

BANK OF NORTH DAKOTA
BALANCE SHEETS
JUNE 30, 2008 and 2007
Unaudited

	(In Thousands)	
	2008	2007
CASH AND DUE FROM BANKS	184,581	128,794
FFS & SEC PURCH UNDER REPOS	232,075	256,270
SECURITIES	232,135	230,186
LOANS	2,317,768	1,874,428
LESS: ALLOW. FOR LOAN LOSS	(35,180)	(30,735)
	2,282,588	1,843,693
OTHER ASSETS	47,582	40,041
TOTAL ASSETS	2,978,961	2,498,984
DEPOSITS		
NON-INTEREST BEARING	223,922	162,897
INTEREST BEARING	1,987,460	1,689,027
	2,211,382	1,851,924
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	247,940	190,820
SHORT AND LONG-TERM DEBT	266,269	257,372
OTHER LIABILITIES	42,482	11,135
TOTAL LIABILITIES	2,768,073	2,311,251
EQUITY	210,888	187,733
TOTAL LIAB. AND EQUITY	2,978,961	2,498,984

**BANK OF NORTH DAKOTA
STATEMENTS OF INCOME
FOR THE SIX MONTHS ENDED
JUNE 30, 2008 AND 2007
Unaudited**

	(In Thousands)	
	2008	2007
INTEREST INCOME		
FEDERAL FUNDS SOLD	5,690	7,332
SECURITIES	5,716	5,720
LOANS	62,526	61,983
	73,932	75,035
INTEREST EXPENSE		
DEPOSITS	25,353	28,267
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	7,024	7,564
SHORT AND LONG-TERM DEBT	6,726	7,388
	39,103	43,219
NET INTEREST INCOME	34,829	31,816
PROVISION FOR LOAN LOSSES	2,100	600
NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES	32,729	31,216
NONINTEREST INCOME	3,518	3,320
NONINTEREST EXPENSE		
SALARIES AND BENEFITS	4,673	4,304
DATA PROCESSING	1,689	1,795
OCCUPANCY AND EQUIPMENT	689	379
OTHER OPERATING EXPENSES	2,056	2,060
	9,107	8,538
NET INCOME	27,140	25,998

Bank of North Dakota is pleased to provide its risk-based capital ratios as of June 30, 2008. 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	11.33%	6.00%
Total Risk-Based Capital Ratio	12.58%	10.00%
Leverage Ratio	7.15%	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 Amounts in Thousands)</u>	
	<u>6/30/2008</u>	<u>6/30/2007</u>
Tier One Capital	\$211,978	\$189,843
Total Risk Based Capital	235,520	208,808
Total Risk Weighted Assets	1,871,756	1,505,424
Net Income	54,729	52,427
Average Assets	2,985,380	2,455,774
Average Equity	201,063	176,815
Total Gross Loans	2,317,768	1,874,429
Past Due Loans	42,672	40,167
Nonperforming Loans	10,041	907
Allowance for Loan Losses	35,180	30,735
Return on Average Assets	1.83%	2.13%
Return on Average Equity	27.22%	29.65%
Past Due Loans/Total Loans	1.84%	2.14%
Nonperforming Loans/Total Loans	0.43%	0.05%
Allowance for Loan Losses/Total Loans	1.52%	1.64%

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

Report at the close of business June 30, 2008

(20080630)
(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.

John Hoeven, Governor

Director (Trustee)

Wayne Stenehjem, Attorney General

Director (Trustee)

Roger Johnson, Agriculture Commissioner

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:

- 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
- 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	20080630
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 SVP & 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 701-328-5793
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 701-328-5740
1.b.5. FAX	TEXT9116 701-328-5793
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 701-328-5855
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 Sue Seminary
4.a.2. Title	TEXTC438 Acting Compliance/Security Administrator
4.a.3. E-mail Address	TEXTC439 sseminary@nd.gov
4.a.4. Telephone	TEXTC440 701-328-5620
4.a.5. FAX	TEXTC441 701-328-5793
4.b. Secondary Contact	
4.b.1. Name	TEXTC442 Janice Pratt
4.b.2. Title	TEXTC443 Business Continuity/Disaster Recovery Ad
4.b.3. E-mail Address	TEXTC444 jpratt@nd.gov
4.b.4. Telephone	TEXTC445 701-328-5764
4.b.5. FAX	TEXTC446 701-328-5752
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 04 RI - Income Statement

1.	Interest income:		
1.a.	Interest and fee income on loans:		
1.a.1.	Loans secured by real estate:		
1.a.1.a.	Loans secured by 1-4 family residential properties	RIAD4435	12,954
1.a.1.b.	All other loans secured by real estate	RIAD4436	14,339
1.a.2.	Commercial and industrial loans	RIAD4012	8,215
1.a.3.	Loans to individuals for household, family, and other personal expenditures:		
1.a.3.a.	Credit cards	RIAD4485	0
1.a.3.b.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIAD4486	18,154
1.a.4.	Loans to foreign governments and official institutions	RIAD4056	0
1.a.5.	All other loans	RIAD4058	8,861
1.a.6.	Total interest and fee income on loans (sum of items 1.a.1.a through 1.a.5)	RIAD4010	62,523
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)	RIAD4488	2,095
1.d.2.	Mortgage-backed securities	RIAD4489	3,109
1.d.3.	All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	267
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	5,690
1.g.	Other interest income	RIAD4518	246
1.h.	Total interest income (sum of items 1.a.6 through 1.g)	RIAD4107	73,930
2.	Interest expense:		
2.a.	Interest on deposits:		
2.a.1.	Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	715
2.a.2.	Nontransaction accounts:		
2.a.2.a.	Savings deposits (includes MMDAs)	RIAD0933	3,745
2.a.2.b.	Time deposits of \$100,000 or more	RIAD4517	20,516
2.a.2.c.	Time deposits of less than \$100,000	RIAD4518	378
2.b.	Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	7,024
2.c.	Interest on trading liabilities and other borrowed money	RIAD4185	6,725
2.d.	Interest on subordinated notes and debentures	RIAD4200	0
2.e.	Total interest expense (sum of items 2.a through 2.d)	RIAD4073	39,103
3.	Net interest income (item 1.h minus 2.e)	RIAD4074	34,827
4.	Provision for loan and lease losses	RIAD4230	2,100
5.	Noninterest income:		
5.a.	Income from fiduciary activities	RIAD4070	82
5.b.	Service charges on deposit accounts	RIAD4060	662
5.c.	Trading revenue	RIAD4220	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	81
5.d.3.	Fees and commissions from annuity sales	RIADC887	0
5.d.4.	Underwriting income from insurance and reinsurance activities	RIADC886	0
5.d.5.	Income from other insurance activities	RIADC887	0
5.e.	Venture capital revenue	RIADB491	0
5.f.	Net servicing fees	RIAD4492	965
5.g.	Net securitization income	RIADB493	0
5.h.	Not applicable		
5.i.	Net gains (losses) on sales of loans and leases	RIAD5416	0
5.j.	Net gains (losses) on sales of other real estate owned	RIAD5415	0
5.k.	Net gains (losses) on sales of other assets (excluding securities)	RIAD4496	0
5.l.	Other noninterest income	RIADB497	1,710
5.m.	Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	3,500
6.			
6.a.	Realized gains (losses) on held-to-maturity securities	RIAD3521	0
6.b.	Realized gains (losses) on available-for-sale securities	RIAD3196	19
7.	Noninterest expense:		
7.a.	Salaries and employee benefits	RIAD4135	4,672
7.b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	689
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	3,745
7.e.	Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	9,106
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	27,140
9.	Applicable income taxes (on item 8)	RIAD4302	0
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	27,140
11.	Extraordinary items and other adjustments, net of income taxes	RIAD4320	0
12.	Net income (loss) (sum of items 10 and 11)	RIAD4340	27,140
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.	Memorandum item 6 is to be completed by: banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	RIAD4024	4,171
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): (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c.) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):		
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.	To be completed by banks with \$300 million or more in total assets: Credit losses on derivatives (see instructions)	RIAD2251	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.	Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	0
M.13.	Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
M.13.a.	Net gains (losses) on assets	RIADF551	0
M.13.a.1.	Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	0
M.13.b.	Net gains (losses) on liabilities	RIADF553	0
M.13.b.1.	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	0

Schedule 05 RI-A - Changes in Equity Capital

1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	192,471
.....		
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	192,471
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD4340	27,140
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. LESS: Cash dividends declared on preferred stock	RIAD4470	0
9. LESS: Cash dividends declared on common stock	RIAD4460	5,005
10. Other comprehensive income	RIADB511	-3,718
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	210,888

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

Section 1

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

	(Column A) Charge-offs Calendar year- to-date		(Column B) Recoveries Calendar year- to-date	
1. Loans secured by real estate:				
1.a. Construction, land development, and other land loans:				
1.a.1. 1-4 family residential construction loans	RIADC891	0	RIADC892	0
1.a.2. Other construction loans and all land development and other land loans	RIADC893	0	RIADC894	0
1.b. Secured by farmland	RIAD3584	0	RIAD3585	1
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:				
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0
1.e.2. Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0
2. Loans to depository institutions and acceptances of other banks	RIAD4481	0	RIAD4482	0
3. Not applicable				
4. Commercial and industrial loans	RIAD4638	0	RIAD4608	223
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	10	RIADB517	3
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	10	RIAD4605	227
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	0	RIAD5410	212
M.2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total asse...				
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. Memorandum item 3 is to be completed by banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0

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

Section 2

M.4.

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

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

1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	32,863
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	227
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	10
4. LESS: 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	2,100
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	35,180
M.1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0
M.2. Memorandum items 2 and 3 are to be completed by banks that together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 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. Memorandum item 4 is to be completed by all banks. 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.) Itemize and describe amounts greater than \$25,000 that exceed 3% of 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. Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0
1.g. Bank card and credit card interchange fees	RIADF555	0
1.h. Disclose component and the dollar amount of that component:		
1.h.1. Describe component	TEXT4461	
1.h.2. Amount of component	RIAD4461	0
1.i. Disclose component and the dollar amount of that component:		
1.i.1. Describe component	TEXT4462	
1.i.2. Amount of component	RIAD4462	0
1.j. Disclose component and the dollar amount of that component:		
1.j.1. Describe component	TEXT4463	
1.j.2. Amount of component	RIAD4463	0
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:		
2.a. Data processing expenses	RIADC017	1,689
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. Accounting and auditing expenses	RIADF556	0
2.i. Consulting and advisory expenses	RIADF557	0
2.j. Automated teller machine (ATM) and interchange expenses	RIADF558	0
2.k. Telecommunications expenses	RIADF559	0
2.l. Disclose component and the dollar amount of that component:		
2.l.1. Describe component	TEXT4464	
2.l.2. Amount of component	RIAD4464	0
2.m. Disclose component and the dollar amount of that component:		
2.m.1. Describe component	TEXT4467	
2.m.2. Amount of component	RIAD4467	0
2.n. Disclose component and the dollar amount of that component:		
2.n.1. Describe component	TEXT4468	
2.n.2. Amount of component	RIAD4468	0
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11): (itemize and describe all extraordinary items and other adjustments):		
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): (itemize and describe all restatements):		
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:		
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): (itemize and describe all such transactions):		
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): (itemize and describe all adjustments):		
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: (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		
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	184,562
1.b.	Interest-bearing balances	RCON0071	18
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	213,912
3.	Federal funds sold and securities purchased under agreements to resell:		
3.a.	Federal funds sold	RCONB987	232,075
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	2,317,768
4.c.	LESS: Allowance for loan and lease losses	RCON3123	35,180
4.d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529	2,282,588
5.	Trading assets (from Schedule RC-D)	RCON3545	0
6.	Premises and fixed assets (including capitalized leases)	RCON2145	12,473
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	53,333
12.	Total assets (sum of items 1 through 11)	RCON2170	2,978,961
13.	Deposits:		
13.a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	2,211,382
13.a.1.	Noninterest-bearing	RCON6631	223,922
13.a.2.	Interest-bearing	RCON6636	1,987,460
13.b.	Not applicable		
14.	Federal funds purchased and securities sold under agreements to repurchase:		
14.a.	Federal funds purchased	RCONB993	181,440
14.b.	Securities sold under agreements to repurchase	RCONB995	66,500
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	266,269
17.	Not applicable		
18.	Not applicable		
19.	Subordinated notes and debentures	RCON3200	0
20.	Other liabilities (from Schedule RC-G)	RCON2930	42,482
21.	Total liabilities (sum of items 13 through 20)	RCON2948	2,768,073
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	167,978
26.b.	Accumulated other comprehensive income	RCONB530	-1,090
27.	Other equity capital components	RCONA130	0
28.	Total equity capital (sum of items 23 through 27)	RCON3210	210,888
29.	Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCON3300	2,978,961
M.1.	To be reported with the March Report of Condition. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007		
	...	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	165,944
1.b.	Currency and coin	RCON0080	6,545
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	4,554
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	7,537
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	184,580

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	72,057	RCON1298	74,082
3.	Securities issued by states and political subdivisions in the U.S.	RCON8496	0	RCON8497	0	RCON8498	12,867	RCON8499	12,867
4.	Mortgage-backed securities (MBS):								
4.a.	Pass-through securities:								
4.a.1.	Guaranteed by GNMA	RCON1698	0	RCON1699	0	RCON1701	1,499	RCON1702	1,501
4.a.2.	Issued by FNMA and FHLMC	RCON1703	0	RCON1705	0	RCON1706	41,251	RCON1707	41,274
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	61,017	RCON1717	60,713
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	26,311	RCON1736	23,475
5.	Asset-backed securities (ABS)	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	215,002	RCON1773	213,912

Schedule 11 RC-B - Securities

Section 2

M.1. Pledged securities	RCON0416	67,009
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	9,200
M.2.a.2. Over three months through 12 months	RCONA550	2,258
M.2.a.3. Over one year through three years	RCONA551	5,119
M.2.a.4. Over three years through five years	RCONA552	64,237
M.2.a.5. Over five years through 15 years	RCONA553	6,136
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	6,417
M.2.b.2. Over three months through 12 months	RCONA556	995
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	34,857
M.2.b.6. Over 15 years	RCONA560	506
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	18,576
M.2.c.2. Over three years	RCONA562	65,611
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	0
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. Memorandum items 5.a through 5.f are to be completed by banks with \$1billion or more in total assets. Asset-backed securities (ABS): (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):								
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:		
1.a.1. 1-4 family residential construction loans		RCONF158 0
1.a.2. Other construction loans and all land development and other land loans		RCONF159 238,451
1.b. Secured by farmland (including farm residential and other improvements)		RCON1420 108,526
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 455,801
1.c.2.b. Secured by junior liens		RCON5368 41
1.d. Secured by multifamily (5 or more) residential properties		RCON1460 0
1.e. Secured by nonfarm nonresidential properties:		
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties		RCONF160 0
1.e.2. Loans secured by other nonfarm nonresidential properties		RCONF161 154,007
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 -182	
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 161,304
4. Commercial and industrial loans		RCON1766 315,597
4.a. To U.S. addressees (domicile)	RCON1763 315,597	
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 695,909
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 84,697
9. Other loans		RCON1563 103,435
9.a. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545 0	
9.b. All other loans (exclude consumer loans)	RCON1564 103,435	
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. LESS: 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 2,317,768

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):		
M.1.a.	Loans secured by 1-4 family residential properties	RCONF576	0
M.1.b.	Other loans and all leases (exclude 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	2,062
M.2.a.2.	Over three months through 12 months	RCONA565	24
M.2.a.3.	Over one year through three years	RCONA566	163
M.2.a.4.	Over three years through five years	RCONA567	1,131
M.2.a.5.	Over five years through 15 years	RCONA568	33,609
M.2.a.6.	Over 15 years	RCONA569	418,863
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	1,200,812
M.2.b.2.	Over three months through 12 months	RCONA571	121,870
M.2.b.3.	Over one year through three years	RCONA572	120,419
M.2.b.4.	Over three years through five years	RCONA573	264,780
M.2.b.5.	Over five years through 15 years	RCONA574	120,891
M.2.b.6.	Over 15 years	RCONA575	33,154
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	300,229
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	315,341
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.	To be completed by banks with \$300 million or more in total assets: 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.	Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0
M.7.	Memorandum item 7 is to be completed by all banks. 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.	Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2007, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). 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.	Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	0
M.10.	Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):		
M.10.a.	Loans secured by real estate:		
M.10.a.1.	Construction, land development, and other land loans	RCONF578	0
M.10.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF579	0
M.10.a.3.	Secured by 1-4 family residential properties:		
M.10.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	0
M.10.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.10.a.3.b.1.	Secured by first liens	RCONF581	0
M.10.a.3.b.2.	Secured by junior liens	RCONF582	0
M.10.a.4.	Secured by multifamily (5 or more) residential properties	RCONF583	0
M.10.a.5.	Secured by nonfarm nonresidential properties	RCONF584	0
M.10.b.	Commercial and industrial loans	RCONF585	0
M.10.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.10.c.1.	Credit cards	RCONF586	0
M.10.c.2.	Other revolving credit plans	RCONF587	0
M.10.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF588	0
M.10.d.	Other loans	RCONF589	0
M.11.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):		
M.11.a.	Loans secured by real estate:		
M.11.a.1.	Construction, and land development, and other land loans	RCONF590	0
M.11.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF591	0
M.11.a.3.	Secured by 1-4 family residential properties:		
M.11.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	0
M.11.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.11.a.3.b.1.	Secured by first liens	RCONF593	0
M.11.a.3.b.2.	Secured by junior liens	RCONF594	0
M.11.a.4.	Secured by multifamily (5 or more) residential properties	RCONF595	0
M.11.a.5.	Secured by nonfarm nonresidential properties	RCONF596	0
M.11.b.	Commercial and industrial loans	RCONF597	0
M.11.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.11.c.1.	Credit cards	RCONF598	0
M.11.c.2.	Other revolving credit plans	RCONF599	0
M.11.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF600	0
M.11.d.	Other loans	RCONF601	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, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an %+ in the box marked %NO.+)

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

RCO6999	x
RCO5562	0
RCO5563	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, items 1.e.(1) and 1.e.(2): (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):				
	3.a. With original amounts of \$100,000 or less	RCON5564	81	RCON5565	1,513
	3.b. With original amounts of more than \$100,000 through \$250,000	RCON5566	78	RCON5567	5,413
	3.c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	133	RCON5569	47,248
4.	Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4: (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 41):				
	4.a. With original amounts of \$100,000 or less	RCON5570	1,027	RCON5571	6,848
	4.b. With original amounts of more than \$100,000 through \$250,000	RCON5572	298	RCON5573	16,618
	4.c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	441	RCON5575	79,584

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 (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

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 (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)
-
- 6.b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)
-

RCO6860	x
RCO5576	0
RCO5577	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: (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):				
	7.a. With original amounts of \$100,000 or less	RCON5578	1,386	RCON5579	39,004
	7.b. With original amounts of more than \$100,000 through \$250,000	RCON5580	624	RCON5581	60,388
	7.c. With original amounts of more than \$250,000 through \$500,000	RCON5582	120	RCON5583	24,564
8.	Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3: (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):				
	8.a. With original amounts of \$100,000 or less	RCON5584	1,475	RCON5585	19,884
	8.b. With original amounts of more than \$100,000 through \$250,000	RCON5586	592	RCON5587	32,742
	8.c. With original amounts of more than \$250,000 through \$500,000	RCON5588	250	RCON5589	33,800

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.	Loans:		
6.a.	Loans secured by real estate:		
6.a.1.	Construction, land development, and other land loans	RCONF604	0
6.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF605	0
6.a.3.	Secured by 1-4 family residential properties:		
6.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF606	0
6.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
6.a.3.b.1.	Secured by first liens	RCONF607	0
6.a.3.b.2.	Secured by junior liens	RCONF611	0
6.a.4.	Secured by multifamily (5 or more) residential properties	RCONF612	0
6.a.5.	Secured by nonfarm nonresidential properties	RCONF613	0
6.b.	Commercial and industrial loans	RCONF614	0
6.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
6.c.1.	Credit cards	RCONF615	0
6.c.2.	Other revolving credit plans	RCONF616	0
6.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF617	0
6.d.	Other loans	RCONF618	0
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.			
13.a.	Liability for short positions	RCON3546	0
13.b.	Other trading liabilities	RCONF624	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
M.1.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d.):		
M.1.a.	Loans secured by real estate:		
M.1.a.1.	Construction, land development, and other land loans	RCONF625	0
M.1.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF626	0
M.1.a.3.	Secured by 1-4 family residential properties:		
M.1.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627	0
M.1.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.1.a.3.b.1.	Secured by first liens	RCONF628	0
M.1.a.3.b.2.	Secured by junior liens	RCONF629	0
M.1.a.4.	Secured by multifamily (5 or more) residential properties	RCONF630	0
M.1.a.5.	Secured by nonfarm nonresidential properties	RCONF631	0
M.1.b.	Commercial and industrial loans	RCONF632	0
M.1.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.1.c.1.	Credit cards	RCONF633	0
M.1.c.2.	Other revolving credit plans	RCONF634	0
M.1.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF635	0
M.1.d.	Other loans	RCONF636	0
M.2.	Not applicable		
M.3.	Loans measured at fair value that are past due 90 days or more:		
M.3.a.	Fair value	RCONF639	
M.3.b.	Unpaid principal balance	RCONF640	
M.4.	Asset-backed securities:		
M.4.a.	Residential mortgage-backed securities	RCONF641	
M.4.b.	Commercial mortgage-backed securities	RCONF642	
M.4.c.	Credit card receivables	RCONF643	
M.4.d.	Home equity lines	RCONF644	
M.4.e.	Automobile loans	RCONF645	
M.4.f.	Other consumer loans	RCONF646	
M.4.g.	Commercial and industrial loans	RCONF647	
M.4.h.	Other	RCONF648	
M.5.	Collateralized debt obligations:		
M.5.a.	Synthetic	RCONF649	
M.5.b.	Other	RCONF650	
M.6.	Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	
M.7.	Equity securities:		
M.7.a.	Readily determinable fair values	RCONF652	
M.7.b.	Other	RCONF653	
M.8.	Loans pending securitization	RCONF654	
M.9.	Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):		
M.9.a.	Disclose component and the dollar amount of that component:		
M.9.a.1.	Describe component	TEXTF655	
M.9.a.2.	Amount of component	RCONF655	
M.9.b.	Disclose component and the dollar amount of that component:		
M.9.b.1.	Describe component	TEXTF656	
M.9.b.2.	Amount of component	RCONF656	
M.9.c.	Disclose component and the dollar amount of that component:		
M.9.c.1.	Describe component	TEXTF657	
M.9.c.2.	Amount of component	RCONF657	
M.10.	Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):		
M.10.a.	Disclose component and the dollar amount of that component:		
M.10.a.1.	Describe component	TEXTF658	
M.10.a.2.	Amount of component	RCONF658	
M.10.b.	Disclose component and the dollar amount of that component:		
M.10.b.1.	Describe component	TEXTF659	
M.10.b.2.	Amount of component	RCONF659	
M.10.c.	Disclose component and the dollar amount of that component:		
M.10.c.1.	Describe component	TEXTF660	
M.10.c.2.	Amount of component	RCONF660	

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	19,434			RCONB550	87,978
2. U.S. Government	RCON2202	3			RCON2520	544
3. States and political subdivisions in the U.S.	RCON2203	101,812			RCON2530	1,775,023
4. Commercial banks and other depository institutions in the U.S.	RCONB551	202,332			RCONB552	24,258
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	323,581	RCON2210	211,821	RCON2385	1,887,803

Schedule 15 RC-E - Deposit Liabilities

Section 2

M.1. Selected components of total deposits: (i.e., sum of item 7, columns A and C):		
M.1.a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	2,970
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. Brokered deposits issued in denominations of less than \$100,000	RCON2343	0
M.1.c.2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	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: (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):		
M.2.a. Savings deposits:		
M.2.a.1. Money market deposit accounts (MMDAs)	RCON6810	332,986
M.2.a.2. Other savings deposits (excludes MMDAs)	RCON0352	12,973
M.2.b. Total time deposits of less than \$100,000	RCON6648	24,424
M.2.c. Total time deposits of \$100,000 or more	RCON2604	1,517,418
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	7,612
M.3.a.2. Over three months through 12 months	RCONA580	7,060
M.3.a.3. Over one year through three years	RCONA581	1,546
M.3.a.4. Over three years	RCONA582	8,206
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	14,036
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	721,314
M.4.a.2. Over three months through 12 months	RCONA585	642,575
M.4.a.3. Over one year through three years	RCONA586	59,672
M.4.a.4. Over three years	RCONA587	93,857
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	1,357,154

Schedule 16 RC-F - Other Assets

1. Accrued interest receivable	RCONB556	30,646
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	18,223
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	4,464
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	53,333

Schedule 17 RC-G - Other Liabilities

1.			
1.a.	Interest accrued and unpaid on deposits	RCON3645	8,563
1.b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,951
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	31,968
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	42,482

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	79,955
3.	Mortgage-backed securities	RCONB559	125,831
4.	All other securities (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	12,868
5.	Federal funds sold and securities purchased under agreements to resell	RCON3365	357,972
6.	Loans:		
6.a.	Total loans	RCON3360	2,221,213
6.b.	Loans secured by real estate:		
6.b.1.	Loans secured by 1-4 family residential properties	RCON3465	0
6.b.2.	All other loans secured by real estate	RCON3466	0
6.c.	Commercial and industrial loans	RCON3387	338,531
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	692,428
7.	To be completed by banks with \$100 million or more in total assets: Trading assets	RCON3401	0
8.	Lease financing receivables (net of unearned income)	RCON3484	0
9.	Total assets	RCON3368	2,963,764
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	95,317
11.	Nontransaction accounts:		
11.a.	Savings deposits (includes MMDAs)	RCONB563	285,648
11.b.	Time deposits of \$100,000 or more	RCONA514	1,421,960
11.c.	Time deposits of less than \$100,000	RCONA529	18,243
12.	Federal funds purchased and securities sold under agreements to repurchase	RCON3353	428,226
13.	To be completed by banks with \$100 million or more in total assets: Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	266,527
M.1.	Loans to finance agricultural production and other loans to farmers	RCON3386	159,231

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:		
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	135,663
1.d. Securities underwriting	RCON3817	0
1.e. Other unused commitments	RCON3818	355,357
2. Financial standby letters of credit	RCON3819	263,830
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

Derivatives Position Indicators	(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): (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):								
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. Gross fair values of derivative contracts:								
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	873
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	1
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	15,500
5.a.1.b. Over one year through three years	RCONF056	7,000
5.a.1.c. Over three years through five years	RCONF057	48,000
5.a.1.d. Over five years	RCONF058	194,600
5.a.2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above)	RCON2651	15,500
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 or next repricing date of:		
5.b.1.a. One year or less	RCONF060	145
5.b.1.b. Over one year through three years	RCONF061	219
5.b.1.c. Over three years through five years	RCONF062	204
5.b.1.d. Over five years	RCONF063	601
5.b.2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above)	RCONB571	145
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	266,269
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
10.b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	RCONF065	0

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:						
1.a.1. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0
1.a.2. Other construction loans and all land development and other land loans	RCONF173	1,351	RCONF175	0	RCONF177	138
1.b. Secured by farmland	RCON3493	0	RCON3494	640	RCON3495	114
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	6,722	RCONC237	1,808	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	799	RCON3500	160	RCON3501	113
1.e. Secured by nonfarm nonresidential properties:						
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	0	RCONF180	0	RCONF182	0
1.e.2. Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0
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	1,367	RCON1607	496	RCON1608	9,590
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	12,439	RCONB579	14,756	RCONB580	86
6. Loans to foreign governments and official institutions	RCON5389	0	RCON5390	0	RCON5391	0
7. All other loans	RCON5459	1,544	RCON5460	590	RCON5461	0
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):						
M.1.a. Loans secured by 1-4 family residential properties	RCONF661	0	RCONF662	0	RCONF663	0
M.1.b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	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	1,367	RCON6559	496	RCON6560	9,872
M.3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:						
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	1,544	RCON1597	590	RCON1583	0
M.5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
M.5.a. Loans and leases held for sale	RCONC240	0	RCONC241	0	RCONC226	0
M.5.b. Loans measured at fair value:						
M.5.b.1. Fair value	RCONF664		RCONF665		RCONF666	
M.5.b.2. Unpaid principal balance	RCONF667		RCONF668		RCONF669	

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

Section 2

Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:

M.6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets

(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
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 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	
2.	Total allowable exclusions	RCONF237	
3.	Not applicable		
4.	Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF238	
5.	Total daily average of allowable exclusions	RCONF239	
M.1.	Total deposits of the bank: (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, and item 1 less item 2):		
	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 savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
	M.3.a. Legal title	TEXTA545	
	M.3.b. FDIC Certificate Number	RCONA545	0

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

1.	Retail originations during the quarter of 1-4 family residential mortgage loans for sale:		
1.a.	Closed-end first liens	RCONF066	
1.b.	Closed-end junior liens	RCONF067	
1.c.	Open-end loans extended under lines of credit:		
1.c.1.	Total commitment under the lines of credit	RCONF670	
1.c.2.	Principal amount funded under the lines of credit	RCONF671	
2.	Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:		
2.a.	Closed-end first liens	RCONF068	
2.b.	Closed-end junior liens	RCONF069	
2.c.	Open-end loans extended under lines of credit:		
2.c.1.	Total commitment under the lines of credit	RCONF672	
2.c.2.	Principal amount funded under the lines of credit	RCONF673	
3.	1-4 family residential mortgages sold during the quarter:		
3.a.	Closed-end first liens	RCONF070	
3.b.	Closed-end junior liens	RCONF071	
3.c.	Open-end loans extended under lines of credit:		
3.c.1.	Total commitment under the lines of credit	RCONF674	
3.c.2.	Principal amount funded under the lines of credit	RCONF675	
4.	1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):		
4.a.	Closed-end first liens	RCONF072	
4.b.	Closed-end junior liens	RCONF073	
4.c.	Open-end loans extended under lines of credit:		
4.c.1.	Total commitment under the lines of credit	RCONF676	
4.c.2.	Principal amount funded under the lines of credit	RCONF677	
5.	Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		
5.a.	Closed-end 1-4 family residential mortgage loans	RIADF184	0
5.b.	Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	
6.	Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		
6.a.	Closed-end first liens	RCONF678	0
6.b.	Closed-end junior liens	RCONF679	0
6.c.	Open-end loans extended under line of credit:		
6.c.1.	Total commitment under the lines of credit	RCONF680	
6.c.2.	Principal amount funded under the lines of credit	RCONF681	

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
1. Loans and leases	RCONF243	0	RCONF682	0	RCONF690	0	RCONF244	0	RCONF245	0
2. Trading assets	RCONF246	0	RCONF683	0	RCONF691	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	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0
3. All other financial assets and servicing assets	RCONF249	0	RCONF685	0	RCONF693	0	RCONF250	0	RCONF251	0
4. Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0
5. Trading liabilities	RCONF255	0	RCONF687	0	RCONF695	0	RCONF256	0	RCONF257	0
6. All other financial liabilities and servicing liabilities	RCONF258	0	RCONF688	0	RCONF696	0	RCONF259	0	RCONF260	0
7. Loan commitments (not accounted for as derivatives)	RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0

Schedule 25 RC-R - Regulatory Capital

Section 1

1.	Total equity capital (from Schedule RC, item 28)	RCON3210	210,888
2.	LESS: 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	-1,090
3.	LESS: Net unrealized loss on available-for-sale equity securities (report loss as a positive value)	RCONA221	0
4.	LESS: 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.	LESS: Nonqualifying perpetual preferred stock	RCONB588	0
6.	Qualifying minority interests in consolidated subsidiaries	RCONB589	0
7.			
7.a.	LESS: Disallowed goodwill and other disallowed intangible assets	RCONB590	0
7.b.	LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	RCONF264	0
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCONC227	211,978
9.			
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	RCONB591	0
9.b.	LESS: 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	211,978
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	23,542
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	23,542
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	23,542
19.	Tier 3 capital allocated for market risk	RCON1395	0
20.	LESS: Deductions for total risk-based capital	RCONB595	0
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCON3792	235,520
22.	Average total assets (from Schedule RC-K, item 9)	RCON3368	2,963,764
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCONB590	0
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	0
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	RCON5610	0
26.	LESS: 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	2,963,764
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	0.0715
32. Tier 1 risk-based capital ratio	RCON7274	0.0000	RCON7206	0.1133
33. Total risk-based capital ratio	RCON7275	0.0000	RCON7205	0.1258

Schedule 25 RC-R - Regulatory Capital

Section 3

Balance Sheet Asset Categories		(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	184,580	RCONC869	0	RCONB600	113,103	RCONB601	71,478			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	213,912	RCONB608	-1,090	RCONB609	506	RCONB610	201,628	RCONB611	11,868	RCONB612	1,000
37.	Federal funds sold and securities purchased under agreements to resell	RCONC225	232,075			RCONC063	0	RCONC064	232,075			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	2,317,768	RCONB622	0	RCONB623	0	RCONB624	1,057,421	RCONB625	117,433	RCONB626	1,142,914
40.	LESS: Allowance for loan and lease losses	RCON3123	35,180	RCON3123	35,180								
41.	Trading Assets	RCON3545	0	RCONB627	0	RCONB628	0	RCONB629	0	RCONB630	0	RCONB631	0
42.	All other assets	RCONB639	65,806	RCONB640	0	RCONB641	0	RCONB642	11,510	RCONB643	6,521	RCON5339	47,775
43.	Total Assets (sum of items 34 through 42)	RCON2170	2,978,961	RCONB644	-36,270	RCON5320	113,609	RCON5327	1,574,112	RCON5334	135,822	RCON5340	1,191,689

Schedule 25 RC-R - Regulatory Capital

Section 4

Derivatives and Off-Balance Sheet Items	(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	263,830	RCONB547	263,830	RCONB548	0	RCONB581	0	RCONB582	0	RCONB583	263,830
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	8,214	RCONB682	8,214	RCONB683	0	RCONB684	0	RCONB685	0	RCONB686	8,214
53. Unused commitments with an original maturity exceeding one year	RCON3833	73,855	RCONB687	73,855	RCONB688	36,928	RCONB689	0	RCONB690	0	RCONB691	36,927
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	150,537	RCONB697	1,574,112	RCONB698	135,822	RCONB699	1,500,660
56. Risk weight factor												
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)					RCONB700	0	RCONB701	314,822	RCONB702	67,911	RCONB703	1,500,660
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	1,883,393
60. LESS: Excess allowance for loan and lease losses											RCONA222	11,637
61. LESS: Allocated transfer risk reserve											RCON3128	0
62. Total risk-weighted assets (item 59 minus items 60 and 61)											RCONA223	1,871,756

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	RCO3809	0	RCO8766	0	RCO8767	0
M.2.b. Foreign exchange contracts	RCO3812	0	RCO8769	0	RCO8770	0
M.2.c. Gold contracts	RCO8771	0	RCO8772	0	RCO8773	0
M.2.d. Other precious metals contracts	RCO8774	0	RCO8775	0	RCO8776	0
M.2.e. Other commodity contracts	RCO8777	0	RCO8778	0	RCO8779	0
M.2.f. Equity derivative contracts	RCO8A000	0	RCO8A001	0	RCO8A002	0
M.2.g. Credit derivative contracts:						
M.2.g.1. Investment grade	RCO8C980	0	RCO8C981	0	RCO8C982	0
M.2.g.2. Subinvestment grade	RCO8C983	0	RCO8C984	0	RCO8C985	0

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

Section 1

Bank Securitization Activities													
(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans		(Column F) Commercial and Industrial Loans		(Column G) All Other Loans, All Leases, and All Other Assets	
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
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
		RCONB500	0	RCONB501	0							RCONB502	0
6.b. Loans (included in Schedule RC-C)													
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	19,926
M.2.c. Other financial assets (includes home equity lines)	RCONA591	0
M.2.d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	0
M.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	yes
2. Does the institution exercise the fiduciary powers it has been granted?	RCONA346	yes
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	yes

Schedule 27 RC-T - Fiduciary and Related Services

Section 2

FIDUCIARY AND RELATED ASSETS	(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	318,839	RCONC001	0	RCONC002	693
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	318,839	RCONB896	0	RCONB897	693
10. Custody and safekeeping accounts			RCONB898	1,700,000			RCONB899	5,423

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	82
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	82
20.	LESS: Expenses	RIADC058	0
21.	LESS: Net losses from fiduciary and related services	RIADA488	0
22.	PLUS: Intracompany income credits for fiduciary and related services	RIADB911	0
23.	Net fiduciary and related services income	RIADA491	82
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	52	RCONB928	538,818
M.2.b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	641		

Schedule 27 RC-T - Fiduciary and Related Services

Section 5

Memoranda- Continued

M.3. Collective investment funds and common trust funds:
 M.3.a. Domestic equity
 M.3.b. International/Global equity
 M.3.c. Stock/Bond blend
 M.3.d. Taxable bond
 M.3.e. Municipal bond
 M.3.f. Short term investments/Money market
 M.3.g. Specialty/Other
 M.3.h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)

(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
RCONB931	0	RCONB932	0
RCONB933	0	RCONB934	0
RCONB935	0	RCONB936	0
RCONB937	0	RCONB938	0
RCONB939	0	RCONB940	0
RCONB941	0	RCONB942	0
RCONB943	0	RCONB944	0
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

<p>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)</p>	RCONC885	
<p>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?</p>	RCONF266	
<p>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 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.</p>	RCONF265	0
<p>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?</p>	RCONA901	
<p>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?</p>	RCONC695	
<p>INSTITUTIONS THAT HAVE ELECTED TO ACCOUNT FOR ASSETS AND LIABILITIES UNDER A FAIR VALUE OPTION SHOULD COMPLETE SCHEDULE RI, MEMORANDUM ITEM 13. DOES YOUR INSTITUTION MEET THIS CONDITION?</p>	RCONF701	
<p>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.</p>	RCONC589	0
<p>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?</p>	RCONC588	
<p>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?</p>	RCONC587	
<p>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)</p>	RCONC592	
<p>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.</p>	RCONC593	
<p>DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR?</p>	RCONC590	
<p>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.</p>	RCONC591	0
<p>DID YOUR INSTITUTION BECOME NEWLY INSURED BY THE FDIC ON OR AFTER APRIL, 1, 2007?</p>	RCONF700	