**BANK OF NORTH DAKOTA**
**BALANCE SHEETS**
**DECEMBER 31, 2009 and 2008**
**Unaudited**

| | (In Thousands) | |
|---|---|---|
| | 2009 | 2008 |
| CASH AND DUE FROM BANKS | 817,049 | 477,048 |
| FFS & SEC PURCH UNDER REPOS | 24,190 | 75,675 |
| SECURITIES | 397,370 | 331,416 |
| LOANS | 2,713,611 | 2,618,402 |
| LESS: ALLOW. FOR LOAN LOSS | (42,468) | (36,750) |
| | 2,671,143 | 2,581,652 |
| OTHER ASSETS | 49,917 | 51,174 |
| TOTAL ASSETS | 3,959,669 | 3,516,965 |
| DEPOSITS | | |
| NON-INTEREST BEARING | 442,867 | 313,900 |
| INTEREST BEARING | 2,496,192 | 2,331,456 |
| | 2,939,059 | 2,645,356 |
| FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS | 337,627 | 304,020 |
| SHORT AND LONG-TERM DEBT | 405,005 | 315,604 |
| OTHER LIABILITIES | 6,329 | 28,063 |
| TOTAL LIABILITIES | 3,688,020 | 3,293,043 |
| EQUITY | 271,649 | 223,922 |
| TOTAL LIAB. AND EQUITY | 3,959,669 | 3,516,965 |

**BANK OF NORTH DAKOTA**
**STATEMENTS OF INCOME**
**FOR THE YEARS ENDED**
**DECEMBER 31, 2009 AND 2008**
**Unaudited**

| | (In Thousands) | |
|---|---|---|
| | 2009 | 2008 |
| INTEREST INCOME | | |
| FEDERAL FUNDS SOLD | 256 | 7,046 |
| SECURITIES | 11,967 | 12,427 |
| LOANS | 120,054 | 129,140 |
| | 132,277 | 148,613 |
| INTEREST EXPENSE | | |
| DEPOSITS | 33,346 | 48,139 |
| FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS | 843 | 9,190 |
| SHORT AND LONG-TERM DEBT | 16,805 | 14,472 |
| | 50,994 | 71,801 |
| NET INTEREST INCOME | 81,283 | 76,812 |
| PROVISION FOR LOAN LOSSES | 10,300 | 8,900 |
| NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES | 70,983 | 67,912 |
| NONINTEREST INCOME | 6,206 | 7,617 |
| NONINTEREST EXPENSE | | |
| SALARIES AND BENEFITS | 10,474 | 9,595 |
| DATA PROCESSING | 3,631 | 3,375 |
| OCCUPANCY AND EQUIPMENT | 951 | 1,194 |
| OTHER OPERATING EXPENSES | 4,050 | 4,321 |
| | 19,106 | 18,485 |
| NET INCOME | 58,083 | 57,044 |

Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires May 31, 2012

**Federal Financial Institutions Examination Council**

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

**Report at the close of business** **December 31, 2009** (20091231)
(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.

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

**Submission of Reports**

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

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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

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

FDIC Certificate Number 90374
(RSSD 9050)

Bank of North Dakota
Legal Title of Bank (RSSD 9017)

Bismarck
City (RSSD 9130)

ND
State Abbrev. (RSSD 9200)

58506
ZIP Code (RSSD 9220)

# Schedule 01 ENT - Bank Demographic Information

| | | | |
|---|---|---|---|
| 1. | Reporting date | RCON9999 | 20091231 |
| 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 | EVP 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 | Julie Dahle |
| 4.a.2. Title | TEXTC438 | Risk Management Director |
| 4.a.3. E-mail Address | TEXTC439 | jkdahle@nd.gov |
| 4.a.4. Telephone | TEXTC440 | 701-328-5675 |
| 4.b. Secondary Contact | | |
| 4.b.1. Name | TEXTC442 | Janice Pratt |
| 4.b.2. Title | TEXTC443 | Business Continuity Administrator |
| 4.b.3. E-mail Address | TEXTC444 | jpratt@nd.gov |
| 4.b.4. Telephone | TEXTC445 | 701-328-5764 |
| 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.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 | |

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

| | | | |
|---|---|---|---|
| 1. | Comments? | RCON6979 | |
| 2. | Bank Management Statement | TEXT6980 | |

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# 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 | 28,686 |
| 1.a.1.b. | All other loans secured by real estate | RIAD4436 | 27,430 |
| 1.a.2. | Commercial and industrial loans | RIAD4012 | 22,199 |
| 1.a.3. | Loans to individuals for household, family, and other personal expenditures: | | |
| 1.a.3.a. | Credit cards | RIADB485 | 0 |
| 1.a.3.b. | Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | RIADB486 | 28,239 |
| 1.a.4. | Loans to foreign governments and official institutions | RIAD4056 | 0 |
| 1.a.5. | All other loans [1] | RIAD4058 | 13,500 |
| 1.a.6. | Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) | RIAD4010 | 120,054 |
| 1.b. | Income from lease financing receivables | RIAD4065 | 0 |
| 1.c. | Interest income on balances due from depository institutions [2] | RIAD4115 | 1,225 |
| 1.d. | Interest and dividend income on securities: | | |
| 1.d.1. | U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) | RIADB488 | 3,144 |
| 1.d.2. | Mortgage-backed securities | RIADB489 | 6,165 |
| 1.d.3. | All other securities (includes securities issued by states and political subdivisions in the U.S.) | RIAD4060 | 1,234 |
| 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 | 256 |
| 1.g. | Other interest income | RIAD4518 | 199 |
| 1.h. | Total interest income (sum of items 1.a.(6) through 1.g) | RIAD4107 | 132,277 |
| 2. | Interest expense: | | |
| 2.a. | Interest on deposits: | | |
| 2.a.1. | Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | RIAD4508 | 1,337 |
| 2.a.2. | Nontransaction accounts: | | |
| 2.a.2.a. | Savings deposits (includes MMDAs) | RIAD0093 | 2,733 |
| 2.a.2.b. | Time deposits of $100,000 or more | RIADA517 | 28,939 |
| 2.a.2.c. | Time deposits of less than $100,000 | RIADA518 | 337 |
| 2.b. | Expense of federal funds purchased and securities sold under agreements to repurchase | RIAD4180 | 843 |
| 2.c. | Interest on trading liabilities and other borrowed money | RIAD4185 | 16,805 |
| 2.d. | Interest on subordinated notes and debentures | RIAD4200 | 0 |
| 2.e. | Total interest expense (sum of items 2.a through 2.d) | RIAD4073 | 50,994 |
| 3. | Net interest income (item 1.h minus 2.e) | RIAD4074 | 81,283 |
| 4. | Provision for loan and lease losses | RIAD4230 | 10,300 |
| 5. | Noninterest income: | | |
| 5.a. | Income from fiduciary activities [3] | RIAD4070 | 199 |
| 5.b. | Service charges on deposit accounts | RIAD4080 | 1,056 |
| 5.c. | Trading revenue [4] | RIADA220 | 0 |
| 5.d. | | | |
| 5.d.1. | Fees and commissions from securities brokerage | RIADC886 | 0 |
| 5.d.2. | Investment banking, advisory, and underwriting fees and commissions | RIADC888 | 97 |
| 5.d.3. | Fees and commissions from annuity sales | RIADC887 | 0 |
| 5.d.4. | Underwriting income from insurance and reinsurance activities | RIADC386 | 0 |
| 5.d.5. | Income from other insurance activities | RIADC387 | 0 |
| 5.e. | Venture capital revenue | RIADB491 | 0 |
| 5.f. | Net servicing fees | RIADB492 | 1,438 |
| 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 | 9 |
| 5.k. | Net gains (losses) on sales of other assets (excluding securities) | RIADB496 | 10 |
| 5.l. | Other noninterest income [5] | RIADB497 | 3,351 |
| 5.m. | Total noninterest income (sum of items 5.a through 5.l) | RIAD4079 | 6,160 |
| 6. | | | |
| 6.a. | Realized gains (losses) on held-to-maturity securities | RIAD3521 | 0 |
| 6.b. | Realized gains (losses) on available-for-sale securities | RIAD3196 | 46 |
| 7. | Noninterest expense: | | |
| 7.a. | Salaries and employee benefits | RIAD4135 | 10,474 |
| 7.b. | Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | RIAD4217 | 951 |
| 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 [5] | RIAD4092 | 7,681 |
| 7.e. | Total noninterest expense (sum of items 7.a through 7.d) | RIAD4093 | 19,106 |
| 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 | 58,083 |
| 9. | Applicable income taxes (on item 8) | RIAD4302 | 0 |
| 10. | Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) | RIAD4300 | 58,083 |
| 11. | Extraordinary items and other adjustments, net of income taxes [5] | RIAD4320 | 0 |
| 12. | Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) | RIADG104 | 58,083 |
| 13. | LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) | RIADG103 | 0 |
| 14. | Net income (loss) attributable to bank (item 12 minus item 13) | RIAD4340 | 58,083 |

# Schedule 04 RI - Income Statement

| | | | |
|---|---|---|---|
| M.1. | Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes | RIAD4513 | 0 |
| M.2. | Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. [6] 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.[6] Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) | RIAD4024 | 7,419 |
| 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 [7] | 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:[6] Credit losses on derivatives (see instructions) | RIADA251 | 0 |
| M.11. | Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIADA530 | |
| M.12. | 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 |

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

[2] Includes interest income on time certificates of deposit not held for trading.

[3] For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

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

[5] Describe on Schedule RI-E-Explanations.

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

[7] For example, a bank acquired on March 1, 2008, would report 20080301.

# Schedule 05 RI-A - Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

| | | | |
|---|---|---|---|
| 1. | Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIAD3217 | 223,922 |
| 2. | Restatements due to corrections of material accounting errors and changes in accounting principles [2] | RIADB507 | 0 |
| 3. | Balance end of previous calendar year as restated (sum of items 1 and 2) | RIADB508 | 223,922 |
| 4. | Net income (loss) attributable to bank (must equal Schedule RI, item 14) | RIAD4340 | 58,083 |
| 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 | 15,000 |
| 10. | Other comprehensive income [1] | RIADB511 | 4,644 |
| 11. | Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above) [2] | RIAD4415 | 0 |
| 12. | Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) | RIAD3210 | 271,649 |

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

[2] Describe on Schedule RI-E-Explanations.

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

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 [1] | | (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 | 2 |
| 1.c. Secured by 1-4 family residential properties: | | | | |
| 1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RIAD5411 | 0 | RIAD5412 | 0 |
| 1.c.2. Closed-end loans secured by 1-4 family residential properties: | | | | |
| 1.c.2.a. Secured by first liens | RIADC234 | 0 | RIADC217 | 0 |
| 1.c.2.b. Secured by junior liens | RIADC235 | 0 | RIADC218 | 0 |
| 1.d. Secured by multifamily (5 or more) residential properties | RIAD3588 | 0 | RIAD3589 | 0 |
| 1.e. Secured by nonfarm nonresidential properties: | | | | |
| 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 | 4,863 | RIAD4608 | 321 |
| 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 | 45 | RIADB517 | 3 |
| 6. Loans to foreign governments and official institutions | RIAD4643 | 0 | RIAD4627 | 0 |
| 7. All other loans [2] | RIAD4644 | 0 | RIAD4628 | 0 |
| 8. Lease financing receivables | RIAD4266 | 0 | RIAD4267 | 0 |
| 9. Total (sum of items 1 through 8) | RIAD4635 | 4,908 | RIAD4605 | 326 |
| 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 | 326 | RIAD5410 | 388 |
| M.2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets:[3] | | | | |
| 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:[3] Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above) | RIAD4655 | 0 | RIAD4665 | 0 |

[1] Include write-downs arising from transfers of loans to a held-for-sale account.
[2] Includes charge-offs and recoveries on 'Loans to finance agricultural production and other loans to farmers,' 'Obligations (other than securities and leases) of states and political subdivisions in the U.S.,' and 'Other loans.'
[3] The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

# 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 (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.<br>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 |

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

| | | | |
|---|---|---|---|
| 1. | Balance most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIADB522 | 36,750 |
| 2. | Recoveries (must equal part I, item 9, column B, above) | RIAD4605 | 326 |
| 3. | LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) | RIADC079 | 4,908 |
| 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 | 10,300 |
| 6. | Adjustments (see instructions for this schedule)[1] | 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 | 42,468 |
| 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 (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. 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 |

[1] Describe on Schedule RI-E-Explanations.

# Schedule 08 RI-E - Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.
Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

| | | |
|---|---|---|
| 1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l: | | |
| 1.a. Income and fees from the printing and sale of checks | RIADC013 | 0 |
| 1.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. Gains on bargain purchases | RIADJ447 | 0 |
| 1.i. Disclose component and the dollar amount of that component: | | |
| 1.i.1. Describe component | TEXT4461 | |
| 1.i.2. Amount of component | RIAD4461 | 0 |
| 1.j. Disclose component and the dollar amount of that component: | | |
| 1.j.1. Describe component | TEXT4462 | |
| 1.j.2. Amount of component | RIAD4462 | 0 |
| 1.k. Disclose component and the dollar amount of that component: | | |
| 1.k.1. Describe component | TEXT4463 | |
| 1.k.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 | 3,631 |
| 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): | | |
| 3.a. Disclose component, the gross dollar amount of that component, and its related income tax: | | |
| 3.a.1. Describe component | TEXT4469 | |
| 3.a.2. Amount of component | RIAD4469 | 0 |
| 3.a.3. Applicable income tax effect | RIAD4486 | 0 |
| 3.b. Disclose component, the gross dollar amount of that component, and its related income tax: | | |
| 3.b.1. Describe component | TEXT4487 | |
| 3.b.2. Amount of component | RIAD4487 | 0 |
| 3.b.3. Applicable income tax effect | RIAD4488 | 0 |
| 3.c. Disclose component, the gross dollar amount of that component, and its related income tax: | | |
| 3.c.1. Describe component | TEXT4489 | |
| 3.c.2. Amount of component | RIAD4489 | 0 |
| 3.c.3. Applicable income tax effect | RIAD4491 | 0 |
| 4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2): | | |
| 4.a. Cummulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment | RIADG894 | 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): | | |
| 5.a. Disclose component and the dollar amount of that component: | | |
| 5.a.1. Describe component | TEXT4498 | |
| 5.a.2. Amount of component | RIAD4498 | 0 |
| 5.b. Disclose component and the dollar amount of that component: | | |
| 5.b.1. Describe component | TEXT4499 | |
| 5.b.2. Amount of component | RIAD4499 | 0 |
| 6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6): | | |
| 6.a. Disclose component and the dollar amount of that component: | | |
| 6.a.1. Describe component | TEXT4521 | |
| 6.a.2. Amount of component | RIAD4521 | 0 |
| 6.b. Disclose component and the dollar amount of that component: | | |

# Schedule 08 RI-E - Explanations

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

| | | |
|---|---|---|
| 6.b.1. Describe component | TEXT4522 | |
| 6.b.2. Amount of component | RIAD4522 | 0 |
| 7. Other explanations: | | |
| 7.a. Comments? | RIAD4769 | |
| 7.b. Other explanations | TEXT4769 | |

# Schedule 09 RC - Balance Sheet

| | | | |
|---|---|---|---|
| 1. | Cash and balances due from depository institutions (from Schedule RC-A): | | |
| | 1.a. Noninterest-bearing balances and currency and coin [1] | RCON0081 | 219,877 |
| | 1.b. Interest-bearing balances [2] | RCON0071 | 597,171 |
| 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 | 371,382 |
| 3. | Federal funds sold and securities purchased under agreements to resell: | | |
| | 3.a. Federal funds sold | RCONB987 | 24,190 |
| | 3.b. Securities purchased under agreements to resell [3] | 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 | 2,713,611 |
| | 4.c. LESS: Allowance for loan and lease losses | RCON3123 | 42,468 |
| | 4.d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) | RCONB529 | 2,671,143 |
| 5. | Trading assets (from Schedule RC-D) | RCON3545 | 0 |
| 6. | Premises and fixed assets (including capitalized leases) | RCON2145 | 12,124 |
| 7. | Other real estate owned (from Schedule RC-M) | RCON2150 | 0 |
| 8. | Investments in unconsolidated subsidiaries and associated companies | RCON2130 | 0 |
| 9. | Direct and indirect investments in real estate ventures | RCON3656 | 0 |
| 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 | 63,782 |
| 12. | Total assets (sum of items 1 through 11) | RCON2170 | 3,959,669 |
| 13. | Deposits: | | |
| | 13.a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | RCON2200 | 2,939,059 |
| | 13.a.1. Noninterest-bearing [4] | RCON6631 | 442,867 |
| | 13.a.2. Interest-bearing | RCON6636 | 2,496,192 |
| | 13.b. Not applicable | | |
| 14. | Federal funds purchased and securities sold under agreements to repurchase: | | |
| | 14.a. Federal funds purchased [5] | RCONB993 | 329,510 |
| | 14.b. Securities sold under agreements to repurchase [6] | RCONB995 | 8,117 |
| 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 | 405,005 |
| 17. | Not applicable | | |
| 18. | Not applicable | | |
| 19. | Subordinated notes and debentures [7] | RCON3200 | 0 |
| 20. | Other liabilities (from Schedule RC-G) | RCON2930 | 6,329 |
| 21. | Total liabilities (sum of items 13 through 20) | RCON2948 | 3,688,020 |
| 22. | Not applicable | | |
| 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 | 225,966 |
| | 26.b. Accumulated other comprehensive income [8] | RCONB530 | 1,683 |
| | 26.c. Other equity capital components [9] | RCONA130 | 0 |
| 27. | | | |
| | 27.a. Total bank equity capital (sum of items 23 through 26.c) | RCON3210 | 271,649 |
| | 27.b. Noncontrollng (minority) interests in consolidated subsidiaries | RCON3000 | 0 |
| 28. | Total equity capital (sum of items 27.a and 27.b) | RCONG105 | 271,649 |
| 29. | Total liabilities and equity capital (sum of items 21 and 28) | RCON3300 | 3,959,669 |
| 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 2008 | RCON6724 | 0 |
| M.2. | To be reported with the March Report of Condition. Bank's fiscal year-end date | RCON8678 | |

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
2 = Independent audit of the bankôs parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
3 = Attestation on bank managementôs assertion on the effectiveness of the bankôs internal control over financial reporting by a certified public accounting firm

4 = Directorsôexamination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
5 = Directorsôexamination of the bank performed by other external auditors (may be required by state chartering authority)
6 = Review of the bankôs financial statements by external auditors;
7 = Compilation of the bankôs financial statements by external auditors
8 = Other audit procedures (excluding tax preparation work)
9 = No external audit work

[1] Includes cash items in process of collection and unposted debits.
[2] Includes time certificates of deposit not held for trading.
[3] Includes all securities resale agreements, regardless of maturity.
[4] Includes total demand deposits and noninterest-bearing time and savings deposits.
[5] Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, 'Other borrowed money.'
[6] Includes all securities repurchase agreements, regardless of maturity.
[7] Includes limited-life preferred stock and related surplus.
[8] Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
[9] Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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

| | | | |
|---|---|---|---|
| 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 | 208,124 |
| | 1.b. Currency and coin | RCON0080 | 10,712 |
| 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 | 1,044 |
| 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 | 597,168 |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) | RCON0010 | 817,048 |

# Schedule 11 RC-B - Securities

Exclude assets held for trading.

**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 [1] | RCON1289 | 0 | RCON1290 | 0 | RCON1291 | 0 | RCON1293 | 0 |
| 2.b. Issued by U.S. Government-sponsored agencies [2] | RCON1294 | 0 | RCON1295 | 0 | RCON1297 | 74,678 | RCON1298 | 77,130 |
| 3. Securities issued by states and political subdivisions in the U.S. | RCON8496 | 0 | RCON8497 | 0 | RCON8498 | 10,868 | RCON8499 | 10,868 |
| 4. Mortgage-backed securities (MBS): | | | | | | | | |
| 4.a. Residential mortgage pass-through securities: | | | | | | | | |
| 4.a.1. Guaranteed by GNMA | RCONG300 | 0 | RCONG301 | 0 | RCONG302 | 1,207 | RCONG303 | 1,230 |
| 4.a.2. Issued by FNMA and FHLMC | RCONG304 | 0 | RCONG305 | 0 | RCONG306 | 55,172 | RCONG307 | 57,095 |
| 4.a.3. Other pass-through securities | RCONG308 | 0 | RCONG309 | 0 | RCONG310 | 0 | RCONG311 | 0 |
| 4.b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | | | | |
| 4.b.1. Issued or guaranteed by FNMA, FHLMC, or GNMA | RCONG312 | 0 | RCONG313 | 0 | RCONG314 | 107,877 | RCONG315 | 110,031 |
| 4.b.2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA | RCONG316 | 0 | RCONG317 | 0 | RCONG318 | 0 | RCONG319 | 0 |
| 4.b.3. All other residential MBS | RCONG320 | 0 | RCONG321 | 0 | RCONG322 | 19,807 | RCONG323 | 14,304 |
| 4.c. Commercial MBS: | | | | | | | | |
| 4.c.1. Commercial mortgage pass-through securities | RCONG324 | 0 | RCONG325 | 0 | RCONG326 | 0 | RCONG327 | 0 |
| 4.c.2. Other commercial MBS | RCONG328 | 0 | RCONG329 | 0 | RCONG330 | 0 | RCONG331 | 0 |
| 5. Asset-backed securities and structured financial products: | | | | | | | | |
| 5.a. Asset-backed securities (ABS) | RCONC026 | 0 | RCONC988 | 0 | RCONC989 | 0 | RCONC027 | 0 |
| 5.b. Structured financial products: | | | | | | | | |
| 5.b.1. Cash | RCONG336 | 0 | RCONG337 | 0 | RCONG338 | 0 | RCONG339 | 0 |
| 5.b.2. Synthetic | RCONG340 | 0 | RCONG341 | 0 | RCONG342 | 0 | RCONG343 | 0 |
| 5.b.3. Hybrid | RCONG344 | 0 | RCONG345 | 0 | RCONG346 | 0 | RCONG347 | 0 |
| 6. Other debt securities: | | | | | | | | |
| 6.a. Other domestic debt securities | RCON1737 | 0 | RCON1738 | 0 | RCON1739 | 100,090 | RCON1741 | 100,724 |
| 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 [3] | | | | | 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 | 369,699 | RCON1773 | 371,382 |

[1] Includes Small Business Administration ñGuaranteed Loan Pool Certificates,òU.S. Maritime Administration obligations, and Exportï Import Bank participation certificates.
[2] Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

[3] Report Federal Reserve stock, Federal Home Loan Bank stock, and bankersôbank stock in Schedule RC-F, item 4.

# Schedule 11 RC-B - Securities

**Section 2**

| | | | |
|---|---|---|---|
| M.1. | Pledged securities [1] | RCON0416 | 8,511 |
| M.2. | Maturity and repricing data for debt securities (excluding those in nonaccrual status): [1,2] | | |
| 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: [3,4] | | |
| M.2.a.1. | Three months or less | RCONA549 | 132,927 |
| M.2.a.2. | Over three months through 12 months | RCONA550 | 7,351 |
| M.2.a.3. | Over one year through three years | RCONA551 | 32,614 |
| M.2.a.4. | Over three years through five years | RCONA552 | 10,726 |
| M.2.a.5. | Over five years through 15 years | RCONA553 | 5,103 |
| 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: [3,5] | | |
| M.2.b.1. | Three months or less | RCONA555 | 27,744 |
| M.2.b.2. | Over three months through 12 months | RCONA556 | 633 |
| 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 | 29,948 |
| M.2.b.6. | Over 15 years | RCONA560 | 0 |
| M.2.c. | Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: [6] | | |
| M.2.c.1. | Three years or less | RCONA561 | 13,122 |
| M.2.c.2. | Over three years | RCONA562 | 111,213 |
| 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 | 5,094 |
| 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 | 10,000 |
| M.4.b. | Fair value | RCON8783 | 9,983 |

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

[5] Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1ï 4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1ï 4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

[6] Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual ñOther mortgage-backed securitiesòincluded in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

# 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 $1 billion or more in total assets.[1] Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): | | | | | | | | |
| 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 |
| M.6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)): | | | | | | | | |
| M.6.a. Trust preferred securities issued by financial institutions | RCONG348 | 0 | RCONG349 | 0 | RCONG350 | 0 | RCONG351 | 0 |
| M.6.b. Trust preferred securities issued by real estate investment trusts | RCONG352 | 0 | RCONG353 | 0 | RCONG354 | 0 | RCONG355 | 0 |
| M.6.c. Corporate and similar loans | RCONG356 | 0 | RCONG357 | 0 | RCONG358 | 0 | RCONG359 | 0 |
| M.6.d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) | RCONG360 | 0 | RCONG361 | 0 | RCONG362 | 0 | RCONG363 | 0 |
| M.6.e. 1-4 family residential MBS not issued or guaranteed by GSEs | RCONG364 | 0 | RCONG365 | 0 | RCONG366 | 0 | RCONG367 | 0 |
| M.6.f. Diversified (mixed) pools of structured financial products | RCONG368 | 0 | RCONG369 | 0 | RCONG370 | 0 | RCONG371 | 0 |
| M.6.g. Other collateral or reference assets | RCONG372 | 0 | RCONG373 | 0 | RCONG374 | 0 | RCONG375 | 0 |

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

# Schedule 12 RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

**Section 1**

| | (Column A) To Be Completed by Banks with $300 Million or More in Total Assets [1] | | (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 | 92,940 |
| 1.b. Secured by farmland (including farm residential and other improvements) | | | RCON1420 | 131,046 |
| 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 | 475,104 |
| 1.c.2.b. Secured by junior liens | | | RCON5368 | 18 |
| 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 | 115,290 |
| 1.e.2. Loans secured by other nonfarm nonresidential properties | | | RCONF161 | 227,253 |
| 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 | -254 | | |
| 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 | 143,147 |
| 4. Commercial and industrial loans | | | RCON1766 | 431,977 |
| 4.a. To U.S. addressees (domicile) | RCON1763 | 431,977 | | |
| 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 | 932,340 |
| 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 | 13,872 |
| 9. Other loans | | | RCON1563 | 150,624 |
| 9.a. Loans for purchasing or carrying securities (secured and unsecured) | RCON1545 | 0 | | |
| 9.b. All other loans (exclude consumer loans) | RCON1564 | 150,624 | | |
| 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 | 2,713,611 |

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

# 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: [1,2] | | |
| M.2.a.1. | Three months or less | RCONA564 | 1,860 |
| M.2.a.2. | Over three months through 12 months | RCONA565 | 19 |
| M.2.a.3. | Over one year through three years | RCONA566 | 135 |
| M.2.a.4. | Over three years through five years | RCONA567 | 2,357 |
| M.2.a.5. | Over five years through 15 years | RCONA568 | 27,192 |
| M.2.a.6. | Over 15 years | RCONA569 | 443,560 |
| 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: [1,3] | | |
| M.2.b.1. | Three months or less | RCONA570 | 1,312,876 |
| M.2.b.2. | Over three months through 12 months | RCONA571 | 189,764 |
| M.2.b.3. | Over one year through three years | RCONA572 | 207,509 |
| M.2.b.4. | Over three years through five years | RCONA573 | 365,005 |
| M.2.b.5. | Over five years through 15 years | RCONA574 | 118,229 |
| M.2.b.6. | Over 15 years | RCONA575 | 45,105 |
| 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 | 251,145 |
| 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 [4] | RCON2746 | 432,220 |
| 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: [5] Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B) | RCONB837 | 0 |
| M.6. | 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 1ï 4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). 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. | Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option. 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): | | |

# Schedule 12 RC-C Part I - Loans and Leases

| | | | |
|---|---|---|---|
| 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 |

[1] Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

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

[5] The $300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

# Schedule 12 RC-C Part I - Loans and Leases

**Section 3**

| | (Column A) Fair value of acquired loans and leases at acquisition date | | (Column B) Gross contractual amounts receivable at acquisition date | | (Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected | |
|---|---|---|---|---|---|---|
| M.12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: | | | | | | |
| M.12.a. Loans secured by real estate | RCONG091 | 0 | RCONG092 | 0 | RCONG093 | 0 |
| M.12.b. Commercial and industrial loans | RCONG094 | 0 | RCONG095 | 0 | RCONG096 | 0 |
| M.12.c. Loans to individuals for household, family, and other personal expenditures | RCONG097 | 0 | RCONG098 | 0 | RCONG099 | 0 |
| M.12.d. All other loans and all leases | RCONG100 | 0 | RCONG101 | 0 | RCONG102 | 0 |

# Schedule 12 RC-C Part I - Loans and Leases

**Section 4**

| | | | |
|---|---|---|---|
| M.13. | Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008. Construction, land development, and other land loans in domestic offices with interest reserves: | | |
| M.13.a. | Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) | RCONG376 | 0 |
| M.13.b. | Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) | RIADG377 | 0 |
| M.14. | Memorandum item 14 is to be completed by all banks. Pledged loans and leases | RCONG378 | 0 |

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

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

Report the number and amount currently outstanding as of June 30 of business loans with ñoriginal amountsò of $1,000,000 or less and farm loans with ñoriginal amountsò of $500,000 or less. The following guidelines should be used to determine the ñoriginal amountò of a loan:

(1) For loans drawn down under lines of credit or loan commitments, the ñoriginal amountò of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the ñoriginal amountò is the amount currently outstanding on the report date. (2) For loan participations and syndications, the ñoriginal amountò of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the ñoriginal amountò is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

**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, enter 'NO'.) | RCON6999 | |
| 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.) ..... | RCON5562 | 0 |
| 2.b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 [1] (Note: Item 4, [1] divided by the number of loans should NOT exceed $100,000.) ..... | RCON5563 | 0 |

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

# 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 | 53 | RCON5565 | 617 |
| 3.b. With original amounts of more than $100,000 through $250,000 | RCON5566 | 104 | RCON5567 | 3,155 |
| 3.c. With original amounts of more than $250,000 through $1,000,000 | RCON5568 | 147 | RCON5569 | 45,011 |
| 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 4 [1]): | | | | |
| 4.a. With original amounts of $100,000 or less | RCON5570 | 1,002 | RCON5571 | 7,400 |
| 4.b. With original amounts of more than $100,000 through $250,000 | RCON5572 | 348 | RCON5573 | 17,827 |
| 4.c. With original amounts of more than $250,000 through $1,000,000 | RCON5574 | 538 | RCON5575 | 91,243 |

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

# 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, enter 'NO') | RCON6860 | |
| 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.) ..... | RCON5576 | 0 |
| 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.) ..... | RCON5577 | 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 | 1,331 | RCON5579 | 35,370 |
| 7.b. With original amounts of more than $100,000 through $250,000 | RCON5580 | 709 | RCON5581 | 71,317 |
| 7.c. With original amounts of more than $250,000 through $500,000 | RCON5582 | 166 | RCON5583 | 35,633 |
| 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 | 1,455 | RCON5585 | 18,954 |
| 8.b. With original amounts of more than $100,000 through $250,000 | RCON5586 | 617 | RCON5587 | 22,752 |
| 8.c. With original amounts of more than $250,000 through $500,000 | RCON5588 | 281 | RCON5589 | 29,006 |

# Schedule 14 RC-D - Trading Assets and Liabilities

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

| | | | |
|---|---|---|---|
| 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. | Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA | RCONG379 | 0 |
| 4.b. | Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) | RCONG380 | 0 |
| 4.c. | All other residential MBS | RCONG381 | 0 |
| 4.d. | Commercial MBS | RCONG382 | 0 |
| 5. | Other debt securities: | | |
| 5.a. | Structured financial products: | | |
| 5.a.1. | Cash | RCONG383 | 0 |
| 5.a.2. | Synthetic | RCONG384 | 0 |
| 5.a.3. | Hybrid | RCONG385 | 0 |
| 5.b. | All other debt securities | RCONG386 | 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.a through 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. | Loans measured at fair value that are past due 90 days or more: | | |
| M.2.a. | Fair value | RCONF639 | 0 |

# Schedule 14 RC-D - Trading Assets and Liabilities

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

| | | | |
|---|---|---|---|
| M.2.b. | Unpaid principal balance | RCONF640 | 0 |
| M.3. | Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)): | | |
| M.3.a. | Trust preferred securities issued by financial institutions | RCONG299 | 0 |
| M.3.b. | Trust preferred securities issued by real estate investment trusts | RCONG332 | 0 |
| M.3.c. | Corporate and similar loans | RCONG333 | 0 |
| M.3.d. | 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) | RCONG334 | 0 |
| M.3.e. | 1-4 family residential MBS not issued or guaranteed by GSEs | RCONG335 | 0 |
| M.3.f. | Diversified (mixed) pools of structured financial products | RCONG651 | 0 |
| M.3.g. | Other collateral or reference assets | RCONG652 | 0 |
| M.4. | Pledged trading assets: | | |
| M.4.a. | Pledged securities | RCONG387 | 0 |
| M.4.b. | Pledged loans | RCONG388 | 0 |
| M.5. | Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters. Asset-backed securities: | | |
| M.5.a. | Credit card receivables | RCONF643 | 0 |
| M.5.b. | Home equity lines | RCONF644 | 0 |
| M.5.c. | Automobile loans | RCONF645 | 0 |
| M.5.d. | Other consumer loans | RCONF646 | 0 |
| M.5.e. | Commercial and industrial loans | RCONF647 | 0 |
| M.5.f. | Other | RCONF648 | 0 |
| M.6. | Retained beneficial interests in securitizations (first-loss or equity tranches) | RCONF651 | 0 |
| M.7. | Equity securities: | | |
| M.7.a. | Readily determinable fair values | RCONF652 | 0 |
| M.7.b. | Other | RCONF653 | 0 |
| M.8. | Loans pending securitization | RCONF654 | 0 |
| 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 | 0 |
| 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 | 0 |
| 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 | 0 |
| 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 | 0 |
| 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 | 0 |
| 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 | 0 |

# Schedule 15 RC-E - Deposit Liabilities

**Section 1**

| | (Column A) Transaction Accounts Total transaction accounts (including total demand deposits) | | (Column B) Transaction Accounts Memo: Total demand deposits (included in column A) | | (Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs) | |
|---|---|---|---|---|---|---|
| Deposits of: | | | | | | |
| 1. Individuals, partnerships, and corporations (include all certified and official checks) | RCONB549 | 20,671 | | | RCONB550 | 83,965 |
| 2. U.S. Government | RCON2202 | 3 | | | RCON2520 | 274 |
| 3. States and political subdivisions in the U.S. | RCON2203 | 498,702 | | | RCON2530 | 1,993,376 |
| 4. Commercial banks and other depository institutions in the U.S. | RCONB551 | 338,765 | | | RCONB552 | 3,303 |
| 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 | 858,141 | RCON2210 | 361,645 | RCON2385 | 2,080,918 |

# 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 | 4,122 |
| M.1.b. Total brokered deposits | RCON2365 | 0 |
| M.1.c. Fully insured brokered deposits (included in Memorandum item 1.b above): [1] | | |
| 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 | 262,707 |
| M.2.a.2. Other savings deposits (excludes MMDAs) | RCON0352 | 81,484 |
| M.2.b. Total time deposits of less than $100,000 | RCON6648 | 24,890 |
| M.2.c. Total time deposits of $100,000 or more | RCON2604 | 1,711,837 |
| 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: [2,3] | | |
| M.3.a.1. Three months or less | RCONA579 | 5,204 |
| M.3.a.2. Over three months through 12 months | RCONA580 | 8,062 |
| M.3.a.3. Over one year through three years | RCONA581 | 2,076 |
| M.3.a.4. Over three years | RCONA582 | 9,548 |
| 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 | 13,091 |
| 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: [2,5] | | |
| M.4.a.1. Three months or less | RCONA584 | 821,732 |
| M.4.a.2. Over three months through 12 months | RCONA585 | 673,797 |
| M.4.a.3. Over one year through three years | RCONA586 | 111,615 |
| M.4.a.4. Over three years | RCONA587 | 104,693 |
| 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) [4] | RCONA242 | 1,495,253 |

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

[2] Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
[3] Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
[4] Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
[5] Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

# Schedule 16 RC-F - Other Assets

| | | | |
|---|---|---|---|
| 1. | Accrued interest receivable [1] | RCONB556 | 34,524 |
| 2. | Net deferred tax assets [2] | RCON2148 | 0 |
| 3. | Interest-only strips receivable (not in the form of a security) on: [3] | | |
| | 3.a. Mortgage loans | RCONA519 | 0 |
| | 3.b. Other financial assets | RCONA520 | 0 |
| 4. | Equity securities that DO NOT have readily determinable fair values [4] | RCON1752 | 25,988 |
| 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 | 3,270 |
| | 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. FDIC loss-sharing indemnification assets | RCONJ448 | 0 |
| | 6.f. Prepaid deposit insurance assessments | RCONJ449 | 0 |
| | 6.g. Disclose component and the dollar amount of that component: | | |
| | 6.g.1. Describe component | TEXT3549 | |
| | 6.g.2. Amount of component | RCON3549 | 0 |
| | 6.h. Disclose component and the dollar amount of that component: | | |
| | 6.h.1. Describe component | TEXT3550 | |
| | 6.h.2. Amount of component | RCON3550 | 0 |
| | 6.i. Disclose component and the dollar amount of that component: | | |
| | 6.i.1. Describe component | TEXT3551 | |
| | 6.i.2. Amount of component | RCON3551 | 0 |
| 7. | Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | RCON2160 | 63,782 |

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

# Schedule 17 RC-G - Other Liabilities

| | | | |
|---|---|---|---|
| 1. | | | |
| | 1.a. Interest accrued and unpaid on deposits [1] | RCON3645 | 2,530 |
| | 1.b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON3646 | 1,668 |
| 2. | Net deferred tax liabilities [2] | 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 | 2,131 |
| | 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 | 6,329 |

[1] For savings banks, include 'dividends' accrued and unpaid on deposits.
[2] See discussion of deferred income taxes in Glossary entry on 'income taxes.'

# Schedule 18 RC-K - Quarterly Averages[1]

| | | | |
|---|---|---|---|
| 1. | Interest-bearing balances due from depository institutions | RCON3381 | 3 |
| 2. | U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) [2] | RCONB558 | 79,380 |
| 3. | Mortgage-backed securities [2] | RCONB559 | 158,870 |
| 4. | All other securities (includes securities issued by states and political subdivisions in the U.S.) [2,3] | RCONB560 | 110,963 |
| 5. | Federal funds sold and securities purchased under agreements to resell | RCON3365 | 23,351 |
| 6. | Loans: | | |
| 6.a. | Total loans | RCON3360 | 2,711,288 |
| 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 | 485,507 |
| 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 | 929,441 |
| 7. | To be completed by banks with $100 million or more in total assets: [4] Trading assets | RCON3401 | 0 |
| 8. | Lease financing receivables (net of unearned income) | RCON3484 | 0 |
| 9. | Total assets [5] | RCON3368 | 3,763,229 |
| 10. | Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) | RCON3485 | 412,422 |
| 11. | Nontransaction accounts: | | |
| 11.a. | Savings deposits (includes MMDAs) | RCONB563 | 197,990 |
| 11.b. | Time deposits of $100,000 or more | RCONA514 | 1,772,432 |
| 11.c. | Time deposits of less than $100,000 | RCONA529 | 17,038 |
| 12. | Federal funds purchased and securities sold under agreements to repurchase | RCON3353 | 378,207 |
| 13. | To be completed by banks with $100 million or more in total assets: [4] Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) | RCON3355 | 375,751 |
| M.1. | Memorandum item 1 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.[4] Loans to finance agricultural production and other loans to farmers | RCON3386 | 145,129 |

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

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

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

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

[5] The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

**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 | 222,806 |
| 1.d. Securities underwriting | RCON3817 | 0 |
| 1.e. Other unused commitments | RCON3818 | 363,154 |
| 2. Financial standby letters of credit | RCON3819 | 396,951 |
| 2.a. Item 2.a is to be completed by banks with $1 billion or more in total assets. [1] Amount of financial standby letters of credit conveyed to others | RCON3820 | 0 |
| 3. Performance standby letters of credit | RCON3821 | 0 |
| 3.a. Item 3.a is to be completed by banks with $1 billion or more in total assets. [1] 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 |

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

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

**Section 2**

| | (Column A) Sold Protection | | (Column B) Purchased Protection | |
|---|---|---|---|---|
| 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**

| | | |
|---|---|---|
| 7.c. Notational amounts by regulatory capital treatment: [1] | | |
| 7.c.1. Positions covered under the Market Risk Rule: | | |
| 7.c.1.a. Sold protection | RCONG401 | 0 |
| 7.c.1.b. Purchased protection | RCONG402 | 0 |
| 7.c.2. All other positions: | | |
| 7.c.2.a. Sold protection | RCONG403 | 0 |
| 7.c.2.b. Purchased protection that is recognized as a guarantee for regulatory capital purposes | RCONG404 | 0 |
| 7.c.2.c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes | RCONG405 | 0 |

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

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

**Section 4**

| | (Column A) Remaining Maturity of One Year or Less | | (Column B) Remaining Maturity of Over One Year Through Five Years | | (Column C) Remaining Maturity of Over Five Years | |
|---|---|---|---|---|---|---|
| 7.d. Notional amounts by remaining maturity: | | | | | | |
| 7.d.1. Sold credit protection: [1] | | | | | | |
| 7.d.1.a. Investment grade | RCONG406 | 0 | RCONG407 | 0 | RCONG408 | 0 |
| 7.d.1.b. Subinvestment grade | RCONG409 | 0 | RCONG410 | 0 | RCONG411 | 0 |
| 7.d.2. Purchased credit protection: [2] | | | | | | |
| 7.d.2.a. Investment grade | RCONG412 | 0 | RCONG413 | 0 | RCONG414 | 0 |
| 7.d.2.b. Subinvestment grade | RCONG415 | 0 | RCONG416 | 0 | RCONG417 | 0 |

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

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

**Section 5**

| | | | |
|---|---|---|---|
| 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 27.a, "Total bank 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 27.a, "Total bank 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 6**

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

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

**Section 7**

| | (Column A) Banks and Securities Firms | | (Column B) Monoline Financial Guarantors | | (Column C) Hedge Funds | | (Column D) Sovereign Governments | | (Column E) Corporations and All Other Counterparties | |
|---|---|---|---|---|---|---|---|---|---|---|
| 16. Over-the counter derivatives: | | | | | | | | | | |
| 16.a. Net current credit exposure | RCONG418 | 0 | RCONG419 | 0 | RCONG420 | 0 | RCONG421 | 0 | RCONG422 | 0 |
| 16.b. Fair value of collateral: | | | | | | | | | | |
| 16.b.1. Cash - U.S. dollar | RCONG423 | 0 | RCONG424 | 0 | RCONG425 | 0 | RCONG426 | 0 | RCONG427 | 0 |
| 16.b.2. Cash - Other currencies | RCONG428 | 0 | RCONG429 | 0 | RCONG430 | 0 | RCONG431 | 0 | RCONG432 | 0 |
| 16.b.3. U.S. Treasury securities | RCONG433 | 0 | RCONG434 | 0 | RCONG435 | 0 | RCONG436 | 0 | RCONG437 | 0 |
| 16.b.4. U.S. Government agency and U.S. Government-sponsored agency debt securities | RCONG438 | 0 | RCONG439 | 0 | RCONG440 | 0 | RCONG441 | 0 | RCONG442 | 0 |
| 16.b.5. Corporate bonds | RCONG443 | 0 | RCONG444 | 0 | RCONG445 | 0 | RCONG446 | 0 | RCONG447 | 0 |
| 16.b.6. Equity securities | RCONG448 | 0 | RCONG449 | 0 | RCONG450 | 0 | RCONG451 | 0 | RCONG452 | 0 |
| 16.b.7. All other collateral | RCONG453 | 0 | RCONG454 | 0 | RCONG455 | 0 | RCONG456 | 0 | RCONG457 | 0 |
| 16.b.8. Total fair value of collateral (sum of items 16.b.(1) through (7)) | RCONG458 | 0 | RCONG459 | 0 | RCONG460 | 0 | RCONG461 | 0 | RCONG462 | 0 |

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

# 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 | 8,334 |
| 1.b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations | RCON6165 | 0 |
| 2. Intangible assets other than goodwill: | | |
| 2.a. Mortgage servicing assets | RCON3164 | 0 |
| 2.a.1. Estimated fair value of mortgage servicing assets | RCONA590 | 0 |
| 2.b. Purchased credit card relationships and nonmortgage servicing assets | RCONB026 | 0 |
| 2.c. All other identifiable intangible assets | RCON5507 | 0 |
| 2.d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) | RCON0426 | 0 |
| 3. Other real estate owned: | | |
| 3.a. Construction, land development, and other land | RCON5508 | 0 |
| 3.b. Farmland | RCON5509 | 0 |
| 3.c. 1-4 family residential properties | RCON5510 | 0 |
| 3.d. Multifamily (5 or more) residential properties | RCON5511 | 0 |
| 3.e. Nonfarm nonresidential properties | RCON5512 | 0 |
| 3.f. Foreclosed properties from "GNMA loans" | RCONC979 | 0 |
| 3.g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) | RCON2150 | 0 |
| 4. Not applicable | | |
| 5. Other borrowed money: | | |
| 5.a. Federal Home Loan Bank advances: | | |
| 5.a.1. Advances with a remaining maturity or next repricing date of: [1] | | |
| 5.a.1.a. One year or less | RCONF055 | 16,377 |
| 5.a.1.b. Over one year through three years | RCONF056 | 36,659 |
| 5.a.1.c. Over three years through five years | RCONF057 | 31,994 |
| 5.a.1.d. Over five years | RCONF058 | 318,749 |
| 5.a.2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) [2] | RCON2651 | 16,377 |
| 5.a.3. Structured advances (included in items 5.a.(1)(a) - (d) above) | RCONF059 | 0 |
| 5.b. Other borrowings: | | |
| 5.b.1. Other borrowings with a remaining maturity of next repricing date of: [3] | | |
| 5.b.1.a. One year or less | RCONF060 | 161 |
| 5.b.1.b. Over one year through three years | RCONF061 | 322 |
| 5.b.1.c. Over three years through five years | RCONF062 | 322 |
| 5.b.1.d. Over five years | RCONF063 | 421 |
| 5.b.2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) [4] | RCONB571 | 161 |
| 5.c. Total (sum of items 5.a.(1)(a)ï (d) and items 5.b.(1)(a)ï (d)) (must equal Schedule RC, item 16) | RCON3190 | 405,005 |
| 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 |
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? | RCONG463 | |
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? | RCONG464 | |

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

# 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 | 0 | RCONF175 | 0 | RCONF177 | 10,723 |
| 1.b. Secured by farmland | RCON3493 | 825 | RCON3494 | 0 | RCON3495 | 0 |
| 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 | 13,684 | RCONC237 | 6,662 | RCONC229 | 0 |
| 1.c.2.b. Secured by junior liens | RCONC238 | 0 | RCONC239 | 0 | RCONC230 | 0 |
| 1.d. Secured by multifamily (5 or more) residential properties | RCON3499 | 0 | RCON3500 | 0 | RCON3501 | 0 |
| 1.e. Secured by nonfarm nonresidential properties: | | | | | | |
| 1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties | RCONF178 | 640 | RCONF180 | 0 | RCONF182 | 0 |
| 1.e.2. Loans secured by other nonfarm nonresidential properties | RCONF179 | 0 | RCONF181 | 0 | RCONF183 | 446 |
| 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 | 757 | RCON1607 | 1,469 | RCON1608 | 3,617 |
| 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 | 12,377 | RCONB579 | 29,792 | RCONB580 | 212 |
| 6. Loans to foreign governments and official institutions | RCON5389 | 0 | RCON5390 | 0 | RCON5391 | 0 |
| 7. All other loans [1] | RCON5459 | 103 | RCON5460 | 0 | RCON5461 | 946 |
| 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 (including loans and leases covered by FDIC loss-sharing agreements) | 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 | 757 | RCON6559 | 1,469 | RCON6560 | 3,617 |
| M.3. Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets: [2] | | | | | | |
| 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. Memorandum item 4 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.[2] Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) | RCON1594 | 103 | RCON1597 | 0 | RCON1583 | 946 |
| 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 | 0 | RCONF665 | 0 | RCONF666 | 0 |
| M.5.b.2. Unpaid principal balance | RCONF667 | 0 | RCONF668 | 0 | RCONF669 | 0 |

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

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

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

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

**Section 2**

| | (Column A) Past due 30 through 89 days | | (Column B) Past due 90 days or more | |
|---|---|---|---|---|
| M.6. Memorandum item 6 is to be completed by banks with $300 million or more in total assets: [1]<br>Derivative contracts: Fair value of amounts carried as assets ..... | RCON3529 | 0 | RCON3530 | 0 |

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

# 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

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

| | | | |
|---|---|---|---|
| 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 | |
| 6. | Not applicable | | |
| 7. | Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b): | | |
| 7.a. | One year or less | RCONG465 | 0 |
| 7.b. | Over one year through three years | RCONG466 | 0 |
| 7.c. | Over three years through five years | RCONG467 | 0 |
| 7.d. | Over five years | RCONG468 | 0 |
| 8. | Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19): | | |
| 8.a. | One year or less | RCONG469 | 0 |
| 8.b. | Over one year through three years | RCONG470 | 0 |
| 8.c. | Over three years through five years | RCONG471 | 0 |
| 8.d. | Over five years | RCONG472 | 0 |
| 9. | Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) | RCONG803 | 0 |
| M.1. | Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | |
| M.1.a. | Deposit accounts (excluding retirement accounts) of $250,000 or less: [1] | | |
| M.1.a.1. | Amount of deposit accounts (excluding retirement accounts) of $250,000 or less | RCONF049 | 0 |
| M.1.a.2. | Number of deposit accounts (excluding retirement accounts) of $250,000 or less (to be completed for the June report only) | RCONF050 | 0 |
| M.1.b. | Deposit accounts (excluding retirement accounts) of more than $250,000: [1] | | |
| M.1.b.1. | Amount of deposit accounts (excluding retirement accounts) of more than $250,000 | RCONF051 | 0 |
| M.1.b.2. | Number of deposit accounts (excluding retirement accounts) of more than $250,000 | RCONF052 | 0 |
| M.1.c. | Retirement deposit accounts of $250,000 or less: [1] | | |
| 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: [1] | | |
| 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. | Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2] Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid [3] | 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 |
| M.4. | Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than $250,000 (see instructions): | | |
| M.4.a. | Amount of noninterest-bearing transaction accounts of more than $250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts) | RCONG167 | 0 |
| M.4.b. | Number of noninterest-bearing transaction accounts of more than $250,000 | RCONG168 | 0 |

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

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

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

| | | |
|---|---|---|
| 1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2] | | |
| 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 | 0 |
| 1.c.2. Principal amount funded under the lines of credit | RCONF671 | 0 |
| 2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2] | | |
| 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 | 0 |
| 2.c.2. Principal amount funded under the lines of credit | RCONF673 | 0 |
| 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 | 0 |
| 3.c.2. Principal amount funded under the lines of credit | RCONF675 | 0 |
| 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 | 0 |
| 4.c.2. Principal amount funded under the lines of credit | RCONF677 | 0 |
| 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 | 17 |
| 5.b. Open-end 1-4 family residential mortgage loans extended under lines of credit | RIADF560 | 0 |
| 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 | 0 |
| 6.c.2. Principal amount funded under the lines of credit | RCONF681 | 0 |

[1] The $1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
[2] Exclude originations and purchases of 1ï 4 family residential mortgage loans that are held for investment.

# Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

**Section 1**

| | (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. Available-for-sale securities | RCON1773 | 371,382 | RCONG474 | 0 | RCONG475 | 0 | RCONG476 | 0 | RCONG477 | 0 |
| 2. Federal funds sold and securities purchased under agreements to resell | RCONG478 | 0 | RCONG479 | 0 | RCONG480 | 0 | RCONG481 | 0 | RCONG482 | 0 |
| 3. Loans and leases held for sale | RCONG483 | 0 | RCONG484 | 0 | RCONG485 | 0 | RCONG486 | 0 | RCONG487 | 0 |
| 4. Loans and leases held for investment | RCONG488 | 0 | RCONG489 | 0 | RCONG490 | 0 | RCONG491 | 0 | RCONG492 | 0 |
| 5. Trading assets: | | | | | | | | | | |
| 5.a. Derivative assets | RCON3543 | 0 | RCONG493 | 0 | RCONG494 | 0 | RCONG495 | 0 | RCONG496 | 0 |
| 5.b. Other trading assets | RCONG497 | 0 | RCONG498 | 0 | RCONG499 | 0 | RCONG500 | 0 | RCONG501 | 0 |
| 5.b.1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) | RCONF240 | 0 | RCONF684 | 0 | RCONF692 | 0 | RCONF241 | 0 | RCONF242 | 0 |
| 6. All other assets | RCONG391 | 0 | RCONG392 | 0 | RCONG395 | 0 | RCONG396 | 0 | RCONG804 | 0 |
| 7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) | RCONG502 | 371,382 | RCONG503 | 0 | RCONG504 | 0 | RCONG505 | 0 | RCONG506 | 0 |
| 8. Deposits | RCONF252 | 0 | RCONF686 | 0 | RCONF694 | 0 | RCONF253 | 0 | RCONF254 | 0 |
| 9. Federal funds purchased and securities sold under agreements to repurchase | RCONG507 | 0 | RCONG508 | 0 | RCONG509 | 0 | RCONG510 | 0 | RCONG511 | 0 |
| 10. Trading liabilities: | | | | | | | | | | |
| 10.a. Derivative liabilities | RCON3547 | 0 | RCONG512 | 0 | RCONG513 | 0 | RCONG514 | 0 | RCONG515 | 0 |
| 10.b. Other trading liabilities | RCONG516 | 0 | RCONG517 | 0 | RCONG518 | 0 | RCONG519 | 0 | RCONG520 | 0 |
| 11. Other borrowed money | RCONG521 | 0 | RCONG522 | 0 | RCONG523 | 0 | RCONG524 | 0 | RCONG525 | 0 |
| 12. Subordinated notes and debentures | RCONG526 | 0 | RCONG527 | 0 | RCONG528 | 0 | RCONG529 | 0 | RCONG530 | 0 |
| 13. All other liabilities | RCONG805 | 0 | RCONG806 | 0 | RCONG807 | 0 | RCONG808 | 0 | RCONG809 | 0 |
| 14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) | RCONG531 | 0 | RCONG532 | 0 | RCONG533 | 0 | RCONG534 | 0 | RCONG535 | 0 |

# Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

**Section 2**

| | Describe Component | | (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 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| M.1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6): | | | | | | | | | | | | |
| M.1.a. Mortgage servicing assets | | | RCONG536 | 0 | RCONG537 | 0 | RCONG538 | 0 | RCONG539 | 0 | RCONG540 | 0 |
| M.1.b. Nontrading derivative assets | | | RCONG541 | 0 | RCONG542 | 0 | RCONG543 | 0 | RCONG544 | 0 | RCONG545 | 0 |
| M.1.c. | TEXTG546 | | RCONG546 | 0 | RCONG547 | 0 | RCONG548 | 0 | RCONG549 | 0 | RCONG550 | 0 |
| M.1.d. | TEXTG551 | | RCONG551 | 0 | RCONG552 | 0 | RCONG553 | 0 | RCONG554 | 0 | RCONG555 | 0 |
| M.1.e. | TEXTG556 | | RCONG556 | 0 | RCONG557 | 0 | RCONG558 | 0 | RCONG559 | 0 | RCONG560 | 0 |
| M.1.f. | TEXTG561 | | RCONG561 | 0 | RCONG562 | 0 | RCONG563 | 0 | RCONG564 | 0 | RCONG565 | 0 |
| M.2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13): | | | | | | | | | | | | |
| M.2.a. Loan commitments (not accounted for as derivatives) | | | RCONF261 | 0 | RCONF689 | 0 | RCONF697 | 0 | RCONF262 | 0 | RCONF263 | 0 |
| M.2.b. Nontrading derivative liabilities | | | RCONG566 | 0 | RCONG567 | 0 | RCONG568 | 0 | RCONG569 | 0 | RCONG570 | 0 |
| M.2.c. | TEXTG571 | | RCONG571 | 0 | RCONG572 | 0 | RCONG573 | 0 | RCONG574 | 0 | RCONG575 | 0 |
| M.2.d. | TEXTG576 | | RCONG576 | 0 | RCONG577 | 0 | RCONG578 | 0 | RCONG579 | 0 | RCONG580 | 0 |
| M.2.e. | TEXTG581 | | RCONG581 | 0 | RCONG582 | 0 | RCONG583 | 0 | RCONG584 | 0 | RCONG585 | 0 |
| M.2.f. | TEXTG586 | | RCONG586 | 0 | RCONG587 | 0 | RCONG588 | 0 | RCONG589 | 0 | RCONG590 | 0 |

# Schedule 25 RC-R - Regulatory Capital

**Section 1**

| | | | |
|---|---|---|---|
| 1. | Total bank equity capital (from Schedule RC, item 27.a) | RCON3210 | 271,649 |
| 2. | LESS: Net unrealized gains (losses) on available-for-sale securities [1] (if a gain, report as a positive value; if a loss, report as a negative value) | RCON8434 | 1,683 |
| 3. | LESS: Net unrealized loss on available-for-sale equity securities [1] (report loss as a positive value) | RCONA221 | 0 |
| 4. | LESS: Accumulated net gains (losses) on cash flow hedges [1] (if a gain, report as a positive value; if a loss, report as a negative value) | RCON4336 | 0 |
| 5. | LESS: Nonqualifying perpetual preferred stock | RCONB588 | 0 |
| 6. | Qualifying noncontrolling (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 | 269,966 |
| 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 | 269,966 |
| 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 | 26,303 |
| 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 | 26,303 |
| 18. | Allowable Tier 2 capital (lesser of item 11 or 17) | RCON8275 | 26,303 |
| 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 | 296,269 |
| 22. | Average total assets (from Schedule RC-K, item 9) | RCON3368 | 3,763,229 |
| 23. | LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 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 | 3,763,229 |
| 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 |

[1] Report amount included in Schedule RC, item 26.b, ñAccumulated other comprehensive income.ò

# 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 [2] | RCON7273 | 0.0000 | RCON7204 | 0.0717 |
| 32. Tier 1 risk-based capital ratio [3] | RCON7274 | 0.0000 | RCON7206 | 0.1293 |
| 33. Total risk-based capital ratio [4] | RCON7275 | 0.0000 | RCON7205 | 0.1419 |

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

# Schedule 25 RC-R - Regulatory Capital

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

**Section 3**

| | (Column A) Totals (from Schedule RC) | | (Column B) Items Not Subject to Risk-Weighting | | (Column C) Allocation by Risk Weight Category 0% | | (Column D) Allocation by Risk Weight Category 20% | | (Column E) Allocation by Risk Weight Category 50% | | (Column F) Allocation by Risk Weight Category 100% | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 34. Cash and balances dues from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) | RCON0010 | 817,048 | RCONC869 | 0 | RCONB600 | 653,387 | RCONB601 | 163,662 | | | 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 | 371,382 | RCONB608 | 1,683 | RCONB609 | 112,977 | RCONB610 | 226,047 | RCONB611 | 30,675 | RCONB612 | 0 |
| 37. Federal funds sold and securities purchased under agreements to resell | RCONC225 | 24,190 | | | RCONC063 | 0 | RCONC064 | 24,190 | | | 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 | 2,713,611 | RCONB622 | 0 | RCONB623 | 0 | RCONB624 | 1,122,152 | RCONB625 | 478,446 | RCONB626 | 1,113,013 |
| 40. Allowance for loan and lease losses | RCON3123 | 42,468 | RCON3123 | 42,468 | | | | | | | | |
| 41. Trading Assets | RCON3545 | 0 | RCONB627 | 0 | RCONB628 | 0 | RCONB629 | 0 | RCONB630 | 0 | RCONB631 | 0 |
| 42. All other assets [1] | RCONB639 | 75,906 | RCONB640 | 0 | RCONB641 | 48 | RCONB642 | 32,737 | RCONB643 | 12,471 | RCON5339 | 30,650 |
| 43. Total Assets (sum of items 34 through 42) | RCON2170 | 3,959,669 | RCONB644 | -40,785 | RCON5320 | 766,412 | RCON5327 | 1,568,788 | RCON5334 | 521,592 | RCON5340 | 1,143,663 |

[1] Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

# Schedule 25 RC-R - Regulatory Capital

**Section 4**

| | (Column A) Face Value or Notional Amount | | (Column B) Credit Equivalent Amount [1] | | (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 | 396,951 | RCONB547 | 396,951 | RCONB548 | 0 | RCONB581 | 60,302 | RCONB582 | 0 | RCONB583 | 336,649 |
| 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 | 7,233 | RCONB682 | 7,233 | RCONB683 | 0 | RCONB684 | 0 | RCONB685 | 0 | RCONB686 | 7,233 |
| 53. Unused commitments: | | | | | | | | | | | | |
| 53.a. With an original maturity exceeding one year | RCON3833 | 60,152 | RCONB687 | 30,076 | RCONB688 | 0 | RCONB689 | 0 | RCONB690 | 0 | RCONB691 | 30,076 |
| 53.b. With an original maturity of one year or less to asset-backed commercial paper conduits | RCONG591 | 0 | RCONG592 | 0 | RCONG593 | 0 | RCONG594 | 0 | RCONG595 | 0 | RCONG596 | 0 |
| 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 | 766,412 | RCONB697 | 1,629,090 | RCONB698 | 521,592 | RCONB699 | 1,517,621 |
| 56. Risk weight factor | | | | | | | | | | | | |
| 57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) | | | | | RCONB700 | 0 | RCONB701 | 325,818 | RCONB702 | 260,796 | RCONB703 | 1,517,621 |
| 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 | 2,104,235 |
| 60. LESS: Excess allowance for loan and lease losses | | | | | | | | | | | RCONA222 | 16,165 |
| 61. LESS: Allocated transfer risk reserve | | | | | | | | | | | RCON3128 | 0 |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61) | | | | | | | | | | | RCONA223 | 2,088,070 |

[1] Column A multiplied by credit conversion factor.

# Schedule 25 RC-R - Regulatory Capital

**Section 5**

| | | | |
|---|---|---|---|
| M.1. | Current credit exposure across all derivative contracts covered by the risk-based capital standards ..... | RCON8764 | 0 |

# 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: [1] | | | | | | |
| M.2.a. Interest rate contracts | RCON3809 | 0 | RCON8766 | 0 | RCON8767 | 0 |
| M.2.b. Foreign exchange contracts | RCON3812 | 0 | RCON8769 | 0 | RCON8770 | 0 |
| M.2.c. Gold contracts | RCON8771 | 0 | RCON8772 | 0 | RCON8773 | 0 |
| M.2.d. Other precious metals contracts | RCON8774 | 0 | RCON8775 | 0 | RCON8776 | 0 |
| M.2.e. Other commodity contracts | RCON8777 | 0 | RCON8778 | 0 | RCON8779 | 0 |
| M.2.f. Equity derivative contracts | RCONA000 | 0 | RCONA001 | 0 | RCONA002 | 0 |
| M.2.g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes: | | | | | | |
| M.2.g.1. Investment grade | RCONG597 | 0 | RCONG598 | 0 | RCONG599 | 0 |
| M.2.g.2. Subinvestment grade | RCONG600 | 0 | RCONG601 | 0 | RCONG602 | 0 |

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

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

**Section 1**

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

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

**Section 2**

| | | | |
|---|---|---|---|
| M.1. | Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: | | |
| M.1.a. | Outstanding principal balance | RCONA249 | 0 |
| M.1.b. | Amount of retained recourse on these obligations as of the report date | RCONA250 | 0 |
| M.2. | Outstanding principal balance of assets serviced for others (includes participations serviced for others): | | |
| M.2.a. | Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements | RCONB804 | 0 |
| M.2.b. | Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | RCONB805 | 12,734 |
| M.2.c. | Other financial assets (includes home equity lines) [1] | 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 [2] | RCONC407 | 0 |

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

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

# 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**

| | (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. Employee benefit and 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 employee benefit and retirement-related accounts | RCONB880 | 0 | RCONB881 | 0 | RCONB882 | 0 | RCONB883 | 0 |
| 6. Corporate trust and agency accounts | RCONB884 | 248,020 | RCONB885 | 0 | RCONC001 | 734 | RCONC002 | 0 |
| 7. Investment management and investment advisory agency accounts | RCONB886 | 0 | RCONJ253 | 0 | RCONB888 | 0 | RCONJ254 | 0 |
| 8. Foundation and endowment trust and agency accounts | RCONJ255 | 0 | RCONJ256 | 0 | RCONJ257 | 0 | RCONJ258 | 0 |
| 9. Other fiduciary accounts | RCONB890 | 0 | RCONB891 | 0 | RCONB892 | 0 | RCONB893 | 0 |
| 10. Total fiduciary accounts (sum of items 4 through 9) | RCONB894 | 248,020 | RCONB895 | 0 | RCONB896 | 734 | RCONB897 | 0 |
| 11. Custody and safekeeping accounts | | | RCONB898 | 2,100,000 | | | RCONB899 | 6,034 |
| 12. Not applicable | | | | | | | | |
| 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) | RCONJ259 | 0 | RCONJ260 | 0 | RCONJ261 | 0 | RCONJ262 | 0 |

# Schedule 27 RC-T - Fiduciary and Related Services

**Section 3**

| | | | |
|---|---|---|---|
| 14. | Personal trust and agency accounts | RIADB904 | 0 |
| 15. | Employee benefit and retirement-related trust and agency accounts: | | |
| | 15.a. Employee benefit - defined contribution | RIADB905 | 0 |
| | 15.b. Employee benefit - defined benefit | RIADB906 | 0 |
| | 15.c. Other employee benefit and retirement-related accounts | RIADB907 | 0 |
| 16. | Corporate trust and agency accounts | RIADA479 | 0 |
| 17. | Investment management and investment advisory agency accounts | RIADJ315 | 0 |
| 18. | Foundation and endowment trust and agency accounts | RIADJ316 | 0 |
| 19. | Other fiduciary accounts | RIADA480 | 199 |
| 20. | Custody and safekeeping accounts | RIADB909 | 0 |
| 21. | Other fiduciary and related services income | RIADB910 | 0 |
| 22. | Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) | RIAD4070 | 199 |
| 23. | Less: Expenses | RIADC058 | 0 |
| 24. | Less: Net losses from fiduciary and related services | RIADA488 | 0 |
| 25. | Plus: Intracompany income credits for fiduciary and related services | RIADB911 | 0 |
| 26. | Net fiduciary and related services income | RIADA491 | 199 |

# Schedule 27 RC-T - Fiduciary and Related Services

**Section 4**

| | | (Column A) Personal Trust and Agency and Investment Management Agency Accounts | | (Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts | | (Column C) All Other Accounts | |
|---|---|---|---|---|---|---|---|
| M.1. | Managed assets held in fiduciary accounts: | | | | | | |
| M.1.a. | Noninterest-bearing deposits | RCONJ263 | 0 | RCONJ264 | 0 | RCONJ265 | 0 |
| M.1.b. | Interest-bearing deposits | RCONJ266 | 0 | RCONJ267 | 0 | RCONJ268 | 0 |
| M.1.c. | U.S. Treasury and U.S. Government agency obligations | RCONJ269 | 0 | RCONJ270 | 0 | RCONJ271 | 0 |
| M.1.d. | State, county, and municipal obligations | RCONJ272 | 0 | RCONJ273 | 0 | RCONJ274 | 0 |
| M.1.e. | Money market mutual funds | RCONJ275 | 0 | RCONJ276 | 0 | RCONJ277 | 0 |
| M.1.f. | Equity mutual funds | RCONJ278 | 0 | RCONJ279 | 0 | RCONJ280 | 0 |
| M.1.g. | Other mutual funds | RCONJ281 | 0 | RCONJ282 | 0 | RCONJ283 | 0 |
| M.1.h. | Common trust funds and collective investment funds | RCONJ284 | 0 | RCONJ285 | 0 | RCONJ286 | 0 |
| M.1.i. | Other short-term obligations | RCONJ287 | 0 | RCONJ288 | 0 | RCONJ289 | 0 |
| M.1.j. | Other notes and bonds | RCONJ290 | 0 | RCONJ291 | 0 | RCONJ292 | 0 |
| M.1.k. | Investments in unregistered funds and private equity investments | RCONJ293 | 0 | RCONJ294 | 0 | RCONJ295 | 0 |
| M.1.l. | Other common and preferred stocks | RCONJ296 | 0 | RCONJ297 | 0 | RCONJ298 | 0 |
| M.1.m. | Real estate mortgages | RCONJ299 | 0 | RCONJ300 | 0 | RCONJ301 | 0 |
| M.1.n. | Real estate | RCONJ302 | 0 | RCONJ303 | 0 | RCONJ304 | 0 |
| M.1.o. | Miscellaneous assets | RCONJ305 | 0 | RCONJ306 | 0 | RCONJ307 | 0 |
| M.1.p. | Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) | RCONJ308 | 0 | RCONJ309 | 0 | RCONJ310 | 0 |

# Schedule 27 RC-T - Fiduciary and Related Services

**Section 5**

| Memorandað Continued | (Column A) Managed Assets | | (Column B) Number of Managed Accounts | |
|---|---|---|---|---|
| M.1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds | RCONJ311 | 0 | RCONJ312 | 0 |

# Schedule 27 RC-T - Fiduciary and Related Services

**Section 6**

| | (Column A) Number of Issues | | (Column B) Principal Amount Outstanding | |
|---|---|---|---|---|
| M.2. Corporate trust and agency accounts: | | | | |
| M.2.a. Corporate and municipal trusteeships | RCONB927 | 50 | RCONB928 | 0 |
| M.2.a.1. Issues reported in Memorandum item 2.a that are in default | RCONJ313 | 0 | RCONJ314 | 0 |
| M.2.b. Transfer agent, registrar, paying agent, and other corporate agency | RCONB929 | 684 | | |

# Schedule 27 RC-T - Fiduciary and Related Services

**Section 7**

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

# Schedule 27 RC-T - Fiduciary and Related Services

**Section 8**

| | | (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. | Employee benefit and retirement-related trust and agency account | 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 columns A and B minus column C must equal Schedule RC-T, item 24) | RIADB959 | 0 | RIADB960 | 0 | RIADB961 | 0 |

# Schedule RQ - Reportability Questionnaire

| | | |
|---|---|---|
| DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $300 MILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $300 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD) | RCONC592 | |
| ANY TIME DURING CALENDAR YEAR, DID THE INSTITUTION HAVE AN EDGE OR AGREEMENT CORPORATION ORGANIZED UNDER SECTION 25 OF THE FEDERAL RESERVE ACT AND SUBJECT TO FEDERAL REGULATION K? | RCONC588 | |
| DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $1 BILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $1 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD) | RCONC885 | |
| DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 MILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD. | RCONC593 | |
| DID YOUR INSTITUTION BECOME NEWLY INSURED BY THE FDIC ON OR AFTER APRIL, 1, 2007? | RCONF700 | |
| INSTITUTIONS THAT HAVE ELECTED TO ACCOUNT FOR ASSETS AND LIABILITIES UNDER A FAIR VALUE OPTION SHOULD COMPLETE SCHEDULE RI, MEMORANDUM ITEM 13 AND SCHEDULE RCC, PART I, MEMORANDUM ITEM 10 AND 11. DOES YOUR INSTITUTION MEET THIS CONDITION? | RCONF701 | |
| WHAT IS THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS OWNED BY THE INSTITUTION AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS IS 2 OR MORE, ENTER THE VALUE 2. | RCONC589 | 0 |
| SCHEDULE RC-O, MEMORANDUM ITEMS 4A AND 4B ARE TO BE COMPLETED BY ALL BANKS PARTICIPATING IN THE FDIC TRANSACTION ACCOUNT GUARANTEE PROGRAM. DOES YOUR INSTITUTION MEET THIS CONDITION? | RCONG169 | |
| WHAT IS THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES (OTHER THAN "SHELL" BRANCHES) OWNED BY THE INSTITUTION IN FOREIGN COUNTRIES, PUERTO RICO, OR U.S. TERRITORIES OR POSSESSIONS AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES IS 2 OR MORE, ENTER THE VALUE 2. | RCONC591 | 0 |
| DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR? | RCONC590 | |
| DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $10 BILLION AS OF JUNE 30, OF THE PROCEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $10 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) | RCONG288 | |
| 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 PRECEEDING 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. | RCONF265 | 0 |
| AT ANY TIME DURING THE CALENDAR YEAR, DID THE INSTITUTION HAVE AN INTERNATIONAL BANKING FACILITY (IBF) ESTABLISHED IN ACCORDANCE WITH THE TERMS OF FEDERAL REGULATION D? | RCONC587 | |
| SCHEDULE RC-Q IS TO BE COMPLETED BY BANKS THAT (1) HAVE TOTAL ASSETS OF $500 MILLION OR MORE AS OF THE BEGINNING OF THEIR FISCAL YEAR, (2) HAVE ELECTED TO REPORT FINANCIAL INSTRUMENTS OR SERVICING ASSETS AND LIABILITIES AT FAIR VALUE UNDER A FAIR VALUE OPTION WITH CHANGES IN FAIR VALUE RECOGNIZED IN EARNINGS, OR (3) ARE REQUIRED TO COMPLETE SCHEDULE RC-D. DOES YOUR INSTITUTION MEET THIS CONDITION? | RCONF266 | |

# Schedule RQ - Reportability Questionnaire

| | | |
|---|---|---|
| DURING THE CALENDAR QUARTER, DID THE INSTITUTION ACQUIRE ASSETS OR LIABILITIES THROUGH A BUSINESS COMBINATION OR BRANCH ACQUISITION, OR DID THE INSTITUTION COMMENCE BUSINESS AS A NEW INSTITUTION? ..... | RCONA901 | |
| IS THE INSTITUTION CONSIDERED TO BE A CREDIT CARD SPECIALTY BANK SOLELY FROM ITS RELATIONSHIP WITH AFFILIATED DEPOSITORY INSITUTIONS WHICH, ON A COMBINED BASIS REPORT OUTSTANDING CREDIT CARD RECEIVABLES THAT EXCEED, IN THE AGGREGATE, $500 MILLION AS OF REPORT DATE? ..... | RCONC695 | |