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
Approval expires March 31, 2015

Federal Financial Institutions Examination Council

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

Report at the close of business September 30, 2012

(20120930)
(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

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 banks, national banks, and savings associations.

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)

10-30-12

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 (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

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

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

FDIC Certificate Number | 2 | 3 | 6 | 4 | 7 |
(RSSD 9050)

TIB - The Independent BankersBank
Legal Title of Bank (RSSD 9017)

Irving
City (RSSD 9130)

TX — 75038
State Abbrev. (RSSD 9200) — ZIP Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

Table of Contents

Signature Page.....1

Contact Information.....3, 4

Report of Income

Schedule RI—Income Statement.....RI-1, 2, 3, 4

Schedule RI-A—Changes in Bank Equity Capital.....RI-5

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....RI-5, 6, 7

Schedule RI-E—Explanations.....RI-8, 9

Report of Condition

Schedule RC—Balance Sheet.....RC-1, 2

Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....RC-3

Schedule RC-B—Securities.....RC-3, 4, 5, 6, 7, 8

Schedule RC-C—Loans and Lease Financing Receivables:
Part I. Loans and Leases.....RC-9, 10, 11, 12, 13, 14
Part II. Loans to Small Businesses and Small Farms.....RC-15, 16

Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks)....RC-17, 18, 19

Schedule RC-E—Deposit Liabilities.....RC-20, 21

Schedule RC-F—Other Assets.....RC-22

Schedule RC-G—Other Liabilities.....RC-22

Schedule RC-K—Quarterly Averages.....RC-23

Schedule RC-L—Derivatives and Off-Balance Sheet Items.....RC-24, 25, 26, 27

Schedule RC-M—Memoranda.....RC-28, 29, 30

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....RC-31, 32, 33 34, 35, 36

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....RC-37, 38, 39, 40

Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks).....RC-41

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....RC-42, 43

Schedule RC-R—Regulatory Capital.....RC-44, 45, 46 47, 48, 49

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....RC-50, 51, 52

Schedule RC-T—Fiduciary and Related Services.....RC-53, 54, 55, 56

Schedule RC-V—Variable Interest Entities.....RC-57

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....RC-58

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Terry E. Hoover
Name (TEXT C490)

Chief Financial Officer
Title (TEXT C491)

thoover@mybankersbank.com
E-mail Address (TEXT C492)

(975) 650-6564
Telephone: Area code/phone number/extension (TEXT C493)

(972) 541-2211
FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

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Accounting Operations Associate
Title (TEXT C496)

knguyen@mybankersbank.com
E-mail Address (TEXT 4086)

(972) 650-6000 Ext.6161
Telephone: Area code/phone number/extension (TEXT 8902)

(972) 650-6048
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

Terri Blanton
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SVP/Controller
Title (TEXT C367)

tblanton@mybankersbank.com
E-mail Address (TEXT C368)

(972) 650-6531
Telephone: Area code/phone number/extension (TEXT C369)

(972) 650-6048
FAX: Area code/phone number (TEXT C370)

Secondary Contact

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Budget and Reporting Manager
Title (TEXT C372)

scarpenter@mybankersbank.com
E-mail Address (TEXT C373)

(972) 650-6550
Telephone: Area code/phone number/extension (TEXT C374)

(972) 650-6048
FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

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BSA officer
Title (TEXT C438)

tjourdan@mybankersbank.com
E-mail Address (TEXT C439)

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

Secondary Contact

William Flori
Name (TEXT C442)

VP/Compliance & Risk Officer
Title (TEXT C443)

wflori@mybankersbank.com
E-mail Address (TEXT C444)

(972) 650-6574
Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income
For the period January 1, 2012 — September 30, 2012

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	4435			1,071	1.a.1.a.
(b) All other loans secured by real estate	4436			5,476	1.a.1.b.
(2) Commercial and industrial loans	4012			3,802	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B485			4,079	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486			40	1.a.3.b.
(4) Loans to foreign governments and official institutions	4056			0	1.a.4.
(5) All other loans (1)	4058			8,058	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010			22,526	1.a.6.
b. Income from lease financing receivables	4065			0	1.b.
c. Interest income on balances due from depository institutions (2)	4115			2,624	1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488			0	1.d.1.
(2) Mortgage-backed securities	B489			10,726	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060			6	1.d.3.
e. Interest income from trading assets	4069			1	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020			268	1.f.
g. Other interest income	4518			136	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107			36,287	1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508			69	2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs)	0093			1,811	2.a.2.a.
(b) Time deposits of $100,000 or more	A517			4,377	2.a.2.b.
(c) Time deposits of less than $100,000	A518			91	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180			2,745	2.b.
c. Interest on trading liabilities and other borrowed money	4185			4,482	2.c.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou			
2. Interest expense (continued):							
d. Interest on subordinated notes and debentures	4200			0	2.d.		
e. Total interest expense (sum of items 2.a through 2.d)	4073			13,575	2.e.		
3. Net interest income (item 1.h minus 2.e)					4074	22,712	3.
4. Provision for loan and lease losses					4230	2,662	4.
5. Noninterest income:							
a. Income from fiduciary activities (1)	4070			0	5.a.		
b. Service charges on deposit accounts	4080			0	5.b.		
c. Trading revenue (2)	A220			0	5.c.		
d. (1) Fees and commissions from securities brokerage	C886			9,992	5.d.1.		
(2) Investment banking, advisory, and underwriting fees and commissions	C888			0	5.d.2.		
(3) Fees and commissions from annuity sales	C887			0	5.d.3.		
(4) Underwriting income from insurance and reinsurance activities	C386			0	5.d.4.		
(5) Income from other insurance activities	C387			0	5.d.5.		
e. Venture capital revenue	B491			0	5.e.		
f. Net servicing fees	B492			963	5.f.		
g. Net securitization income	B493			0	5.g.		
h. Not applicable							
i. Net gains (losses) on sales of loans and leases	5416			7,604	5.i.		
j. Net gains (losses) on sales of other real estate owned	5415			305	5.j.		
k. Net gains (losses) on sales of other assets (excluding securities)	B496			11	5.k.		
l. Other noninterest income*	B497			60,463	5.l.		
m. Total noninterest income (sum of items 5.a through 5.l)					4079	79,338	5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities					3196	1,036	6.b.
7. Noninterest expense:							
a. Salaries and employee benefits	4135			27,287	7.a.		
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217			2,143	7.b.		
c. (1) Goodwill impairment losses	C216			0	7.c.1.		
(2) Amortization expense and impairment losses for other intangible assets	C232			160	7.c.2.		
d. Other noninterest expense*	4092			48,459	7.d.		
e. Total noninterest expense (sum of items 7.a through 7.d)					4093	78,049	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	22,375	8.
9. Applicable income taxes (on item 8)					4302	6,151	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)					4300	16,224	10.
11. Extraordinary items and other adjustments, net of income taxes*					4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)					G104	16,224	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)					G103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)					4340	16,224	14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI—Continued

Memoranda — Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513			187	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (1)						
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431			0	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			4,809	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507			0	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)			Number			
		4150			321	M.5.
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.*						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024			77	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2)	RIAD 9106	CC	YY	MM	DD	M.7.
			0			
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):						
Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.						
		RIAD	Bil	Mil	Thou	
a. Interest rate exposures		8757			0	M.8.a.
b. Foreign exchange exposures		8758			0	M.8.b.
c. Equity security and index exposures		8759			0	M.8.c.
d. Commodity and other exposures		8760			0	M.8.d.
e. Credit exposures		F186			0	M.8.e.
Memorandum items 8.f and 8.g are to be completed by banks with $100 bilion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)		K090			NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)		K094			NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading		C889			0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890			0	M.9.b.
10. To be completed by banks with $300 million or more in total assets: (1)						
Credit losses on derivatives (see instructions)		A251			0	M.10.
		Year-to-date				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD	**YES / NO**			
		A530	NO			M.11.

(1) The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported on the June 30, 2011, Report of Condition.

(2) For example, a bank acquired on March 1, 2012, would report 20120301.

Schedule RI—Continued

Memoranda—Continued	Dollar Amounts in Thousands	Year-to-date				
		RIAD	Bil	Mil	Thou	
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.						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))		F228			NR	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.						
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:						
a. Net gains (losses) on assets		F551			(3,446)	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552			0	M.13.a.1.
b. Net gains (losses) on liabilities		F553			0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554			0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:						
a. Total other-than-temporary impairment losses		J319			0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320			0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)		J321			0	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		189	858	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507			0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		189	858	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340		16	224	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509			0	5.
6. Treasury stock transactions, net	B510			0	6.
7. Changes incident to business combinations, net	4356			0	7.
8. LESS: Cash dividends declared on preferred stock	4470			0	8.
9. LESS: Cash dividends declared on common stock	4460			0	9.
10. Other comprehensive income (1)	B511		7	054	10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415			0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210		213	136	12.

* Describe on Schedule RI-E - Explanations.

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

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

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

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

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans	C891			0	C892			6	1.a.1.
(2) Other construction loans and all land development and other land loans	C893			429	C894			0	1.a.2.
b. Secured by farmland	3584			0	3585			0	1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411			0	5412			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234			25	C217			0	1.c.2.a.
(b) Secured by junior liens	C235			24	C218			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3588			0	3589			0	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895			0	C896			0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	C897			676	C898			177	1.e.2.
2. Loans to depository institutions and acceptances of other banks	4481			0	4482			0	2.
3. Not applicable									
4. Commercial and industrial loans	4638			888	4608			0	4.

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

Schedule RI-B—Continued

Part I—Continued

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	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514		1,318		B515		297		5.a.
b. Automobile loans	K129		0		K133		0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205		0		K206		0		5.c.
6. Loans to foreign governments and official institutions	4643		0		4627		0		6.
7. All other loans (2)	4644		0		4628		91		7.
8. Lease financing receivables	4266		0		4267		0		8.
9. Total (sum of items 1 through 8)	4635		3,360		4605		571		9.

(1) Include write-downs arising from transfers of loans to a held-for-sale account.
(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

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		0		5410		0		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		0		4662		0		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654		0		4664		0		M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646		0		4618		0		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	F185		0		F187		0		M.2.d.
3. 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		0		4665		86		M.3.

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

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

(1) Include write-downs arising from transfers of loans to a held-for-sale account.
(2) The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported the June 30, 2011, Report of Condition.

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522			17,490	1.
2. Recoveries (must equal part I, item 9, column B, above)	4605			571	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079			3,360	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523			0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230			2,662	5.
6. Adjustments* (see instructions for this schedule)	C233			0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123			17,363	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

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

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands			Year-to-date RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)							
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:							
a. Income and fees from the printing and sale of checks			C013			0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance			C014			0	1.b.
c. Income and fees from automated teller machines (ATMs)			C016			0	1.c.
d. Rent and other income from other real estate owned			4042			0	1.d.
e. Safe deposit box rent			C015			0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option			F229			0	1.f.
g. Bank card and credit card interchange fees			F555			13,643	1.g.
h. Gains on bargain purchases			J447			0	1.h.
i. TEXT 4461	Card Services Income		4461			34,282	1i.
j. TEXT 4462	Safekeeping		4462			2,562	1j.
k. TEXT 4463			4463			0	1k.
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:							
a. Data processing expenses			C017			0	2.a.
b. Advertising and marketing expenses			0497			0	2.b.
c. Directors' fees			4136			0	2.c.
d. Printing, stationery, and supplies			C018			0	2.d.
e. Postage			8403			0	2.e.
f. Legal fees and expenses			4141			0	2.f.
g. FDIC deposit insurance assessments			4146			0	2.g.
h. Accounting and auditing expenses			F556			0	2.h.
i. Consulting and advisory expenses			F557			0	2.i.
j. Automated teller machine (ATM) and interchange expenses			F558			17,830	2.j.
k. Telecommunications expenses			F559			0	2.k.
l. TEXT 4464	Card Services Expenses		4464			15,503	2.l.
m. TEXT 4467	Mortgage Expenses		4467			3,801	2.m.
n. TEXT 4468	Software Expenses		4468			1,875	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
a. (1) TEXT 4469			4469			0	3.a.1.
(2) Applicable income tax effect	4486	0					3.a.2.
b. (1) TEXT 4487			4487			0	3.b.1.
(2) Applicable income tax effect	4488	0					3.b.2.
c. (1) TEXT 4489			4489			0	3.c.1.
(2) Applicable income tax effect	4491	0					3.c.2.

Schedule RI-E—Continued

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

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

	RIAD	YES / NO	
Comments?.....	4769	NO	7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2012

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	Tril | Bil | Mil | Thou	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	15,476	1.a.
b. Interest-bearing balances (2)			0071	1,086,739	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	100	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	587,866	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	67,660	3.a.
b. Securities purchased under agreements to resell (3)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	36,178	4.a.
b. Loans and leases, net of unearned income	B528	564,571			4.b.
c. LESS: Allowance for loan and lease losses	3123	17,363			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	547,208	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	3,675	6.
7. Other real estate owned (from Schedule RC-M)			2150	3,239	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	5,364	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	1,000	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	15,821	10.b.
11. Other assets (from Schedule RC-F)			2160	61,270	11.
12. Total assets (sum of items 1 through 11)			2170	2,431,596	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	1,760,630	13.a.
(1) Noninterest-bearing (4)	6631	796,708			13.a.1.
(2) Interest-bearing	6636	963,922			13.a.2.
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5)			B993	319,398	14.a.
b. Securities sold under agreements to repurchase (6)			B995	0	14.b.
15. Trading liabilities (from Schedule RC-D)			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	100,000	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)			3200	0	19.
20. Other liabilities (from Schedule RC-G)			2930	38,432	20.
21. Total liabilities (sum of items 13 through 20)			2948	2,218,460	21.
22. Not applicable					

(1) Includes cash items in process of collection and unposted debits.
(2) Includes time certificates of deposit not held for trading.
(3) Includes all securities resale agreements, regardless of maturity.
(4) Includes noninterest-bearing, demand, time, and savings deposits.
(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
(6) Includes all securities repurchase agreements, regardless of maturity.
(7) Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Tril | Bil | Mil | Thou	
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23.
24. Common stock	3230	7,000	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	76,000	25.
26. a. Retained earnings	3632	128,647	26.a.
b. Accumulated other comprehensive income (1)	B530	1,489	26.b.
c. Other equity capital components (2)	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	213,136	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	213,136	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	2,431,596	29.

Memoranda

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 2011	6724	NR	M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
6 = Review of the bank's financial statements by external auditors
7 = Compilation of the bank's financial statements by external auditors
8 = Other audit procedures (excluding tax preparation work)
9 = No external audit work

To be reported with the March Report of Condition.

	RCON	MM/DD	
2. Bank's fiscal year-end date	8678	NR	M.2.

(1) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.

(2) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits	0020		11,002		1.a.
b. Currency and coin	0080		0		1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	0083		0		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085		57,261		2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	0073		0		3.a.
b. Other banks in foreign countries and foreign central banks	0074		0		3.b.
4. Balances due from Federal Reserve Banks	0090		1,033,952		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010		1,102,215		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			0	0213			0	1286			0	1287			0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies (1)	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	1294			0	1295			0	1297			0	1298			0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496			0	8497			0	8498			0	8499			0	3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (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. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	0	G301	0	G302	6,080	G303	6,800	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	0	G305	0	G306	560,593	G307	581,066	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]....	G312	0	G313	0	G314	0	G315	0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies[1]....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA...	K142	0	K143	0	K144	0	K145	0	4.c.1.a.
(b) Other pass-through securities....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (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. c.(2) Other commercial MBS:																	
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1].....	K150			0	K151			0	K152			0	K153			0	4.c.2.a.
(b) All other commercial MBS.....	K154			0	K155			0	K156			0	K157			0	4.c.2.b.
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS).....	C026			0	C988			0	C989			0	C027			0	5.a.
b. Structured financial poducts:																	
(1) Cash.....	G336			0	G337			0	G338			0	G339			0	5.b.1.
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0	5.b.2.
(3) Hybrid.....	G344			0	G345			0	G346			0	G347			0	5.b.3.
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			100	1738			100	1739			0	1741			0	6.a.
b. Foreign debt securities.....	1742			0	1743			0	1744			0	1746			0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....									A510			0	A511			0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754			100	1771			100	1772			566,673	1773			587,866	8.

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Pledged securities (1)	0416		157	639	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)					
(1) Three months or less	A549			0	M.2.a.1.
(2) Over three months through 12 months	A550			0	M.2.a.2.
(3) Over one year through three years	A551			0	M.2.a.3.
(4) Over three years through five years	A552			0	M.2.a.4.
(5) Over five years through 15 years	A553			0	M.2.a.5.
(6) Over 15 years	A554			100	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)					
(1) Three months or less	A555			0	M.2.b.1.
(2) Over three months through 12 months	A556			0	M.2.b.2.
(3) Over one year through three years	A557			0	M.2.b.3.
(4) Over three years through five years	A558			0	M.2.b.4.
(5) Over five years through 15 years	A559		210	113	M.2.b.5.
(6) Over 15 years	A560		377	753	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less	A561			0	M.2.c.1.
(2) Over three years	A562			0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248			0	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778			0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782			0	M.4.a.
b. Fair value	8783			0	M.4.b.

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

Schedule RC-B—Continued

Memoranda—Continued

	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	
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):																	
a. Credit card receivables.....	B838			0	B839			0	B840			0	B841			0	M.5.a.
b. Home equity lines.....	B842			0	B843			0	B844			0	B845			0	M.5.b.
c. Automobile loans.....	B846			0	B847			0	B848			0	B849			0	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852			0	B853			0	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856			0	B857			0	M.5.e.
f. Other.....	B858			0	B859			0	B860			0	B861			0	M.5.f.

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-B—Continued

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	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.f. M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

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:									
(1) 1-4 family residential construction loans					F158		2,496		1.a.1.
(2) Other construction loans and all land development and other land loans					F159		13,566		1.a.2.
b. Secured by farmland (including farm residential and other improvements)					1420		2,572		1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797		0		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367		48,085		1.c.2.a.
(b) Secured by junior liens					5368		2,952		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties					1460		10,824		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160		32,433		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties					F161		79,730		1.e.2.
2. Loans to depository institutions and acceptances of other banks					1288		320		2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	B532			0					2.a.1.
(2)To other commercial banks in the U.S.	B533			320					2.a.2.
b. To other depository institutions in the U.S.	B534			0					2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks	B536			0					2.c.1.
(2) To other banks in foreign countries	B537			0					2.c.2.
3. Loans to finance agricultural production and other loans to farmers					1590		1,162		3.
4. Commercial and industrial loans					1766		73,939		4.
a. To U.S. addressees (domicile)	1763			73,939					4.a.
b. To non-U.S. addressees (domicile)	1764			0					4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit Cards					B538		75,555		6.a.
b. Other revolving credit plans					B539		0		6.b.
c. Automobile loans					K137		55		6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)					K207		1,404		6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)					2081		0		7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107		166,804		8.

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

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	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					J454		54,898		9.a.
b. Other loans					J464		33,954		9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545		23,707						9.b.1.
(2) All other loans (exclude consumer loans)	J451		10,247						9.b.2.
10. Lease financing receivables (net of unearned income)					2165		0		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162		0						10.a.
b. All other leases	F163		0						10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123		0		11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)					2122		600,749		12.

Memoranda

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans			K158			0	M.1.a.1.
(2) Other construction loans and all land development and other land loans			K159			0	M.1.a.2.
b. Loans secured by 1-4 family residential properties			F576			176	M.1.b.
c. Secured by multifamily (5 or more) residential properties			K160			0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161			3,220	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties			K162			0	M.1.d.2.
e. Commercial and industrial loans			K256			0	M.1.e.
Memorandum items 1.e.1 and 2 are to be completed by banks with $300 millon or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):							
(1) To U.S. addressees (domicile)	K163	0					M.1.e.1.
(2) To non-U.S. addressees (domicile)	K164	0					M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)			K165			0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):							
(1) Loans secured by farmland			K166			0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks			K167			0	M.1.f.2.
(3) Not applicable							

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	K098			0	M.1.f.4.a.
(b) Automobile loans	K203			0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204			0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K212			0	M.1.f.5.
(6) Other loans (1)	K267			0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2) *• Banks with $300 millon or more in total assets* *• Banks with less than $300 millon in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*					
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above	K168			0	M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)					
(1) Three months or less	A564			313	M.2.a.1.
(2) Over three months through 12 months	A565			1,916	M.2.a.2.
(3) Over one year through three years	A566			727	M.2.a.3.
(4) Over three years through five years	A567			1,997	M.2.a.4.
(5) Over five years through 15 years	A568			228	M.2.a.5.
(6) Over 15 years	A569			42,459	M.2.a.6.
2. b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)					
(1) Three months or less	A570			172,624	M.2.b.1.
(2) Over three months through 12 months	A571			61,000	M.2.b.2.
(3) Over one year through three years	A572			103,255	M.2.b.3.
(4) Over three years through five years	A573			76,517	M.2.b.4.
(5) Over five years through 15 years	A574			109,510	M.2.b.5.
(6) Over 15 years	A575			24,788	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			69,151	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6)	2746			0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370			3,608	M.4.

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

(2) The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

(3) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
5. To be completed by banks with $300 million or more in total assets: (1)					
Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837			0	M.5.
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			NR	M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779			0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780			0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b))	F230			0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2011, 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			NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	F232			NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577			399	M.9.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F578			0	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F579			0	M.10.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F580			0	M.10.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F581			0	M.10.a.3.b.1.
(2) Secured by junior liens	F582			0	M.10.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties	F583			0	M.10.a.4.
(5) Secured by nonfarm nonresidential properties	F584			0	M.10.a.5.
b. Commercial and industrial loans	F585			0	M.10.b.

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586			0	M.10.c.1.
(2) Other revolving credit plans	F587			0	M.10.c.2.
(3) Automobile loans	K196			0	M.10.c.3.
(4) Other consumer loans	K208			0	M.10.c.4.
d. Other loans	F589			0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F590			0	M.11.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F591			0	M.11.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F592			0	M.11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F593			0	M.11.a.3.b.1.
(2) Secured by junior liens	F594			0	M.11.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties	F595			0	M.11.a.4.
(5) Secured by nonfarm nonresidential properties	F596			0	M.11.a.5.
b. Commercial and industrial loans	F597			0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598			0	M.11.c.1.
(2) Other revolving credit plans	F599			0	M.11.c.2.
(3) Automobile loans	K195			0	M.11.c.3.
(4) Other consumer loans	K209			0	M.11.c.4.
d. Other loans	F601			0	M.11.d.

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate	G091			0	G092			0	G093			0	M.12.a.
b. Commercial and industrial loans	G094			0	G095			0	G096			0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097			0	G098			0	G099			0	M.12.c.
d. All other loans and all leases	G100			0	G101			0	G102			0	M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2011.					
13. Construction, land development, and other land loans with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376			NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD G377			NR	M.13.b.
Memorandum item 14 is to be completed by all banks.	RCON				
14. Pledged loans and leases.....	G378			258,222	M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466			NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467			NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468			NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469			NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Bil	Mil	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470			NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471			NR	M.15.c.2.

Schedule RC-C—Continued

Part II—Loans to Small Businesses and Small Farms

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

	RCON	Yes/No	
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....	6999	NO	1.

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

	RCON	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, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.).....	5562	NR	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.).....	5563	NR	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans RCON		(Column B) Amount Currently Outstanding RCON	Bil Mil Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of $100,000 or less.....	5564	0	5565	0	3.a.
b. With original amounts of more than $100,000 through $250,000.....	5566	3	5567	417	3.b.
c. With original amounts of more than $250,000 through $1,000,000.....	5568	21	5569	11,547	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	72,391	5571	55,454	4.a.
b. With original amounts of more than $100,000 through $250,000.....	5572	102	5573	6,068	4.b.
c. With original amounts of more than $250,000 through $1,000,000.....	5574	21	5575	2,573	4.c.

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

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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

RCON	Yes/No	
6860	NO	5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	RCON	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.)	5576	NR	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	NR	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans RCON		(Column B) Amount Currently Outstanding 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	0	5579	0	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	2	5581	300	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	0	5583	0	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	1	5585	30	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	1	5587	193	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	0	5589	0	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Assets					
1. U.S. Treasury securities	3531			0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532			0	2.
3. Securities issued by states and political subdivisions in the U.S.	3533			0	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379			0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS)	G380			0	4.b.
c. All other residential MBS	G381			0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K197			0	4.d.
e. All other commercial MBS	K198			0	4.e.
5. Other debt securities:					
a. Structured financial products:					
(1) Cash	G383			0	5.a.1.
(2) Synthetic	G384			0	5.a.2.
(3) Hybrid	G385			0	5.a.3.
b. All other debt securities	G386			0	5.b.
6. Loans:					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F604			0	6.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F605			0	6.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F606			0	6.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F607			0	6.a.3.b.1.
(2) Secured by junior liens	F611			0	6.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties	F612			0	6.a.4.
(5) Secured by nonfarm nonresidential properties	F613			0	6.a.5.
b. Commercial and industrial loans	F614			0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615			0	6.c.1.
(2) Other revolving credit plans	F616			0	6.c.2.
(3) Automobile loans	K199			0	6.c.3.
(4) Other consumer loans	K210			0	6.c.4.
d. Other loans	F618			0	6.d.
7. and 8. Not appplicable					
9. Other trading assets	3541			0	9.
10. Not applicable					
11. Derivatives with a positive fair value	3543			0	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545			0	12.
Liabilities					
13. a. Liability for short positions	3546			0	13.a.
b. Other trading liabilities	F624			0	13.b.
14. Derivatives with a negative fair value	3547			0	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548			0	15.

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F625			0	M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F626			0	M.1.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F627			0	M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F628			0	M.1.a.3.b.1
(2) Secured by junior liens	F629			0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630			0	M.1.a.4.
(5) Secured by nonfarm nonresidential properties	F631			0	M.1.a.5.
b. Commercial and industrial loans	F632			0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633			0	M.1.c.1.
(2) Other revolving credit plans	F634			0	M.1.c.2.
(3) Automobile loans	K200			0	M.1.c.3.
(4) Other consumer loans	K211			0	M.1.c.4.
d. Other loans	F636			0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639			0	M.2.a.
b. Unpaid principal balance	F640			0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299			0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332			0	M.3.b.
c. Corporate and similar loans	G333			0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334			0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335			0	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651			0	M.3.f.
g. Other collateral or reference assets	G652			0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	G387			0	M.4.a.
b. Pledged loans	G388			0	M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.					
5. Asset-backed securities:					
a. Credit card receivables	F643			NR	M.5.a.
b. Home equity lines	F644			NR	M.5.b.
c. Automobile loans	F645			NR	M.5.c.
d. Other consumer loans	F646			NR	M.5.d.
e. Commercial and industrial loans	F647			NR	M.5.e.
f. Other	F648			NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651			NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652			NR	M.7.a.
b. Other	F653			NR	M.7.b.
8. Loans pending securitization	F654			NR	M.8.

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $25,000 and exceed 25% of the item): (1)					
a. TEXT F655	F655			NR	M.9.a.
b. TEXT F656	F656			NR	M.9.b.
c. TEXT F657	F657			NR	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):					
a. TEXT F658	F658			NR	M.10.a.
b. TEXT F659	F659			NR	M.10.b.
c. TEXT F660	F660			NR	M.10.c.

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (1) (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B549		81,453						B550		232,910		1.
2. U.S. Government.....	2202		0						2520		0		2.
3. States and political subdivisions in the U.S.....	2203		0						2530		27,893		3.
4. Commercial banks and other depository institutions in the U.S.....	B551		763,817						B552		654,557		4.
5. Banks in foreign countries.....	2213		0						2236		0		5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		0						2377		0		6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215		845,270		2210		845,270		2385		915,360		7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835		1,736		M.1.a.
b. Total brokered deposits.....	2365		262,255		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than $100,000.....	2343		13,741		M.1.c.1.
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts.....	J472		248,514		M.1.c.2.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above).....	A243		13,741		M.1.d.1.
(2) Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.2 above).....	K219		248,514		M.1.d.2.
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220		0		M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) **(to be completed for the December report only)**.....	5590		NR		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223		0		M.1.f.

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

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810		648,476		M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352		0		M.2.a.2.
b. Total time deposits of less than $100,000	6648		14,316		M.2.b.
c. Total time deposits of $100,000 through $250,000	J473		249,155		M.2.c.
d. Total time deposits of more than $250,000	J474		3,413		M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	F233		1,736		M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:					
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less	A579		13,870		M.3.a.1.
(2) Over three months through 12 months	A580		441		M.3.a.2.
(3) Over one year through three years	A581		5		M.3.a.3.
(4) Over three years	A582		0		M.3.a.4.
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241		14,311		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		251,215		M.4.a.1.
(2) Over three months through 12 months	A585		1,353		M.4.a.2.
(3) Over one year through three years	A586		0		M.4.a.3.
(4) Over three years	A587		0		M.4.a.4.
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3)	K221		249,155		M.4.b.
c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3)	K222		3,413		M.4.c.

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Accrued interest receivable (1)			B556			4,702	1.
2. Net deferred tax assets (2)			2148			7,747	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:							
a. Mortgage loans			A519			0	3.a.
b. Other financial assets			A520			0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)			1752			7,600	4.
5. Life insurance assets:							
a. General account life insurance assets			K201			16,998	5.a.
b. Separate account life insurance assets			K202			0	5.b.
c. Hybrid account life insurance assets			K270			9,595	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)			2168			14,628	6.
a. Prepaid expenses (excluding prepaid assessments)	2166	0					6.a.
b. Repossessed personal property (including vehicles)	1578	0					6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010	41					6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d.
e. FDIC loss-sharing indemnification assets	J448	0					6.e.
f. Prepaid deposit insurance assessments	J449	0					6.f.
g. TEXT 3549	3549	0					6.g.
h. TEXT 3550	3550	0					6.h.
i. TEXT 3551	3551	0					6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160			61,270	7.

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits (1)			3645			32	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646			10,185	1.b.
2. Net deferred tax liabilities (2)			3049			0	2.
3. Allowance for credit losses on off-balance sheet credit exposures			B557			0	3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)			2938			28,215	4.
a. Accounts payable	3066	0					4.a.
b. Deferred compensation liabilities	C011	8,491					4.b.
c. Dividends declared but not yet payable	2932	0					4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012	18,938					4.d.
e. TEXT 3552	3552	0					4.e.
f. TEXT 3553	3553	0					4.f.
g. TEXT 3554	3554	0					4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930			38,432	5.

(1) For savings banks, include “dividends” accrued and unpaid on deposits.
(2) See discussion of deferred income taxes in Glossary entry on “income taxes.”

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Assets					
1. Interest-bearing balances due from depository institutions	3381		1,132,360		1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) *(excluding mortgage-backed securities)*	B558		0		2.
3. Mortgage-backed securities (2)	B559		541,309		3.
4. All other securities (2), (3) *(includes securities issued by states and political subdivisions in the U.S.)*	B560		100		4.
5. Federal funds sold and securities purchased under agreements to resell	3365		54,723		5.
6. Loans:					
a. Total loans	3360		604,334		6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties	3465		46,980		6.b.1.
(2) All other loans secured by real estate	3466		143,705		6.b.2.
c. Commercial and industrial loans	3387		74,304		6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B561		75,927		6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562		1,110		6.d.2.
7. To be completed by banks with $100 million or more in total assets: (4) Trading assets	3401		778		7.
8. Lease financing receivables (net of unearned income)	3484		0		8.
9. Total assets (5)	3368		2,440,353		9.
Liabilities					
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485		40,987		10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)	B563		682,066		11.a.
b. Time deposits of $100,000 or more	A514		253,359		11.b.
c. Time deposits of less than $100,000	A529		13,950		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353		294,035		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		100,000		13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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.*					
1. Loans to finance agricultural production and other loans to farmers	3386		1,592		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, 2011, Report of Condition.
(5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and Off-Balance Sheet Items

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814			0	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J477			NR	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478			NR	1.a.2.
b. Credit card lines	3815			752,464	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1) Unused consumer credit card lines	J455			426,568	1.b.1.
(2) Other unused credit card lines	J456			325,896	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments	F164			917	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165			18,821	1.c.1.b.
(2) NOT secured by real estate	6550			0	1.c.2.
d. Securities underwriting	3817			0	1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	J457			7,153	1.e.1.
(2) Loans to financial institutions	J458			73,137	1.e.2.
(3) All other unused commitments	J459			34,057	1.e.3.
2. Financial standby letters of credit	3819			3,612	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets. (1)					
a. Amount of financial standby letters of credit conveyed to others 3820 0					2.a.
3. Performance standby letters of credit	3821			0	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets. (1)					
a. Amount of performance standby letters of credit conveyed to others 3822 0					3.a.
4. Commercial and similar letters of credit	3411			0	4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433			0	6.

7. Credit derivatives:	(Column A) Sold Protection RCON	Bil	Mil	Thou	(Column B) Purchased Protection RCON	Bil	Mil	Thou	
a. Notional amounts:									
(1) Credit default swaps	C968			0	C969			0	7.a.1.
(2) Total return swaps	C970			0	C971			0	7.a.2.
(3) Credit options	C972			0	C973			0	7.a.3.
(4) Other credit derivatives	C974			0	C975			0	7.a.4.
b. Gross fair values:									
(1) Gross positive fair value	C219			0	C221			0	7.b.1.
(2) Gross negative fair value	C220			0	C222			0	7.b.2

(1) The asset size tests and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2011, Report of Condition.

Schedule RC-L—Continued

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

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

			RCON	Bil	Mil	Thou	
8. Spot foreign exchange contracts			8765			0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			3430			0	9.
a. Securities borrowed	3432	0					9.a.
b. Commitments to purchase when-issued securities	3434	0					9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	C978	0					9.c.
d. TEXT 3555	3555	0					9.d.
e. TEXT 3556	3556	0					9.e.
f. TEXT 3557	3557	0					9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			5591			0	10.
a. Commitments to sell when-issued securities	3435	0					10.a.
b. TEXT 5592	5592	0					10.b.
c. TEXT 5593	5593	0					10.c.
d. TEXT 5594	5594	0					10.d.
e. TEXT 5595	5595	0					10.e.

	RCON	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank	C223			1,265	702	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224				0	11.b.

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

Schedule RC-L—Continued

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):					
	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts.....	5,500	0	0	0	12.a.
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts.....	48,000	0	0	0	12.b.
c. Exchange-traded option contracts:					
	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options.....	6,000	0	0	0	12.c.1.
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options.....	2,500	0	0	0	12.c.2.
d. Over-the-counter option contracts:					
	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options.....	88,112	0	0	0	12.d.1.
	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options.....	0	0	0	0	12.d.2.
	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps.....	250,000	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for					
	RCON A126	RCON A127	RCON 8723	RCON 8724	
trading.....	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for					
	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
purposes other than trading.....	400,112	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay	RCON A589				
a fixed rate.....	250,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value..	0	0	0	0	15.a.1.
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2.
b. Contracts held for purposes other than trading:					
	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value..	41	0	0	0	15.b.1.
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	18,938	0	0	0	15.b.2.

Schedule RC-L—Continued

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

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

(1) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:							
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			6164		5,983		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	6165	Number 3					1.b.
2. Intangible assets other than goodwill:							
a. Mortgage servicing assets			3164		8,554		2.a.
(1) Estimated fair value of mortgage servicing assets	A590	8,554					2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets			B026		1,945		2.b.
c. All other identifiable intangible assets			5507		5,322		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426		15,821		2.d.
3. Other real estate owned:							
a. Construction, land development, and other land			5508		0		3.a.
b. Farmland			5509		0		3.b.
c. 1-4 family residential properties			5510		742		3.c.
d. Multifamily (5 or more) residential properties			5511		0		3.d.
e. Nonfarm nonresidential properties			5512		2,497		3.e.
f. Foreclosed properties from "GNMA loans"			C979		0		3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150		3,239		3.g.
4. Not applicable							
5. Other borrowed money:							
a. Federal Home Loan Bank advances:							
(1) Advances with a remaining maturity or next repricing date of: (1)							
(a) One year or less			F055		100,000		5.a.1.a.
(b) Over one year through three years			F056		0		5.a.1.b.
(c) Over three years through five years			F057		0		5.a.1.c.
(d) Over five years			F058		0		5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)			2651		100,000		5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059		0		5.a.3.
b. Other borrowings:							
(1) Other borrowings with a remaining maturity or next repricing date of: (3)							
(a) One year or less			F060		0		5.b.1.a.
(b) Over one year through three years			F061		0		5.b.1.b.
(c) Over three years through five years			F062		0		5.b.1.c.
(d) Over five years			F063		0		5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)			B571		0		5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)			3190		100,000		5.c.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569	NO	6.

	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570			0	7.

8. Primary Internet website 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 websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	4088	NO	9.

10. Secured liabilities:	RCON	Bil	Mil	Thou	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064			0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065			0	10.b.

	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	NO	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	NO	12.

13. Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil	Mil	Thou	
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(1) Loans secured by real estate:					
(a) Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	K169			0	13.a.1.a.1
(2) Other construction loans and all land development and other land loans	K170			0	13.a.1.a.2
(b) Secured by farmland	K171			0	13.a.1.b.
(c) Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172			0	13.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	K173			0	13.a.1.c.2.a
(b) Secured by junior liens	K174			0	13.a.1.c.2.b.
(d) Secured by multifamily (5 or more) residential properties	K175			0	13.a.1.d.
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176			0	13.a.1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	K177			0	13.a.1.e.2.
(2) Not applicable					
(3) Commercial and industrial loans	K179			0	13.a.3.
(4) Loans to individuals for household, family, and other personal exdpenditures:					
(a) Credit cards	K180			0	13.a.4.a.
(b) Automobile loans	K181			0	13.a.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182			0	13.a.4.c.

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
13. a. (5) All other loans and all leases	K183			0	13.a.5.
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1 through 5):					
(a) Loans to depository institutions and acceptances of other banks	K184			0	13.a.5.a.
(b) Loans to foreign governments and official institutions	K185			0	13.a.5.b.
(c) Other loans (1)	K186			0	13.a.5.c.
Item 13.a.5.c.1 is to be completed by: (2) • *Banks with $300 million or more in total assets* • *Banks with less than $300 millon in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*					
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above	K178			0	13.a.5.c.1
(d) Lease financing receivables	K273			0	13.a.5.d
b. Other real estate owned (included in Schedule RC, item 7):					
(1) Construction, land development, and other land	K187			0	13.b.1.
(2) Farmland	K188			0	13.b.2.
(3) 1-4 family residential properties	K189			0	13.b.3.
(4) Multifamily (5 or more) residential properties	K190			0	13.b.4.
(5) Nonfarm nonresidential properties	K191			0	13.b.5.
(6) Not applicable					
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements	K192			0	13.b.7.
c. Debt securities (included in Schdule RC, items 2.a and 2.b)	J461			0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462			0	13.d.
14. Captive insurance and reinsurance subsidiaries:					
a. Total assets of captive insurance subsidiaries (3)	K193			0	14.a.
b. Total assets of captive reinsurance subsidiaries (3)	K194			0	14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.					
15. Qualified Thrift Lender (QTL) test:					
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)		**Number**			
	L133			NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		**YES / NO**			
	L135			NR	15.b.

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

(2) The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

(3) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

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:													
(1) 1-4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173			0	F175			0	F177			0	1.a.2.
b. Secured by farmland.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a)Secured by first liens.....	C236			176	C237			0	C229			445	1.c.2.a.
(b) Secured by junior liens.....	C238			0	C239			0	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499			0	3500			0	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			0	F180			0	F182			2,078	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179			0	F181			0	F183			2,691	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834			0	B835			0	B836			0	2.
3. Not applicable													
4. Commercial and industrial loans.....	1606			249	1607			204	1608			0	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			509	B576			221	B577			0	5.a.
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			0	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans (1).....	5459			1,700	5460			0	5461			201	7.
8. Lease financing receivables.....	1226			0	1227			0	1228			0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)....	3505			0	3506			0	3507			0	9.

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

Schedule RC-N—Continued

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

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	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036			42	K037			0	K038			47	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039			42	K040			0	K041			47	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042			0	K043			0	K044			0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans	K045			0	K046			0	K047			0	11.a.1.a.
(b) Other construction loans and all land development and other land loans	K048			0	K049			0	K050			0	11.a.1.b.
(2) Secured by farmland	K051			0	K052			0	K053			0	11.a.2.
(3) Secured by 1-4 family residential properties:													
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054			0	K055			0	K056			0	11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens	K057			0	K058			0	K059			0	11.a.3.b.1.
(2) Secured by junior liens	K060			0	K061			0	K062			0	11.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties	K063			0	K064			0	K065			0	11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066			0	K067			0	K068			0	11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties	K069			0	K070			0	K071			0	11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans	K075			0	K076			0	K077			0	11.c.

Schedule RC-N—Continued

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

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

(2) The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	K105			0	K106			0	K107			0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108			0	K109			0	K110			0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661			0	F662			0	F663			0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111			0	K112			0	K113			0	M.1.c.
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			2,078	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			2,691	M.1.d.2.
e. Commercial and industrial loans.....	K257			0	K258			0	K259			0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 millon or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):[1]													
(1) To U.S. addressees (domicile).....	K120			0	K121			0	K122			0	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123			0	K124			0	K125			0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126			0	K127			0	K128			0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccural status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):													
(1) Loans secured by farmland.....	K130			0	K131			0	K132			0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....	K134			0	K135			0	K136			0	M.1.f.2.
(3) Not applicable													

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			0	K275			0	K276			0	M.1.f.4.a.
(b) Automobile loans	K277			0	K278			0	K279			0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K283			0	K284			0	K285			0	M.1.f.5.
(6) Other loans (1)	K286			0	K287			0	K288			0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2) *• Banks with $300 million or more in total assets* *• Banks with less than $300 milion in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above	K138			0	K139			0	K140			0	M.1.f.6.a.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558			0	6559			0	6560			0	M.2.
3. *Memorandum items 3.a through 3.d are to be completed by banks with $300 million or more in total assets: (2)*													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248			0	1249			0	1250			0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380			0	5381			0	5382			0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254			0	1255			0	1256			0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166			0	F167			0	F168			0	M.3.d.

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

(2) The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Bil	Mil	Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil	Mil	Thou	(Column C) Nonaccrual RCON	Bil	Mil	Thou	
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:*													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594			0	1597			0	1583			0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240			0	C241			0	C226			0	M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664			0	F665			0	F666			0	M.5.b.1.
(2) Unpaid principal balance.....	F667			0	F668			0	F669			0	M.5.b.2.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days RCON	Bil	Mil	Thou	(Column B) Past due 90 days or more RCON	Bil	Mil	Thou	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets: (1)									
6. Derivative contracts: Fair value of amounts carried as assets.....	3529			0	3530			0	M.6.

	RCON	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....	C410			810	M.7.
8. Nonaccrual assets sold during the quarter.....	C411			608	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Bil	Mil	Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil	Mil	Thou	(Column C) Nonaccrual RCON	Bil	Mil	Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance.....	L183			0	L184			0	L185			0	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	L186			0	L187			0	L188			0	M.9.b

(1) The $300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	1,766,010	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	48,562	2.
3. Not applicable			
4. Average consolidated total assets	K652	2,440,353	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2) — Enter 1 or 2	K653	1	4.a
		Bil Mil Thou	
5. Average tangible equity (1)	K654	202,777	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	G465	0	7.a.
b. Over one year through three years	G466	0	7.b.
c. Over three years through five years	G467	0	7.c.
d. Over five years	G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):			
a. One year or less	G469	0	8.a.
b. Over one year through three years	G470	0	8.b.
c. Over three years through five years	G471	0	8.c.
d. Over five years	G472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated reciprocal brokered deposits	L190	NR	9.a
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		**YES / NO**	
	K656	YES	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.		Bil Mil Thou	
a. Banker's bank deduction	K657	1,136,638	10.a
b. Banker's bank deduction limit	K658	1,736,302	10.b
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		**YES / NO**	
	K659	NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.		Bil Mil Thou	
a. Custodial bank deduction	K660	NR	11.a
b. Custodial bank deduction limit	K661	NR	11.b

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accured and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):							
a. Deposit accounts (excluding retirement accounts) of $250,000 or less: (1)							
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less			F049		339,811		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 2,796					M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than $250,000: (1)							
(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000			F051		1,375,901		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 810					M.1.b.2.
c. Retirement deposit accounts of $250,000 or less: (1)							
(1) Amount of retirement deposit accounts of $250,000 or less			F045		1,736		M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	Number 7					M.1.c.2.
1. d. Retirement deposit accounts of more than $250,000: (1)							
(1) Amount of retirement deposit accounts of more than $250,000			F047		0		M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	Number 0					M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)							
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3)			5597		542,996		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?
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	00000	M.3.

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
4. Not applicable							
Memorandum items 5.a and 5.b are to be completed by all banks.							
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than $250,000 (see instructions): (4)							
a. Amount of noninterest-bearing transaction accounts of more than $250,000			J944		731,248		M.5.a.
b. Number of noninterest-bearing transaction accounts of more than $250,000	J945	Number 407					M.5.b.

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
(2) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.
(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
(4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.					
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	L189			NR	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.					
17. Selected fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194			NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195			NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196			NR	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	L197			NR	M.17.d

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:					
a. Closed-end first liens	F066			2,066	1.a.
b. Closed-end junior liens	F067			0	1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F670			0	1.c.1.
(2) Principal amount funded under the lines of credit	F671			0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:					
a. Closed-end first liens	F068			175,817	2.a.
b. Closed-end junior liens	F069			0	2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F672			0	2.c.1.
(2) Principal amount funded under the lines of credit	F673			0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:					
a. Closed-end first liens	F070			171,492	3.a.
b. Closed-end junior liens	F071			0	3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F674			0	3.c.1.
(2) Principal amount funded under the lines of credit	F675			0	3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):					
a. Closed-end first liens	F072			36,178	4.a.
b. Closed-end junior liens	F073			0	4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F676			0	4.c.1.
(2) Principal amount funded under the lines of credit	F677			0	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD				
a. Closed-end 1-4 family residential mortgage loans	F184			3,238	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560			0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON				
a. Closed-end first liens	F678			159	6.a.
b. Closed-end junior liens	F679			7	6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	F680			0	6.c.1.
(2) Principal amount funded under the lines of credit	F681			0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:					
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191			813	7.a
b. For representations and warranties made to other parties	L192			0	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288			813	7.c

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Assets																					
1. Available-for-sale securities	1773		587	866	G474			0	G475			0	G476		587	866	G477			0	1.
2. Federal funds sold and securities purchased under agreements to resell	G478			0	G479			0	G480			0	G481			0	G482			0	2.
3. Loans and leases held for sale	G483			0	G484			0	G485			0	G486			0	G487			0	3.
4. Loans and leases held for investment	G488			0	G489			0	G490			0	G491			0	G492			0	4.
5. Trading assets:																					
a. Derivative assets	3543			0	G493			0	G494			0	G495			0	G496			0	5.a.
b. Other trading assets	G497			0	G498			0	G499			0	G500			0	G501			0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240			0	F684			0	F692			0	F241			0	F242			0	5.b.1.
6. All other assets	G391		8,595		G392			0	G395			41	G396			0	G804		8,554		6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502		596,461		G503			0	G504			41	G505		587,866		G506		8,554		7.
Liabilities																					
8. Deposits	F252			0	F686			0	F694			0	F253			0	F254			0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507			0	G508			0	G509			0	G510			0	G511			0	9.
10. Trading liabilities:																					
a. Derivative liabilities	3547			0	G512			0	G513			0	G514			0	G515			0	10.a.
b. Other trading liabilities	G516			0	G517			0	G518			0	G519			0	G520			0	10.b.
11. Other borrowed money	G521			0	G522			0	G523			0	G524			0	G525			0	11.
12. Subordinated notes and debentures	G526			0	G527			0	G528			0	G529			0	G530			0	12.
13. All other liabilities	G805		18,938		G806			0	G807			35	G808		18,903		G809			0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531		18,938		G532			0	G533			35	G534		18,903		G535			0	14.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....	G536	8,554	G537	0	G538	0	G539	0	G540	8,554	M.1.a.
b. Nontrading derivative assets.....	G541	41	G542	0	G543	41	G544	0	G545	0	M.1.b.
c. TEXT G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. TEXT G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	18,938	G567	0	G568	35	G569	18,903	G570	0	M.2.b.
c. TEXT G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Tier 1 Capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	3210		213,136		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		13,776		2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans. (if a gain, report as a positive value; if a loss, report as a negative value)	4336		(12,287)		4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589		0		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590		6,322		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227		205,325		8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591		1,050		9.a.
b. LESS: Disallowed deferred tax assets	5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital	B592		0		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274		204,275		11.
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306		0		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310		10,741		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		0		15.
16. Other Tier 2 capital components	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	5311		10,741		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275		10,741		18.
19. Tier 3 capital allocated for market risk	1395		0		19.
20. LESS: Deductions for total risk-based capital	B595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792		215,016		21.
Total Assets for Leverage Ratio					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136		2,440,353		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590		6,322		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591		1,050		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610		0		25.
26. Other additions to (deductions from) assets for leverage capital purposes	L137		0		26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138		2,432,981		27.
Adjustments for Financial Subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11	C228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21	B503		0		28.b.
29. Adjustment to risk-weighted assets reported in item 62	B504		0		29.
30. Adjustment to average total assets reported in item 27	B505		0		30.

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

Schedule RC-R—Regulatory Capital—Continued

Capital Ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1).....	7273	0.00%	7204	8.40%	31.
32. Tier 1 risk-based capital ratio (2).....	7274	0.00%	7206	23.96%	32.
33. Total risk-based capital ratio (3).....	7275	0.00%	7205	25.22%	33.

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

Schedule RC-R—Continued

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

	(Column A) Totals *(from Schedule RC)*	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010 1,102,215	RCON C869 0	RCON B600 1,033,952	RCON B601 68,263		RCON B602 0	34.
35. Held-to-maturity securities	RCON 1754 100	RCON B603 0	RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 100	35.
36. Available-for-sale securities	RCON 1773 587,866	RCON B608 21,193	RCON B609 6,080	RCON B610 560,593	RCON B611 0	RCON B612 0	36.
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 67,660		RCON C063 0	RCON C064 67,660		RCON B520 0	37.
38. Loans and leases held for sale	RCON 5369 36,178	RCON B617 0	RCON B618 0	RCON B619 0	RCON B620 36,178	RCON B621 0	38.
39. Loans and leases, net of unearned income	RCON B528 564,571	RCON B622 0	RCON B623 0	RCON B624 320	RCON B625 11,462	RCON B626 552,789	39.
40. LESS: Allowance for loan and lease losses	RCON 3123 17,363	RCON 3123 17,363					40.
41. Trading Assets	RCON 3545 0	RCON B627 0	RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 0	41.
42. All other assets (1)	RCON B639 90,369	RCON B640 7,372	RCON B641 2,490	RCON B642 5,110	RCON B643 0	RCON 5339 75,397	42.
43. Total Assets (sum of items 34 through 42)	RCON 2170 2,431,596	RCON B644 11,202	RCON 5320 1,042,522	RCON 5327 701,946	RCON 5334 47,640	RCON 5340 628,286	43.

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

Schedule RC-R—Continued

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.....	3,612	1.00 or 12.5 (2)	3,612	0	0	0	3,612	44.
	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
45. Performance standby letters of credit....	0	0.50	0	0	0	0	0	45.
	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
46. Commercial and similar letters of credit.	0	0.20	0	0	0	0	0	46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
	0	1.00	0	0	0		0	47.
	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
48. Securities lent.....	0	1.00	0	0	0	0	0	48.
49. Retained recourse on small business obligations sold with recourse.....	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
	0	1.00	0	0	0	0	0	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	
	0	12.5 (3)	0				0	50.
51. All other financial assets sold with recourse.....	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
	4,249	1.00	4,249	0	0	0	4,249	51.
	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
52. All other off-balance sheet liabilities.....	0	1.00	0	0	0	0	0	52.
53. Unused commitments:								
a. With an original maturity exceeding one year.....	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
	117,241	0.50	58,621	0	0	0	58,621	53.a.
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCON G591		RCON G592	RCON G593	RCON G594	RCON G595	RCON G596	
	0	0.10	0	0	0	0	0	53.b.
54. Derivative contracts.....			RCON A167	RCON B693	RCON B694	RCON B695		
			1,500	0	1,500	0		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.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column C) 0% Bil Mil Thou	(Column D) 20% Bil Mil Thou	(Column E) 50% Bil Mil Thou	(Column F) 100% Bil Mil Thou	
	Allocation by Risk Weight Category				
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 1,042,522	RCON B697 703,446	RCON B698 47,640	RCON B699 694,768	55.
56. Risk-weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56)	RCON B700 0	RCON B701 140,689	RCON B702 23,820	RCON B703 694,768	57.
58. Market risk equivalent assets				RCON 1651 0	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 859,277	59.
60. LESS: Excess allowance for loan and lease losses				RCON A222 6,622	60.
61. LESS: Allocated transfer risk reserve				RCON 3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223 852,655	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	0	M.1.

Schedule RC-R—Continued

Memoranda—Continued

Dollar Amounts in Thousands	With a remaining maturity of (Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: (1)																
a. Interest rate contracts	3809				48,000	8766				225,000	8767				25,000	M.2.a.
b. Foreign exchange contracts	3812				0	8769				0	8770				0	M.2.b.
c. Gold contracts	8771				0	8772				0	8773				0	M.2.c.
d. Other precious metals contracts	8774				0	8775				0	8776				0	M.2.d.
e. Other commodity contracts	8777				0	8778				0	8779				0	M.2.e.
f. Equity derivative contracts	A000				0	A001				0	A002				0	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
(1) Investment grade	G597				0	G598				0	G599				0	M.2.g.1.
(2) Subinvestment grade	G600				0	G601				0	G602				0	M.2.g.2.

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

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

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	
	0	0	0	0	0	0	0	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).....	RCONB712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718	
	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests.....	RCON C393	RCON C394	RCON C395	RCON C396	RCON C397	RCON C398	RCON C399	
	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements.....	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406	
	0	0	0	0	0	0	0	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	
	0	0	0	0	0	0	0	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	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746	
	0	0	0	0	0	0	0	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	
	0	0	0	0	0	0	0	5.a.
b. Recoveries.....	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
	0	0	0	0	0	0	0	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 0	RCON B762 0			RCON B763 0		6.a.
b. Loans (included in Schedule RC-C).....		RCON B500 0	RCON B501 0			RCON B502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due.....		RCON B764 0	RCON B765 0			RCON B766 0		7.a.
b. 90 days or more past due.....		RCON B767 0	RCON B768 0			RCON B769 0		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 0	RIAD B771 0			RIAD B772 0		8.a.
b. Recoveries.....		RIAD B773 0	RIAD B774 0			RIAD B775 0		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 0	RCON B777 0	RCON B778 0	RCON B779 0	RCON B780 0	RCON B781 0	RCON B782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCON B783 0	RCON B784 0	RCON B785 0	RCON B786 0	RCON B787 0	RCON B788 0	RCON B789 0	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	
	4,249	0	0	0	0	0	0	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	
	4,249	0	0	0	0	0	0	12.

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	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	2,694	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	1,355,776	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	186,428	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	12,799	M.2.d.
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1.
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1.
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C[2]	C407	NR	M.4.

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

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

Schedule RC-T—Fiduciary and Related Services

	RCON	Yes		No	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	A345	NO			1.

	RCON	Yes		No	
2. Does the institution exercise the fiduciary powers it has been granted?.....	A346	NO			2.

	RCON	Yes		No	
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	NO			3.

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

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.....				NR				NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:											
a. Employee benefit - defined contribution.....	RCON B872				RCON B873				RCON B874	RCON B875	
				NR				NR	NR	NR	5.a.
b. Employee benefit - defined benefit.....	RCON B876				RCON B877				RCON B878	RCON B879	
				NR				NR	NR	NR	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880				RCON B881				RCON B882	RCON B883	
				NR				NR	NR	NR	5.c.
6. Corporate trust and agency accounts.....	RCON B884				RCON B885				RCON C001	RCON C002	
				NR				NR	NR	NR	6.
7. Investment management and investment advisory agency accounts....	RCON B886				RCON J253				RCON B888	RCON J254	
				NR				NR	NR	NR	7.
8. Foundation and endowment trust and agency accounts.....	RCON J255				RCON J256				RCON J257	RCON J258	
				NR				NR	NR	NR	8.
9. Other fiduciary accounts.....	RCON B890				RCON B891				RCON B892	RCON B893	
				NR				NR	NR	NR	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894				RCON B895				RCON B896	RCON B897	
				NR				NR	NR	NR	10.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets Tril	Bil	Mil	Thou	(Column B) Non-Managed Assets Tril	Bil	Mil	Thou	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
					RCON B898					RCON B899	
11. Custody and safekeeping accounts.....					NR					NR	11.
12. Not applicable											
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCON J259			NR	RCON J260			NR	RCON J261 NR	RCON J262 NR	13.

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

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. l. Other common and preferred stocks	J296			NR	J297			NR	J298			NR	M.1.l.
m. Real estate mortgages	J299			NR	J300			NR	J301			NR	M.1.m.
n. Real estate	J302			NR	J303			NR	J304			NR	M.1.n.
o. Miscellaneous assets	J305			NR	J306			NR	J307			NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308			NR	J309			NR	J310			NR	M.1.p.

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

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

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	NR	B932			NR	M.3.a.
b. International/Global equity	B933	NR	B934			NR	M.3.b.
c. Stock/Bond blend	B935	NR	B936			NR	M.3.c.
d. Taxable bond	B937	NR	B938			NR	M3.d.
e. Municipal bond	B939	NR	B940			NR	M.3.e.
f. Short-term investments/Money market	B941	NR	B942			NR	M.3.f.
g. Specialty/Other	B943	NR	B944			NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	NR	B946			NR	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank’s statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?.....

RCON	Yes		No
6979	NO		

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