB918	0
M.1.g.	Other notes and bonds	RCONB919	0
M.1.h.	Common and preferred stocks	RCONB920	0
M.1.i.	Real estate mortgages	RCONB921	0
M.1.j.	Real estate	RCONB922	0
M.1.k.	Miscellaneous assets	RCONB923	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 4

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
	M.1.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)	RCONB868	0	
M.2. Corporate trust and agency accounts:				
M.2.a. Corporate and municipal trusteeships	RCONB927	55	RCONB928	624,591
M.2.b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	601		

Schedule 27 RC-T - Fiduciary and Related Services

Section 5

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
M.3. Collective investment funds and common trust funds:				
M.3.a. Domestic equity	RCONB931	0	RCONB932	0
M.3.b. International/Global equity	RCONB933	0	RCONB934	0
M.3.c. Stock/Bond blend	RCONB935	0	RCONB936	0
M.3.d. Taxable bond	RCONB937	0	RCONB938	0
M.3.e. Municipal bond	RCONB939	0	RCONB940	0
M.3.f. Short term investments/Money market	RCONB941	0	RCONB942	0
M.3.g. Specialty/Other	RCONB943	0	RCONB944	0
M.3.h. Total collective investment funds	RCONB945	0	RCONB946	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 6

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
M.4. Fiduciary settlements, surcharges, and other losses:						
M.4.a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0
M.4.b. Retirement related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0
M.4.c. Investment management agency accounts	RIADB953	0	RIADB954	0	RIADB955	0
M.4.d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0
M.4.e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d)(sum of column A and B minus column C must equal Schedule RC-T, item 21)	RIADB959	0	RIADB960	0	RIADB961	0

Schedule RQ - Reportability Questionnaire

DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$1 BILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$1 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)

RCONC885	

INSTITUTIONS THAT HAVE ADOPTED (FAS 157) "FAIR VALUE MEASUREMENTS" SHOULD COMPLETE SCHEDULE RC-Q IF EITHER (1) THEY ARE REQUIRED TO COMPLETE SCHEDULE RC-D OR (2) THEY HAVE ELECTED TO REPORT CERTAIN ASSETS AND LIABILITIES AT FAIR VALUE WITH CHANGES IN FAIR VALUE RECOGNIZED IN EARNINGS UNDER (FAS 159) "THE FAIR VALUE OPTION FOR FINANCIAL ASSETS AND FINANCIAL LIABILITIES;" (FAS 155) "ACCOUNTING FOR CERTAIN HYBRID FINANCIAL INSTRUMENTS;" OR (FAS 156) "ACCOUNTING FOR SERVICING OF FINANCIAL ASSETS." DOES YOUR INSTITUTION MEET THIS CONDITION?

RCONF266	

SCHEDULE RC-P IS TO BE COMPLETED BY (1) ALL BANKS WITH \$1 BILLION OR MORE IN TOTAL ASSETS AS OF JUNE 30, OF THE PRECEDING YEAR AND (2) BANKS WITH LESS THAN \$1 BILLION IN TOTAL ASSETS AT WHICH EITHER CLOSED-END (FIRST AND JUNIOR LIEN) 1-4 FAMILY RESIDENTIAL MORTGAGE LOAN ORIGINATIONS AND PURCHASES FOR RESALE FROM ALL SOURCES, LOAN SALES, OR QUARTER-END LOANS HELD FOR SALE IN DOMESTIC OFFICES EXCEED \$10 MILLION FOR TWO CONSECUTIVE QUARTERS. INDICATE WHICH CRITERION APPLIES TO YOUR INSTITUTION (0, 1, OR 2). ENTER 0 IF NEITHER 1 NOR 2 APPLY.

RCONF265	0

DURING THE CALENDAR QUARTER, DID THE INSTITUTION ACQUIRE ASSETS OR LIABILITIES THROUGH A BUSINESS COMBINATION OR BRANCH ACQUISITION, OR DID THE INSTITUTION COMMENCE BUSINESS AS A NEW INSTITUTION?

RCONA901	

IS THE INSTITUTION CONSIDERED TO BE A CREDIT CARD SPECIALTY BANK SOLELY FROM ITS RELATIONSHIP WITH AFFILIATED DEPOSITORY INSTITUTIONS WHICH, ON A COMBINED BASIS REPORT OUTSTANDING CREDIT CARD RECEIVABLES THAT EXCEED, IN THE AGGREGATE, \$500 MILLION AS OF REPORT DATE?

RCONC695	

WHAT IS THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS OWNED BY THE INSTITUTION AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS IS 2 OR MORE, ENTER THE VALUE 2.

RCONC589	0

ANY TIME DURING CALENDAR YEAR, DID THE INSTITUTION HAVE AN EDGE OR AGREEMENT CORPORATION ORGANIZED UNDER SECTION 25 OF THE FEDERAL RESERVE ACT AND SUBJECT TO FEDERAL REGULATION K?

RCONC588	

AT ANY TIME DURING THE CALENDAR YEAR, DID THE INSTITUTION HAVE AN INTERNATIONAL BANKING FACILITY (IBF) ESTABLISHED IN ACCORDANCE WITH THE TERMS OF FEDERAL REGULATION D?

RCONC587	

DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$300 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$300 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)

RCONC592	

DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING \$100 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD.

RCONC593	

DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR?

RCONC590	

WHAT IS THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES (OTHER THAN "SHELL" BRANCHES) OWNED BY THE INSTITUTION IN FOREIGN COUNTRIES, PUERTO RICO, OR U.S. TERRITORIES OR POSSESSIONS AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES IS 2 OR MORE, ENTER THE VALUE 2.

RCONC591	0