

Federal Financial Institutions Examination Council



Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

1

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

Report at the close of business September 30, 2011

(20110930)  
(RCON 9999)

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

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

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

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

Peter Argianas  
Director (Trustee)

Dina Spentzos  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

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)

Friday, October 21, 2011  
Date of Signature

## Submission of Reports

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

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

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at [CDR.Help@ffiec.gov](mailto: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.

Gold Coast Bank  
Legal Title of Bank (RSSD 9017)

Chicago  
City (RSSD 9130)

IL  
State Abbrev. (RSSD 9200)

60610  
ZIP Code (RSSD 9220)

FDIC Certificate Number 

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(RSSD 9050)

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

## Table of Contents

<b>Signature Page</b> .....	Cover	Schedule RC-C—Loans and Lease Financing Receivables:
<b>Contact Information</b> .....	ii, iii	Part I. Loans and Leases.....RC-9, 10, 11, 12, 13, 14
<b>Report of Income</b>		Part II. Loans to Small Businesses and Small Farms.....RC-15, 16
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....RC-17, 18, 19
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-E—Deposit Liabilities.....RC-20, 21
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-F—Other Assets.....RC-22
Schedule RI-E—Explanations.....	RI-8, 9	Schedule RC-G—Other Liabilities.....RC-22
<b>Report of Condition</b>		Schedule RC-K—Quarterly Averages.....RC-23
Schedule RC—Balance Sheet.....	RC-1, 2	Schedule RC-L—Derivatives and Off-Balance Sheet Items.....RC-24, 25, 26, 27
Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....	RC-3	Schedule RC-M—Memoranda.....RC-28, 29, 30
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7, 8	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....RC-28, 29, 30 34, 35, 36
<b>Disclosure of Estimated Burden</b>		Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....RC-37, 38, 39
The estimated average burden associated with this information collection is 44.9 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks).....RC-40
Secretary		Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....RC-41, 42
Board of Governors of the Federal Reserve System		Schedule RC-R—Regulatory Capital.....RC-43, 44, 45, 46, 47, 48
Washington, D.C. 20551		Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....RC-49, 50, 51
Legislative and Regulatory Analysis Division		Schedule RC-T—Fiduciary and Related Services.....RC-52, 53, 54, 55
Office of the Comptroller of the Currency		Schedule RC-V—Variable Interest Entities.....RC-56
Washington, D.C. 20219		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....RC-57
Assistant Executive Secretary		
Federal Deposit Insurance Corporation		
Washington, D.C. 20429		

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

## Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank—other than the Chief Financial Officer (or equivalent)—to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter “none” for the contact’s e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

### Chief Financial Officer (or Equivalent) Signing the Reports

John Morgan

Name (TEXT C490)

Executive Vice President / CFO

Title (TEXT C491)

jmorgan@goldcoastbank.net

E-mail Address (TEXT C492)

(312) 587-3200

Telephone: Area code/phone number/extension (TEXT C493)

(312) 587-3210

FAX: Area code/phone number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

Peter Argianas

Name (TEXT C495)

President

Title (TEXT C496)

pargianas@goldcoastbank.net

E-mail Address (TEXT 4086)

(312) 587-3200

Telephone: Area code/phone number/extension (TEXT 8902)

(312) 587-3210

FAX: Area code/phone number (TEXT 9116)

## Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter “none” for the contact’s e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

### Primary Contact

Peter Argianas

Name (TEXT C366)

President

Title (TEXT C367)

pargianas@goldcoastbank.net

E-mail Address (TEXT C368)

(312) 587-3200

Telephone: Area code/phone number/extension (TEXT C369)

(312) 587-3210

FAX: Area code/phone number (TEXT C370)

### Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Telephone: Area code/phone number/extension (TEXT C374)

FAX: Area code/phone number (TEXT C375)

**USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information**

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

**Primary Contact**Dennis Joven

Name (TEXT C437)

Chief Operating Officer

Title (TEXT C438)

djoven@goldcoastbank.net

E-mail Address (TEXT C439)

(312) 587-3200

Telephone: Area code/phone number/extension (TEXT C440)

**Secondary Contact**Joseph Mazzocchi

Name (TEXT C442)

Vice President / Operations Officer

Title (TEXT C443)

jmazzocchi@goldcoastbank.net

E-mail Address (TEXT C444)

(312) 587-3200

Telephone: Area code/phone number/extension (TEXT C445)

**Third Contact**John Morgan

Name (TEXT C870)

Executive Vice President / CFO

Title (TEXT C871)

jmorgan@goldcoastbank.net

E-mail Address (TEXT C872)

(312) 587-3200

Telephone: Area code/phone number/extension (TEXT C873)

**Fourth Contact**

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

# Consolidated Report of Income

## For the period January 1, 2011 - September 30, 2011

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

### Schedule RI - Income Statement

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435		2,409		1.a.1.a.
(b) All other loans secured by real estate.....	4436		5,172		1.a.1.b.
(2) Commercial and industrial loans.....	4012		652		1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B485		0		1.a.3.a.
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B486		29		1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0		1.a.4.
(5) All other loans (1).....	4058		0		1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		8,262		1.a.6.
b. Income from lease financing receivables.....	4065		0		1.b.
c. Interest income on balances due from depository institutions (2).....	4115		4		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		0		1.d.1.
(2) Mortgage-backed securities.....	B489		0		1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		0		1.d.3.
e. Interest income from trading assets.....	4069		0		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0		1.f.
g. Other interest income.....	4518		1		1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g).....	4107		8,267		1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		4		2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093		253		2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		305		2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		1,221		2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		0		2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		125		2.c.

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

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

**Schedule RI - Continued**

	Year-to-date					
	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands						
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....	4200		0		2.d.	
e. Total interest expense (sum of items 2.a through 2.d).....	4073		1,908		2.e.	
3. Net interest income (item 1.h minus 2.e).....				4074	6,359	3.
4. Provision for loan and lease losses.....				4230	2,150	4.
5. Noninterest income:						
a. Income from fiduciary activities (1).....	4070		0			5.a.
b. Service charges on deposit accounts.....	4080		31			5.b.
c. Trading revenue (2).....	A220		0			5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		0			5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0			5.d.2.
(3) Fees and commissions from annuity sales.....	C887		0			5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....	C386		0			5.d.4.
(5) Income from other insurance activities.....	C387		0			5.d.5.
e. Venture capital revenue.....	B491		0			5.e.
f. Net servicing fees.....	B492		0			5.f.
g. Net securitization income.....	B493		0			5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	5416		1,588			5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415		0			5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	B496		0			5.k.
l. Other noninterest income*.....	B497		8			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	1,627	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....				3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....				3196	0	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		2,616			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		197			7.b.
c. (1) Goodwill impairment losses.....	C216		0			7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232		0			7.c.2.
d. Other noninterest expense*.....	4092		1,292			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....				4093	4,105	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				4301	1,731	8.
9. Applicable income taxes (on item 8).....				4302	726	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	1,005	10.
11. Extraordinary items and other adjustments, net of income taxes*.....				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....				G104	1,005	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....				G103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....				4340	1,005	14.

\* Describe on Schedule RI-E - Explanations

- (1) 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.
- (2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

**Schedule RI - Continued**

Memoranda	Dollar Amounts in Thousands				Year-to-date			
					RIAD	Bil	Mil	Thou
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.....	4513			0				M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>								
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431			NR				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			0				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507			0				M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150			31	Number			M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>								
<ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets, and</li> <li>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.</li> </ul>								
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024			NR				M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2).....	RIAD	CC	YY	MM	DD			M.7.
	9106			0				
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):								
<b>Memorandum items 8.a through 8.e are 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.</b>								
a. Interest rate exposures.....	8757			NR				M.8.a.
b. Foreign exchange exposures.....	8758			NR				M.8.b.
c. Equity security and index exposures.....	8759			NR				M.8.c.
d. Commodity and other exposures.....	8760			NR				M.8.d.
e. Credit exposures.....	F186			NR				M.8.e.
<b>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</b>								
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			NR				M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094			NR				M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:								
a. Net gains (losses) on credit derivatives held for trading.....	C889			0				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0				M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions).....	A251			NR				M.10.
Year-to-date								
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO						M.11.
	A530	NO						

(1) The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported on the June 30, 2010, Report of Condition.

(2) For example, a bank acquired on March 1, 2011, would report 20110301.

**Schedule RI - Continued**

Memoranda - Continued	Dollar Amounts in Thousands	Year-to-date				
		RIAD	Bil	Mil	Thou	
<i>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.</i>						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....		F228			NR	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>						
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:						
a. Net gains (losses) on assets.....		F551			NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....		F552			NR	M.13.a.1.
b. Net gains (losses) on liabilities.....		F553			NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....		F554			NR	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:						
a. Total other-than-temporary impairment losses.....		J319			0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....		J320			0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....		J321			0	M.14.c.

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

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		17,330		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		17,330		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		1,005		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		128		5.
6. Treasury stock transactions, net.....	B510		0		6.
7. Changes incident to business combinations, net.....	4356		0		7.
8. LESS: Cash dividends declared on preferred stock.....	4470		0		8.
9. LESS: Cash dividends declared on common stock.....	4460		0		9.
10. Other comprehensive income (1).....	B511		0		10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above).....	4415		750		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		19,213		12.

\* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized 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.

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....	C891			0	C892			0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893		208		C894			0	1.a.2.
b. Secured by farmland.....	3584			0	3585			0	1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411			0	5412			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234		82		C217			0	1.c.2.a.
(b) Secured by junior liens.....	C235			0	C218			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588			0	3589			0	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.	C895			0	C896			0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897			0	C898			0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481			0	4482			0	2.
3. Not applicable									
4. Commercial and industrial loans.....	4638			0	4608			0	4.

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

**Schedule RI-B - Continued**

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514		0		B515		0		5.a.
<b>b. Automobile loans.....</b>	K129		0		K133		0		5.b.
<b>c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b>									
	K205		0		K206		0		5.c.
6. Loans to foreign governments and official institutions.....	4643		0		4627		0		6.
7. All other loans (2).....	4644		0		4628		1		7.
8. Lease financing receivables.....	4266		0		4267		0		8.
9. Total (sum of items 1 through 8).....	4635		290		4605		1		9.

- (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 state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409		0		5410		0		M.1.
2. <i>Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)</i>									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652		NR		4662		NR		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654		NR		4664		NR		M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646		NR		4618		NR		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185		NR		F187		NR		M.2.d.
3. <i>Memorandum item 3 is to be completed by: (2)</i>									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655		NR		4665		NR		M.3.

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

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388			NR	M.4.

- (1) Include write-downs arising from transfers of loans to a held-for-sale account.  
 (2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported the June 30, 2010, Report of Condition.

**Schedule RI-B - Continued**

**Part II - Changes in Allowance for Loan and Lease Losses**

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		6,442		1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605			1	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		290		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523		0		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230		2,150		5.
6. Adjustments* (see instructions for this schedule).....	C233		0		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123		8,303		7.

\* Describe on Schedule RI-E - Explanations.

Memoranda

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435			0	M.1.
<i>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.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389			NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390			NR	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781			0	M.4.

# Schedule RI-E - Explanations

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

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

		Dollar Amounts in Thousands				Year-to-date			
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
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:									
a.	Income and fees from the printing and sale of checks.....	C013			0				1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014			0				1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016			0				1.c.
d.	Rent and other income from other real estate owned.....	4042			0				1.d.
e.	Safe deposit box rent.....	C015			0				1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229			0				1.f.
g.	Bank card and credit card interchange fees.....	F555			0				1.g.
h.	Gains on bargain purchases.....	J447			0				1.h.
i.	TEXT 4461	4461			0				1i.
j.	TEXT 4462	4462			0				1j.
k.	TEXT 4463	4463			0				1k.
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:									
a.	Data processing expenses.....	C017			115				2.a.
b.	Advertising and marketing expenses.....	0497			0				2.b.
c.	Directors' fees.....	4136			55				2.c.
d.	Printing, stationery, and supplies.....	C018			0				2.d.
e.	Postage.....	8403			0				2.e.
f.	Legal fees and expenses.....	4141			0				2.f.
g.	FDIC deposit insurance assessments.....	4146			161				2.g.
h.	Accounting and auditing expenses.....	F556			84				2.h.
i.	Consulting and advisory expenses.....	F557			0				2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558			0				2.j.
k.	Telecommunications expenses.....	F559			0				2.k.
l.	TEXT 4464 OREO Expenses	4464			109				2.l.
m.	TEXT 4467 Loan Related Expenses	4467			334				2.m.
n.	TEXT 4468 Donations	4468			225				2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):									
a.	(1) TEXT 4469	4469			0				3.a.1.
	(2) Applicable income tax effect.....	4486			0				3.a.2.
b.	(1) TEXT 4487	4487			0				3.b.1.
	(2) Applicable income tax effect.....	4488			0				3.b.2.
c.	(1) TEXT 4489	4489			0				3.c.1.
	(2) Applicable income tax effect.....	4491			0				3.c.2.

**Schedule RI-E - Continued**

		Year-to-date				
		RIAD	Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXT B526	B526			0	4.a.
b.	TEXT B527	B527			0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT 4498 Capital Contribution	4498		750		5.a.
b.	TEXT 4499	4499			0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.	TEXT 4521	4521			0	6.a.
b.	TEXT 4522	4522			0	6.b.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?.....

RIAD	YES / NO
4769	NO

7.

Other explanations (please type or print clearly):  
 (TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Bank for September 30, 2011

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

## Schedule RC - Balance Sheet

		Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
<b>ASSETS</b>									
1.	Cash and balances due from depository institutions (from Schedule RC-A):								
a.	Noninterest-bearing balances and currency and coin (1).....	0081		13,025					1.a.
b.	Interest-bearing balances (2).....	0071		5,259					1.b.
2.	Securities:								
a.	Held-to-maturity securities (from Schedule RC-B, column A).....	1754		0					2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D).....	1773		0					2.b.
3.	Federal funds sold and securities purchased under agreements to resell:								
a.	Federal funds sold.....	B987		0					3.a.
b.	Securities purchased under agreements to resell (3).....	B989		0					3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):								
a.	Loans and leases held for sale.....	5369		8,493					4.a.
b.	Loans and leases, net of unearned income.....	B528	174,000						4.b.
c.	LESS: Allowance for loan and lease losses.....	3123	8,302						4.c.
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529		165,698					4.d.
5.	Trading assets (from Schedule RC-D).....	3545		0					5.
6.	Premises and fixed assets (including capitalized leases).....	2145		88					6.
7.	Other real estate owned (from Schedule RC-M).....	2150		1,599					7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130		0					8.
9.	Direct and indirect investments in real estate ventures.....	3656		0					9.
10.	Intangible assets:								
a.	Goodwill.....	3163		0					10.a.
b.	Other intangible assets (from Schedule RC-M).....	0426		0					10.b.
11.	Other assets (from Schedule RC-F).....	2160		5,285					11.
12.	Total assets (sum of items 1 through 11).....	2170		199,447					12.
<b>LIABILITIES</b>									
13.	Deposits:								
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E):	2200		173,303					13.a.
(1)	Noninterest-bearing (4).....	6631	7,289						13.a.1.
(2)	Interest-bearing.....	6636	166,014						13.a.2.
b.	Not applicable								
14.	Federal funds purchased and securities sold under agreements to repurchase:								
a.	Federal funds purchased (5).....	B993		0					14.a.
b.	Securities sold under agreements to repurchase (6).....	B995		0					14.b.
15.	Trading liabilities (from Schedule RC-D).....	3548		0					15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	3190		6,000					16.
17. and 18.	Not applicable								
19.	Subordinated notes and debentures (7).....	3200		0					19.
20.	Other liabilities (from Schedule RC-G).....	2930		931					20.
21.	Total liabilities (sum of items 13 through 20).....	2948		180,234					21.
22.	Not applicable								

(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 noninterest-bearing, demand, 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.

**Schedule RC - Continued**

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
<b>EQUITY CAPITAL</b>								
Bank Equity Capital								
23.	Perpetual preferred stock and related surplus.....			3838			0	23.
24.	Common stock.....			3230			800	24.
25.	Surplus (excludes all surplus related to preferred stock).....			3839			15,877	25.
26.	a. Retained earnings.....			3632			2,536	26.a.
	b. Accumulated other comprehensive income (1).....			B530			0	26.b.
	c. Other equity capital components (2).....			A130			0	26.c.
27.	a. Total bank equity capital (sum of items 23 through 26.c).....			3210			19,213	27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....			3000			0	27.b.
28.	Total equity capital (sum of items 27.a and 27.b).....			G105			19,213	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....			3300			199,447	29.

Memoranda

**To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2010.....

RCON	Number
6724	NR

M.1.

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

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

**To be reported with the March Report of Condition.**

2. Bank's fiscal year-end date.....

RCON	MM/DD
8678	NR

M.2.

- (1) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
- (2) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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

	Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
	RCON	Bil	Mil	Thou					
1. Cash items in process of collection, unposted debits, and currency and coin:									
a. Cash items in process of collection and unposted debits.....	0020							NR	1.a.
b. Currency and coin.....	0080							NR	1.b.
2. Balances due from depository institutions in the U.S.:									
a. U.S. branches and agencies of foreign banks.....	0083							NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	0085							NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:									
a. Foreign branches of other U.S. banks.....	0073							NR	3.a.
b. Other banks in foreign countries and foreign central banks.....	0074							NR	3.b.
4. Balances due from Federal Reserve Banks.....	0090							NR	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010							NR	5.

## Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities.....	0211			0	0213			0	1286			0	1287			0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies (1).....	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies (2).....	1294			0	1295			0	1297			0	1298			0	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			0	8497			0	8498			0	8499			0	3.

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

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

**Schedule RC-B - Continued**

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage pass-through securities:																	
(1) Guaranteed by GNMA.....	G300			0	G301			0	G302			0	G303			0	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304			0	G305			0	G306			0	G307			0	4.a.2.
(3) Other pass-through securities.....	G308			0	G309			0	G310			0	G311			0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup>	G312			0	G313			0	G314			0	G315			0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup>	G316			0	G317			0	G318			0	G319			0	4.b.2.
(3) All other residential MBS.....	G320			0	G321			0	G322			0	G323			0	4.b.3.
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities:																	
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.	K142			0	K143			0	K144			0	K145			0	4.c.1.a.
(b) Other pass-through securities	K146			0	K147			0	K148			0	K149			0	4.c.1.b.

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule RC-B - Continued**

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. c.(2) Other commercial MBS:																	
<b>(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies<sup>1</sup>.....</b>	K150			0	K151			0	K152			0	K153			0	4.c.2.a.
<b>(b) All other commercial MBS..</b>	K154			0	K155			0	K156			0	K157			0	4.c.2.b.
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS).....	C026			0	C988			0	C989			0	C027			0	5.a.
b. Structured financial products:																	
(1) Cash.....	G336			0	G337			0	G338			0	G339			0	5.b.1.
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0	5.b.2.
(3) Hybrid.....	G344			0	G345			0	G346			0	G347			0	5.b.3.
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			0	1738			0	1739			0	1741			0	6.a.
b. Foreign debt securities.....	1742			0	1743			0	1744			0	1746			0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....																	
									A510			0	A511			0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754			0	1771			0	1772			0	1773			0	8.

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

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

**Schedule RC-B - Continued**

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Pledged securities (1).....	0416			0	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)					
(1) Three months or less.....	A549			0	M.2.a.1.
(2) Over three months through 12 months.....	A550			0	M.2.a.2.
(3) Over one year through three years.....	A551			0	M.2.a.3.
(4) Over three years through five years.....	A552			0	M.2.a.4.
(5) Over five years through 15 years.....	A553			0	M.2.a.5.
(6) Over 15 years.....	A554			0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)					
(1) Three months or less.....	A555			0	M.2.b.1.
(2) Over three months through 12 months.....	A556			0	M.2.b.2.
(3) Over one year through three years.....	A557			0	M.2.b.3.
(4) Over three years through five years.....	A558			0	M.2.b.4.
(5) Over five years through 15 years.....	A559			0	M.2.b.5.
(6) Over 15 years.....	A560			0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less.....	A561			0	M.2.c.1.
(2) Over three years.....	A562			0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248			0	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778			0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782			0	M.4.a.
b. Fair value.....	8783			0	M.4.b.

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

**Schedule RC-B - Continued**

Memoranda - Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>																	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																	
a. Credit card receivables.....	B838			NR	B839			NR	B840			NR	B841			NR	M.5.a.
b. Home equity lines.....	B842			NR	B843			NR	B844			NR	B845			NR	M.5.b.
c. Automobile loans.....	B846			NR	B847			NR	B848			NR	B849			NR	M.5.c.
d. Other consumer loans.....	B850			NR	B851			NR	B852			NR	B853			NR	M.5.d.
e. Commercial and industrial loans.....	B854			NR	B855			NR	B856			NR	B857			NR	M.5.e.
f. Other.....	B858			NR	B859			NR	B860			NR	B861			NR	M.5.f.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

**Schedule RC-B - Continued**

Memoranda - Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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)):																	
a. Trust preferred securities issued by financial institutions.....	G348			0	G349			0	G350			0	G351			0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352			0	G353			0	G354			0	G355			0	M.6.b.
c. Corporate and similar loans	G356			0	G357			0	G358			0	G359			0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360			0	G361			0	G362			0	G363			0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364			0	G365			0	G366			0	G367			0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368			0	G369			0	G370			0	G371			0	M.6.f.
g. Other collateral or reference assets.....	G372			0	G373			0	G374			0	G375			0	M.6.g.

# Schedule RC-C - Loans and Lease Financing Receivables

## Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (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.

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....	F158					6,000			1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159					15,574			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420					0			1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797					23,249			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	5367					49,260			1.c.2.a.
(b) Secured by junior liens.....	5368					2,082			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460					14,460			1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160					31,710			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161					23,758			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	1288					0			2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks.....	B532			NR					2.a.1.
(2) To other commercial banks in the U.S.....	B533			NR					2.a.2.
b. To other depository institutions in the U.S.....	B534			NR					2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks.....	B536			NR					2.c.1.
(2) To other banks in foreign countries.....	B537			NR					2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....					1590		0		3.
4. Commercial and industrial loans.....					1766		16,076		4.
a. To U.S. addressees (domicile).....	1763			NR					4.a.
b. To non-U.S. addressees (domicile).....	1764			NR					4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit Cards.....	B538					0			6.a.
b. Other revolving credit plans.....	B539					0			6.b.
c. Automobile loans.....	K137					39			6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....	K207					697			6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081					0			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107					0			8.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

**Schedule RC-C - Continued**

Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions.....					J454	0			9.a.
b. Other loans.....					J464	23			9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	NR							9.b.1.
(2) All other loans (exclude consumer loans).....	J451	NR							9.b.2.
10. Lease financing receivables (net of unearned income).....					2165	0			10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	NR							10.a.
b. All other leases.....	F163	NR							10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					2123	435			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....					2122	182,493			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<b>1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):</b>					
<b>a. Construction, land development, and other land loans:</b>					
(1) 1-4 family residential construction loans.....	K158	0			M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	500			M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576	0			M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160	0			M.1.c.
<b>d. Secured by nonfarm nonresidential properties:</b>					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0			M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0			M.1.d.2.
e. Commercial and industrial loans.....	K256	0			M.1.e.
<b>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</b>					
(1) To U.S. addressees (domicile).....	K163	NR			M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	NR			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0			M.1.f.
<b>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</b>					
(1) Loans secured by farmland.....	K166	0			M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....	K167	0			M.1.f.2.
(3) Not applicable					

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

**Schedule RC-C - Continued**

Part I. Continued

Memoranda - Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
<b>1.f. (4) Loans to individuals for household, family, and other personal expenditures:</b>				
(a) Credit cards.....	K098		0	M.1.f.4.a.
(b) Automobile loans.....	K203		0	M.1.f.4.b.
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K204		0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....	K212		0	M.1.f.5.
(6) Other loans (1).....	K267		0	M.1.f.6.
 <b>Memorandum item 1.f.6.a is to be completed by: (2)</b>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans				
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above.....	K168		NR	M.1.f.6.a.
<b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>				
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: (3), (4)				
(1) Three months or less.....	A564		13,969	M.2.a.1.
(2) Over three months through 12 months.....	A565		16,183	M.2.a.2.
(3) Over one year through three years.....	A566		13,692	M.2.a.3.
(4) Over three years through five years.....	A567		3,948	M.2.a.4.
(5) Over five years through 15 years.....	A568		373	M.2.a.5.
(6) Over 15 years.....	A569		0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)				
(1) Three months or less.....	A570		22,182	M.2.b.1.
(2) Over three months through 12 months.....	A571		36,909	M.2.b.2.
(3) Over one year through three years.....	A572		40,043	M.2.b.3.
(4) Over three years through five years.....	A573		15,815	M.2.b.4.
(5) Over five years through 15 years.....	A574		17,937	M.2.b.5.
(6) Over 15 years.....	A575		0	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247		72,929	M.2.c.
<b>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 (6).....</b>	2746		0	M.3.
<b>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).....</b>	5370		11,885	M.4.

- (1) Includes "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 "Loans to nondepository financial institutions and other loans."
- (2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.
- (3) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (6) Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

**Schedule RC-C - Continued**

Part I. Continued

Memoranda - Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
5. To be completed by banks with \$300 million or more in total assets: (1)					
Loans secured by real estate to non-U.S. addressees (domicile)					
(included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	B837			NR	M.5.
<i>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.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C,					
part I, item 6.a.....	C391			NR	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with					
FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779			0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780			0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by					
1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b))..	F230			0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2010, 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).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on					
closed-end loans secured by 1-4 family residential properties.....	F231			NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential					
properties included in the carrying amount reported in Memorandum item 8.a above.....	F232			NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in					
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577			1,229	M.9.
<i>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.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F578			NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F579			NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties					
and extended under lines of credit.....	F580			NR	M.10.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F581			NR	M.10.a.3.b.1.
(2) Secured by junior liens.....	F582			NR	M.10.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F583			NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....	F584			NR	M.10.a.5.
b. Commercial and industrial loans.....	F585			NR	M.10.b.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

**Schedule RC-C - Continued**

Part I. Continued

Memoranda - Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards.....	F586				NR	M.10.c.1.
(2) Other revolving credit plans.....	F587				NR	M.10.c.2.
<b>(3) Automobile loans.....</b>	K196				NR	M.10.c.3.
<b>(4) Other consumer loans (includes single payment, installment, and all student loans)....</b>	K208				NR	M.10.c.4.
d. Other loans.....	F589				NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans.....	F590				NR	M.11.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F591				NR	M.11.a.2.
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F592				NR	M.11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens.....	F593				NR	M.11.a.3.b.1.
(2) Secured by junior liens.....	F594				NR	M.11.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F595				NR	M.11.a.4.
(5) Secured by nonfarm nonresidential properties.....	F596				NR	M.11.a.5.
b. Commercial and industrial loans.....	F597				NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards.....	F598				NR	M.11.c.1.
(2) Other revolving credit plans.....	F599				NR	M.11.c.2.
<b>(3) Automobile loans.....</b>	K195				NR	M.11.c.3.
<b>(4) Other consumer loans (includes single payment, installment, and all student loans)....</b>	K209				NR	M.11.c.4.
d. Other loans.....	F601				NR	M.11.d.

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former 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:													
a. Loans secured by real estate.....	G091			0	G092			0	G093			0	M.12.a.
b. Commercial and industrial loans.....	G094			0	G095			0	G096			0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097			0	G098			0	G099			0	M.12.c.
d. All other loans and all leases.....	G100			0	G101			0	G102			0	M.12.d.

**Schedule RC-C - Continued**

Part I. Continued

Memoranda - Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>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, 2010.</i>					
13. Construction, land development, and other land loans with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376		1,817		M.13.a.
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)).....	RIAD				
	G377		19		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCON				
	G378		56,954		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466			NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467			NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
				Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468			NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469			NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Bil	Mil	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470			NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471			NR	M.15.c.2.

**Schedule RC-C - Continued**

**Part II - Loans to Small Businesses and Small Farms**

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

**Loans to Small Businesses**

1. Indicate in the 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, (1) have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes/No
6999	NO

1.

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

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

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

Number of Loans	
RCON	
5562	NR
5563	NR

2.a.

2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
	RCON		RCON	Bil	Mil	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):						
a. With original amounts of \$100,000 or less.....	5564	11	5565		476	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	23	5567		3,949	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	21	5569		11,115	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):						
a. With original amounts of \$100,000 or less.....	5570	17	5571		931	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	7	5573		986	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	10	5575		4,408	4.c.

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

**Schedule RC-C - Continued**

Part II - Continued

**Agricultural Loans to Small Farms**

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

RCON	Yes/No
6860	NO

5.

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

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

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

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.).....
- 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.).....

Number of Loans	
RCON	
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands

- 7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):
  - a. With original amounts of \$100,000 or less.....
  - b. With original amounts of more than \$100,000 through \$250,000.....
  - c. With original amounts of more than \$250,000 through \$500,000.....
- 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):
  - a. With original amounts of \$100,000 or less.....
  - b. With original amounts of more than \$100,000 through \$250,000.....
  - c. With original amounts of more than \$250,000 through \$500,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
RCON		Bil	Mil	Thou
5578	NR	5579		NR
5580	NR	5581		NR
5582	NR	5583		NR
5584	NR	5585		NR
5586	NR	5587		NR
5588	NR	5589		NR

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

# Schedule RC-D - Trading Assets and Liabilities

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

	Dollar Amounts in Thousands					
	RC	CON	Bil	Mil	Thou	
<b>ASSETS</b>						
1. U.S. Treasury securities.....	3531				NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532				NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533				NR	3.
4. Mortgage-backed securities (MBS):						
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379				NR	4.a.
<b>b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....</b>	G380				NR	4.b.
c. All other residential MBS.....	G381				NR	4.c.
<b>d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....</b>	K197				NR	4.d.
<b>e. All other commercial MBS.....</b>	K198				NR	4.e.
5. Other debt securities:						
a. Structured financial products:						
(1) Cash.....	G383				NR	5.a.1.
(2) Synthetic.....	G384				NR	5.a.2.
(3) Hybrid.....	G385				NR	5.a.3.
b. All other debt securities.....	G386				NR	5.b.
6. Loans:						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans.....	F604				NR	6.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F605				NR	6.a.2.
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F606				NR	6.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens.....	F607				NR	6.a.3.b.1.
(2) Secured by junior liens.....	F611				NR	6.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F612				NR	6.a.4.
(5) Secured by nonfarm nonresidential properties.....	F613				NR	6.a.5.
b. Commercial and industrial loans.....	F614				NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards.....	F615				NR	6.c.1.
(2) Other revolving credit plans.....	F616				NR	6.c.2.
<b>(3) Automobile loans.....</b>	K199				NR	6.c.3.
<b>(4) Other consumer loans (includes single payment, installment, and all student loans).....</b>	K210				NR	6.c.4.
d. Other loans.....	F618				NR	6.d.
7. and 8. Not applicable						
9. Other trading assets.....	3541				NR	9.
10. Not applicable						
11. Derivatives with a positive fair value.....	3543				NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545				NR	12.
<b>LIABILITIES</b>						
13. a. Liability for short positions.....	3546				NR	13.a.
b. Other trading liabilities.....	F624				NR	13.b.
14. Derivatives with a negative fair value.....	3547				NR	14.
15. Total trading liabilities (sum of items 13.a through 14) ( must equal Schedule RC, item 15).....	3548				NR	15.

**Schedule RC-D - Continued**

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F625			NR	M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F626			NR	M.1.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F627			NR	M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F628			NR	M.1.a.3.b.1
(2) Secured by junior liens.....	F629			NR	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties.....	F630			NR	M.1.a.4.
(5) Secured by nonfarm nonresidential properties.....	F631			NR	M.1.a.5.
b. Commercial and industrial loans.....	F632			NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F633			NR	M.1.c.1.
(2) Other revolving credit plans.....	F634			NR	M.1.c.2.
<b>(3) Automobile loans.....</b>	K200			NR	M.1.c.3.
<b>(4) Other consumer loans (includes single payment, installment, and all student loans).....</b>	K211			NR	M.1.c.4.
d. Other loans.....	F636			NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639			NR	M.2.a.
b. Unpaid principal balance.....	F640			NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299			NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332			NR	M.3.b.
c. Corporate and similar loans.....	G333			NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335			NR	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651			NR	M.3.f.
g. Other collateral or reference assets.....	G652			NR	M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387			NR	M.4.a.
b. Pledged loans.....	G388			NR	M.4.b.
<i>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.</i>					
5. Asset-backed securities:					
a. Credit card receivables.....	F643			NR	M.5.a.
b. Home equity lines.....	F644			NR	M.5.b.
c. Automobile loans.....	F645			NR	M.5.c.
d. Other consumer loans.....	F646			NR	M.5.d.
e. Commercial and industrial loans.....	F647			NR	M.5.e.
f. Other.....	F648			NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651			NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652			NR	M.7.a.
b. Other.....	F653			NR	M.7.b.
8. Loans pending securitization.....	F654			NR	M.8.

**Schedule RC-D - Continued**

Memoranda - Continued

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
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):					
a.	TEXT F655	F655			NR M.9.a.
b.	TEXT F656	F656			NR M.9.b.
c.	TEXT F657	F657			NR M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a.	TEXT F658	F658			NR M.10.a.
b.	TEXT F659	F659			NR M.10.b.
c.	TEXT F660	F660			NR M.10.c.

# Schedule RC-E - Deposit Liabilities

	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (1) (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B549			7,990					B550			86,221	1.
2. U.S. Government.....	2202			0					2520			0	2.
3. States and political subdivisions in the U.S.....	2203			0					2530			8,481	3.
4. Commercial banks and other depository institutions in the U.S.....	B551			0					B552			70,611	4.
5. Banks in foreign countries.....	2213			0					2236			0	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216			0					2377			0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215			7,990	2210			6,325	2385			165,313	7.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835			1,937	M.1.a.
b. Total brokered deposits.....	2365			60,230	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000.....	2343			39,255	M.1.c.1.
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472			20,975	M.1.c.2.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above).....	A243			15,943	M.1.d.1.
<b>(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.2 above).....</b>	K219			15,027	M.1.d.2.
<b>(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....</b>	K220			0	M.1.d.3.
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) <b>(to be completed for the December report only).....</b>	5590			NR	M.1.e.
f. <b>Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....</b>	K223			71,848	M.1.f.

(1) Includes interest-bearing and noninterest-bearing demand deposits.

(2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

**Schedule RC-E - Continued**

Memoranda - Continued

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....		6810		23,376	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....		0352		1,823	M.2.a.2.
b. Total time deposits of less than \$100,000.....		6648		93,571	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....		J473		44,553	M.2.c.
d. Total time deposits of more than \$250,000.....		J474		1,991	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....					
		F233		1,569	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less.....		A579		9,177	M.3.a.1.
(2) Over three months through 12 months.....		A580		38,558	M.3.a.2.
(3) Over one year through three years.....		A581		40,700	M.3.a.3.
(4) Over three years.....		A582		5,136	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....					
		A241		47,537	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1), (4)					
(1) Three months or less.....		A584		15,366	M.4.a.1.
(2) Over three months through 12 months.....		A585		12,907	M.4.a.2.
(3) Over one year through three years.....		A586		17,650	M.4.a.3.
(4) Over three years.....		A587		621	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....					
		K221		26,599	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....					
		K222		1,673	M.4.c.

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

### Schedule RC-F - Other Assets

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	Accrued interest receivable (1).....			B556			904	1.
2.	Net deferred tax assets (2).....			2148			3,014	2.
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
a.	Mortgage loans.....			A519			0	3.a.
b.	Other financial assets.....			A520			0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values (4).....			1752			809	4.
5.	<b>Life insurance assets:</b>							
a.	<b>General account life insurance assets.....</b>			K201			0	5.a.
b.	<b>Separate account life insurance assets.....</b>			K202			0	5.b.
c.	<b>Hybrid account life insurance assets.....</b>			K270			0	5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2168			558	6.
a.	Prepaid expenses (excluding prepaid assessments).....	2166	239					6.a.
b.	Repossessed personal property (including vehicles).....	1578	0					6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0					6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0					6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0					6.e.
f.	Prepaid deposit insurance assessments.....	J449	279					6.f.
g.	TEXT 3549	3549	0					6.g.
h.	TEXT 3550	3550	0					6.h.
i.	TEXT 3551	3551	0					6.i.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160			5,285	7.

- (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 RC-G - Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. a.	Interest accrued and unpaid on deposits (1).....			3645			134	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646			395	1.b.
2.	Net deferred tax liabilities (2).....			3049			0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557			0	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2938			402	4.
a.	Accounts payable.....	3066	280					4.a.
b.	Deferred compensation liabilities.....	C011	0					4.b.
c.	Dividends declared but not yet payable.....	2932	0					4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0					4.d.
e.	TEXT 3552 CDARS Incoming Ratebridge Payment	3552	77					4.e.
f.	TEXT 3553	3553	0					4.f.
g.	TEXT 3554	3554	0					4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930			931	5.

- (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 RC-K - Quarterly Averages (1)

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
<b>ASSETS</b>								
1. Interest-bearing balances due from depository institutions.....	3381		1,171					1.
2. <b>U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)</b> .....	B558		0					2.
3. Mortgage-backed securities (2).....	B559		0					3.
4. <b>All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.)</b> .....	B560		0					4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		0					5.
<b>6. Loans:</b>								
a. Total loans.....	3360		179,359					6.a.
b. Loans secured by real estate:								
(1) Loans secured by 1-4 family residential properties.....	3465		56,003					6.b.1.
(2) All other loans secured by real estate.....	3466		107,273					6.b.2.
c. Commercial and industrial loans.....	3387		15,875					6.c.
d. Loans to individuals for household, family, and other personal expenditures:								
(1) Credit cards.....	B561		0					6.d.1.
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B562		619					6.d.2.
<b>7. To be completed by banks with \$100 million or more in total assets: (4)</b>								
Trading assets.....	3401		0					7.
8. Lease financing receivables (net of unearned income).....	3484		0					8.
9. Total assets (5).....	3368		191,764					9.
<b>LIABILITIES</b>								
10. <b>Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)</b> .....	3485		812					10.
11. Nontransaction accounts:								
a. <b>Savings deposits (includes MMDAs)</b> .....	B563		24,871					11.a.
b. Time deposits of \$100,000 or more.....	A514		40,926					11.b.
c. Time deposits of less than \$100,000.....	A529		91,536					11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353		0					12.
<b>13. To be completed by banks with \$100 million or more in total assets: (4)</b>								
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	3355		6,833					13.

Memorandum

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
<i>Memorandum item 1 is to be completed by: (4)</i>								
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>								
1. Loans to finance agricultural production and other loans to farmers.....	3386		NR					M.1.

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

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

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, 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 RC-L - Derivatives and Off-Balance Sheet Items

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

		Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Unused commitments:										
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....										
					3814		6,124		1.a.	
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>										
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....										
					J477		NR		1.a.1.	
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....										
					J478		NR		1.a.2.	
b. Credit card lines.....										
					3815		0		1.b.	
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>										
(1) Unused consumer credit card lines.....										
					J455		NR		1.b.1.	
(2) Other unused credit card lines.....										
					J456		NR		1.b.2.	
c. Commitments to fund commercial real estate, construction, and land development loans:										
(1) Secured by real estate:										
(a) 1-4 family residential construction loan commitments.....										
					F164		4,594		1.c.1.a.	
(b) Commercial real estate, other construction loan, and land development loan commitments.....										
					F165		1,432		1.c.1.b.	
(2) NOT secured by real estate .....										
					6550		0		1.c.2.	
d. Securities underwriting.....										
					3817		0		1.d.	
e. Other unused commitments:										
(1) Commercial and industrial loans.....										
					J457		982		1.e.1.	
(2) Loans to financial institutions.....										
					J458		0		1.e.2.	
(3) All other unused commitments.....										
					J459		394		1.e.3.	
2. Financial standby letters of credit.....										
					3819		0		2.	
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>										
a. Amount of financial standby letters of credit conveyed to others.....										
					3820		NR		2.a.	
3. Performance standby letters of credit.....										
					3821		119		3.	
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>										
a. Amount of performance standby letters of credit conveyed to others.....										
					3822		NR		3.a.	
4. Commercial and similar letters of credit.....										
					3411		0		4.	
5. Not applicable										
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....										
					3433		0		6.	
7. Credit derivatives:										
a. Notional amounts:										
(1) Credit default swaps.....										
					C968		0	C969	0	7.a.1.
(2) Total return swaps.....										
					C970		0	C971	0	7.a.2.
(3) Credit options.....										
					C972		0	C973	0	7.a.3.
(4) Other credit derivatives.....										
					C974		0	C975	0	7.a.4.
b. Gross fair values:										
(1) Gross positive fair value.....										
					C219		0	C221	0	7.b.1.
(2) Gross negative fair value.....										
					C220		0	C222	0	7.b.2.

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2010, Report of Condition.

**Schedule RC-L - Continued**

				Dollar Amounts in Thousands				RCON	Bil	Mil	Thou					
7. c. Notional amounts by regulatory capital treatment: (1)																
(1) Positions covered under the Market Risk Rule:																
(a) Sold protection.....												G401			0	7.c.1.a.
(b) Purchased protection.....												G402			0	7.c.1.b.
(2) All other positions:																
(a) Sold protection.....												G403			0	7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....												G404			0	7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....												G405			0	7.c.2.c.

				Remaining Maturity of:																									
				(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years																	
				RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou														
7. d. Notional amounts by remaining maturity:																													
(1) Sold credit protection: (2)																													
(a) Investment grade.....																	G406			0	G407			0	G408			0	7.d.1.a.
(b) Subinvestment grade.....																	G409			0	G410			0	G411			0	7.d.1.b.
(2) Purchased credit protection: (3)																													
(a) Investment grade.....																	G412			0	G413			0	G414			0	7.d.2.a.
(b) Subinvestment grade.....																	G415			0	G416			0	G417			0	7.d.2.b.

				RCON	Bil	Mil	Thou						
8. Spot foreign exchange contracts.....									8765			0	8.
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").....									3430			0	9.
a. Securities borrowed.....									3432			0	9.a.
b. Commitments to purchase when-issued securities.....									3434			0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf.....									C978			0	9.c.
d. TEXT 3555									3555			0	9.d.
e. TEXT 3556									3556			0	9.e.
f. TEXT 3557									3557			0	9.f.
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").....									5591			0	10.
a. Commitments to sell when-issued securities.....									3435			0	10.a.
b. TEXT 5592									5592			0	10.b.
c. TEXT 5593									5593			0	10.c.
d. TEXT 5594									5594			0	10.d.
e. TEXT 5595									5595			0	10.e.

				RCON	Tril	Bil	Mil	Thou							
11. Year-to-date merchant credit card sales volume:															
a. Sales for which the reporting bank is the acquiring bank.....										C223				0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....										C224				0	11.b.

(1) Sum of items 7.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.  
 (2) 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.  
 (3) 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 RC-L - Continued**

Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
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):	RCON 8693				RCON 8694				RCON 8695				RCON 8696				
a. Futures contracts.....	0				0				0				0				12.a.
b. Forward contracts.....	0				0				0				0				12.b.
c. Exchange-traded option contracts:	RCON 8701				RCON 8702				RCON 8703				RCON 8704				
(1) Written options.....	0				0				0				0				12.c.1.
(2) Purchased options.....	0				0				0				0				12.c.2.
d. Over-the-counter option contracts:	RCON 8709				RCON 8710				RCON 8711				RCON 8712				
(1) Written options.....	0				0				0				0				12.d.1.
(2) Purchased options.....	0				0				0				0				12.d.2.
e. Swaps.....	RCON 3450				RCON 3826				RCON 8719				RCON 8720				12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126				RCON A127				RCON 8723				RCON 8724				13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725				RCON 8726				RCON 8727				RCON 8728				14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589																14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:	RCON 8733				RCON 8734				RCON 8735				RCON 8736				
(1) Gross positive fair value..	0				0				0				0				15.a.1.
(2) Gross negative fair value	0				0				0				0				15.a.2.
b. Contracts held for purposes other than trading:	RCON 8741				RCON 8742				RCON 8743				RCON 8744				
(1) Gross positive fair value..	0				0				0				0				15.b.1.
(2) Gross negative fair value	0				0				0				0				15.b.2.

**Schedule RC-L - Continued**

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

	(Column A)				(Column B)				(Column C)				(Column D)				(Column E)				
	Banks and Securities Firms				Monoline Financial Guarantors				Hedge Funds				Sovereign Governments				Corporations and All Other Counterparties				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	Dollar Amounts in Thousands																				
16. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418			NR	G419			NR	G420			NR	G421			NR	G422			NR	16.a.
b. Fair value of collateral:																					
(1) Cash - U.S. dollar.....	G423			NR	G424			NR	G425			NR	G426			NR	G427			NR	16.b.1.
(2) Cash - Other currencies.....	G428			NR	G429			NR	G430			NR	G431			NR	G432			NR	16.b.2.
(3) U.S. Treasury securities.....	G433			NR	G434			NR	G435			NR	G436			NR	G437			NR	16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438			NR	G439			NR	G440			NR	G441			NR	G442			NR	16.b.4.
(5) Corporate bonds.....	G443			NR	G444			NR	G445			NR	G446			NR	G447			NR	16.b.5.
(6) Equity securities.....	G448			NR	G449			NR	G450			NR	G451			NR	G452			NR	16.b.6.
(7) All other collateral.....	G453			NR	G454			NR	G455			NR	G456			NR	G457			NR	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458			NR	G459			NR	G460			NR	G461			NR	G462			NR	16.b.8.

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

**Schedule RC-M - Memoranda**

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....		6164		10,518		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....		Number				1.b.
		6165		3		
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....		3164		0		2.a.
(1) Estimated fair value of mortgage servicing assets.....		A590		0		2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....		B026		0		2.b.
c. All other identifiable intangible assets.....		5507		0		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....		0426		0		2.d.
3. Other real estate owned:						
a. Construction, land development, and other land.....		5508		0		3.a.
b. Farmland.....		5509		0		3.b.
c. 1-4 family residential properties.....		5510		35		3.c.
d. Multifamily (5 or more) residential properties.....		5511		1,564		3.d.
e. Nonfarm nonresidential properties.....		5512		0		3.e.
f. Foreclosed properties from "GNMA loans".....		C979		0		3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....		2150		1,599		3.g.
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less.....		F055		0		5.a.1.a.
(b) Over one year through three years.....		F056		6,000		5.a.1.b.
(c) Over three years through five years.....		F057		0		5.a.1.c.
(d) Over five years.....		F058		0		5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....		2651		0		5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....		F059		0		5.a.3.
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less.....		F060		0		5.b.1.a.
(b) Over one year through three years.....		F061		0		5.b.1.b.
(c) Over three years through five years.....		F062		0		5.b.1.c.
(d) Over five years.....		F063		0		5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....		B571		0		5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....		3190		6,000		5.c.

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

**Schedule RC-M - Continued**

		Dollar Amounts in Thousands				
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	RCON	YES / NO			6.
		B569	NO			
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCON	Bil	Mil	Thou	7.
		B570			0	
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)					8.
	TEXT 4087 http:// www.goldcoastbank.net					
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?	RCON	YES / NO			9.
		4088	YES			
10.	Secured liabilities:	RCON	Bil	Mil	Thou	
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	F064			0	10.a.
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065			0	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	YES / NO			11.
		G463	YES			
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO			12.
		G464	NO			
13.	<b>Assets covered by loss-sharing agreements with the FDIC:</b>	RCON	Bil	Mil	Thou	
	<b>a. Loans and leases (included in Schedule RC, items 4.a and 4.b):</b>					
	<b>(1) Loans secured by real estate:</b>					
	<b>(a) Construction, land development, and other land loans:</b>					
	<b>(1) 1-4 family residential construction loans.....</b>	K169			0	13.a.1.a.1
	<b>(2) Other construction loans and all land development and other land loans .....</b>	K170			0	13.a.1.a.2
	<b>(b) Secured by farmland.....</b>	K171			0	13.a.1.b.
	<b>(c) Secured by 1-4 family residential properties:</b>					
	<b>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....</b>	K172			0	13.a.1.c.1.
	<b>(2) Closed-end loans secured by 1-4 family residential properties:</b>					
	<b>(a) Secured by first liens.....</b>	K173			0	13.a.1.c.2.a.
	<b>(b) Secured by junior liens .....</b>	K174			0	13.a.1.c.2.b.
	<b>(d) Secured by multifamily (5 or more) residential properties.....</b>	K175			0	13.a.1.d.
	<b>(e) Secured by nonfarm nonresidential properties:</b>					
	<b>(1) Loans secured by owner-occupied nonfarm nonresidential properties.....</b>	K176			0	13.a.1.e.1.
	<b>(2) Loans secured by other nonfarm nonresidential properties.....</b>	K177			0	13.a.1.e.2.
	<b>(2) Not applicable</b>					
	<b>(3) Commercial and industrial loans.....</b>	K179			0	13.a.3.
	<b>(4) Loans to individuals for household, family, and other personal expenditures:</b>					
	<b>(a) Credit cards.....</b>	K180			0	13.a.4.a.
	<b>(b) Automobile loans.....</b>	K181			0	13.a.4.b.
	<b>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....</b>	K182			0	13.a.4.c.

**Schedule RC-M - Continued**

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
13.	a. (5) All other loans and all leases.....	K183			0	13.a.5.
	<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.5 above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1 through 5):</i>					
	(a) Loans to depository institutions and acceptances of other banks.....	K184			0	13.a.5.a.
	(b) Loans to foreign governments and official institutions.....	K185			0	13.a.5.b.
	(c) Other loans (1).....	K186			0	13.a.5.c.
	<i>Item 13.a.5.c.1 is to be completed by: (2)</i>					
	• Banks with \$300 million or more in total assets					
	• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans					
	(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above.....	K178			NR	13.a.5.c.1.
	(d) Lease financing receivables.....	K273			0	13.a.5.d.
	<b>b. Other real estate owned (included in Schedule RC, item 7):</b>					
	(1) Construction, land development, and other land.....	K187			0	13.b.1.
	(2) Farmland.....	K188			0	13.b.2.
	(3) 1-4 family residential properties.....	K189			0	13.b.3.
	(4) Multifamily (5 or more) residential properties.....	K190			0	13.b.4.
	(5) Nonfarm nonresidential properties.....	K191			0	13.b.5.
	(6) Not applicable					
	(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements.....	K192			0	13.b.7.
	c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461			0	13.c.
	d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462			0	13.d.
14.	<b>Captive insurance and reinsurance subsidiaries:</b>					
	a. Total assets of captive insurance subsidiaries (3).....	K193			0	14.a.
	b. Total assets of captive reinsurance subsidiaries (3).....	K194			0	14.b.

- (1) Includes "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 "Loans to nondepository financial institutions and other loans."
- (2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.
- (3) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

44

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173			0	F175			0	F177			647	1.a.2.
b. Secured by farmland.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398			23	5399			0	5400			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236			777	C237			407	C229			1,095	1.c.2.a.
(b) Secured by junior liens.....	C238			291	C239			0	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499			0	3500			1,751	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			0	F180			1,374	F182			135	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179			839	F181			0	F183			0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834			0	B835			0	B836			0	2.
3. Not applicable													
4. Commercial and industrial loans.....	1606			0	1607			0	1608			0	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
<b>b. Automobile loans.....</b>	K213			0	K214			0	K215			0	5.b.
<b>c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...</b>													
.....	K216			0	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans (1).....	5459			0	5460			0	5461			0	7.
8. Lease financing receivables.....	1226			0	1227			0	1228			0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)....	3505			0	3506			0	3507			0	9.

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

**Schedule RC-N - Continued**

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....</b>	K036			0	K037			0	K038			0	10.
<b>a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....</b>	K039			0	K040			0	K041			0	10.a.
<b>b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....</b>	K042			0	K043			0	K044			0	10.b.
<b>11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:</b>													
<b>a. Loans secured by real estate:</b>													
<b>(1) Construction, land development, and other land loans:</b>													
<b>(a) 1-4 family residential construction loans.....</b>	K045			0	K046			0	K047			0	11.a.1.a.
<b>(b) Other construction loans and all land development and other land loans.....</b>	K048			0	K049			0	K050			0	11.a.1.b.
<b>(2) Secured by farmland.....</b>	K051			0	K052			0	K053			0	11.a.2.
<b>(3) Secured by 1-4 family residential properties:</b>													
<b>(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit....</b>	K054			0	K055			0	K056			0	11.a.3.a.
<b>(b) Closed-end loans secured by 1-4 family residential properties:</b>													
<b>(1) Secured by first liens.....</b>	K057			0	K058			0	K059			0	11.a.3.b.1.
<b>(2) Secured by junior liens.....</b>	K060			0	K061			0	K062			0	11.a.3.b.2.
<b>(4) Secured by multifamily (5 or more) residential properties.....</b>	K063			0	K064			0	K065			0	11.a.4.
<b>(5) Secured by nonfarm nonresidential properties:</b>													
<b>(a) Loans secured by owner-occupied nonfarm nonresidential properties.....</b>	K066			0	K067			0	K068			0	11.a.5.a.
<b>(b) Loans secured by other nonfarm nonresidential properties.....</b>	K069			0	K070			0	K071			0	11.a.5.b.
<b>b. Not applicable</b>													
<b>c. Commercial and industrial loans.....</b>	K075			0	K076			0	K077			0	11.c.

**Schedule RC-N - Continued**

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>11. d. Loans to individuals for household, family, and other personal expenditures:</b>													
(1) Credit cards.....	K078		0		K079		0		K080		0		11.d.1.
(2) Automobile loans.....	K081		0		K082		0		K083		0		11.d.2.
(3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	K084		0		K085		0		K086		0		11.d.3.
<b>e. All other loans and all leases.....</b>	K087		0		K088		0		K089		0		11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:</i>													
(1) Loans to depository institutions and acceptances of other banks.....	K091		0		K092		0		K093		0		11.e.1.
(2) Loans to foreign governments and official institutions.....	K095		0		K096		0		K097		0		11.e.2.
(3) Other loans (1).....	K099		0		K100		0		K101		0		11.e.3.
<i>Item 11.e.3.a is to be completed by: (2)</i>													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.3, above.....	K072		NR		K073		NR		K074		NR		11.e.3.a.
(4) Lease financing receivables.....	K269		0		K271		0		K272		0		11.e.4.
<b>f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....</b>	K102		0		K103		0		K104		0		11.f.

(1) Includes "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 "Loans to nondepository financial institutions and other loans."  
 (2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

**Schedule RC-N - Continued**

Memoranda

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):</b>													
<b>a. Construction, land development, and other land loans:</b>													
(1) 1-4 family residential construction loans.....	K105			0	K106			0	K107			0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108			0	K109			0	K110			0	M.1.a.2.
<b>b. Loans secured by 1-4 family residential properties.....</b>	F661			0	F662			0	F663			0	M.1.b.
<b>c. Secured by multifamily (5 or more) residential properties.....</b>	K111			0	K112			0	K113			0	M.1.c.
<b>d. Secured by nonfarm nonresidential properties:</b>													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			0	M.1.d.2.
<b>e. Commercial and industrial loans.....</b>	K257			0	K258			0	K259			0	M.1.e.
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.): (1)</i>													
(1) To U.S. addressees (domicile).....	K120			NR	K121			NR	K122			NR	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123			NR	K124			NR	K125			NR	M.1.e.2.
<b>f. All other loans (include loans to individuals for household, family, and other personal expenditures).....</b>	K126			0	K127			0	K128			0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>													
(1) Loans secured by farmland.....	K130			0	K131			0	K132			0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....	K134			0	K135			0	K136			0	M.1.f.2.
(3) Not applicable													

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

**Schedule RC-N - Continued**

Memoranda - Continued

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>1. f. (4) Loans to individuals for household, family, and other personal expenditures:</b>													
<b>(a) Credit cards.....</b>	K274			0	K275			0	K276			0	M.1.f.4.a.
<b>(b) Automobile loans.....</b>	K277			0	K278			0	K279			0	M.1.f.4.b.
<b>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....</b>	K280			0	K281			0	K282			0	M.1.f.4.c.
<b>(5) Loans to foreign governments and official institutions.....</b>	K283			0	K284			0	K285			0	M.1.f.5.
<b>(6) Other loans (1).....</b>	K286			0	K287			0	K288			0	M.1.f.6.
<b>Memorandum item 1.f.6.a is to be completed by: (2)</b>													
• <b>Banks with \$300 million or more in total assets</b>													
• <b>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</b>													
<b>(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.6, above.....</b>	K138			NR	K139			NR	K140			NR	M.1.f.6.a.
<b>2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....</b>	6558			0	6559			0	6560			0	M.2.
<b>3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (2)</b>													
<b>a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....</b>	1248			NR	1249			NR	1250			NR	M.3.a.
<b>b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....</b>	5380			NR	5381			NR	5382			NR	M.3.b.
<b>c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....</b>	1254			NR	1255			NR	1256			NR	M.3.c.
<b>d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....</b>	F166			NR	F167			NR	F168			NR	M.3.d.

(1) Includes "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 "Loans to nondepository financial institutions 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, 2010, Report of Condition.

**Schedule RC-N - Continued**

Memoranda - Continued

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<i>Memorandum item 4 is to be completed by: (1)</i>													
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets</li> <li>• 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:</li> </ul>													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594			NR	1597			NR	1583			NR	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240			0	C241			0	C226			0	M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664			0	F665			0	F666			0	M.5.b.1.
(2) Unpaid principal balance.....	F667			0	F668			0	F669			0	M.5.b.2.

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>									
6. Derivative contracts:									
Fair value of amounts carried as assets.....	3529			NR	3530			NR	M.6.
7. Additions to nonaccrual assets during the quarter.....	C410							135	M.7.
8. Nonaccrual assets sold during the quarter.....	C411							0	M.8.

(1) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236		173,447		1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	F237		0		2.
3.	Not applicable					
4.	Average consolidated total assets .....	K652		191,764		4.
a.	Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	K653	Enter 1 or 2			4.a
			1			
5.	Average tangible equity (1).....	K654		18,329		5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions...	K655		0		6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
a.	One year or less.....	G465		0		7.a.
b.	Over one year through three years.....	G466		0		7.b.
c.	Over three years through five years.....	G467		0		7.c.
d.	Over five years.....	G468		0		7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a.	One year or less.....	G469		0		8.a.
b.	Over one year through three years.....	G470		0		8.b.
c.	Over three years through five years.....	G471		0		8.c.
d.	Over five years.....	G472		0		8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....	G803		12,802		9.
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?..... <i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>	K656	YES / NO			10.
			NO			
a.	Banker's bank deduction.....	K657	Bil	Mil	Thou	10.a
b.	Banker's bank deduction limit.....	K658			NR	10.b
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?..... <i>If the answer to item 11 is "YES", complete items 11.a and 11.b.</i>	K659	YES / NO			11.
			NO			
a.	Custodial bank deduction.....	K660	Bil	Mil	Thou	11.a
b.	Custodial bank deduction limit.....	K661			NR	11.b

(1) Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

**Schedule RC-O - Continued**

Memoranda

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
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):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049		151,314		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
		F050	Number	1,552		M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051		20,192		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
		F052	Number	28		M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045		1,681		M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
		F046	Number	32		M.1.c.2.
1. d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047		260		M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
		F048	Number	1		M.1.d.2.
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....						
		5597		NR		M.2.
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:						
TEXT		RCON	FDIC Cert. No.			
A545		A545		0		M.3.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
4. Not applicable						
<b>Memorandum items 5.a and 5.b are to be completed by all banks.</b>						
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): (4)						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....		J944		3,660		M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....						
		J945	Number	6		M.5.b.

- (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 excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (4) Excludes interest-bearing demand deposits.**

**Schedule RC-O - Continued**

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda - Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
<b>6. Criticized and classified items:</b>					
a. Special mention.....	K663			NR	M.6.a.
b. Substandard.....	K664			NR	M.6.b.
c. Doubtful.....	K665			NR	M.6.c.
d. Loss.....	K666			NR	M.6.d.
<b>7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....</b>	K675			NR	M.7.
<b>8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations....</b>	K667			NR	M.8.
<b>9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.....</b>	K668			NR	M.9.
<b>10. Commitments to fund construction, land development, and other land loans secured by real estate:</b>					
a. Total unfunded commitments.....	K676			NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677			NR	M.10.b.
<b>11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....</b>	K669			NR	M.11.
<b>12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....</b>	K678			NR	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>					
<b>13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):</b>					
a. Construction, land development, and other land loans secured by real estate.....	K679			NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	K680			NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	K681			NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K682			NR	M.13.d.
e. Commercial and industrial loans.....	K670			NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	K671			NR	M.13.f.
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).....	K672			NR	M.13.g.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
<b>14. Amount of the institution's largest counterparty exposure.....</b>	K673			NR	M.14.
<b>15. Total amount of the institution's 20 largest counterparty exposures.....</b>	K674			NR	M.15.

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> 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<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)						
a.	Closed-end first liens.....	F066		36,880		1.a.
b.	Closed-end junior liens.....	F067		0		1.b.
c. Open-end loans extended under lines of credit:						
(1)	Total commitment under the lines of credit.....	F670		0		1.c.1.
(2)	Principal amount funded under the lines of credit.....	F671		0		1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)						
a.	Closed-end first liens.....	F068		499		2.a.
b.	Closed-end junior liens.....	F069		0		2.b.
c. Open-end loans extended under lines of credit:						
(1)	Total commitment under the lines of credit.....	F672		0		2.c.1.
(2)	Principal amount funded under the lines of credit.....	F673		0		2.c.2.
3. 1-4 family residential mortgages sold during the quarter:						
a.	Closed-end first liens.....	F070		31,254		3.a.
b.	Closed-end junior liens.....	F071		0		3.b.
c. Open-end loans extended under lines of credit:						
(1)	Total commitment under the lines of credit.....	F674		0		3.c.1.
(2)	Principal amount funded under the lines of credit.....	F675		0		3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):						
a.	Closed-end first liens.....	F072		8,493		4.a.
b.	Closed-end junior liens.....	F073		0		4.b.
c. Open-end loans extended under lines of credit:						
(1)	Total commitment under the lines of credit.....	F676		0		4.c.1.
(2)	Principal amount funded under the lines of credit.....	F677		0		4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):						
		RIAD				
a.	Closed-end 1-4 family residential mortgage loans.....	F184		763		5.a.
b.	Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560		0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:						
		RCON				
a.	Closed-end first liens.....	F678		416		6.a.
b.	Closed-end junior liens.....	F679		0		6.b.
c. Open-end loans extended under lines of credit:						
(1)	Total commitment under the lines of credit.....	F680		0		6.c.1.
(2)	Principal amount funded under the lines of credit.....	F681		0		6.c.2.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

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

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

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

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

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
<b>ASSETS</b>																					
1. Available-for-sale securities.....	1773			NR	G474			NR	G475			NR	G476			NR	G477			NR	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478			NR	G479			NR	G480			NR	G481			NR	G482			NR	2.
3. Loans and leases held for sale.....	G483			NR	G484			NR	G485			NR	G486			NR	G487			NR	3.
4. Loans and leases held for investment.....	G488			NR	G489			NR	G490			NR	G491			NR	G492			NR	4.
5. Trading assets:																					
a. Derivative assets.....	3543			NR	G493			NR	G494			NR	G495			NR	G496			NR	5.a.
b. Other trading assets.....	G497			NR	G498			NR	G499			NR	G500			NR	G501			NR	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240			NR	F684			NR	F692			NR	F241			NR	F242			NR	5.b.1.
6. All other assets.....	G391			NR	G392			NR	G395			NR	G396			NR	G804			NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502			NR	G503			NR	G504			NR	G505			NR	G506			NR	7.
<b>LIABILITIES</b>																					
8. Deposits.....	F252			NR	F686			NR	F694			NR	F253			NR	F254			NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507			NR	G508			NR	G509			NR	G510			NR	G511			NR	9.
10. Trading liabilities:																					
a. Derivative liabilities.....	3547			NR	G512			NR	G513			NR	G514			NR	G515			NR	10.a.
b. Other trading liabilities.....	G516			NR	G517			NR	G518			NR	G519			NR	G520			NR	10.b.
11. Other borrowed money.....	G521			NR	G522			NR	G523			NR	G524			NR	G525			NR	11.
12. Subordinated notes and debentures.....	G526			NR	G527			NR	G528			NR	G529			NR	G530			NR	12.
13. All other liabilities.....	G805			NR	G806			NR	G807			NR	G808			NR	G809			NR	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531			NR	G532			NR	G533			NR	G534			NR	G535			NR	14.

**Schedule RC-Q - Continued**

	(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			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands																				
Memoranda																				
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):																				
a. Mortgage servicing assets.....																				
	G536		NR		G537		NR		G538		NR		G539		NR		G540		NR	M.1.a.
b. Nontrading derivative assets.....																				
	G541		NR		G542		NR		G543		NR		G544		NR		G545		NR	M.1.b.
c. <input type="text" value="G546"/>																				
	G546		NR		G547		NR		G548		NR		G549		NR		G550		NR	M.1.c.
d. <input type="text" value="G551"/>																				
	G551		NR		G552		NR		G553		NR		G554		NR		G555		NR	M.1.d.
e. <input type="text" value="G556"/>																				
	G556		NR		G557		NR		G558		NR		G559		NR		G560		NR	M.1.e.
f. <input type="text" value="G561"/>																				
	G561		NR		G562		NR		G563		NR		G564		NR		G565		NR	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):																				
a. Loan commitments (not accounted for as derivatives).....																				
	F261		NR		F689		NR		F697		NR		F262		NR		F263		NR	M.2.a.
b. Nontrading derivative liabilities.....																				
	G566		NR		G567		NR		G568		NR		G569		NR		G570		NR	M.2.b.
c. <input type="text" value="G571"/>																				
	G571		NR		G572		NR		G573		NR		G574		NR		G575		NR	M.2.c.
d. <input type="text" value="G576"/>																				
	G576		NR		G577		NR		G578		NR		G579		NR		G580		NR	M.2.d.
e. <input type="text" value="G581"/>																				
	G581		NR		G582		NR		G583		NR		G584		NR		G585		NR	M.2.e.
f. <input type="text" value="G586"/>																				
	G586		NR		G587		NR		G588		NR		G589		NR		G590		NR	M.2.f.

# Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total bank equity capital (from Schedule RC, item 27.a).....	3210		19,213		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	8434		0		2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value).....	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		0		4.
5. LESS: Nonqualifying perpetual preferred stock.....	B588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	B589		0		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590		0		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	F264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	C227		19,213		8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships.....	B591		0		9.a.
b. LESS: Disallowed deferred tax assets.....	5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital.....	B592		0		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274		19,213		11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock.....	5306		0		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	5310		2,089		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221		0		15.
16. Other Tier 2 capital components.....	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16).....	5311		2,089		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275		2,089		18.
19. Tier 3 capital allocated for market risk.....	1395		0		19.
20. LESS: Deductions for total risk-based capital.....	B595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792		21,302		21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9).....	3368		191,764		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	B590		0		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)...	B591		0		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	5610		0		25.
26. LESS: Other deductions from assets for leverage capital purposes.....	B596		0		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	A224		191,764		27.
<b>Adjustments for financial subsidiaries</b>					
28. a. Adjustment to Tier 1 capital reported in item 11.....	C228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21.....	B503		0		28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	B504		0		29.
30. Adjustment to average total assets reported in item 27.....	B505		0		30.

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

## Schedule RC-R - Regulatory Capital - Continued

### Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1).....	7273	0.00%	7204	10.02%	31.
32. Tier 1 risk-based capital ratio (2).....	7274	0.00%	7206	11.94%	32.
33. Total risk-based capital ratio (3).....	7275	0.00%	7205	13.24%	33.

(1) 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).

(2) 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).

(3) 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 RC-R - Continued**

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

	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)		
	Allocation by Risk Weight Category																	
	0%			20%			50%			100%								
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>Balance Sheet Asset Categories</b>																		
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b).....	RCON 0010	RCON C869		RCON B600	RCON B601		RCON B602											
	18,284	0		13,025	5,259		0											
35. Held-to-maturity securities.....	RCON 1754	RCON B603		RCON B604	RCON B605		RCON B606			RCON B607								
	0	0		0	0		0			0								
36. Available-for-sale securities.....	RCON 1773	RCON B608		RCON B609	RCON B610		RCON B611			RCON B612								
	0	0		0	0		0			0								
37. Federal funds sold and securities purchased under agreements to resell.....	RCON C225			RCON C063	RCON C064		RCON B520											
	0			0	0		0											
38. Loans and leases held for sale.....	RCON 5369	RCON B617		RCON B618	RCON B619		RCON B620			RCON B621								
	8,493	0		0	0		8,493			0								
39. Loans and leases, net of unearned income.....	RCON B528	RCON B622		RCON B623	RCON B624		RCON B625			RCON B626								
	174,000	0		0	10,205		31,803			131,992								
40. LESS: Allowance for loan and lease losses.....	RCON 3123	RCON 3123																
	8,302	8,302																
41. Trading Assets.....	RCON 3545	RCON B627		RCON B628	RCON B629		RCON B630			RCON B631								
	0	0		0	0		0			0								
42. All other assets (1).....	RCON B639	RCON B640		RCON B641	RCON B642		RCON B643			RCON 5339								
	6,972	0		279	0		0			6,693								
43. Total Assets (sum of items 34 through 42).....	RCON 2170	RCON B644		RCON 5320	RCON 5327		RCON 5334			RCON 5340								
	199,447	(8,302)		13,304	15,464		40,296			138,685								

(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 RC-R - Continued**

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)			(Column C)			(Column D)			(Column E)			(Column F)					
	Allocation by Risk Weight Category									0%			20%			50%			100%			
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																						
<b>Derivatives and Off-Balance Sheet Items</b>	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583					
44. Financial standby letters of credit.....	0			1.00 or 12.5 (2)			0			0			0			0			0			
	RCON 3821				RCON B650			RCON B651			RCON B652			RCON B653			RCON B654					
45. Performance standby letters of credit...	119			0.50			60			0			60			0			0			
	RCON 3411				RCON B655			RCON B656			RCON B657			RCON B658			RCON B659					
46. Commercial and similar letters of credit	0			0.20			0			0			0			0			0			
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3429				RCON B660			RCON B661			RCON B662						RCON B663					
	0			1.00			0			0			0						0			
	RCON 3433				RCON B664			RCON B665			RCON B666			RCON B667			RCON B668					
48. Securities lent.....	0			1.00			0			0			0			0			0			
49. Retained recourse on small business obligations sold with recourse.....	RCON A250				RCON B669			RCON B670			RCON B671			RCON B672			RCON B673					
	0			1.00			0			0			0			0			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.....	RCON B541				RCON B542												RCON B543					
	0			12.5 (3)			0												0			
51. All other financial assets sold with recourse.....	RCON B675				RCON B676			RCON B677			RCON B678			RCON B679			RCON B680					
	0			1.00			0			0			0			0			0			
	RCON B681				RCON B682			RCON B683			RCON B684			RCON B685			RCON B686					
52. All other off-balance sheet liabilities.....	0			1.00			0			0			0			0			0			
53. Unused commitments:																						
a. With an original maturity exceeding one year.....	RCON 3833				RCON B687			RCON B688			RCON B689			RCON B690			RCON B691					
	11,166			0.50			5,583			0			79			639			4,865			
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCON G591				RCON G592			RCON G593			RCON G594			RCON G595			RCON G596					
	0			0.10			0			0			0			0			0			
54. Derivative contracts.....					RCON A167			RCON B693			RCON B694			RCON B695								
					0			0			0			0								

(1) Column A multiplied by credit conversion factor.  
 (2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.  
 (3) Or institution-specific factor.

**Schedule RC-R - Continued**

	(Column C)			(Column D)			(Column E)			(Column F)		
	Allocation by Risk Weight Category											
	0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>Totals</b>												
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....	RCON B696			RCON B697			RCON B698			RCON B699		
	13,304			15,603			40,935			143,550		
56. Risk-weight factor.....	x 0%			x 20%			x 50%			x 100%		
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56).....	RCON B700			RCON B701			RCON B702			RCON B703		
	0			3,121			20,468			143,550		
58. Market risk equivalent assets.....										RCON 1651		
										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).....										RCON B704		
										167,139		
60. LESS: Excess allowance for loan and lease losses.....										RCON A222		
										6,213		
61. LESS: Allocated transfer risk reserve.....										RCON 3128		
										0		
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCON A223		
										160,926		

Memoranda

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764			0

**Schedule RC-R - Continued**

Memoranda - Continued

		With a remaining maturity of															
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: (1)																	
a.	Interest rate contracts.....	3809				0	8766				0	8767				0	M.2.a.
b.	Foreign exchange contracts.....	3812				0	8769			0	8770					0	M.2.b.
c.	Gold contracts.....	8771				0	8772			0	8773					0	M.2.c.
d.	Other precious metals contracts.....	8774				0	8775			0	8776					0	M.2.d.
e.	Other commodity contracts.....	8777				0	8778			0	8779					0	M.2.e.
f.	Equity derivative contracts.....	A000				0	A001			0	A002					0	M.2.f.
g.	Credit derivative contracts:																
	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:																
	(1) Investment grade.....	G597				0	G598			0	G599					0	M.2.g.1.
	(2) Subinvestment grade.....	G600				0	G601			0	G602					0	M.2.g.2.

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

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

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
<b>Bank Securitization Activities</b>																						
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 .....	RCON B705			RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711			1.
	0			0			0			0			0			0			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:																						
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712			RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718			2.a.
	0			0			0			0			0			0			0			
b. Subordinated securities and other residual interests.....	RCON C393			RCON C394			RCON C395			RCON C396			RCON C397			RCON C398			RCON C399			2.b.
	0			0			0			0			0			0			0			
c. Standby letters of credit and other enhancements.....	RCON C400			RCON C401			RCON C402			RCON C403			RCON C404			RCON C405			RCON C406			2.c.
	0			0			0			0			0			0			0			
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCON B726			RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732			3.
	0			0			0			0			0			0			0			
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....	RCON B733			RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739			4.a.
	0			0			0			0			0			0			0			
b. 90 days or more past due.....	RCON B740			RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746			4.b.
	0			0			0			0			0			0			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):																						
a. Charge-offs.....	RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			5.a.
	0			0			0			0			0			0			0			
b. Recoveries.....	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			5.b.
	0			0			0			0			0			0			0			

**Schedule RC-S - Continued**

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....				RCN B761			RCN B762									RCN B763						6.a.
				0			0									0						
b. Loans (included in Schedule RC-C).....				RCN B500			RCN B501									RCN B502						6.b.
				0			0									0						
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due.....				RCN B764			RCN B765									RCN B766						7.a.
				0			0									0						
b. 90 days or more past due.....				RCN B767			RCN B768									RCN B769						7.b.
				0			0									0						
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs.....				RIAD B770			RIAD B771									RIAD B772						8.a.
				0			0									0						
b. Recoveries.....				RIAD B773			RIAD B774									RIAD B775						8.b.
				0			0									0						
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>																						
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.....	RCN B776			RCN B777			RCN B778			RCN B779			RCN B780			RCN B781			RCN B782			
	0			0			0			0			0			0			0			
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCN B783			RCN B784			RCN B785			RCN B786			RCN B787			RCN B788			RCN B789			
	0			0			0			0			0			0			0			

**Schedule RC-S - Continued**

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
<b>Bank Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCN B790			RCN B791			RCN B792			RCN B793			RCN B794			RCN B795			RCN B796			11.
	0			0			0			0			0			0			0			
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCN B797			RCN B798			RCN B799			RCN B800			RCN B801			RCN B802			RCN B803			12.
	0			0			0			0			0			0			0			

Memoranda

	Dollar Amounts in Thousands				
	RCN	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance.....	A249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804		0		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		307		M.2.b.
c. Other financial assets (includes home equity lines) (1).....	A591		0		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699		0		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806		0		M.3.a.1.
(2) Conduits sponsored by other unrelated institutions.....	B807		0		M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808		0		M.3.b.1.
(2) Conduits sponsored by other unrelated institutions.....	B809		0		M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....	C407			NR	M.4.

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

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

# Schedule RC-T - Fiduciary and Related Services

- |  |              |     |                          |    |    |
|--|--------------|-----|--------------------------|----|----|
| 1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....   | RCON<br>A345 | Yes | <input type="checkbox"/> | No | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted?.....  | RCON<br>A346 | Yes | <input type="checkbox"/> | No | 2. |
| 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)..... | RCON<br>B867 | Yes | <input type="checkbox"/> | No | 3. |

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

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

- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
<b>FIDUCIARY AND RELATED ASSETS</b>											
4. Personal trust and agency accounts.....	RCON B868				RCON B869				RCON B870	RCON B871	4.
5. Employee benefit and retirement-related trust and agency accounts:	NR				NR				NR	NR	
a. Employee benefit - defined contribution.....	RCON B872				RCON B873				RCON B874	RCON B875	5.a.
b. Employee benefit - defined benefit.....	RCON B876				RCON B877				RCON B878	RCON B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880				RCON B881				RCON B882	RCON B883	5.c.
6. Corporate trust and agency accounts....	RCON B884				RCON B885				RCON C001	RCON C002	6.
7. Investment management and investment advisory agency accounts...	RCON B886				RCON J253				RCON B888	RCON J254	7.
8. Foundation and endowment trust and agency accounts.....	RCON J255				RCON J256				RCON J257	RCON J258	8.
9. Other fiduciary accounts.....	RCON B890				RCON B891				RCON B892	RCON B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894				RCON B895				RCON B896	RCON B897	10.

**Schedule RC-T - Continued**

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou					
Dollar Amounts in Thousands													
11. Custody and safekeeping accounts.....					RCON B898					RCON B899		11.	
12. Not applicable					NR					NR			
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....					RCON J259					RCON J260			
	NR				NR				NR		NR		13.

Dollar Amounts in Thousands					RIAD	Bil	Mil	Thou		
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>										
14. Personal trust and agency accounts.....					B904				NR	14.
15. Employee benefit and retirement-related trust and agency accounts:										
a. Employee benefit - defined contribution.....					B905				NR	15.a.
b. Employee benefit - defined benefit.....					B906				NR	15.b.
c. Other employee benefit and retirement-related accounts.....					B907				NR	15.c.
16. Corporate trust and agency accounts.....					A479				NR	16.
17. Investment management and investment advisory agency accounts.....					J315				NR	17.
18. Foundation and endowment trust and agency accounts.....					J316				NR	18.
19. Other fiduciary accounts.....					A480				NR	19.
20. Custody and safekeeping accounts.....					B909				NR	20.
21. Other fiduciary and related services income.....					B910				NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....					4070				NR	22.
23. Less: Expenses.....					C058				NR	23.
24. Less: Net losses from fiduciary and related services.....					A488				NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....					B911				NR	25.
26. Net fiduciary and related services income.....					A491				NR	26.

Memoranda	(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					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Dollar Amounts in Thousands														
1. Managed assets held in fiduciary accounts:														
a. Noninterest-bearing deposits.....	J263	NR			J264	NR			J265	NR			M.1.a.	
b. Interest-bearing deposits.....	J266	NR			J267	NR			J268	NR			M.1.b.	
c. U.S. Treasury and U.S. Government agency obligations.....	J269	NR			J270	NR			J271	NR			M.1.c.	
d. State, county, and municipal obligations.....	J272	NR			J273	NR			J274	NR			M.1.d.	
e. Money market mutual funds.....	J275	NR			J276	NR			J277	NR			M.1.e.	
f. Equity mutual funds.....	J278	NR			J279	NR			J280	NR			M.1.f.	
g. Other mutual funds.....	J281	NR			J282	NR			J283	NR			M.1.g.	
h. Common trust funds and collective investment funds.....	J284	NR			J285	NR			J286	NR			M.1.h.	
i. Other short-term obligations.....	J287	NR			J288	NR			J289	NR			M.1.i.	
j. Other notes and bonds.....	J290	NR			J291	NR			J292	NR			M.1.j.	
k. Investments in unregistered funds and private equity investments.....	J293	NR			J294	NR			J295	NR			M.1.k.	

**Schedule RC-T - Continued**

Memoranda - Continued

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. i. Other common and preferred stocks.....	J296			NR	J297			NR	J298			NR	M.1.i.
m. Real estate mortgages.....	J299			NR	J300			NR	J301			NR	M.1.m.
n. Real estate.....	J302			NR	J303			NR	J304			NR	M.1.n.
o. Miscellaneous assets.....	J305			NR	J306			NR	J307			NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308			NR	J309			NR	J310			NR	M.1.p.

	(Column A) Managed Assets				(Column B) Number of Managed Accounts			
	RCON	Bil	Mil	Thou	RCON			
Dollar Amounts in Thousands								
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311			NR	J312		NR	M.1.q.

	(Column A) Number of Issues				(Column B) Principal Amount Outstanding				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Corporate trust and agency accounts:									
a. Corporate and municipal trusteeships.....	B927			NR	RCON B928				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313			NR	RCON J314				M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929			NR					M.2.b.

	(Column A) Number of Funds				(Column B) Market Value of Fund Assets				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Collective investment funds and common trust funds:									
a. Domestic equity.....	B931			NR	B932			NR	M.3.a.
b. International/Global equity.....	B933			NR	B934			NR	M.3.b.
c. Stock/Bond blend.....	B935			NR	B936			NR	M.3.c.
d. Taxable bond.....	B937			NR	B938			NR	M.3.d.
e. Municipal bond.....	B939			NR	B940			NR	M.3.e.
f. Short-term investments/Money market.....	B941			NR	B942			NR	M.3.f.
g. Specialty/Other.....	B943			NR	B944			NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945			NR	B946			NR	M.3.h.

**Schedule RC-T - Continued**

Memoranda - Continued

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts.....	B947		NR	B948		NR	B949		NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950		NR	B951		NR	B952		NR	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953		NR	B954		NR	B955		NR	M.4.c.
d. Other fiduciary accounts and related services.....	B956		NR	B957		NR	B958		NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959		NR	B960		NR	B961		NR	M.4.e.

Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed:

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Name and Title (TEXT B962)

---

E-mail Address (TEXT B926)

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Telephone: Area code/phone number/extension (TEXT B963)                      FAX: Area code/phone number (TEXT B964)

### Schedule RC-V - Variable Interest Entities

	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:</b>													
<b>a. Cash and balances due from depository institutions.....</b>	J981			0	J982			0	J983			0	1.a.
<b>b. Held-to-maturity securities.....</b>	J984			0	J985			0	J986			0	1.b.
<b>c. Available-for-sale securities.....</b>	J987			0	J988			0	J989			0	1.c.
<b>d. Securities purchased under agreements to resell.....</b>	J990			0	J991			0	J992			0	1.d.
<b>e. Loans and leases held for sale.....</b>	J993			0	J994			0	J995			0	1.e.
<b>f. Loans and leases, net of unearned income.....</b>	J996			0	J997			0	J998			0	1.f.
<b>g. Less: Allowance for loan and lease losses.....</b>	J999			0	K001			0	K002			0	1.g.
<b>h. Trading assets (other than derivatives).....</b>	K003			0	K004			0	K005			0	1.h.
<b>i. Derivative trading assets.....</b>	K006			0	K007			0	K008			0	1.i.
<b>j. Other real estate owned.....</b>	K009			0	K010			0	K011			0	1.j.
<b>k. Other assets.....</b>	K012			0	K013			0	K014			0	1.k.
<b>2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:</b>													
<b>a. Securities sold under agreements to repurchase.....</b>	K015			0	K016			0	K017			0	2.a.
<b>b. Derivative trading liabilities.....</b>	K018			0	K019			0	K020			0	2.b.
<b>c. Commercial paper.....</b>	K021			0	K022			0	K023			0	2.c.
<b>d. Other borrowed money (exclude commercial paper).....</b>	K024			0	K025			0	K026			0	2.d.
<b>e. Other liabilities.....</b>	K027			0	K028			0	K029			0	2.e.
<b>3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....</b>	K030			0	K031			0	K032			0	3.
<b>4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....</b>	K033			0	K034			0	K035			0	4.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, Schedule RC-F, item 6.f, and Schedule RC-O, Memorandum items 6 through 9, 14, and 15, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice

to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

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

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

Comments? .....

RCON	Yes	<input type="checkbox"/>	No
6979	NO		

**BANK MANAGEMENT STATEMENT** (please type or print clearly):  
(TEXT 6980)