



To: All Accountholders
From: Carolyn C. Dyer, EVP & CFO
Date: April 29, 2011
Subject: Regulation F Information

The First Quarter 2011 Call Report for First National Bankers Bank is attached for your review. An abbreviated analysis of our performance is provided below. This information will hopefully ease your compliance with 12 CFR Part 206 Limitations on Interbank Liabilities (Regulation F) and Correspondent Concentration Risks Guidance.

Mar-2011

Total Risk-Based Capital Ratio	27.56%
Tier 1 Risk-Based Capital Ratio	26.29%
Leverage Ratio	14.69%
Loans 30 Days Past Due & Over / Total Loans.....	.017%
Non-Accrual Loans / Total Loans.....	3.18%
Non-Performing Assets / Total Assets.....	2.10%
Texas Ratio	12.69%
ALLL / Total Loans.....	3.18%
ROAA	0.50%

First National Bankers Bankshares, Inc is the bank holding company of First National Bankers Bank; FNBB Services Corp.; FNBB Capital Markets, LLC and FNBB Insurance Agency, LLC.

The current book value per common share of stock in First National Bankers Bankshares, Inc. is \$389.66. This calculation is based on 269,504 shares outstanding as of March 31, 2011.

Please contact me at 1-225-231-5024 if you have any questions or need any additional information.

Baton Rouge

City

LA 70809-7604

State

Zip Code

FDIC Certificate Number: 25247

Submitted to CDR on 4/29/2011 at 1:58 PM

Consolidated Report of Income for the period January 1, 2011 – March 31, 2011

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	67	1.a.1.a
(b) All other loans secured by real estate	4436	3,001	1.a.1.b
(2) Commercial and industrial loans	4012	777	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	4	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	1,194	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	5,043	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	153	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	212	1.d.1
(2) Mortgage-backed securities	B489	247	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	388	1.d.3
e. Interest income from trading assets	4069	21	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	50	1.f
g. Other interest income	4518	51	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	6,165	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	0	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	0	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	0	2.a.2.b
(c) Time deposits of less than \$100,000	A518	0	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	157	2.b
c. Interest on trading liabilities and other borrowed money	4185	342	2.c

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

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

Schedule RI—Continued

	Year-to-date			
	RIAD	Bil Mil Thou		
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	0	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	499	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	5,666
4. Provision for loan and lease losses			4230	1,000
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	(13)	5.c	
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	4,966	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4	
(5) Income from other insurance activities	C387	0	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	0	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	0	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	(20)	5.k	
l. Other noninterest income*	B497	1,546	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	6,479
6. a. Realized gains (losses) on held-to-maturity securities			3521	0
b. Realized gains (losses) on available-for-sale securities			3196	143
7. Noninterest expense:				
a. Salaries and employee benefits	4135	6,636	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	537	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	0	7.c.2	
d. Other noninterest expense*	4092	2,412	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	9,585
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	1,703
9. Applicable income taxes (on item 8)			4302	592
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	1,111
11. Extraordinary items and other adjustments, net of income taxes*			4320	0
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	1,111
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			G103	0
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	1,111

* 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.

Legal Title of Bank

FDIC Certificate Number: 25247

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Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>		4513	0	M.1
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431	N/A	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	11	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	271	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) <i>Memorandum item 6 is to be completed by:</i> (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.			Number 152	M.5
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	43	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	CCYY/MM/DD 0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>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.</i>				
a. Interest rate exposures		8757	(13)	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
Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets (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	N/A	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	N/A	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
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD A530	YES / NO NO	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))		F228	N/A	M.12

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

(2) For example, a bank acquired on March 1, 2011, would report 2011/03/01

Schedule RI—Continued

Memoranda — Continued

Dollar Amounts in Thousands

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

	Year-to-date		
	RIAD	Bil Mil Thou	
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	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities	F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	N/A	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	J319	0	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321	0	M.14.c

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	48,121			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	48,121			3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	1,111			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	82,203			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	353			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	131,788			12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1
(2) Other construction loans and all land development and other land loans	C893	461	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	214	C217	0	1.c.2.a
(b) Secured by junior liens	C235	0	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	249	C898	0	1.e.2
2. Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2
3. Not applicable					
4. Commercial and industrial loans	4638	17	4608	0	4
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a
b. Automobile Loans	K129	0	K133	0	5.b
c. Other consumer Loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K205	0	K206	0	5.c
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans (2)	4644	0	4628	10	7
8. Lease financing receivables	4266	0	4267	0	8
9. Total (sum of items 1 through 8)	4635	941	4605	10	9

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

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

Schedule RI-B Continued

Part I. Continued

Memoranda

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1
2. 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)					
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)					
	4655	0	4665	0	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.					
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		N/A		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 on the June 30, 2010, Report of Condition.

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	7,782	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	10	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	941	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	1,000	5
6. Adjustments* (see instructions for this schedule)	C233	5,675	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	13,526	7

* Describe on Schedule RI-E—Explanations.

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
Memoranda			
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	N/A	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	0	M.4

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
		RIAD	Bil Mil Thou			
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	91			1.b
c.	Income and fees from automated teller machines (ATMs)	C016	0			1.c
d.	Rent and other income from other real estate owned	4042	0			1.d
e.	Safe deposit box rent	C015	0			1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229	0			1.f
g.	Bank card and credit card interchange fees	F555	0			1.g
h.	Gains on bargain purchases	J447	0			1.h
TEXT						
i.	4461 Consulting and Marketing Fees	4461	350			1.i
j.	4462 Communication and Data Processing	4462	187			1.j
k.	4463 FRB Service Charges	4463	700			1.k
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	95			2.a
b.	Advertising and marketing expenses	0497	340			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	181			2.g
h.	Accounting and auditing expenses	F556	88			2.h
i.	Consulting and advisory expenses	F557	0			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558	0			2.j
k.	Telecommunications expenses	F559	317			2.k
TEXT						
l.	4464 Investment and Safekeeping	4464	388			2.l
m.	4467 Taxes and Assessment	4467	206			2.m
n.	4468 Loan Related Expenses	4468	352			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):						
TEXT						
a.(1)	4469	4469	0			3.a.1
(2)	Applicable income tax effect	4486	0			3.a.2
b.(1)	4487	4487	0			3.b.1
(2)	Applicable income tax effect	4488	0			3.b.2
c.(1)	4489	4489	0			3.c.1
(2)	Applicable income tax effect	4491	0			3.c.2

Baton Rouge

City

LA **70809-7604**

State

Zip Code

FDIC Certificate Number: 25247

Submitted to CDR on 4/29/2011 at 1:58 PM

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2011

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1)		0081	6,963	1.a
b. Interest-bearing balances (2)		0071	313,773	1.b
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)		1773	113,427	2.b
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold		B987	12,830	3.a
b. Securities purchased under agreements to resell (3)		B989	1,510	3.b
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale		5369	0	4.a
b. Loans and leases, net of unearned income	B528	425,754		4.b
c. LESS: Allowance for loan and lease losses	3123	13,526		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529	412,228	4.d
5. Trading assets (from Schedule RC-D)				
		3545	1,508	5
6. Premises and fixed assets (including capitalized leases)				
		2145	11,459	6
7. Other real estate owned (from Schedule RC-M)				
		2150	5,713	7
8. Investments in unconsolidated subsidiaries and associated companies				
		2130	0	8
9. Direct and indirect investments in real estate ventures				
		3656	0	9
10. Intangible assets:				
a. Goodwill		3163	449	10.a
b. Other intangible assets (from Schedule RC-M)		0426	0	10.b
11. Other assets (from Schedule RC-F)				
		2160	34,055	11
12. Total assets (sum of items 1 through 11)				
		2170	913,915	12

(1) Includes cash items in process of collection and unposted debits.

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

(3) Includes all securities resale agreements, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands

	RCON	Bil Mil Thou	
LIABILITIES			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200	363,403	13.a
(1) Noninterest-bearing (1)	6631	363,403	13.a.1
(2) Interest-bearing	6636	0	13.a.2
b. Not applicable			
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased (2)	B993	376,500	14.a
b. Securities sold under agreements to repurchase (3)	B995	2,152	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	34,386	16
17. and 18. Not applicable			
19. Subordinated notes and debentures (4)	3200	0	19
20. Other liabilities (from Schedule RC-G)	2930	5,686	20
21. Total liabilities (sum of items 13 through 20)	2948	782,127	21
22. Not applicable			
EQUITY CAPITAL			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	24,578	24
25. Surplus (excludes all surplus related to preferred stock)	3839	85,844	25
26. a. Retained earnings	3632	21,505	26.a
b. Accumulated other comprehensive income (5)	B530	(139)	26.b
c. Other equity capital components (6)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	131,788	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	131,788	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	913,915	29

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2010	RCON	Number	
	6724	2	M.1

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>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</p> <p>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)</p> <p>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</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date	RCON	MM / DD	
	8678	12/31	M.2

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

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	5,201	1.a
b. Currency and coin			0080	300	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	1,925	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	313,310	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)			0010	320,736	5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government-agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	38,418	1298	37,860	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	29,570	8499	29,892	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage									
pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	3,235	G303	3,304	4.a.1
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	3,946	G307	3,848	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 FNMA, FHLMC, or GNMA	G312	0	G313	0	G314	24,851	G315	24,805	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	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
(2) Other commercial MBS:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	0	G339	0	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	13,624	1741	13,718	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 (1)					A510	0	A511	0	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	0	1771	0	1772	113,644	1773	113,427	8

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Pledged securities (1)	0416	62,242	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)			
(1) Three months or less	A549	3,563	M.2.a.1
(2) Over three months through 12 months	A550	4,040	M.2.a.2
(3) Over one year through three years	A551	9,290	M.2.a.3
(4) Over three years through five years	A552	23,076	M.2.a.4
(5) Over five years through 15 years	A553	37,800	M.2.a.5
(6) Over 15 years	A554	3,701	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	421	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	5,117	M.2.b.5
(6) Over 15 years	A560	1,614	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	13,252	M.2.c.1
(2) Over three years	A562	11,553	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	5,783	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	10,192	M.4.a
b. Fair value	8783	10,047	M.4.b

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

Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
<p><i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (2)</i></p> <p>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):</p> <p>a. Credit card receivables</p> <p>b. Home equity lines</p> <p>c. Automobile loans</p> <p>d. Other consumer loans</p> <p>e. Commercial and industrial loans</p> <p>f. Other</p>									
	B838	N/A	B839	N/A	B840	N/A	B841	N/A	M.5.a
	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.b
	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.c
	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.d
	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.e
	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f

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

Schedule RC-B—Continued

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

- (1) loans and leases held for sale at the lower of cost or fair value,
 - (2) loans and leases held for investment, net of unearned income, and
 - (3) loans and leases accounted for at fair value under a fair value option.
- Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	3,101	1.a.1
(2) Other construction loans and all land development and other land loans			F159	36,227	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	925	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	296	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	5,607	1.c.2.a
(b) Secured by junior liens			5368	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	29,574	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	60,576	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	97,990	1.e.2
2. Loans to depository institutions and acceptances of other banks			1288	0	2
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	B532	0			2.a.1
(2) To other commercial banks in the U.S.	B533	0			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	1,558	3
4. Commercial and industrial loans			1766	42,034	4
a. To U.S. addressees (domicile)	1763	42,034			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	0	6.a
b. Other revolving credit plans			B539	0	6.b
c. Automobile Loans			K137	0	6.c
d. Other consumer loans (includes single payment, installment, and all student loans)			K207	0	6.d
7. Loans to foreign governments and official institutions (including foreign central banks)			2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	0	8

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

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions _____			J454	101,635	9.a
b. Other loans _____			J464	46,230	9.b
(1) Loans for purchasing or carrying securities (secured and unsecured) _____	1545	30,794			9.b.1
(2) All other loans (exclude consumer loans) _____	J451	15,436			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	425,753	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 1) 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	2,828	M.1.a.2
b. Loans secured by 1-4 residential properties _____	F576	0	M.1.b
c. Secured by multifamily (5 or more) residential properties _____	K160	0	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____	K161	603	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties _____	K162	2,227	M.1.d.2
e. Commercial and Industrial loans: _____	K256	0	M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total asstes. (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 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.e plus 1.f):			
(1) Loans secured by farmland _____	K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks _____	K167	0	M.1.f.2
(3) Not applicable _____			

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

Schedule RC-C—Continued

1.f. (4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098	0	M.1.f.4(a)
(b) Automobile loans	K203	0	M.1.f.4(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K204	0	M.1.f.4(c)
(5) Loans to foreign governments and official institutions	K212	0	M.1.f.5
(6) Other loans (1)	K267	0	M.1.f.6
Memorandum item 1.f.(6)(a) is to be completed by :			
- Banks with \$300 million or more in total assets			
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans			
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above	K168	0	M.1.f.6(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 3)			
(1) Three months or less	A564	0	M.2.a.1
(2) Over three months through 12 months	A565	1,488	M.2.a.2
(3) Over one year through three years	A566	1,632	M.2.a.3
(4) Over three years through five years	A567	0	M.2.a.4
(5) Over five years through 15 years	A568	0	M.2.a.5
(6) Over 15 years	A569	600	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 4)			
(1) Three months or less	A570	144,852	M.2.b.1
(2) Over three months through 12 months	A571	47,977	M.2.b.2
(3) Over one year through three years	A572	116,889	M.2.b.3
(4) Over three years through five years	A573	37,745	M.2.b.4
(5) Over five years through 15 years	A574	54,481	M.2.b.5
(6) Over 15 years	A575	6,566	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	101,333	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 (5)			
	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	1,100	M.4
5. To be completed by banks with \$300 million or more in total assets: (6)			
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

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

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

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

(4) 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.

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

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

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.		C391	N/A	M.6
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance		C779	0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))		F230	0	M.8.a
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2010, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties		F231	N/A	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	N/A	M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		F577	0	M.9
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>				
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F578	N/A	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)		F579	N/A	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	N/A	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens		F581	N/A	M.10.a.3.b.1
(2) Secured by junior liens		F582	N/A	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F583	N/A	M.10.a.4
(5) Secured by nonfarm nonresidential properties		F584	N/A	M.10.a.5
b. Commercial and industrial loans		F585	N/A	M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F586	N/A	M.10.c.1
(2) Other revolving credit plans		F587	N/A	M.10.c.2
(3) Automobile loans		K196	N/A	M.10.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans)		K208	N/A	M.10.c.4
d. Other loans		F589	N/A	M.10.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

Dollar Amounts in Thousands

	RCON	Bil Mil Thou	
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	N/A	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)	F591	N/A	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	N/A	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F593	N/A	M.11.a.3.b.1
(2) Secured by junior liens	F594	N/A	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F595	N/A	M.11.a.4
(5) Secured by nonfarm nonresidential properties	F596	N/A	M.11.a.5
b. Commercial and industrial loans	F597	N/A	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	N/A	M.11.c.1
(2) Other revolving credit plans	F599	N/A	M.11.c.2
(3) Automobile loans	K195	N/A	M.11.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209	N/A	M.11.c.4
d. Other loans	F601	N/A	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 of contractual cash flows not expected to be collected		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2010.</i>				
13. Construction, land development, and other land loans with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)		G376	N/A	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 1a.(1)(b))		RIAD		
		G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases		RCON		
		G378	0	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		RCON	Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J466	N/A	M.15.a.1
(2) Proprietary reverse mortgages		J467	N/A	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:		RCON	Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J468	N/A	M.15.b.1
(2) Proprietary reverse mortgages		J469	N/A	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	N/A	M.15.c.1
(2) Proprietary reverse mortgages		J471	N/A	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 was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the 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 the word "NO" in the box to the right.)

RCON	YES / NO
6999	NO

1

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

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

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

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

Number of Loans	
RCON	
5562	N/A
RCON	
5563	N/A

2.a

2.b

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

b. "Commercial and industrial loans " reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed \$100,000.)

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less	5564	1	5565	30	3.a
b. With original amounts of more than \$100,000 through \$250,000	5566	4	5567	627	3.b
c. With original amounts of more than \$250,000 through \$1,000,000	5568	31	5569	12,701	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	27	5571	344	4.a
b. With original amounts of more than \$100,000 through \$250,000	5572	8	5573	1,081	4.b
c. With original amounts of more than \$250,000 through \$1,000,000	5574	19	5575	4,103	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 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 the word "NO" in the box to the right.) _____

RCON	YES / NO
6860	NO

5

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

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

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

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

Number of Loans	
RCON	
5576	N/A
RCON	
5577	N/A

6.a

6.b

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.) _____
- b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.) _____

Dollar Amounts in Thousands

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

(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
RCON		RCON	Bil Mil Thou
5578	1	5579	66
5580	0	5581	0
5582	2	5583	434
5584	0	5585	0
5586	0	5587	0
5588	0	5589	0

7.a

7.b

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 _____
- b. With original amounts of more than \$100,000 through \$250,000 _____
- c. With original amounts of more than \$250,000 through \$500,000 _____

8.a

8.b

8.c

Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
ASSETS				
1. U.S. Treasury securities		3531	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)		3532	1,025	2
3. Securities issued by states and political subdivisions in the U.S.		3533	483	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 FNMA, FHLMC, or GNMA (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 FNMA, FHLMC, or GNMA		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 (includes single payment, installment, and all student loans)		K210	0	6.c.4
d. Other loans		F618	0	6.d
7. and 8. Not applicable				
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	1,508	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 (includes single payment, installment, and all student 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
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables	F643	N/A			M.5.a
b. Home equity lines	F644	N/A			M.5.b
c. Automobile loans	F645	N/A			M.5.c
d. Other consumer loans	F646	N/A			M.5.d
e. Commercial and industrial loans	F647	N/A			M.5.e
f. Other	F648	N/A			M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A			M.6
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652	N/A			M.7.a
b. Other	F653	N/A			M.7.b
8. Loans pending securitization	F654	N/A			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):						
TEXT						
a.	F655 N/A			F655	N/A	M.9.a
b.	F656 N/A			F656	N/A	M.9.b
c.	F657 N/A			F657	N/A	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):						
TEXT						
a.	F658 N/A			F658	N/A	M.10.a
b.	F659 N/A			F659	N/A	M.10.b
c.	F660 N/A			F660	N/A	M.10.c

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)		(Column B) Memo: Total demand deposits (included in column A)		(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil Mil Thou	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	30			B550	0			1
2. U.S. Government	2202	0			2520	0			2
3. States and political subdivisions in the U.S.	2203	0			2530	0			3
4. Commercial banks and other depository institutions in the U.S.	B551	363,373			B552	0			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	363,403	2210	363,403	2385	0			7

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	0	M.1.a
b. Total brokered deposits	2365	0	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) Brokered deposits of less than \$100,000	2343	0	M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	0	M.1.c.2
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	0	M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	0	M.1.d.2
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	0	M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	N/A	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
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	0	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	0	M.2.a.2
b. Total time deposits of less than \$100,000	6648	0	M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	0	M.2.c
d. Total time deposits of more than \$250,000	J474	0	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233	0	M.2.e

(1) 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	
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	0	M.3.a.1
(2) Over three months through 12 months	A580	0	M.3.a.2
(3) Over one year through three years	A581	0	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	0	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	0	M.4.a.1
(2) Over three months through 12 months	A585	0	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	0	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)			
	K222	0	M.4.c

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Accrued interest receivable (1)			B556	2,840	1
2.	Net deferred tax assets (2)			2148	6,084	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	6,510	4
5.	Life insurance assets					
	a. General account life insurance assets			K201	4,792	5.a
	b. Separate account life insurance assets			K202	9,544	5.b
	c. Hybrid account life insurance assets			K270	0	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	4,285	6
	a. Prepaid expenses (excluding prepaid assessments)	2166	3,271			6.a
	b. Repossessed personal property (including vehicles)	1578	0			6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
	e. FDIC loss-sharing indemnification assets	J448	0			6.e
	f. Prepaid deposit insurance assessments	J449	801			6.f
	TEXT					
g.	3549	3549	0			6.g
h.	3550	3550	0			6.h
i.	3551	3551	0			6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	34,055	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	0	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	1,376	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	4,310	4
	a. Accounts Payable	3066	0			4.a
	b. Deferred compensation liabilities	C011	3,757			4.b
	c. Dividends declared but not yet payable	2932	0			4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
	TEXT					
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	5,686	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	278,419	1
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	34,666	2
3.	Mortgage-backed securities (2)	B559	29,688	3
4.	All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	46,228	4
5.	Federal funds sold and securities purchased under agreements to resell	3365	33,360	5
6.	Loans:			
a.	Total loans	3360	435,743	6.a
b.	Loans secured by real estate:			
(1)	Loans secured by 1-4 family residential properties	3465	5,235	6.b.1
(2)	All other loans secured by real estate	3466	230,344	6.b.2
c.	Commercial and industrial loans	3387	45,209	6.c
d.	Loans to individuals for household, family, and other personal expenditures:			
(1)	Credit cards	B561	0	6.d.1
(2)	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	0	6.d.2
7.	To be completed by banks with \$100 million or more in total assets: (4) Trading assets	3401	2,030	7
8.	Lease financing receivables (net of unearned income)	3484	0	8
9.	Total assets (5)	3368	895,492	9
LIABILITIES				
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485	0	10
11.	Nontransaction accounts:			
a.	Savings deposits (includes MMDAs)	B563	0	11.a
b.	Time deposits of \$100,000 or more	A514	0	11.b
c.	Time deposits of less than \$100,000	A529	0	11.c
12.	Federal funds purchased and securities sold under agreements to repurchase	3353	382,005	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	37,609	13

Memorandum

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
<i>Memorandum item 1 is to be completed by: (4)</i>				
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 				
1.	Loans to finance agricultural production and other loans to farmers	3386	707	M.1

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____				3814	1,204	1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above) _____				J477	N/A	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____				J478	N/A	1.a.(2)
b. Credit card lines _____				3815	0	1.b
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>						
<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1) Unused consumer credit card lines _____				J455	0	1.b.(1)
(2) Other unused credit card lines _____				J456	0	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1-4 family residential construction loan commitments _____				F164	4,471	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments _____				F165	6,547	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	9,616	1.e.(1)
(2) Loans to financial institutions _____				J458	25,973	1.e.(2)
(3) All other unused commitments _____				J459	21,576	1.e.(3)
2. Financial standby letters of credit _____				3819	1,982	2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of financial standby letters of credit conveyed to others _____		3820	N/A			2.a
3. Performance standby letters of credit _____				3821	0	3
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of performance standby letters of credit conveyed to others _____		3822	N/A			3.a
4. Commercial and similar letters of credit _____				3411	0	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____				3433	0	6
7. Credit derivatives:						
a. Notional amounts:		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCON	Bil Mil Thou	RCON	Bil Mil Thou	
(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 June 30, 2010, Report of Condition.

Schedule RC-L—Continued

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

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

	RCON	Tril 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
TEXT						
a. <u>Securities borrowed</u>	3432	0				9.a
b. <u>Commitments to purchase when-issued securities</u>	3434	0				9.b
c. <u>Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf</u>	C978	0				9.c
d. 3555			3555	0		9.d
e. 3556			3556	0		9.e
f. 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
TEXT						
a. <u>Commitments to sell when-issued securities</u>	3435	0				10.a
b. 5592			5592	0		10.b
c. 5593			5593	0		10.c
d. 5594			5594	0		10.d
e. 5595			5595	0		10.e

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

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A)	(Column B)	(Column C)	(Column D)
Derivatives Position Indicators		Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou
	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1
	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	0	0	0	0	12.e
13. Total gross notional amount of derivative contracts held for trading	RCON A126	RCON A127	RCON 8723	RCON 8724	
	0	0	0	0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
	0	0	0	0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589				
	0				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	0	0	0	0	15.b.1
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	0	0	0	0	15.b.2

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164	12,230	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	7	1.b
		RCON	Number	
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets		3164	0	2.a
(1) Estimated fair value of mortgage servicing assets		A590	0	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026	0	2.b
c. All other identifiable intangible assets		5507	0	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426	0	2.d
3. Other real estate owned:				
a. Construction, land development, and other land		5508	3,237	3.a
b. Farmland		5509	0	3.b
c. 1-4 family residential properties		5510	0	3.c
d. Multifamily (5 or more) residential properties		5511	2,226	3.d
e. Nonfarm nonresidential properties		5512	250	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	5,713	3.g
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less		F055	0	5.a.1.a
(b) Over one year through three years		F056	10,386	5.a.1.b
(c) Over three years through five years		F057	0	5.a.1.c
(d) Over five years		F058	24,000	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)		2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)		F059	24,000	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	34,386	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
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCON B570	Bil Mil Thou 0	7
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) (TEXT 4087) <u>http://www.bankers-bank.com</u>				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCON 4088	YES / NO YES	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
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON G463	YES / NO NO	11
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON G464	YES / NO YES	12
13. Assets covered by loss-sharing agreements with the FDIC:		RCON	Bil Mil Thou	
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans _____		K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans _____		K170	0	13.a.(1)(a)(2)
(b) Secured by farmland _____		K171	0	13.a.(1)(b)
(c) Secured by 1-4 family residential properties:				
(1) Revolving open-end loans secured by 1-4 family residential properties and extended under lines of credit _____		K172	0	13.a(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens _____		K173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens _____		K174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily(5 or more) residential properties _____		K175	0	13.a.(1)(d)
(e) Secured by nonfarm, nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____		K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties _____		K177	0	13.a.(1)(e)(2)
(2) Not Applicable				
(3) Commercial and industrial loans _____		K179	0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____		K180	0	13.a.(4)(a)
(b) Automobile loans _____		K181	0	13.a.(4)(b)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____		K182	0	13.a.(4)(c)

	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.(1) through (5)):			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.(5)(a)
(b) Loans to foreign government 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 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans			
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above	K178	0	13.a.(5)(c)(1)
(d) Lease financing receivables	K273	0	13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land	K187	0	13.b.(1)
(2) Farmland	K188	0	13.b.(2)
(3) 1-4 family residential properties	K189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties	K190	0	13.b.(4)
(5) Nonfarm nonresidential properties	K191	0	13.b.(5)
(6) Not applicable			
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	K192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(3)	K193	0	14.a
b. Total assets of captive reinsurance subsidiaries(3)	K194	0	14.b

- (1) Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans"
- (2) The 300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.
- (3) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	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	8,315	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	263	C237	0	C229	1,887	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	1,069	1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	425	F180	0	F182	0	1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	0	F181	0	F183	1,359	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	24	1607	0	1608	0	4
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a
b. Automobile loans	K213	0	K214	0	K215	0	5.b
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K216	0	K217	0	K218	0	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans (1)	5459	0	5460	0	5461	894	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 item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	Dollar Amounts in Thousands						
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC							
	K036	0	K037	0	K038	0	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"							
	K039	0	K040	0	K041	0	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

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
11.d. Loans to individuals for household, family, and other personal expenditures:									
(1) Credit cards	K078	0		K079	0		K080	0	11.d.(1)
(2) Automobile loans	K081	0		K082	0		K083	0	11.d.(2)
(3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K084	0		K085	0		K086	0	11.d.(3)
e. All other loans and all leases	K087	0		K088	0		K089	0	11.e
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 (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 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans									
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above	K072	0		K073	0		K074	0	11.e.(3)(a)
(4) Lease financing receivables	K269	0		K271	0		K272	0	11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e.3 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 loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, 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	0	M.1.d.(1)		
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	206	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 million 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 nonaccrual 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									
(4) Loans to individuals for household, family, and other personal expenditures:									
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)		
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)		
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K280	0	K281	0	K282	0	M.1.f.(4)(c)		

(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, 2010, Report of Condition.

Schedule RC-N—Continued

Memoranda	Dollar Amounts in Thousands							
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual			
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou		
1.f.(5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	0	M.1.f.(5)	
(6) Other Loans(1)	K286	0	K287	0	K288	0	M.1.f.(6)	
Memorandum item 1.f.(6)(a) is to be completed by:(2)								
- Banks with \$300 million or more in total assets								
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans								
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6) above	K138	0	K139	0	K140	0	M.1.f.(6)(a)	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2	
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million 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 loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands							
<i>Memorandum item 4 is to be completed by: (1)</i>							
• 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 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)

Memoranda	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>					
6. Derivative contracts:					
Fair value of amounts carried as assets	3529	0	3530	0	M.6
7. Additions to nonaccrual assets during the quarter	C410	3,291			M.7
8. Nonaccrual assets sold during the quarter	C411	583			M.8

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

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

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

		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	363,403			1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions _____	F237	39,749			2
3.	Not applicable					
4.	Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____	F238	N/A			4
5.	Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions _____	F239	N/A			5
6.	Not applicable					
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
	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

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.	Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a.	Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)					
	(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less _____	F049	27,727			M.1.a.(1)
	(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less _____	RCON F050	Number 403			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	295,927			M.1.b.(1)
	(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 _____	RCON F052	Number 199			M.1.b.(2)
c.	Retirement deposit accounts of \$250,000 or less: (1)					
	(1) Amount of retirement deposit accounts of \$250,000 or less _____	F045	0			M.1.c.(1)
	(2) Number of retirement deposit accounts of \$250,000 or less _____	RCON F046	Number 0			M.1.c.(2)

(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.

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
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	RCON 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	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCON	FDIC Cert No.	
A545		A545	0	M.3

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
4. Not Applicable				
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>				
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000		J944	295,927	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000	Number	J945	199	M.5.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.
- (3) Uninsured assessable 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.

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:(2)			
a. Closed-end first liens	F066	N/A	1.a
b. Closed-end junior liens	F067	N/A	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	N/A	1.c.(1)
(2) Principal amount funded under the lines of credit	F671	N/A	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:(2)			
a. Closed-end first liens	F068	N/A	2.a
b. Closed-end junior liens	F069	N/A	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	N/A	2.c.(1)
(2) Principal amount funded under the lines of credit	F673	N/A	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	F070	N/A	3.a
b. Closed-end junior liens	F071	N/A	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	N/A	3.c.(1)
(2) Principal amount funded under the lines of credit	F675	N/A	3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. Closed-end first liens	F072	N/A	4.a
b. Closed-end junior liens	F073	N/A	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	N/A	4.c.(1)
(2) Principal amount funded under the lines of credit	F677	N/A	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.f, 5.g, and 5.i):			
	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	N/A	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	N/A	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			
	RCON		
a. Closed-end first liens	F678	N/A	6.a
b. Closed-end junior liens	F679	N/A	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	N/A	6.c.(1)
(2) Principal amount funded under the lines of credit	F681	N/A	6.c.(2)

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands											
ASSETS											
1. Available-for-sale securities	1773	113,427	G474	0	G475	0	G476	113,427	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	1,508	G498	0	G499	0	G500	1,508	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	0	G392	0	G395	0	G396	0	G804	0	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	114,935	G503	0	G504	0	G505	114,935	G506	0	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands											
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	0	G806	0	G807	0	G808	0	G809	0	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	0	G532	0	G533	0	G534	0	G535	0	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
TEXT											
c. G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d. G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e. G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f. 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	0	G567	0	G568	0	G569	0	G570	0	M.2.b
TEXT											
c. G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d. G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e. G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f. 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	131,788	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	(139)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	0	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	0	6
7.a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	449	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	131,478	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	131,478	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	6,340	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	6,340	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	6,340	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	137,818	21
Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	3368	895,492	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	449	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	0	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. LESS: Other deductions from assets for leverage capital purposes	B596	0	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	895,043	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands RCON Bil | Mil | Thou

Capital ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1)	7273	0.00%	7204	14.69%	31
32. Tier 1 risk-based capital ratio (2)	7274	0.00%	7206	26.29%	32
33. Total risk-based capital ratio (3)	7275	0.00%	7205	27.56%	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 320,736	RCON C869 0	RCON B600 313,610	RCON B601 7,126		RCON B602 0	34
35. Held-to-maturity securities	RCON 1754 0	RCON B603 0	RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 0	35
36. Available-for-sale securities	RCON 1773 113,427	RCON B608 (217)	RCON B609 24,237	RCON B610 67,144	RCON B611 8,639	RCON B612 13,624	36
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 14,340		RCON C063 0	RCON C064 14,340		RCON B520 0	37
38. Loans and leases held for sale	RCON 5369 0	RCON B617 0	RCON B618 0	RCON B619 0	RCON B620 0	RCON B621 0	38
39. Loans and leases, net of unearned income	RCON B528 425,754	RCON B622 0	RCON B623 0	RCON B624 0	RCON B625 3,720	RCON B626 422,033	39
40. LESS: Allowance for loan and lease losses	RCON 3123 13,526	RCON 3123 13,526					40
41. Trading assets	RCON 3545 1,508	RCON B627 0	RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 1,508	41
42. All other assets (1)	RCON B639 51,676	RCON B640 449	RCON B641 4,186	RCON B642 12,118	RCON B643 162	RCON 5339 34,761	42
43. Total assets (sum of items 34 through 42)	RCON 2170 913,915	RCON B644 (13,294)	RCON 5320 342,033	RCON 5327 100,728	RCON 5334 12,521	RCON 5340 471,926	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

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)		
	Face Value or Notional Amount			Credit Equivalent Amount (1)	Allocation by Risk Weight Category				
	Bil Mil Thou			Bil Mil Thou	0%	20%	50%		100%
Dollar Amounts in Thousands									
Derivatives and Off-Balance Sheet Items	RCON B546	See footnote 2	RCON B547	RCON B548	RCON B581	RCON B582	RCON B583		
44. Financial standby letters of credit	1,982	1.000	1,982	0	0	0	1,982	44	
45. Performance standby letters of credit	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654		
	0	.50	0	0	0	0	0	45	
46. Commercial and similar letters of credit	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659		
	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	See footnote 3	RCON B542				RCON B543		
	0	12.500	0				0	50	
51. All other financial assets sold with recourse	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680		
	0	1.00	0	0	0	0	0	51	
52. All other off-balance sheet liabilities	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686		
	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		
	13,801	.50	6,901	0	0	0	6,901	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	.10	0	0	0	0	0	53.b	
			RCON A167	RCON B693	RCON B694	RCON B695			
54. Derivative contracts			0	0	0	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. (Entering an 'M' allows for data entry in Column B.)

(3) Or institution specific factor.

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands					
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCON B696	RCON B697	RCON B698	RCON B699	
	342,033	100,728	12,521	480,809	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	RCON B701	RCON B702	RCON B703	
	0	20,146	6,261	480,809	57
58. Market risk equivalent assets				RCON 1651	58
				0	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCON B704	59
				507,216	
60. LESS: Excess allowance for loan and lease losses				RCON A222	60
				7,186	
61. LESS: Allocated transfer risk reserve				RCON 3128	61
				0	
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223	62
				500,030	
Memoranda					
			Dollar Amounts in Thousands		
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards			RCON	Bil Mil Thou	M.1
			8764	0	

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				0	8766				0	8767				0	M.2.a
b. Foreign exchange contracts	3812				0	8769				0	8770				0	M.2.b
c. Gold contracts	8771				0	8772				0	8773				0	M.2.c
d. Other precious metals contracts	8774				0	8775				0	8776				0	M.2.d
e. Other commodity contracts	8777				0	8778				0	8779				0	M.2.e
f. Equity derivative contracts	A000				0	A001				0	A002				0	M.2.f
g. Credit derivative contracts:																
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
(1) Investment grade																G597
(2) Subinvestment grade	G600				0	G601				0	G602				0	M.2.g.2

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
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
	0	0	0	0	0	0	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	RCON B803
	0	0	0	0	0	0	0

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

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

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

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T)_____	RCON A345	YES / NO NO	1
2. Does the institution exercise the fiduciary powers it has been granted?_____	RCON A346	YES / NO NO	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)_____	RCON B867	YES / NO NO	3

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

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	N/A	J264	N/A	J265	N/A	M.1.a
b. Interest-bearing deposits	J266	N/A	J267	N/A	J268	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	N/A	J270	N/A	J271	N/A	M.1.c
d. State, county, and municipal obligations	J272	N/A	J273	N/A	J274	N/A	M.1.d
e. Money market mutual funds	J275	N/A	J276	N/A	J277	N/A	M.1.e
f. Equity mutual funds	J278	N/A	J279	N/A	J280	N/A	M.1.f
g. Other mutual funds	J281	N/A	J282	N/A	J283	N/A	M.1.g
h. Common trust funds and collective investment funds	J284	N/A	J285	N/A	J286	N/A	M.1.h
i. Other short-term obligations	J287	N/A	J288	N/A	J289	N/A	M.1.i
j. Other notes and bonds	J290	N/A	J291	N/A	J292	N/A	M.1.j
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	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	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

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

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

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

Schedule RC-T—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges and other losses:							
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	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	N/A	B960	N/A	B961	N/A	M.4.e

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

N/A

Name and Title (TEXT B962)

N/A

E-mail Address (TEXT B926)

N/A

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

N/A

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	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

