

Federal Financial Institutions Examination Council



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

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

Report at the close of business December 31, 2011

(20111231)
(RCON 9999)

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

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

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

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

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

Bankers' Bank Of The West
Legal Title of Bank (RSSD 9017)

Denver

City (RSSD 9130)

CO

80202

State Abbrev. (RSSD 9200)

ZIP Code (RSSD 9220)

FDIC Certificate Number

2 | 3 | 2 | 1 | 0

(RSSD 9050)

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

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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
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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

Alice M. Voss

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EVP and CFO

Title (TEXT C491)

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Other Person to Whom Questions about the Reports Should be Directed

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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

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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.

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Consolidated Report of Income

For the period January 1, 2011 - December 31, 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		175	1.a.1.a.
(b) All other loans secured by real estate.....	4436		5,871	1.a.1.b.
(2) Commercial and industrial loans.....	4012		776	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		11	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0	1.a.4.
(5) All other loans (1).....	4058		2,046	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		8,879	1.a.6.
b. Income from lease financing receivables.....	4065		1	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		255	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		100	1.d.1.
(2) Mortgage-backed securities.....	B489		386	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		57	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		131	1.f.
g. Other interest income.....	4518		45	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		9,854	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		0	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		0	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		64	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		1,409	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		1	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		0	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		1,474		2.e.	
3. Net interest income (item 1.h minus 2.e).....					4074	8,380
4. Provision for loan and lease losses.....					4230	615
5. Noninterest income:						
a. Income from fiduciary activities (1).....	4070		0		5.a.	
b. Service charges on deposit accounts.....	4080		1,210		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		0		5.i.	
j. Net gains (losses) on sales of other real estate owned.....	5415		(194)		5.j.	
k. Net gains (losses) on sales of other assets (excluding securities).....	B496		12		5.k.	
l. Other noninterest income*.....	B497		8,857		5.l.	
m. Total noninterest income (sum of items 5.a through 5.l).....					4079	9,885
6. a. Realized gains (losses) on held-to-maturity securities.....					3521	0
b. Realized gains (losses) on available-for-sale securities.....					3196	0
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		4,141		7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		807		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		10,869		7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d).....					4093	15,817
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	1,833
9. Applicable income taxes (on item 8).....					4302	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....					4300	1,824
11. Extraordinary items and other adjustments, net of income taxes*.....					4320	0
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....					G104	1,824
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
14. Net income (loss) attributable to bank (item 12 minus item 13).....					4340	1,824

* 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			30	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....			Number		46	M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>						
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....		4024			878	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):						
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.						
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.
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).						
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			0	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

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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		31,521						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		31,521						3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		1,824						4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		0						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		51						10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above).....	4415		0						11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		33,396						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		232		C892		3		1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893		1,577		C894		10		1.a.2.
b. Secured by farmland.....	3584		0		3585		0		1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411		0		5412		0		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234		0		C217		0		1.c.2.a.
(b) Secured by junior liens.....	C235		0		C218		0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588		0		3589		0		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895		381		C896		0		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897		135		C898		129		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		1,391		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. Automobile loans.....	K129		0		K133		0		5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)									
	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		3,521		4628		192		7.
8. Lease financing receivables.....	4266		0		4267		0		8.
9. Total (sum of items 1 through 8).....	4635		7,237		4605		334		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		0		4662		0		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654		0		4664		0		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		0		4618		0		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		0		F187		0		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		0		4665		0		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		13,541		1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		334		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		7,237		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		615		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		7,253		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 calender 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				
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 Debit Card Program	4461		1,396					1i.
j.	TEXT 4462 Merchant No Liability Program	4462		5,355					1j.
k.	TEXT 4463 Bank Cards Contract Renewal Signing Bonus Income	4463		1,000					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		581					2.a.
b.	Advertising and marketing expenses.....	0497		0					2.b.
c.	Directors' fees.....	4136		0					2.c.
d.	Printing, stationery, and supplies.....	C018		0					2.d.
e.	Postage.....	8403		0					2.e.
f.	Legal fees and expenses.....	4141		0					2.f.
g.	FDIC deposit insurance assessments.....	4146		642					2.g.
h.	Accounting and auditing expenses.....	F556		0					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 Other Real Estate Expense	4464		2,811					2.l.
m.	TEXT 4467 Merchant No Liability Program	4467		4,754					2.m.
n.	TEXT 4468 BIDS Related Expenses	4468		483					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
Dollar Amounts in Thousands					
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	4498		0	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 December 31, 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	
ASSETS									
1.	Cash and balances due from depository institutions (from Schedule RC-A):								
a.	Noninterest-bearing balances and currency and coin (1).....			0081		15,826			1.a.
b.	Interest-bearing balances (2).....			0071		63,117			1.b.
2.	Securities:								
a.	Held-to-maturity securities (from Schedule RC-B, column A).....			1754		4,517			2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D).....			1773		78,644			2.b.
3.	Federal funds sold and securities purchased under agreements to resell:								
a.	Federal funds sold.....			B987		25,400			3.a.
b.	Securities purchased under agreements to resell (3).....			B989		0			3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):								
a.	Loans and leases held for sale.....			5369		0			4.a.
b.	Loans and leases, net of unearned income.....	B528	167,031						4.b.
c.	LESS: Allowance for loan and lease losses.....	3123	7,253						4.c.
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529				159,778			4.d.
5.	Trading assets (from Schedule RC-D).....			3545		0			5.
6.	Premises and fixed assets (including capitalized leases).....			2145		176			6.
7.	Other real estate owned (from Schedule RC-M).....			2150		9,146			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		10,763			11.
12.	Total assets (sum of items 1 through 11).....			2170		367,367			12.
LIABILITIES									
13.	Deposits:								
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E).....			2200		322,375			13.a.
(1)	Noninterest-bearing (4).....	6631	176,201						13.a.1.
(2)	Interest-bearing.....	6636	146,174						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		0			16.
17. and 18.	Not applicable								
19.	Subordinated notes and debentures (7).....			3200		0			19.
20.	Other liabilities (from Schedule RC-G).....			2930		11,596			20.
21.	Total liabilities (sum of items 13 through 20).....			2948		333,971			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	
EQUITY CAPITAL						
Bank Equity Capital						
23.	Perpetual preferred stock and related surplus.....	3838			0	23.
24.	Common stock.....	3230		1,234		24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839		15,091		25.
26.	a. Retained earnings.....	3632		16,935		26.a.
	b. Accumulated other comprehensive income (1).....	B530		136		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		33,396		27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		0		27.b.
28.	Total equity capital (sum of items 27.a and 27.b).....	G105		33,396		28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300		367,367		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

16

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			8,315					1.a.
b. Currency and coin.....	0080			1					1.b.
2. Balances due from depository institutions in the U.S.:									
a. U.S. branches and agencies of foreign banks.....	0083			0					2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	0085			8,511					2.b.
3. Balances due from banks in foreign countries and foreign central banks:									
a. Foreign branches of other U.S. banks.....	0073			0					3.a.
b. Other banks in foreign countries and foreign central banks.....	0074			0					3.b.
4. Balances due from Federal Reserve Banks.....	0090			62,116					4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010			78,943					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			14,522	1287			14,602	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			615	8497			616	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		2,179		G301		2,302		G302		1,660		G303		1,724	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304		1,723		G305		1,780		G306		6,199		G307		6,180	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 ¹	G312		0		G313		0		G314		54,018		G315		54,083	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	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:																	
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....	K150			0	K151			0	K152			0	K153			0	4.c.2.a.
(b) All other commercial MBS..	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			2,027	A511			2,055	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			4,517	1771			4,698	1772			78,426	1773			78,644	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		37,377		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		3,006		M.2.a.1.
(2) Over three months through 12 months.....	A550		5,535		M.2.a.2.
(3) Over one year through three years.....	A551		6,676		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		7,022		M.2.b.1.
(2) Over three months through 12 months.....	A556		400		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		3,501		M.2.b.5.
(6) Over 15 years.....	A560		882		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		6,693		M.2.c.1.
(2) Over three years.....	A562		47,389		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		8,541		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			0				1.a.1.	
(2) Other construction loans and all land development and other land loans.....	F159			18,182				1.a.2.	
b. Secured by farmland (including farm residential and other improvements).....	1420			7,959				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			0				1.c.1.	
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	5367			6,776				1.c.2.a.	
(b) Secured by junior liens.....	5368			0				1.c.2.b.	
d. Secured by multifamily (5 or more) residential properties.....	1460			452				1.d.	
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160			19,873				1.e.1.	
(2) Loans secured by other nonfarm nonresidential properties.....	F161			53,113				1.e.2.	
2. Loans to depository institutions and acceptances of other banks.....	1288			1,349				2.	
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks.....	B532			0				2.a.1.	
(2) To other commercial banks in the U.S.....	B533			1,349				2.a.2.	
b. To other depository institutions in the U.S.....	B534			0				2.b.	
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks.....	B536			0				2.c.1.	
(2) To other banks in foreign countries.....	B537			0				2.c.2.	
3. Loans to finance agricultural production and other loans to farmers.....					1590			22,495	3.
4. Commercial and industrial loans.....					1766			17,963	4.
a. To U.S. addressees (domicile).....	1763			17,963					4.a.
b. To non-U.S. addressees (domicile).....	1764			0					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			134					6.a.
b. Other revolving credit plans.....	B539			0					6.b.
c. Automobile loans	K137			315					6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)	K207			0					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	16,097			9.a.
b. Other loans.....					J464	2,323			9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	545							9.b.1.
(2) All other loans (exclude consumer loans).....	J451	1,778							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	0							10.a.
b. All other leases.....	F163	0							10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					2123	0			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....					2122	167,031			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
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):					
a. Construction, land development, and other land loans:					
(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	0			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.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0			M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	4,080			M.1.d.2.
e. Commercial and industrial loans.....	K256	0			M.1.e.
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.):					
(1) To U.S. addressees (domicile).....	K163	0			M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0			M.1.f.
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):					
(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
1.f. (4) Loans to individuals for household, family, and other personal expenditures:				
(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.
 Memorandum item 1.f.6.a is to be completed by: (2)				
• 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		0	M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)				
(1) Three months or less.....	A564		75	M.2.a.1.
(2) Over three months through 12 months.....	A565		649	M.2.a.2.
(3) Over one year through three years.....	A566		2,099	M.2.a.3.
(4) Over three years through five years.....	A567		0	M.2.a.4.
(5) Over five years through 15 years.....	A568		0	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		36,216	M.2.b.1.
(2) Over three months through 12 months.....	A571		50,312	M.2.b.2.
(3) Over one year through three years.....	A572		33,364	M.2.b.3.
(4) Over three years through five years.....	A573		8,430	M.2.b.4.
(5) Over five years through 15 years.....	A574		19,389	M.2.b.5.
(6) Over 15 years.....	A575		3,435	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		79,088	M.2.c.
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).....	2746		0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	5370		0	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			0	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			0	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.
	(3) Automobile loans.....	K196			NR				M.10.c.3.
	(4) Other consumer loans (includes single payment, installment, and all student loans)....	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.
	(3) Automobile loans.....	K195			NR				M.11.c.3.
	(4) Other consumer loans (includes single payment, installment, and all student loans)....	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
b. Commercial and industrial loans.....	G094			0	G095			0	G096			0
c. Loans to individuals for household, family, and other personal expenditures.....	G097			0	G098			0	G099			0
d. All other loans and all leases.....	G100			0	G101			0	G102			0

Schedule RC-C - Continued

Part I. Continued

Memoranda - Continued

	Dollar Amounts in Thousands				
	RCN	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			0	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			0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCN				
	G378		37,712		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			0	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467			0	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			0	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469			0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCN	Bil	Mil	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470			0	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471			0	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

- 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.....
 - b. With original amounts of more than \$100,000 through \$250,000.....
 - c. With original amounts of more than \$250,000 through \$1,000,000.....
- 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.....
 - b. With original amounts of more than \$100,000 through \$250,000.....
 - c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
RCON		RCON	Bil	Mil	Thou
5564	3	5565		201	
5566	28	5567		4,173	
5568	18	5569		6,932	
5570	4	5571		139	
5572	3	5573		423	
5574	9	5575		3,802	

3.a.

3.b.

3.c.

4.a.

4.b.

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		RCON	Bil	Thou
5578	0	5579		0
5580	1	5581		194
5582	1	5583		500
5584	3	5585		134
5586	8	5587		1,130
5588	2	5589		880

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				
	RCON	Bil	Mil	Thou	
ASSETS					
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. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380			NR	4.b.
c. All other residential MBS.....	G381			NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197			NR	4.d.
e. All other commercial MBS.....	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.
(3) Automobile loans.....	K199			NR	6.c.3.
(4) Other consumer loans (includes single payment, installment, and all student loans).....	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.
LIABILITIES					
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.
(3) Automobile loans.....	K200			NR	M.1.c.3.
(4) Other consumer loans (includes single payment, installment, and all student loans).....	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		1,140							B550		45,517	1.
2. U.S. Government.....	2202		0							2520		0	2.
3. States and political subdivisions in the U.S.....	2203		0							2530		0	3.
4. Commercial banks and other depository institutions in the U.S.....	B551		175,061							B552		100,657	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		176,201		2210		176,201			2385		146,174	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		0		M.1.a.
b. Total brokered deposits.....	2365		45,517		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		45,517		M.1.c.1.
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472		0		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		25,252		M.1.d.1.
(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).....	K219		0		M.1.d.2.
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	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) (to be completed for the December report only).....	5590		0		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223		91,645		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		0		M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....		0352		0		M.2.a.2.
b. Total time deposits of less than \$100,000.....		6648		137,565		M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....		J473		8,609		M.2.c.
d. Total time deposits of more than \$250,000.....		J474		0		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		0		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		5,113		M.3.a.1.
(2) Over three months through 12 months.....		A580		88,107		M.3.a.2.
(3) Over one year through three years.....		A581		44,345		M.3.a.3.
(4) Over three years.....		A582		0		M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....		A241		93,220		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1), (4)						
(1) Three months or less.....		A584		1,190		M.4.a.1.
(2) Over three months through 12 months.....		A585		7,219		M.4.a.2.
(3) Over one year through three years.....		A586		200		M.4.a.3.
(4) Over three years.....		A587		0		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		8,409		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		0		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			1,057	1.
2.	Net deferred tax assets (2).....			2148			2,177	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			515	4.
5.	Life insurance assets:							
a.	General account life insurance assets.....			K201			4,725	5.a.
b.	Separate account life insurance assets.....			K202			0	5.b.
c.	Hybrid account life insurance assets.....			K270			269	5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2168			2,020	6.
a.	Prepaid expenses (excluding prepaid assessments).....	2166	261					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	0					6.f.
g.	TEXT 3549 Non-Qualified Salary Deferral Plan	3549	802					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			10,763	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			54	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646			1,078	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			10,464	4.
a.	Accounts payable.....	3066	0					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 Respondent Bank Suspense Credits	3552	7,741					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			11,596	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	
ASSETS					
1. Interest-bearing balances due from depository institutions.....	3381		96,236		1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		14,529		2.
3. Mortgage-backed securities (2).....	B559		42,549		3.
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.)	B560		2,636		4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		21,061		5.
6. Loans:					
a. Total loans.....	3360		174,690		6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	3465		6,678		6.b.1.
(2) All other loans secured by real estate.....	3466		105,559		6.b.2.
c. Commercial and industrial loans.....	3387		17,420		6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards.....	B561		149		6.d.1.
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B562		322		6.d.2.
7. <i>To be completed by banks with \$100 million or more in total assets: (4)</i>					
Trading assets.....	3401		0		7.
8. Lease financing receivables (net of unearned income).....	3484		2		8.
9. Total assets (5).....	3368		374,975		9.
LIABILITIES					
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485		0		10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)	B563		0		11.a.
b. Time deposits of \$100,000 or more.....	A514		8,935		11.b.
c. Time deposits of less than \$100,000.....	A529		137,304		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353		2		12.
13. <i>To be completed by banks with \$100 million or more in total assets: (4)</i>					
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	3355		0		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"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 					
1. Loans to finance agricultural production and other loans to farmers.....	3386		21,232		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			0		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			0		1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....										
					J478			0		1.a.2.
b. Credit card lines.....										
					3815			840		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			0		1.b.1.
(2) Other unused credit card lines.....										
					J456			840		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			0		1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....										
					F165			2,269		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			14,785		1.e.1.
(2) Loans to financial institutions.....										
					J458			13,650		1.e.2.
(3) All other unused commitments.....										
					J459			20,243		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			0		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		7.a.1.
(2) Total return swaps.....										
					C970			0		7.a.2.
(3) Credit options.....										
					C972			0		7.a.3.
(4) Other credit derivatives.....										
					C974			0		7.a.4.
b. Gross fair values:										
(1) Gross positive fair value.....										
					C219			0		7.b.1.
(2) Gross negative fair value.....										
					C220			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						0	9.d.
e.	TEXT						0	9.e.
f.	TEXT						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						0	10.b.
c.	TEXT						0	10.c.
d.	TEXT						0	10.d.
e.	TEXT						0	10.e.

				RCON	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:				C223				184,984	11.a.
a. Sales for which the reporting bank is the acquiring bank.....				C224				0	11.b.
b. Sales for which the reporting bank is the agent bank with risk.....									

(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):																
a. Futures contracts.....	RCON 8693				RCON 8694				RCON 8695				RCON 8696			
	0				0				0				0			
b. Forward contracts.....	RCON 8697				RCON 8698				RCON 8699				RCON 8700			
	0				0				0				0			
c. Exchange-traded option contracts:																
(1) Written options.....	RCON 8701				RCON 8702				RCON 8703				RCON 8704			
	0				0				0				0			
(2) Purchased options.....	RCON 8705				RCON 8706				RCON 8707				RCON 8708			
	0				0				0				0			
d. Over-the-counter option contracts:																
(1) Written options.....	RCON 8709				RCON 8710				RCON 8711				RCON 8712			
	0				0				0				0			
(2) Purchased options.....	RCON 8713				RCON 8714				RCON 8715				RCON 8716			
	0				0				0				0			
e. Swaps.....	RCON 3450				RCON 3826				RCON 8719				RCON 8720			
	0				0				0				0			
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126				RCON A127				RCON 8723				RCON 8724			
	0				0				0				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725				RCON 8726				RCON 8727				RCON 8728			
	0				0				0				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589															
	0															
15. Gross fair values of derivative contracts:																
a. Contracts held for trading:																
(1) Gross positive fair value..	RCON 8733				RCON 8734				RCON 8735				RCON 8736			
	0				0				0				0			
(2) Gross negative fair value	RCON 8737				RCON 8738				RCON 8739				RCON 8740			
	0				0				0				0			
b. Contracts held for purposes other than trading:																
(1) Gross positive fair value..	RCON 8741				RCON 8742				RCON 8743				RCON 8744			
	0				0				0				0			
(2) Gross negative fair value	RCON 8745				RCON 8746				RCON 8747				RCON 8748			
	0				0				0				0			

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		1,000		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		1		
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		9,146		3.a.
b.	Farmland.....	5509		0		3.b.
c.	1-4 family residential properties.....	5510		0		3.c.
d.	Multifamily (5 or more) residential properties.....	5511		0		3.d.
e.	Nonfarm nonresidential properties.....	5512		0		3.e.
f.	Foreclosed properties from "GNMA loans".....	C979		0		3.f.
g.	Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	2150		9,146		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		0		5.a.1.b.
(c)	Over three years through five years.....	F057		0		5.a.1.c.
(d)	Over five years.....	F058		0		5.a.1.d.
(2)	Advances with a REMAINING MATURITY of one year or less (included in 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		0		5.c.

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

Schedule RC-M - Continued

		Dollar Amounts in Thousands				RCON	YES / NO														
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....					B569	NO														
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCON	Bil	Mil	Thou	B570	0														
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)	<table border="1"> <tr> <td>TEXT</td> <td colspan="6">http:// www.bbwest.com</td> </tr> <tr> <td>4087</td> <td colspan="6"></td> </tr> </table>						TEXT	http:// www.bbwest.com						4087						
TEXT	http:// www.bbwest.com																				
4087																					
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															
		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															
		G463				NO	11.														
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....																				
		G464				YES	12.														
13.	Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil	Mil	Thou																
	a. Loans and leases (included in Schedule RC, items 4.a and 4.b):																				
	(1) Loans secured by real estate:																				
	(a) Construction, land development, and other land loans:																				
	(1) 1-4 family residential construction loans.....	K169				0	13.a.1.a.1														
	(2) Other construction loans and all land development and other land loans	K170				0	13.a.1.a.2														
	(b) Secured by farmland.....	K171				0	13.a.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.....	K172				0	13.a.1.c.1.														
	(2) Closed-end loans secured by 1-4 family residential properties:																				
	(a) Secured by first liens.....	K173				0	13.a.1.c.2.a.														
	(b) Secured by junior liens	K174				0	13.a.1.c.2.b.														
	(d) Secured by multifamily (5 or more) residential properties.....	K175				0	13.a.1.d.														
	(e) Secured by nonfarm nonresidential properties:																				
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176				0	13.a.1.e.1.														
	(2) Loans secured by other nonfarm nonresidential properties.....	K177				0	13.a.1.e.2.														
	(2) Not applicable																				
	(3) Commercial and industrial loans.....	K179				0	13.a.3.														
	(4) Loans to individuals for household, family, and other personal expenditures:																				
	(a) Credit cards.....	K180				0	13.a.4.a.														
	(b) Automobile loans.....	K181				0	13.a.4.b.														
	(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	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>					
	• <i>Banks with \$300 million or more in total assets</i>					
	• <i>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</i>					
	(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above.....	K178			0	13.a.5.c.1.
	(d) Lease financing receivables.....	K273			0	13.a.5.d.
	b. Other real estate owned (included in Schedule RC, item 7):					
	(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.	Captive insurance and reinsurance subsidiaries:					
	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

	(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			890	F175			0	F177			6,118	1.a.2.
b. Secured by farmland.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236			0	C237			0	C229			3,953	1.c.2.a.
(b) Secured by junior liens.....	C238			0	C239			0	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499			0	3500			0	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			0	F180			0	F182			161	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179			0	F181			0	F183			824	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			1,301	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...	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			708	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													
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.....													10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....													10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....													10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	K036			0	K037			0	K038			0	11.a.1.a.
(b) Other construction loans and all land development and other land loans.....													11.a.1.b.
(2) Secured by farmland.....	K045			0	K046			0	K047			0	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....													11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K048			0	K049			0	K050			0	11.a.3.b.1.
(2) Secured by junior liens.....	K051			0	K052			0	K053			0	11.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....													11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....													11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K063			0	K064			0	K065			0	11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans.....	K066			0	K067			0	K068			0	11.c.
	K069			0	K070			0	K071			0	
	K075			0	K076			0	K077			0	

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													
11. d. Loans to individuals for household, family, and other personal expenditures:													
(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.
e. All other loans and all leases.....	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		0		K073		0		K074		0		11.e.3.a.
(4) Lease financing receivables.....	K269		0		K271		0		K272		0		11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	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													
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):													
a. Construction, land development, and other land loans:													
(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		2,414		M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661		0		F662		0		F663		1,387		M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111		0		K112		0		K113		0		M.1.c.
d. Secured by nonfarm nonresidential properties:													
(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		722		M.1.d.2.
e. Commercial and industrial loans.....	K257		0		K258		0		K259		1,230		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		0		K121		0		K122		1,230		M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123		0		K124		0		K125		0		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	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													
1. f. (4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards.....	K274			0	K275			0	K276			0	M.1.f.4.a.
(b) Automobile loans.....	K277			0	K278			0	K279			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).....	K280			0	K281			0	K282			0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....	K283			0	K284			0	K285			0	M.1.f.5.
(6) Other loans (1).....	K286			0	K287			0	K288			0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2)													
• 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, Memorandum item 1.f.6, above.....	K138			0	K139			0	K140			0	M.1.f.6.a.
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.....	6558			0	6559			0	6560			0	M.2.
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (2)													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248			0	1249			0	1250			0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380			0	5381			0	5382			0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254			0	1255			0	1256			0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166			0	F167			0	F168			0	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"> • 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: 													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594		0		1597		0		1583		0		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		0		3530		0		M.6.
7. Additions to nonaccrual assets during the quarter.....	C410							675	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		322,447		1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	F237		1,097		2.
3.	Not applicable					
4.	Average consolidated total assets	K652		374,975		4.
	a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	K653	Enter 1 or 2			4.a
			Bil	Mil	Thou	
5.	Average tangible equity (1).....	K654		33,399		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		0		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.
	a. Banker's bank deduction.....	K657		116,295		10.a
	b. Banker's bank deduction limit.....	K658		282,368		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.
	a. Custodial bank deduction.....	K660			NR	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		159,845		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
		F050	46,863			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		161,505		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
		F052	92			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		0		M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
		F046	0			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		0		M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
		F048	0			M.1.d.2.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....						
		5597		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						
Memorandum items 5.a and 5.b are to be completed by all banks.						
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		161,505		M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....						
		J945	92			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>					
6. Criticized and classified items:					
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.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	K675			NR	M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations....	K667			NR	M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.....	K668			NR	M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate:					
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.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669			NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	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>					
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):					
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>					
14. Amount of the institution's largest counterparty exposure.....	K673			NR	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale 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			NR	1.a.
b. Closed-end junior liens.....	F067			NR	1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F670			NR	1.c.1.
(2) Principal amount funded under the lines of credit.....	F671			NR	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			NR	2.a.
b. Closed-end junior liens.....	F069			NR	2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F672			NR	2.c.1.
(2) Principal amount funded under the lines of credit.....	F673			NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:					
a. Closed-end first liens.....	F070			NR	3.a.
b. Closed-end junior liens.....	F071			NR	3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F674			NR	3.c.1.
(2) Principal amount funded under the lines of credit.....	F675			NR	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			NR	4.a.
b. Closed-end junior liens.....	F073			NR	4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F676			NR	4.c.1.
(2) Principal amount funded under the lines of credit.....	F677			NR	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			NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560			NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON				
a. Closed-end first liens.....	F678			NR	6.a.
b. Closed-end junior liens.....	F679			NR	6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit.....	F680			NR	6.c.1.
(2) Principal amount funded under the lines of credit.....	F681			NR	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																					
ASSETS																					
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.
LIABILITIES																					
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="TEXT"/> G546																					
	G546			NR	G547			NR	G548			NR	G549			NR	G550			NR	M.1.c.
d. <input type="text" value="TEXT"/> G551																					
	G551			NR	G552			NR	G553			NR	G554			NR	G555			NR	M.1.d.
e. <input type="text" value="TEXT"/> G556																					
	G556			NR	G557			NR	G558			NR	G559			NR	G560			NR	M.1.e.
f. <input type="text" value="TEXT"/> 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="TEXT"/> G571																					
	G571			NR	G572			NR	G573			NR	G574			NR	G575			NR	M.2.c.
d. <input type="text" value="TEXT"/> G576																					
	G576			NR	G577			NR	G578			NR	G579			NR	G580			NR	M.2.d.
e. <input type="text" value="TEXT"/> G581																					
	G581			NR	G582			NR	G583			NR	G584			NR	G585			NR	M.2.e.
f. <input type="text" value="TEXT"/> 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	
Tier 1 capital						
1.	Total bank equity capital (from Schedule RC, item 27.a).....	3210		33,396		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		136		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		33,260		8.
9.	a. LESS: Disallowed servicing assets and purchased credit card relationships.....	B591		0		9.a.
	b. LESS: Disallowed deferred tax assets.....	5610		832		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		32,428		11.
Tier 2 capital						
12.	Qualifying subordinated debt and redeemable preferred stock.....	5306		0		12.
13.	Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593		0		13.
14.	Allowance for loan and lease losses includible in Tier 2 capital.....	5310		2,495		14.
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221		13		15.
16.	Other Tier 2 capital components.....	B594		0		16.
17.	Tier 2 capital (sum of items 12 through 16).....	5311		2,508		17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17).....	8275		2,508		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		34,936		21.
Total assets for leverage ratio						
22.	Average total assets (from Schedule RC-K, item 9).....	3368		374,975		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		832		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		374,143		27.
Adjustments for financial subsidiaries						
28.	a. Adjustment to Tier 1 capital reported in item 11.....	C228		0		28.a.
	b. Adjustment to total risk-based capital reported in item 21.....	B503		0		28.b.
29.	Adjustment to risk-weighted assets reported in item 62.....	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 completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1).....	7273	0.00%	7204	8.67%	31.
32. Tier 1 risk-based capital ratio (2).....	7274	0.00%	7206	16.64%	32.
33. Total risk-based capital ratio (3).....	7275	0.00%	7205	17.93%	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
Balance Sheet Asset Categories																		
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											
	78,943	0		78,192	751		0											
35. Held-to-maturity securities.....	RCON 1754	RCON B603		RCON B604	RCON B605		RCON B606			RCON B607								
	4,517	0		2,179	1,723		615			0								
36. Available-for-sale securities.....	RCON 1773	RCON B608		RCON B609	RCON B610		RCON B611			RCON B612								
	78,644	216		46,763	31,665		0			0								
37. Federal funds sold and securities purchased under agreements to resell.....	RCON C225			RCON C063	RCON C064		RCON B520											
	25,400			0	25,400		0											
38. Loans and leases held for sale.....	RCON 5369	RCON B617		RCON B618	RCON B619		RCON B620			RCON B621								
	0	0		0	0		0			0								
39. Loans and leases, net of unearned income.....	RCON B528	RCON B622		RCON B623	RCON B624		RCON B625			RCON B626								
	167,031	0		0	1,350		2,823			162,860								
40. LESS: Allowance for loan and lease losses.....	RCON 3123	RCON 3123																
	7,253	7,253																
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								
	20,085	832		567	17		2			18,667								
43. Total Assets (sum of items 34 through 42).....	RCON 2170	RCON B644		RCON 5320	RCON 5327		RCON 5334			RCON 5340								
	367,367	(6,205)		127,701	60,906		3,440			181,527								

(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																						
Derivatives and Off-Balance Sheet Items	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...	0			0.50			0			0			0			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					
	8,434			0.50			4,217			0			0			0			4,217			
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
Totals												
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		
	127,701			60,906			3,440			185,744		
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			12,181			1,720			185,744		
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		
										199,645		
60. LESS: Excess allowance for loan and lease losses.....										RCON A222		
										4,758		
61. LESS: Allocated transfer risk reserve.....										RCON 3128		
										0		
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCON A223		
										194,887		

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

M.1.

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 - Continued

Dollar Amounts in Thousands	(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	
Bank Asset Sales																						
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		0		M.2.b.
c. Other financial assets (includes home equity lines) (1).....	A591		0		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699		0		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806		0		M.3.a.1.
(2) Conduits sponsored by other unrelated institutions.....	B807		0		M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808		0		M.3.b.1.
(2) Conduits sponsored by other unrelated institutions.....	B809		0		M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407			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
A345 | Yes | <input type="checkbox"/> | No | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted?..... | RCON
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
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											
FIDUCIARY AND RELATED ASSETS											
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.....	NR				NR				NR	NR	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....	NR				NR				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.....	NR				NR				NR	NR	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	
FIDUCIARY AND RELATED SERVICES INCOME															
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	Bil	Mil	Thou	
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:

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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