Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires March 31, 2010

Federal Financial Institutions Examination Council

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

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

Report at the close of business ~~June 30, 2007~~ March 31, 2008

~~(20070630)~~ (20080331)
(RCON 9999)

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

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

FDIC Certificate Number | | | | | |
(RSSD 9050)

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 40.0 ~~30.2~~ hours per respondent and is estimated to vary from 16 to 630 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:

Secretary
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

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.

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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

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

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

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4088)

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

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

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

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

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

FAX: Area code/phone number (TEXT C375)

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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 depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

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

FAX: Area code/phone number (TEXT C441)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

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

FAX: Area code/phone number (TEXT C446)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

FAX: Area code/phone number (TEXT C874)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

FAX: Area code/phone number (TEXT C879)

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Consolidated Report of Income
for the period January 1, ~~2007–June 30, 2007~~ 2008 – March 31, 2008

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. Items 1.a.(1) through (6) are to be completed by all banks.~~						
a. Interest and fee income on loans:						
(1) Loans secured by real estate	~~4011~~					~~1.a.(1)~~
(2) Commercial and industrial loans	4012					1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards	B485					1.a.(3)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486					1.a.(3)(b)
(4) Loans to foreign governments and official institutions	4056					1.a.(4)
(5) All other loans[1] (a)	4058					1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5))		4010				1.a.(6)
b. Income from lease financing receivables		4065				1.b.
c. Interest income on balances due from depository institutions[2]		4115				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				1.d.(1)
(2) Mortgage-backed securities		B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)		4060				1.d.(3)
e. Interest income from trading assets		4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell		4020				1.f.
g. Other interest income		4518				1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)		4107				1.h.
2. Interest expense:						
a. Interest on deposits:						
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		4508				2.a.(1)
(2) Nontransaction accounts:						
(a) Savings deposits **(includes MMDAs)**		0093				2.a.(2)(a)
(b) Time deposits of $100,000 or more		A517				2.a.(2)(b)
(c) Time deposits of less than $100,000		A518				2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase		4180				2.b.
c. Interest on trading liabilities and other borrowed money		4185				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 "Other loans."
[2] Includes interest income on time certificates of deposit not held for trading.

(a) Loans secured by 1-4 family residential properties	XXXX				1.a.(1)(a)
(b) All other loans secured by real estate	XXXX				1.a.(1)(b)

bold font

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Schedule RI—Continued

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

* Describe on Schedule RI-E—Explanations

[1] For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

[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.

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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				M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431				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				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				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		Number 4150				M.5.
6. *Memorandum item 6 is to be completed by:*[1] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.* Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024				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]	9106	CC	YY	MM	DD	M.7.

	RIAD	Bil	Mil	Thou	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) **(To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.):**					
a. Interest rate exposures	8757				M.8.a.
b. Foreign exchange exposures	8758				M.8.b.
c. Equity security and index exposures	8759				M.8.c.
d. Commodity and other exposures	8760				M.8.d.
e. **Credit exposures** regular font	F186				M.8.e.
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				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				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				M.10.

		Yes		No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530				M.11.

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.	Year-to-date RIAD	Bil	Mil	Thou	
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)~~) regular font	F228				M.12.

[1] 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, 2006**, Report of Condition.

[2] For example, a bank acquired on March 1, 200~~9~~8, would report 200~~9~~80301.

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. bold italics

INSERT (I)

Consolidated Report of Income
for the period January 1, 2008–March 31,2008

Schedule RI—Income Statement

(Only showing the portion of the schedule impacted by the change)

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	Year-to-date RIAD		
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		M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431		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		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		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number	M.5.
6. Memorandum item 6 is to be completed by:[1] • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.* Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024		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]	CC YY MM DD 9106		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) **(To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more or any of the four preceding quarters.):**	RIAD		
a. Interest rate exposures	8757		M.8.a.
b. Foreign exchange exposures	8758		M.8.b.
c. Equity security and index exposures	8759		M.8.c.
d. Commodity and other exposures	8760		M.8.d.
e. Credit exposures	F186		M.8.e.
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		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890		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		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	YES or NO? A530		M.11.
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.	Year-to-date RIAD		
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)).	F228		M.12.
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	xxxx		M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	xxxx		M.13.a.(1)
b. Net gains (losses) on liabilities liabilities	xxxx		M.13.b
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	xxxx		M.13.b.(1)

bold font

[1] 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, 2007, Report of Condition.

[2] For example, a bank acquired on March 1, 2005, would report 20050301.

INSERT (I)

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Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses. Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12)	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509				5.
6. Treasury stock transactions, net	B510				6.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. Other comprehensive income[1]	B511				10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210				12.

*Describe on Schedule RI-E—Explanations.

[1] Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and changes in minimum pension liability adjustments.

INSERT (A) from next page

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] Calendar year-to-date				(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	~~[illegible]~~				~~[illegible]~~				~~1.a.~~
b. Secured by farmland	3584				3585				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				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens	C234				C217				1.c.(2)(a)
(b) Secured by junior liens	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties	~~[illegible]~~				~~[illegible]~~				~~1.e.~~
2. Loans to depository institutions and acceptances of other banks	4481				4482				2.
3. Not applicable									
4. Commercial and industrial loans	4638				4608				4.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516				B517				5.b.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans[2]	4644				4628				7.
8. Lease financing receivables	4266				4267				8.
9. Total (sum of items 1 through 8)	4635				4605				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 states and political subdivisions in the U.S.," and "Other loans."

INSERT (B) from next page

Schedule RI-B—Continued

Part I. Continued

Memoranda — Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil	Mil	Thou	
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				5410				M.1.
2. *Memorandum items 2.a through 2.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 RI-B, part I, item 1, above)	4652				4662				M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above) regular font	4646				4618				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				F187				M.2.d.
3. *Memorandum item 3 is to be completed by:*[2] • *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				4665				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				M.4.

INSERT (A) - move to previous page

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil	Mil	Thou	
Memorandum items 5 and 6 are to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 9 and 10.									
5. Construction, land development, and other land loans (sum of Memorandum items 5.a and 5.b must equal Schedule RI-B, part I, item 1.a):									
(1) **a. 1–4 family residential construction loans**	C891				C892				~~M.5.a.~~ 1.a.(1)
(2) **b. Other construction loans and all land development and other land loans**	C893				C894				~~M.5.b.~~ 1.a.(2)
6. Loans secured by nonfarm nonresidential properties (sum of Memorandum items 6.a and 6.b must equal Schedule RI-B, part I, item 1.e):									
(1) **a. Loans secured by owner-occupied nonfarm nonresidential properties**	C895				C896				~~M.6.a.~~ 1.e.(1)
(2) **b. Loans secured by other nonfarm nonresidential properties**	C897				C898				~~M.6.b.~~ 1.e.(2)

INSERT (B) - move to previous page

[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 on the **June 30, 200~~8~~7**, Report of Condition.

9a

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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
2. Recoveries (must equal part I, item 9, column B, above)	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5.
6. Adjustments* (see instructions for this schedule)	C233				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.

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				M.1.
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.					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390				M.3.
Memorandum item 4 is to be completed by all banks.					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	C781				M.4.

* Describe on Schedule RI-E—Explanations.

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Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l) 3% Itemize and describe amounts that exceed ~~1%~~ of ~~the sum of~~ Schedule RI, item 5.l: ~~1.h and 5.m:~~					
a. Income and fees from the printing and sale of checks	C013				1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c. Income and fees from automated teller machines (ATMs)	C016				1.c.
d. Rent and other income from other real estate owned	4042				1.d.
e. Safe deposit box rent	C015				1.e.
h. TEXT 4461	4461				1.h.
i. TEXT 4462	4462				1.i.
j. TEXT 4463 regular font	4463				1.j.
f. **Net change in the fair values of financial instruments accounted for under a fair value option**	F229				1.f.
2. Other noninterest expense (from Schedule RI, item 7.d) 3% Itemize and describe amounts that exceed ~~1%~~ of ~~the sum of~~ Schedule RI, item 7.d: ~~1.h and 5.m:~~					
a. Data processing expenses	C017				2.a.
b. Advertising and marketing expenses	0497				2.b.
c. Directors' fees	4136				2.c.
d. Printing, stationery, and supplies	C018				2.d.
e. Postage	8403				2.e.
f. Legal fees and expenses	4141				2.f.
g. FDIC deposit insurance assessments	4146				2.g.
l. TEXT 4464	4464				2.l.
m. TEXT 4467	4467				2.m.
n. TEXT 4468	4468				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				3.a.(1)
(2) Applicable income tax effect 4486					3.a.(2)
b. (1) TEXT 4487	4487				3.b.(1)
(2) Applicable income tax effect 4488					3.b.(2)
c. (1) TEXT 4489	4489				3.c.(1)
(2) Applicable income tax effect 4491					3.c.(2)
h. Accounting and auditing expenses	xxxx				2.h.
i. Consulting and advisory expenses	xxxx				2.i.
j. Automated teller machine (ATM) and interchange expenses	xxxx				2.j.
k. Telecommunications expenses	xxxx				2.k.
g. Bank card and credit card interchange fees	xxxx				1.g.

text in bold font

11

Schedule RI-E—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option..	F465				4.a.
b. TEXT B527	B527				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				5.a.
b. TEXT 4499	4499				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				6.a.
b. TEXT 4522	4522				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):

	RIAD	Yes		No	
Comments?	4769				7.

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

12

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for ~~June 30, 2007~~ March 31, 2008

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				1.a.
b. Interest-bearing balances[2]		0071				1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)		1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold		B987				3.a.
b. Securities purchased under agreements to resell[3]		B989				3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale		5369				4.a.
b. Loans and leases, net of unearned income	B528					4.b.
c. LESS: Allowance for loan and lease losses	3123					4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529				4.d.
5. Trading assets (from Schedule RC-D)		3545				5.
6. Premises and fixed assets (including capitalized leases)		2145				6.
7. Other real estate owned (from Schedule RC-M)		2150				7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)		2130				8.
9. Not applicable						
10. Intangible assets:						
a. Goodwill		3163				10.a.
b. Other intangible assets (from Schedule RC-M)		0426				10.b.
11. Other assets (from Schedule RC-F)		2160				11.
12. Total assets (sum of items 1 through 11)		2170				12.

[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.

Schedule RC—Continued

13

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
LIABILITIES							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200				13.a.
(1) Noninterest-bearing[1]	6631						13.a.(1)
(2) Interest-bearing	6636						13.a.(2)
b. Not applicable							
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased[2]			B993				14.a.
b. Securities sold under agreements to repurchase[3]			B995				14.b.
15. Trading liabilities (from Schedule RC-D)			3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190				16.
17. and 18. Not applicable							
19. Subordinated notes and debentures[4]			3200				19.
20. Other liabilities (from Schedule RC-G)			2930				20.
21. Total liabilities (sum of items 13 through 20)			2948				21.
22. Minority interest in consolidated subsidiaries			3000				22.
EQUITY CAPITAL							
23. Perpetual preferred stock and related surplus			3838				23.
24. Common stock			3230				24.
25. Surplus (exclude all surplus related to preferred stock)			3839				25.
26. a. Retained earnings			3632				26.a.
b. Accumulated other comprehensive income[5]			B530				26.b.
27. Other equity capital components[6]			A130				27.
28. Total equity capital (sum of items 23 through 27)			3210				28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)			3300				29.

Memorandum

To be reported with the March Report of Condition.

	RCON	Number	
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 200~~6~~7	6724		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

[1] Includes total demand deposits and noninterest-bearing time and savings deposits.
[2] Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
[3] Includes all securities repurchase agreements, regardless of maturity.
[4] Includes limited-life preferred stock and related surplus.
[5] Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
[6] Includes treasury stock and unearned Employee Stock Ownership Plan shares.

14

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

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

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

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Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost	Held-to-maturity (Column B) Fair Value	Available-for-sale (Column C) Amortized Cost	Available-for-sale (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. Pass-through securities:					
(1) Guaranteed by GNMA	1698	1699	1701	1702	4.a.(1)
(2) Issued by FNMA and FHLMC	1703	1705	1706	1707	4.a.(2)
(3) Other pass-through securities	1709	1710	1711	1713	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	1715	1716	1717	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	1719	1731	1732	4.b.(2)
(3) All other mortgage-backed securities	1733	1734	1735	1736	4.b.(3)
5. Asset-backed securities (ABS)	C026	C988	C989	C027	5.
6. Other debt securities:					
a. Other domestic debt securities	1737	1738	1739	1741	6.a.
b. Foreign debt securities	1742	1743	1744	1746	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values[1]			A510	A511	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	1771	1772	1773	8.

[1] Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

16

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Pledged securities[1]	0416				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				M.2.a.(1)
(2) Over three months through 12 months	A550				M.2.a.(2)
(3) Over one year through three years	A551				M.2.a.(3)
(4) Over three years through five years	A552				M.2.a.(4)
(5) Over five years through 15 years	A553				M.2.a.(5)
(6) Over 15 years	A554				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				M.2.b.(1)
(2) Over three months through 12 months	A556				M.2.b.(2)
(3) Over one year through three years	A557				M.2.b.(3)
(4) Over three years through five years	A558				M.2.b.(4)
(5) Over five years through 15 years	A559				M.2.b.(5)
(6) Over 15 years	A560				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				M.2.c.(1)
(2) Over three years	A562				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				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				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				M.4.a.
b. Fair value	8783				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, 5, and 6, columns A and D, plus 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 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, item 4.b, sum of columns A and D.

Schedule RC-B—Continued

16a

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost				Held-to-maturity (Column B) Fair Value				Available-for-sale (Column C) Amortized Cost				Available-for-sale (Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.[1]																	
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. Credit card receivables	B838				B839				B840				B841				M.5.a.
b. Home equity lines	B842				B843				B844				B845				M.5.b.
c. Automobile loans	B846				B847				B848				B849				M.5.c.
d. Other consumer loans	B850				B851				B852				B853				M.5.d.
e. Commercial and industrial loans	B854				B855				B856				B857				M.5.e
f. Other	B858				B859				B860				B861				M.5.f.

[1] The $1 billion asset size test is generally based on the total assets reported on the **June 30, 2006**, Report of Condition.

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. (regular font

INSERT (C) from p. RC-7a

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets[1] RCON	Bil	Mil	Thou	(Column B) To Be Completed by All Banks RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans					~~1415~~				~~1.a.~~
b. Secured by farmland (including farm residential and other improvements)					1420				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				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					~~1480~~				~~1.e.~~
2. Loans to depository institutions and acceptances of other banks					1288				2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
(2) To other commercial banks in the U.S.	B533								2.a.(2)
b. To other depository institutions in the U.S.	B534								2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks	B536								2.c.(1)
(2) To other banks in foreign countries	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								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				6.a.
b. Other revolving credit plans					B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)					2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)					2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107				8.
9. Other loans					1563				9.
a. Loans for purchasing or carrying securities (secured and unsecured)	1545								9.a.
b. All other loans (exclude consumer loans)	1564								9.b.
10. Lease financing receivables (net of unearned income)					2165				10.
a. **Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)**	F162								10.a.
b. **All other leases** (regular font	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above					2123				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				12.

[1] The $300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

18

Schedule RC-C—Continued

Part I. Continued

Memoranda — INSERT (E)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1); ~~(exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures).~~					~~M.1.~~
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: [1, 2]					
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years	A568				M.2.a.(5)
(6) Over 15 years	A569				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: [1, 3]					
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571				M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				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				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[4]	2746				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				M.4.
5. *To be completed by banks with $300 million or more in total assets:*[5] Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837				M.5.
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.					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391				M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	C779				M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780				M.7.b.

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

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

[3] Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 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.

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

[5] The $300 million asset size test is generally based on the total assets reported on the June 30, 2006, Report of Condition.

INSERT (E)

a. Loans secured by 1-4 family residential properties . . . | xxxx | | | | M.1.a.

b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures . . . . . | 1616 | | | | M.1.b.

bold font

18a

Schedule RC-C—Continued

Part I. Continued

Memoranda

regular font

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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) and (b))	F230				M.8.a.
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 (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) as of December 31, 2006, 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).					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231				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				M.8.c.
Memorandum items 9 and 10 are to be completed by (1) all banks with $300 million or more in total assets as of December 31, 2005, and (2) banks with less than $300 million in total assets as of December 31, 2005, whose total construction, multifamily, and nonfarm nonresidential loans secured by real estate as of that date (Schedule RC-C, part I, sum of items 1.a, 1.d, and 1.e) is greater than 150 percent of total equity capital as of that date (Schedule RC, item 28).					
9. Construction, land development, and other land loans (sum of Memorandum items 9.a and 9.b must equal Schedule RC-C, part I, item 1.a):					
(1) a. 1–4 family residential construction loans	F158				~~M.9.a.~~ 1.a.(1)
(2) b. Other construction loans and all land development and other land loans	F159				~~M.9.b.~~ 1.a.(2)
10. Loans secured by nonfarm nonresidential properties (sum of Memorandum items 10.a and 10.b must equal Schedule RC-C, part I, item 1.e):					
(1) a. Loans secured by owner-occupied nonfarm nonresidential properties	F160				~~M.10.a.~~ 1.e.(1)
(2) b. Loans secured by other nonfarm nonresidential properties	F161				~~M.10.b.~~ 1.e.(2)

INSERT (D) - move to p. RC-6

INSERT (C) - move to p. RC-6

bold font

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)	XXXX				M.9.

INSERT (J)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2008

Schedule RC-C—Loans and Lease Financing Receivables

(Only showing the portion of the schedule impacted by the change)

Schedule RC-C—Continued

Part I. Continued

MEMORANDA	Dollar Amounts in Thousands	RCON		
10. ~~11~~. 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		xxxx		M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		xxxx		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		xxxx		M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:				
(i) Secured by first liens		xxxx		M.10.a.(3)(b)(i)
(ii) Secured by junior liens		xxxx		M.10.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties		xxxx		M.10.a.(4)
(5) Secured by nonfarm nonresidential properties		xxxx		M.10.a.(5)
b. Commercial and industrial loans		xxxx		M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		xxxx		M.10.c.(1)
(2) Other revolving credit plans		xxxx		M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		xxxx		M.10.c.(3)
d. Other loans		xxxx		M.10.d.
11. ~~12~~. Unpaid principal balance of loans measured ~~at fair value~~ (reported in Schedule RC-C, part I, Memorandum item ~~14~~ 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		xxxx		M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		xxxx		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		xxxx		M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:				
(i) Secured by first liens		xxxx		M.11.a.(3)(b)(i)
(ii) Secured by junior liens		xxxx		M.11.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties		xxxx		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties		xxxx		M.11.a.(5)
b. Commercial and industrial loans		xxxx		M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		xxxx		M.11.c.(1)
(2) Other revolving credit plans		xxxx		M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		xxxx		M.11.c.(3)
d. Other loans		xxxx		M.11.d.
12. ~~13~~. Difference between the aggregate unpaid principal balance (reported in Schedule RC-C, part I, Memoranda item ~~12~~ 11) and aggregate fair value of loans ~~measured at~~ fair value (reported in Schedule RC-C, part I, Memoranda item ~~14~~ 10) attributable to:				
a. Borrower-specific credit risk		xxxx		M.12.a.
b. Other risks (including interest rate risk)		xxxx		M.12.b.

INSERT (J)

Put text of captions in bold font, but not the item numbers themselves (e.g., 10, a., (1))

Schedule RC-C—Continued

18b

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "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, ~~item 1.e~~ 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				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.

	Number of Loans	
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, ~~item 1.e~~ items 1.e.(1) and 1.e.(2) (Note: ~~Item 1.e~~ divided by the number of loans should NOT exceed $100,000.)	RCON 5562	2.a.
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.)	RCON 5563	2.b.

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

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.

	Number of Loans		
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.)	RCON 5576		6.a.
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.)	5577		6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding				
	RCON	RCON	Bil	Mil	Thou	
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	5578	5579				7.a.
b. With **original amounts** of more than $100,000 through $250,000.....	5580	5581				7.b.
c. With **original amounts** of more than $250,000 through $500,000.....	5582	5583				7.c.
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	5584	5585				8.a.
b. With **original amounts** of more than $100,000 through $250,000.....	5586	5587				8.b.
c. With **original amounts** of more than $250,000 through $500,000.....	5588	5589				8.c.

19

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 ~~for~~ in any ~~quarter~~ of the four preceding calendar ~~year.~~ quarters.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities	3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities	3536				4.c.
5. Other debt securities	3537				5.
7. ~~6~~–8. Not applicable					
9. Other trading assets	3541				9.
10. Not applicable					
11. Derivatives with a positive fair value	3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545				12.

LIABILITIES	RCON	Bil	Mil	Thou	
13. a. Liability for short positions	3546				13.a.
14. Derivatives with a negative fair value	3547				14.
15. Total trading liabilities (sum of items 13 a. ~~and~~ through 14) (must equal Schedule RC, item 15)	3548				15.
b. **Other trading liabilities** (bold font)	xxxx				13.b.

INSERT (K)

INSERT (L)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2008

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 for any of the four preceding quarters.

Dollar Amounts in Thousands	RCON		
ASSETS			
1. U.S. Treasury securities	3531		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532		2.
3. Securities issued by states and political subdivisions in the U.S.	3533		3.
4. Mortgage-backed securities (MBS):			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		4.b.
c. All other mortgage-backed securities	3536		4.c.
5. Other debt securities	3537		5.
6. Loans:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	xxxx		6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	xxxx		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	xxxx		6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(i) Secured by first liens	xxxx		6.a.(3)(b)(i)
(ii) Secured by junior liens	xxxx		6.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties	xxxx		6.a.(4)
(5) Secured by nonfarm nonresidential properties	xxxx		6.a.(5)
b. Commercial and industrial loans	xxxx		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	xxxx		6.c.(1)
(2) Other revolving credit plans	xxxx		6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	xxxx		6.c.(3)
d. Other loans	xxxx		6.d.
7 –8. Not applicable			
9. Other trading assets	3541		9.
10. Not applicable			
11. Derivatives with a positive fair value	3543		11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545		12.
LIABILITIES			
13. Other Trading Liabilities (including short positions)	xxxx		13.
14. Derivatives with a negative fair value	3547		14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		15.

bold font

INSERT (K)

INSERT (L)

MEMORANDA			
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1) through 6.d)			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	xxxx		M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	xxxx		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	xxxx		M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(i) Secured by first liens	xxxx		M.1.a.(3)(b)(
(ii) Secured by junior liens	xxxx		M.1.a.(3)(b)(
(4) Secured by multifamily (5 or more) residential properties	xxxx		M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	xxxx		M.1.a.(5)
b. Commercial and industrial loans	xxxx		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	xxxx		M.1.c.(1)
(2) Other revolving credit plans	xxxx		M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	xxxx		M.1.c.(3)
d. Other loans	xxxx		M.1.d.

Schedule RC-D—Continued

Dollar Amounts in Thousands	RCON		
2. Difference between the aggregate unpaid principal balance (reported in Schedule RC-D, memoranda item 1) and aggregate fair value of loans measured at fair value (reported in Schedule RC-D, item 6) attributable to:			
a. Credit risk	XXXX		M.2.a
b. Other risks (including interest rate risk)	XXXX		M.2.b
3. Loans measured at fair value that are past due by 90 days or more			
a. Fair value	XXXX		M. 3.a.
b. Unpaid principal balance	XXXX		M. 3.b.

Note: Memoranda items 4 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.

4. Asset-Backed Securities:			
a. Residential Mortgage-Backed Securities	XXXX		4.a.
b. Commercial Mortgage-Backed Securities	XXXX		4.b.
c. Credit card receivables	XXXX		4.c.
d. Home equity lines	XXXX		4.d.
e. Automobile loans	XXXX		4.e.
f. Other consumer loans	XXXX		4.f.
g. Commercial and industrial loans	XXXX		4.g.
h. Other	XXXX		4.h.
5. Collateralized Debt Obligations:			
a. Synthetic	XXXX		5.a.
b. Other	XXXX		5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	XXXX		6.
7. Equity Securities:			
a. Readily determinable fair values	XXXX		7.a.
b. Other	XXXX		7.b.
8. Loans pending securitization	XXXX		8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that is greater than $25,000 and exceeds 25% of the item)			
a. TEXT XXXX	XXXX		9.a.
b. TEXT XXXX	XXXX		9.b.
c. TEXT XXXX 13.b.	XXXX		9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 10, that is greater than $25,000 and exceeds 25% of the item)			
a. TEXT XXXX	XXXX		10.a.
b. TEXT XXXX	XXXX		10.b.
c. TEXT XXXX	XXXX		10.c.

INSERT (L) cont'd

Put text of captions in bold, but not the item numbers themselves (e.g., 1, a., (1))

Schedule RC-E—Deposit Liabilities

20

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits) RCON	Bil	Mil	Thou	Transaction Accounts (Column B) Memo: Total demand deposits (included in column A) RCON	Bil	Mil	Thou	Nontransaction Accounts (Column C) Total nontransaction accounts (including MMDAs) RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549								B550				1.
2. U.S. Government	2202								2520				2.
3. States and political subdivisions in the U.S.	2203								2530				3.
4. Commercial banks and other depository institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions (including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215				2210				2385				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				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):[1]					
(1) Issued in denominations of less than $100,000 Brokered deposits	2343				M.1.c.(1)
(2) Issued ~~either~~ in denominations of $100,000 ~~or in denominations greater than $100,000 and participated out by the broker in shares of $100,000 or less~~ and certain brokered retirement deposit accounts	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of $100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
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				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than $100,000	6648				M.2.b.
c. Total time deposits of $100,000 or more	2604				M.2.c.
(1) **Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of $100,000 or more," above** (regular font)	F233				M.2.c.(1)

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

Schedule RC-E—Continued

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Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				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				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				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of $100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)[3]	A242				M.4.b.

[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, Memorandum item 2.c.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Accrued interest receivable[1]		B556				1.
2. Net deferred tax assets[2]		2148				2.
3. Interest-only strips receivable (not in the form of a security)[3] on:						
a. Mortgage loans		A519				3.a.
b. Other financial assets		A520				3.b.
4. Equity securities that DO NOT have readily determinable fair values[4]		1752				4.
5. Life insurance assets		C009				5.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)		2168				6.
a. Prepaid expenses	2166					6.a.
b. Repossessed personal property (including vehicles)	1578					6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010					6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	C436					6.d.
e. TEXT 3549	3549					6.e.
f. TEXT 3550	3550					6.f.
g. TEXT 3551	3551					6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160				7.

Schedule RC-G—Other Liabilities

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

[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.
[5] For savings banks, include "dividends" accrued and unpaid on deposits.

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Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations[2] **(excluding mortgage-backed securities)**	B558				2.
3. Mortgage-backed securities[2]	B559				3.
4. All other securities[2, 3] **(includes securities issued by states and political subdivisions in the U.S.)**	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
~~6. Items 6.a through 6.d.(2) are to be completed by all banks.~~					
6. Loans:					
a. Total loans	3360				6.a.
b. Loans secured by real estate	~~3385~~				~~6.b.~~
c. Commercial and industrial loans	3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B561				6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562				6.d.(2)
7. *To be completed by banks with $100 million or more in total assets:*[4] Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets[5]	3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:					
a. Savings deposits **(includes MMDAs)**	B563				11.a.
b. Time deposits of $100,000 or more	A514				11.b.
c. Time deposits of less than $100,000	A529				11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. *To be completed by banks with $100 million or more in total assets:*[4] Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355				13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. *Memorandum item 1 is to be completed by:*[4] • *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	3386				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, 200~~6~~7**, 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.

(1) Loans secured by 1-4 family residential properties	xxxx				6.b.(1)
(2) All other loans secured by real estate	xxxx				6.b.(2)

bold font

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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				1.a.
b. Credit card lines		3815				1.b.
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate						~~1.c.(1)~~
~~Items 1.c.(1)(a) and (b) are to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 9 and 10. (Sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1).)~~						
(a) **1–4 family residential construction loan commitments**	F164					1.c.(1)(a)
(b) **Commercial real estate, other construction loan, and land development loan commitments**	F165					1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate		6550				1.c.(2)
d. Securities underwriting		3817				1.d.
e. Other unused commitments		3818				1.e.
2. Financial standby letters of credit		3819				2.
a. Amount of financial standby letters of credit conveyed to others	3820					2.a.
3. Performance standby letters of credit		3821				3.
a. Amount of performance standby letters of credit conveyed to others	3822					3.a.
4. Commercial and similar letters of credit		3411				4.
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)		3433				6.

7. Credit derivatives:	(Column A) Guarantor RCON	Bil	Mil	Thou	(Column B) Beneficiary RCON	Bil	Mil	Thou	
a. Notional amounts:									
(1) Credit default swaps	C968				C969				7.a.(1)
(2) Total return swaps	C970				C971				7.a.(2)
(3) Credit options	C972				C973				7.a.(3)
(4) Other credit derivatives	C974				C975				7.a.(4)
b. Gross fair values:									
(1) Gross positive fair value	C219				C221				7.b.(1)
(2) Gross negative fair value	C220				C222				7.b.(2)

8. Spot foreign exchange contracts	8765					8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	3430					9.
a. Securities borrowed	3432					9.a.
b. Commitments to purchase when-issued securities	3434					9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	C978					9.c.
d. TEXT 3555	3555					9.d.
e. TEXT 3556	3556					9.e.
f. TEXT 3557	3557					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 28, "Total equity capital")	5591					10.
a. Commitments to sell when-issued securities	3435					10.a.
b. TEXT 5592	5592					10.b.
c. TEXT 5593	5593					10.c.
d. TEXT 5594	5594					10.d.
e. TEXT 5595	5595					10.e

Schedule RC-L—Continued

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

Dollar Amounts in Thousands / 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				12.a.
b. Forward contracts	RCON 8697				RCON 8698				RCON 8699				RCON 8700				12.b.
c. Exchange-traded option contracts:																	
(1) Written options	RCON 8701				RCON 8702				RCON 8703				RCON 8704				12.c.(1)
(2) Purchased options	RCON 8705				RCON 8706				RCON 8707				RCON 8708				12.c.(2)
d. Over-the-counter option contracts:																	
(1) Written options	RCON 8709				RCON 8710				RCON 8711				RCON 8712				12.d.(1)
(2) Purchased options	RCON 8713				RCON 8714				RCON 8715				RCON 8716				12.d.(2)
e. Swaps	RCON 3450				RCON 3826				RCON 8719				RCON 8720				12.e.
13. Total gross notional amount of derivative contracts held for trading	RCON A126				RCON A127				RCON 8723				RCON 8724				13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725				RCON 8726				RCON 8727				RCON 8728				14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589																14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value	RCON 8733				RCON 8734				RCON 8735				RCON 8736				15.a.(1)
(2) Gross negative fair value	RCON 8737				RCON 8738				RCON 8739				RCON 8740				15.a.(2)
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value	RCON 8741				RCON 8742				RCON 8743				RCON 8744				15.b.(1)
(2) Gross negative fair value	RCON 8745				RCON 8746				RCON 8747				RCON 8748				15.b.(2)

Schedule RC-M—Memoranda

26

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.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 6165					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets — A590					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:					
(1) Construction, land development, and other land	5508				3.b.(1)
(2) Farmland	5509				3.b.(2)
(3) 1–4 family residential properties	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties	5511				3.b.(4)
(5) Nonfarm nonresidential properties	5512				3.b.(5)
(6) Foreclosed properties from "GNMA loans"	C979				3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.c.
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				5.a.(1)(a)
(b) Over one year through three years	F056				5.a.(1)(b)
(c) Over three years through five years	F057				5.a.(1)(c)
(d) Over five years	F058				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				5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) – (d) above)	F059				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				5.b.(1)(a)
(b) Over one year through three years	F061				5.b.(1)(b)
(c) Over three years through five years	F062				5.b.(1)(c)
(d) Over five years	F063				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				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				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.

26a

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				6.

	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.

8. Primary Internet Web site address of the bank (home page), if any
(Example: www.examplebank.com)
TEXT 4087 http:// _____ 8.

	RCON	Yes		No	
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?	4088				9.

	RCON	Bil	Mil	Thou	
10. Secured liabilities:					
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064				10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))	F065				10.b.

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

INSERT (F) from p. RC-17a

Dollar Amounts in Thousands	(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	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans	2759				2769				3492				~~1.a.~~
b. Secured by farmland	3493				3494				3495				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				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties	3502				3503				3504				~~1.e.~~
2. Loans to depository institutions and acceptances of other banks	B834				B835				B836				2.
3. Not applicable													
4. Commercial and industrial loans	1606				1607				1608				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578				B579				B580				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans[1]	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.

INSERT (G) from p. RC-17a

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 item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615				5616				5617				10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866				C867				C868				10.b.

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

Schedule RC-N—Continued

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INSERT (M1) from p. RC-17a

Memoranda Dollar Amounts in Thousands	(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	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658	1659	1661	~~M.1.~~
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	6559	6560	M.2.
3. *Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:*[1]				
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	1249	1250	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	5381	5382	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) regular font	1254	1255	1256	M.3.c.
d. **Leases to individuals for household, family, and other personal expenditures** (included in Schedule RC-N, item 8, above)	F166	F167	F168	M.3.d.
4. *Memorandum item 4 is to be completed by:*[1] • *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:* Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) and loans measured at fair value	1594	1597	1583	M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	C241	C226	~~M.5.~~

INSERT (M2) from p. RC-17a

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
	RCON Bil Mil Thou	RCON Bil Mil Thou	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets:[1] 6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529	3530	M.6.

	RCON	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	C410				M.7.
8. Nonaccrual assets sold during the quarter	C411				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, 2006, Report of Condition.

Schedule RC-N—Continued

28a

INSERT (F) - move to p. RC-16

Memoranda — Dollar Amounts in Thousands	(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	
Memorandum items 9 and 10 are to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 9 and 10.													
9. **Construction, land development, and other land loans (sum of Memorandum items 9.a and 9.b must equal Schedule RC-N, item 1.a):**													
(1) ~~a.~~ **1–4 family residential construction loans**	F172				F174				F176				~~M.9.a.~~ 1.a.(1)
(2) ~~b.~~ **Other construction loans and all land development and other land loans**	F173				F175				F177				~~M.9.b.~~ 1.a.(2)
10. **Loans secured by nonfarm nonresidential properties (sum of Memorandum items 10.a and 10.b must equal Schedule RC-N, item 1.e):**													
(1) ~~a.~~ **Loans secured by owner-occupied nonfarm nonresidential properties**	F178				F180				F182				~~M.10.a.~~ 1.e.(1)
(2) ~~b.~~ **Loans secured by other nonfarm nonresidential properties**	F179				F181				F183				~~M.10.b.~~ 1.e.(2)

INSERT (G) - move to p. RC-16

INSERT (M1) - move to p. RC-17

a. Loans secured by 1-4 family residential properties	xxxx				xxxx				xxxx				M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	1658				1659				1661				M.1.b.

bold font

INSERT (M2) - move to p. RC-17

a. Loans and leases held for sale	C240				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value	xxxx				xxxx				xxxx				M.5.b.(1)
(2) Unpaid principal balance	xxxx				xxxx				xxxx				M.5.b.(2)

bold font

29

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

Each bank must complete either (1) items A and B and Memorandum items 1 through 3 or (2) items 1 through 12 and Memorandum items 1 through 3. A bank that chooses to complete items A and B must continue to complete these items each quarter thereafter. A bank that completes items A and B may also choose to complete items D and E, but must continue to complete items D and E each quarter thereafter.

Replace with INSERT (H)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. A. **Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations**	F236				A. 1.
2. B. **Total allowable exclusions**	F237				B. 2.
3. C. **Not applicable**					
4. D. **Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations**	F238				D. 4.
5. E. **Total daily average of allowable exclusions**	F239				E. 5.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	0030				1.a.
OR					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	0031				1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits[1]	0032				1.b.(2)
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	3510				2.a.
OR					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	3512				2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits[1]	3514				2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	3520				3.
4. Deposits of consolidated subsidiaries (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	2211				4.a.
b. Time and savings deposits[1] of consolidated subsidiaries	2351				4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.c.
5. Not applicable					
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)	2314				6.a.
b. Amount reflected in time and savings deposits[1] (included in Schedule RC-E, item 7, column A or C, but not column B)	2315				6.b.
7. Unamortized premiums and discounts on time and savings deposits:[1, 2]					
a. Unamortized premiums	5516				7.a.
b. Unamortized discounts	5517				7.b.
8. Not applicable					
9. Deposits in lifeline accounts	5596				9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	8432				10.

[1] For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.
[2] Exclude core deposit intangibles.

INSERT (H)

bold font

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

~~Schedule RC-O—Continued~~

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
11.	Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:					
a.	Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
b.	Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis	A181				11.b.
c.	Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
a.	Amount of assets netted against demand deposits	A527				12.a.
b.	Amount of assets netted against time and savings deposits	A528				12.b.

Memoranda MOVE THIS SECTION TO THE PREVIOUS PAGE

	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal ~~Schedule RC, item 13.a):~~ Schedule RC-O, item 1 less item 2):						
a.	Deposit accounts **(excluding retirement accounts)** of $100,000 or less:[1]						
(1)	*Amount* of deposit accounts **(excluding retirement accounts)** of $100,000 or less		F049				M.1.a.(1)
(2)	*Number* of deposit accounts **(excluding retirement accounts)** of $100,000 or less **(to be completed for the June report only)**	Number F050					M.1.a.(2)
b.	Deposit accounts **(excluding retirement accounts)** of more than $100,000:[1]						
(1)	*Amount* of deposit accounts **(excluding retirement accounts)** of more than $100,000		F051				M.1.b.(1)
(2)	*Number* of deposit accounts **(excluding retirement accounts)** of more than $100,000	Number F052					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				M.1.c.(1)
(2)	Number of retirement deposit accounts of $250,000 or less (to be completed for the June report only)	Number F046					M.1.c.(2)
d.	Retirement deposit accounts of more than $250,000:[1]						
(1)	Amount of retirement deposit accounts of more than $250,000		F047				M.1.d.(1)
(2)	Number of retirement deposit accounts of more than $250,000	Number F048					M.1.d.(2)

bold font

Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]

2.	Estimated amount of uninsured deposits (see instructions)	5597					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 A545

RCON	FDIC Cert No.					
A545						M.3.

[1] The dollar amounts used as the basis for reporting in Memoranda items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
[2] The $1 billion asset size test is generally based on the total assets reported on the **June 30, 200~~6~~**, Report of Condition.

Schedule RC-P—~~Closed-End~~ 1–4 Family Residential Mortgage Banking Activities

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of ~~closed-end~~ 1–4 family residential mortgage loans for sale[2]:					
a. Closed-end First liens	F066				1.a.
b. Closed-end Junior liens	F067				1.b.
2. Wholesale originations and purchases during the quarter of ~~closed-end~~ 1–4 family residential mortgage loans for sale[2]:					
a. Closed-end First liens	F068				2.a.
b. Closed-end Junior liens	F069				2.b.
3. ~~Closed-end~~ 1–4 family residential mortgage loans sold during the quarter:					
a. Closed-end First liens	F070				3.a.
b. Closed-end Junior liens	F071				3.b.
4. ~~Closed-end~~ 1–4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. Closed-end First liens	F072				4.a.
b. Closed-end Junior liens	F073				4.b.
5. **Noninterest income *for the quarter* from the sale, securitization, and servicing of ~~closed-end~~ 1–4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)**	RIAD F184				5.
a. Closed-end 1-4 family residential mortgage loans	F184				5.a.
b. **Open-end 1-4 family residential mortgage loans extended under lines of credit** (bold font)	xxxx				5.b.

[1] The $1 billion asset size test is generally based on the total assets reported on the **June 30, 200~~8~~**, Report of Condition.
[2] Exclude originations and purchases of ~~closed-end~~ 1–4 family residential mortgage loans that are held for investment.

c. **Open-end loans extended under lines of credit:** (bold font)					
(1) Total commitment under the lines of credit	xxxx				#.c.(1)
(2) Principal amount funded under the lines of credit	xxxx				#.c.(2)

means appropriate item number, e.g., 1.c.(1)

6. Repurchases and indemnifications of 1-4 family residential mortgage loans *during the quarter*: (italics)					
a. Closed-end first liens	xxxx				6.a.
b. Closed-end junior liens	xxxx				6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	xxxx				6.c.(1)
(2) **Principal amount funded under the lines of credit** (bold font)	xxxx				6.c.(2)

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

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

	Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)												
	(Column A) Total Fair Value Reported on Schedule RC				(Column ~~B~~ D) Level 2 Fair Value Measurements				(Column ~~C~~ E) Level 3 Fair Value Measurements				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
ASSETS													
1. **Loans and leases**	F243				F244				F245				1.
2. **Trading assets**	F246				F247				F248				2.
a. **Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)**	F240				F241				F242				2.a.
3. **All other financial assets and servicing assets**	F249				F250				F251				3.
LIABILITIES													
4. **Deposits**	F252				F253				F254				4.
5. **Trading liabilities**	F255				F256				F257				5.
6. **All other financial liabilities and servicing liabilities**	F258				F259				F260				6.
7. **Loan commitments (not accounted for as derivatives)**	F261				F262				F263				7.

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Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2008

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

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for fi nancial instruments o servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) Amounts Netted in the Determination of Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON		RCON		RCON		RCON		RCON		
ASSETS											
1. Loans and leases	F243		xxxx		xxxx		F244		F245		1.
2. Trading assets	F246		xxxx		xxxx		F247		F248		2.
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	F240		xxxx		xxxx		F241		F242		2.a.
3. All other financial assets and servicing assets	F249		xxxx		xxxx		F250		F251		3.
LIABILITIES											
4. Deposits	F252		xxxx		xxxx		F253		F254		4.
5. Trading liabilities	F255		xxxx		xxxx		F256		F257		5.
6. All other fi nancial liabilities and servicing liabilities	F258		xxxx		xxxx		F259		F260		6.
7. Loan commitments (not accounted for as derivatives)	F261		xxxx		xxxx		F262		F263		7.

void

INSERT (N)

Schedule RC-R—Regulatory Capital

31

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	3210				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				2.
3. LESS: Net unrealized loss on available-for-sale **EQUITY** securities[1] (report loss as a **positive** value)	A221				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				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. Qualifying minority interests in consolidated subsidiaries	B589				6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets regular font	B590				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				7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591				9.a.
b. LESS: Disallowed deferred tax assets	5610				9.b.
10. Other additions to (deductions from) Tier 1 capital	B592				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274				11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. Other Tier 2 capital components	B594				16.
17. Tier 2 capital (sum of items 12 through 16)	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital	B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792				21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	3368				22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590				23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591				24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610				25.
26. LESS: Other deductions from assets for leverage capital purposes	B596				26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224				27.
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
b. Adjustment to total risk-based capital reported in item 21	B503				28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504				29.
30. Adjustment to average total assets reported in item 27	B505				30.

Capital ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio[2]	7273	__ __.__ __	7204	__ __.__ __	31.
32. Tier 1 risk-based capital ratio[3]	7274	__ __.__ __	7206	__ __.__ __	32.
33. Total risk-based capital ratio[4]	7275	__ __.__ __	7205	__ __.__ __	33.

[1] Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
[2] The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
[3] The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
[4] The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

32

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).

Dollar Amounts in Thousands	(Column A) Totals *(from Schedule RC)*	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
	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	34.
35. Held-to-maturity securities	RCON 1754	RCON B603	RCON B604	RCON B605	RCON B606	RCON B607	35.
36. Available-for-sale securities	RCON 1773	RCON B608	RCON B609	RCON B610	RCON B611	RCON B612	36.
37. Federal funds sold and securities purchased under agreements to resell	RCON C225		RCON C063	RCON C064		RCON B520	37.
38. Loans and leases held for sale	RCON 5369	RCON B617	RCON B618	RCON B619	RCON B620	RCON B621	38.
39. Loans and leases, net of unearned income	RCON B528	RCON B622	RCON B623	RCON B624	RCON B625	RCON B626	39.
40. LESS: Allowance for loan and lease losses	RCON 3123	RCON 3123					40.
41. Trading assets	RCON 3545	RCON B627	RCON B628	RCON B629	RCON B630	RCON B631	41.
42. All other assets[1]	RCON B639	RCON B640	RCON B641	RCON B642	RCON B643	RCON 5339	42.
43. Total assets (sum of items 34 through 42)	RCON 2170	RCON B644	RCON 5320	RCON 5327	RCON 5334	RCON 5340	43.

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

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount[1]	(Column C) Allocation by Risk Weight Category 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCON B546		RCON B547	RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit		1.00 or 12.5[2]						44.
45. Performance standby letters of credit	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
		.50						45.
46. Commercial and similar letters of credit	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
		.20						46.
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
		1.00						47.
48. Securities lent	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
		1.00						48.
49. Retained recourse on small business obligations sold with recourse	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
		1.00						49.
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	
		12.5[3]						50.
51. All other financial assets sold with recourse	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
		1.00						51.
52. All other off-balance sheet liabilities	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
		1.00						52.
53. Unused commitments with an original maturity exceeding one year	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
		.50						53.
54. Derivative contracts			RCON A167	RCON B693	RCON B694	RCON B695	RCON xxxx	
								54.

[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.

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Schedule RC-R—Continued

Dollar Amounts in Thousands	(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	
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 B696	RCON B699	55.
56. Risk weight factor	× 0%	× 20%	× 50%	× 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCON B700 0	RCON B701	RCON B702	RCON B703	57.
58. Market risk equivalent assets				RCON 1651	58.
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	59.
60. LESS: Excess allowance for loan and lease losses				RCON A222	60.
61. LESS: Allocated transfer risk reserve				RCON 3128	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223	62.

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				M.1.

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
2. Notional principal amounts of derivative contracts:[1]	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
a. Interest rate contracts	3809					8766					8767					M.2.a.
b. Foreign exchange contracts	3812					8769					8770					M.2.b.
c. Gold contracts	8771					8772					8773					M.2.c.
d. Other precious metals contracts	8774					8775					8776					M.2.d.
e. Other commodity contracts	8777					8778					8779					M.2.e.
f. Equity derivative contracts	A000					A001					A002					M.2.f.
g. Credit derivative contracts:																
(1) Investment grade	C980					C981					C982					M.2.g.(1)
(2) Subinvestment grade	C983					C984					C985					M.2.g.(2)

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

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

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 Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON B712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718	2.a.
b. Subordinated securities and other residual interests	RCON C393	RCON C394	RCON C395	RCON C396	RCONC 397	RCON C398	RCON C399	2.b.
c. Standby letters of credit and other enhancements	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732	3.
4. Past due loan amounts included in item 1:								
a. 30–89 days past due	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739	4.a.
b. 90 days or more past due	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a.
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	5.b.

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	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761	RCON B762			RCON B763		6.a.
b. Loans (included in Schedule RC-C)		RCON B500	RCON B501			RCON B502		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30–89 days past due		RCON B764	RCON B765			RCON B766		7.a.
b. 90 days or more past due		RCON B767	RCON B768			RCON B769		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIAD B770	RIAD B771			RIAD B772		8.a.
b. Recoveries		RIAD B773	RIAD B774			RIAD B775		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776	RCON B777	RCON B778	RCON B779	RCON B780	RCON B781	RCON B782	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783	RCON B784	RCON B785	RCON B786	RCON B787	RCON B788	RCON B789	10.

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	RCON B790	RCON B791	RCON B792	RCON B793	RCON B794	RCON B795	RCON B796	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	RCON B803	12.

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) .... xxxx M.2.d.

bold font

Memoranda

Dollar Amounts in Thousands	RCON	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				M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250				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				M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805				M.2.b.
c. Other financial assets (includes home equity lines)[1]	A591				M.2.c.
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				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807				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				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809				M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C[2]	C407				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.

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Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

	RCON	Yes	No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346			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.)	B867			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 9, 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 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, 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 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

Dollar Amounts in Thousands	(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			
FIDUCIARY AND RELATED ASSETS	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts					4.
5. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution	RCON B872	RCON B873	RCON B874	RCON B875	5.a.
b. Employee benefit—defined benefit	RCON B876	RCON B877	RCON B878	RCON B879	5.b.
c. Other retirement accounts	RCON B880	RCON B881	RCON B882	RCON B883	5.c.
6. Corporate trust and agency accounts	RCON B884	RCON B885	RCON C001	RCON C002	6.
7. Investment management agency accounts	RCON B886		RCON B888		7.
8. Other fiduciary accounts	RCON B890	RCON B891	RCON B892	RCON B893	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCON B894	RCON B895	RCON B896	RCON B897	9.
10. Custody and safekeeping accounts		RCON B898		RCON B899	10.
11. Not applicable					

Schedule RC-T—Continued

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Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts	B904				12.
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution	B905				13.a.
b. Employee benefit—defined benefit	B906				13.b.
c. Other retirement accounts	B907				13.c.
14. Corporate trust and agency accounts	A479				14.
15. Investment management agency accounts	B908				15.
16. Other fiduciary accounts	A480				16.
17. Custody and safekeeping accounts	B909				17.
18. Other fiduciary and related services income	B910				18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	4070				19.
20. Less: Expenses	C058				20.
21. Less: Net losses from fiduciary and related services	A488				21.
22. Plus: Intracompany income credits for fiduciary and related services	B911				22.
23. Net fiduciary and related services income	A491				23.

Memoranda Dollar Amounts in Thousands	Managed Assets RCON	Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	B913				M.1.a.
b. Interest-bearing deposits	B914				M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	B915				M.1.c.
d. State, county and municipal obligations	B916				M.1.d.
e. Money market mutual funds	B917				M.1.e.
f. Other short-term obligations	B918				M.1.f.
g. Other notes and bonds	B919				M.1.g.
h. Common and preferred stocks	B920				M.1.h.
i. Real estate mortgages	B921				M.1.i.
j. Real estate	B922				M.1.j.
k. Miscellaneous assets	B923				M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868				M.1.l.

Dollar Amounts in Thousands	(Column A) Number of Issues RCON	(Column B) Principal Amount Outstanding Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:		RCON B928				
a. Corporate and municipal trusteeships	B927					M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929					M.2.b.

Schedule RC-T—Continued

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Memoranda—Continued

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

Dollar Amounts in Thousands	(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	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Retirement related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management agency accounts	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services	B956			B957			B958			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 21)	B959			B960			B961			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)

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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 RC-T, items 12 through 18, items 20 through 23, and Memorandum item 4, 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 IN SCHEDULE RC-T, 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. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its 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, under signature, 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.

	RCON	Yes		No
Comments?	6979			

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