

Federal Financial Institutions Examination Council

**Consolidated Reports of Condition and Income for
a Bank With Domestic Offices Only—FFIEC 041****Report at the close of business December 31, 2013**

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Tuesday, January 28, 2014

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number

5	8	5	5	6
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(RSSD 9050)

(20131231)

(RCON 9999)

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

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

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

Peter Argianas

Director (Trustee)

Dina Spentzos

Director (Trustee)

Director (Trustee)

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

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

Gold Coast Bank

Legal Title of Bank (RSSD 9017)

Chicago

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

60610

ZIP Code (RSSD 9220)

State Abbrev. (RSSD 9200)

60610

ZIP Code (RSSD 9220)

The estimated average burden associated with this information collection is 45.8 hours per respondent and is estimated to vary from 17 to 720 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

Table of Contents

Signature Page	1	Schedule RC-G—Other Liabilities.....	RC-22
Contact Information	3, 4	Schedule RC-K—Quarterly Averages.....	RC-23
Report of Income		Schedule RC-L—Derivatives and Off-Balance Sheet Items.....	RC-24, 25, 26, 27
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-M—Memoranda.....	RC-28, 29, 30
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-31, 32, 33 34, 35, 36
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....	RC-37, 38, 39 40, 41, 42
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks).....	RI-8	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities (to be completed only by selected banks).....	RC-43
Schedule RI-E—Explanations.....	RI-9, 10	Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-44, 45
Report of Condition		Schedule RC-R—Regulatory Capital.....	RC-46, 47, 48 49, 50, 51
Schedule RC—Balance Sheet.....	RC-1, 2	Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....	RC-52, 53, 54
Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....	RC-3	Schedule RC-T—Fiduciary and Related Services.....	RC-55, 56, 57, 58
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7, 8	Schedule RC-V—Variable Interest Entities.....	RC-59
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases.....	RC-9, 10, 11, 12, 13, 14	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	RC-60
Part II. Loans to Small Businesses and Small Farms.....	RC-15, 16		
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks)....	RC-17, 18, 19		
Schedule RC-E—Deposit Liabilities.....	RC-20, 21		
Schedule RC-F—Other Assets.....	RC-22		

Gold Coast Bank - FDIC Certificate Number: 58556

Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the ReportsJohn Morgan

Name (TEXT C490)

Executive Vice President / CFO

Title (TEXT C491)

jmorgan@goldcoastbank.net

E-mail Address (TEXT C492)

(312) 587-3200

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

(312) 587-3210

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be DirectedPeter Argianas

Name (TEXT C495)

President

Title (TEXT C496)

pargianas@goldcoastbank.net

E-mail Address (TEXT 4086)

(312) 587-3200

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

(312) 587-3210

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary ContactPeter Argianas

Name (TEXT C366)

President

Title (TEXT C367)

pargianas@goldcoastbank.net

E-mail Address (TEXT C368)

(312) 587-3200

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

(312) 587-3210

FAX: Area code/phone number (TEXT C370)

Secondary ContactName (TEXT C371)Title (TEXT C372)E-mail Address (TEXT C373)Telephone: Area code/phone number/extension (TEXT C374)FAX: Area code/phone number (TEXT C375)

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

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

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

Primary ContactDennis Joven

Name (TEXT C437)

Chief Operating Officer

Title (TEXT C438)

djoven@goldcoastbank.net

E-mail Address (TEXT C439)

(312) 587-3200

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

Secondary ContactJoseph Mazzocchi

Name (TEXT C442)

Vice President / Operations Officer

Title (TEXT C443)

jmazzocchi@goldcoastbank.net

E-mail Address (TEXT C444)

(312) 587-3200

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

Third ContactJohn Morgan

Name (TEXT C870)

Executive Vice President / CFO

Title (TEXT C871)

jmorgan@goldcoastbank.net

E-mail Address (TEXT C872)

(312) 587-3200

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

Fourth ContactName (TEXT C875)Title (TEXT C876)E-mail Address (TEXT C877)Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2013 — December 31, 2013

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		6,031			1.a.1.a.
(b) All other loans secured by real estate.....	4436		7,888			1.a.1.b.
(2) Commercial and industrial loans.....	4012		1,138			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 revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		46			1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0			1.a.4.
(5) All other loans (1).....	4058		0			1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		15,103			1.a.6.
b. Income from lease financing receivables.....	4065		0			1.b.
c. Interest income on balances due from depository institutions (2).....	4115		0			1.c.
d. Interest and dividend income on securities:						
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		0			1.d.1.
(2) Mortgage-backed securities.....	B489		0			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		0			1.d.3.
e. Interest income from trading assets.....	4069		0			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0			1.f.
g. Other interest income.....	4518		4			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		15,107			1.h.
2. Interest expense:						
a. Interest on deposits:						
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		18			2.a.1.
(2) Nontransaction accounts:						
(a) Savings deposits (includes MMDAs).....	0093		436			2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		691			2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		1,024			2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		0			2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		280			2.c.

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

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

Schedule RI—Continued

Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil	Mil	Thou	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....		4200		0	2.d.	
e. Total interest expense (sum of items 2.a through 2.d).....		4073		2,449	2.e.	
3. Net interest income (item 1.h minus 2.e).....				4074	12,658	3.
4. Provision for loan and lease losses.....				4230	600	4.
5. Noninterest income:						
a. Income from fiduciary activities (1).....		4070		0	5.a.	
b. Service charges on deposit accounts.....		4080		56	5.b.	
c. Trading revenue (2).....		A220		0	5.c.	
d. (1) Fees and commissions from securities brokerage.....		C886		0	5.d.1.	
(2) Investment banking, advisory, and underwriting fees and commissions.....		C888		0	5.d.2.	
(3) Fees and commissions from annuity sales.....		C887		0	5.d.3.	
(4) Underwriting income from insurance and reinsurance activities.....		C386		0	5.d.4.	
(5) Income from other insurance activities.....		C387		0	5.d.5.	
e. Venture capital revenue.....		B491		0	5.e.	
f. Net servicing fees.....		B492		0	5.f.	
g. Net securitization income.....		B493		0	5.g.	
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....		5416		1,652	5.i.	
j. Net gains (losses) on sales of other real estate owned.....		5415		(127)	5.j.	
k. Net gains (losses) on sales of other assets (excluding securities).....		B496		0	5.k.	
l. Other noninterest income*.....		B497		147	5.l.	
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	1,728	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....				3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....				3196	0	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....		4135		3,385	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217		233	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		2,053	7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d).....				4093	5,671	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				4301	8,115	8.
9. Applicable income taxes (on item 8).....				4302	3,287	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	4,828	10.
11. Extraordinary items and other adjustments, net of income taxes*.....				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....				G104	4,828	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....				G103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....				4340	4,828	14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands		Year-to-date				
	RIAD	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513			0		M.1.	
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>							
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431			NR		M.2.	
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			0		M.3.	
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507			0		M.4.	
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150			20	Number	M.5.	
<i>Memorandum item 6 is to be completed by: (1)</i>							
• banks with \$300 million or more in total assets, and							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.							
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024			NR		M.6.	
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2).....	RIAD	CC	YY	MM	DD		
	9106			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			NR		M.8.a.	
b. Foreign exchange exposures.....	8758			NR		M.8.b.	
c. Equity security and index exposures.....	8759			NR		M.8.c.	
d. Commodity and other exposures.....	8760			NR		M.8.d.	
e. Credit exposures.....	F186			NR		M.8.e.	
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</i>							
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			NR		M.8.f.	
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094			NR		M.8.g.	
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:							
a. Net gains (losses) on credit derivatives held for trading.....	C889			0		M.9.a.	
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0		M.9.b.	
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions).....	A251			NR		M.10.	
Year-to-date							
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO					
	A530	NO				M.11.	

(1) The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported in the June 30, 2012, Report of Condition.

(2) For example, a bank acquired on March 1, 2013, would report 20130301.

Schedule RI—Continued**Memoranda—Continued**

Dollar Amounts in Thousands

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.

12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....

Year-to-date			
RIAD	Bil	Mil	Thou

F228			NR
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M.12.

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

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:

- a. Net gains (losses) on assets.....

F551			NR
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M.13.a.

- (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....

F552			NR
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M.13.a.1.

- b. Net gains (losses) on liabilities.....

F553			NR
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M.13.b.

- (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....

F554			NR
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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
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M.14.a.

- b. Portion of losses recognized in other comprehensive income (before income taxes).....

J320			0
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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
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M.14.c.

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 041
Page 9 of 74
RI-5

Dollar Amounts in Thousands					RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....					3217		23,073		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		23,073		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....					4340		4,828		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....					B509		16		5.
6. Treasury stock transactions, net.....					B510		0		6.
7. Changes incident to business combinations, net.....					4356		0		7.
8. LESS: Cash dividends declared on preferred stock.....					4470		0		8.
9. LESS: Cash dividends declared on common stock.....					4460		0		9.
10. Other comprehensive income (1).....					B511		0		10.
11. Other transactions with stockholders (including a 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		27,917		12.

* Describe on Schedule RI-E—Explanations.

(1) Includes, but is not limited to, 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					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	0			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	6			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....					C234	254			C217	4			1.c.2.a.
(b) Secured by junior liens.....					C235	0			C218	8			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....					3588	0			3589	0			1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties..					C895	0			C896	0			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....					C897	0			C898	0			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....					4481	0			4482	0			2.
3. Not applicable													
4. Commercial and industrial loans.....					4638	0			4608	0			4.

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

Schedule RI-B—Continued**Part I—Continued**

art 1—Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards.....	B514		0		B515			0
b. Automobile loans.....	K129		0		K133			0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205		0		K206			0
6. Loans to foreign governments and official institutions.....	4643		0		4627			0
7. All other loans (2).....	4644		0		4628			0
8. Lease financing receivables.....	4266		0		4267			0
9. Total (sum of items 1 through 8).....	4635		254		4605			18

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

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

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

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

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

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, 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, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		B522		8,029		1.
2. Recoveries (must equal part I, item 9, column B, above).....		4605		18		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....		C079		254		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		600		5.
6. Adjustments* (see instructions for this schedule).....		C233		0		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....		3123		8,393		7.

* Describe on Schedule RI-E - Explanations.

Memoranda

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

Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.¹

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)				(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)				(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)				(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)				(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)				(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Real estate loans:																									
a. Construction loans..	M708			NR	M709			NR	M710			NR	M711			NR	M712			NR	M713			NR	1.a.
b. Commercial real estate loans.....	M714			NR	M715			NR	M716			NR	M717			NR	M719			NR	M720			NR	1.b.
c. Residential real estate loans.....	M721			NR	M722			NR	M723			NR	M724			NR	M725			NR	M726			NR	1.c.
2. Commercial loans ²	M727			NR	M728			NR	M729			NR	M730			NR	M731			NR	M732			NR	2.
3. Credit Cards.....	M733			NR	M734			NR	M735			NR	M736			NR	M737			NR	M738			NR	3.
4. Other consumer loans	M739			NR	M740			NR	M741			NR	M742			NR	M743			NR	M744			NR	4.
5. Unallocated, if any.....													M745			NR									5.
6. Total (for each column sum of 1.a through 5) ³	M746			NR	M747			NR	M748			NR	M749			NR	M750			NR	M751			NR	6.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

(3) The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 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.)

		Year-to-date			
		RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands					
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....	C013		0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014		0	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016		0	1.c.
d.	Rent and other income from other real estate owned.....	4042		130	1.d.
e.	Safe deposit box rent.....	C015		0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229		0	1.f.
g.	Bank card and credit card interchange fees.....	F555		0	1.g.
h.	Gains on bargain purchases.....	J447		0	1.h.
i.	TEXT 4461	4461		0	1i.
j.	TEXT 4462	4462		0	1j.
k.	TEXT 4463	4463		0	1k.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017		173	2.a.
b.	Advertising and marketing expenses.....	0497		210	2.b.
c.	Directors' fees.....	4136		106	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		167	2.g.
h.	Accounting and auditing expenses.....	F556		119	2.h.
i.	Consulting and advisory expenses.....	F557		0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0	2.j.
k.	Telecommunications expenses.....	F559		0	2.k.
l.	TEXT 4464 Loan Related Expenses	4464		558	2.l.
m.	TEXT 4467 Charitable Contributions	4467		111	2.m.
n.	TEXT 4468 Professional Fees	4468		213	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a.	(1) TEXT 4469	4469		0	3.a.1.
	(2) Applicable income tax effect.....	4486		0	3.a.2.
b.	(1) TEXT 4487	4487		0	3.b.1.
	(2) Applicable income tax effect.....	4488		0	3.b.2.
c.	(1) TEXT 4489	4489		0	3.c.1.
	(2) Applicable income tax effect.....	4491		0	3.c.2.

Schedule RI-E—Continued

		Dollar Amounts in Thousands				Year-to-date			
		RIAD	Bil	Mil	Thou				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):									
a.	TEXT B526	B526			0				4.a.
b.	TEXT B527	B527			0				4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):									
a.	TEXT 4498	4498			0				5.a.
b.	TEXT 4499	4499			0				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):									
a.	TEXT 4521	4521			0				6.a.
b.	TEXT 4522	4522			0				6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):									
Comments?.....		RIAD	YES / NO						
		4769	NO						7.

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

**Consolidated Report of Condition for Insured Banks
and Savings Associations for December 31, 2013**

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				RC	CON	Tril	Bil	Mil	Thou	
Assets										
1. Cash and balances due from depository institutions (from Schedule RC-A):										
a. Noninterest-bearing balances and currency and coin (1).....	0081							20,569		1.a.
b. Interest-bearing balances (2).....	0071							12,707		1.b.
2. Securities:										
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754							0		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773							0		2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold.....	B987							0		3.a.
b. Securities purchased under agreements to resell (3).....	B989							0		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):										
a. Loans and leases held for sale.....	5369							3,250		4.a.
b. Loans and leases, net of unearned income.....	B528							262,500		4.b.
c. LESS: Allowance for loan and lease losses.....	3123							8,393		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529							254,107		4.d.
5. Trading assets (from Schedule RC-D).....	3545							0		5.
6. Premises and fixed assets (including capitalized leases).....	2145							74		6.
7. Other real estate owned (from Schedule RC-M).....	2150							3,254		7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130							0		8.
9. Direct and indirect investments in real estate ventures.....	3656							0		9.
10. Intangible assets:										
a. Goodwill.....	3163							0		10.a.
b. Other intangible assets (from Schedule RC-M).....	0426							0		10.b.
11. Other assets (from Schedule RC-F).....	2160							5,500		11.
12. Total assets (sum of items 1 through 11).....	2170							299,461		12.
Liabilities										
13. Deposits:										
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200							254,647		13.a.
(1) Noninterest-bearing (4).....	6631							15,089		13.a.1.
(2) Interest-bearing.....	6636							239,558		13.a.2.
14. Federal funds purchased and securities sold under agreements to repurchase:										
a. Federal funds purchased (5).....	B993							0		14.a.
b. Securities sold under agreements to repurchase (6).....	B995							0		14.b.
15. Trading liabilities (from Schedule RC-D).....	3548							0		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	3190							16,000		16.
17. and 18. Not applicable										
19. Subordinated notes and debentures (7).....	3200							0		19.
20. Other liabilities (from Schedule RC-G).....	2930							897		20.
21. Total liabilities (sum of items 13 through 20).....	2948							271,544		21.
22. Not applicable										

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

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

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

(4) Includes noninterest-bearing, demand, time, and savings deposits.

(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

(6) Includes all securities repurchase agreements, regardless of maturity.

(7) Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands		RCN	Tril	Bil	Mil	Thou	
Equity Capital							
Bank Equity Capital							
23.	Perpetual preferred stock and related surplus.....	3838				0	23.
24.	Common stock.....	3230				800	24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839				16,014	25.
26.	a. Retained earnings.....	3632				11,103	26.a.
	b. Accumulated other comprehensive income (1).....	B530				0	26.b.
	c. Other equity capital components (2).....	A130				0	26.c.
27.	a. Total bank equity capital (sum of items 23 through 26.c).....	3210				27,917	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				27,917	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300				299,461	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 2012.....

RCN	Number
6724	NR

M.1.

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

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

To be reported with the March Report of Condition.

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

RCN	MM/DD
8678	NR

M.2.

- (1) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
- (2) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 041
Page 17 of 74
RC-3*Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. (1)*

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			NR	1.a.
b. Currency and coin.....					0080			NR	1.b.
2. Balances due from depository institutions in the U.S.:									
a. U.S. branches and agencies of foreign banks.....					0083			NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....					0085			NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:									
a. Foreign branches of other U.S. banks.....					0073			NR	3.a.
b. Other banks in foreign countries and foreign central banks.....					0074			NR	3.b.
4. Balances due from Federal Reserve Banks.....									
					0090			NR	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....									
					0010			NR	5.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Exclude assets held for trading.

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

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

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

Schedule RC-B—Continued

	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage pass-through securities:																	
(1) Guaranteed by GNMA.....	G300			0	G301			0	G302			0	G303			0	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304			0	G305			0	G306			0	G307			0	4.a.2.
(3) Other pass-through securities.....	G308			0	G309			0	G310			0	G311			0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹....	G312			0	G313			0	G314			0	G315			0	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies¹....	G316			0	G317			0	G318			0	G319			0	4.b.2.
(3) All other residential MBS.....	G320			0	G321			0	G322			0	G323			0	4.b.3.
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities:																	
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA....	K142			0	K143			0	K144			0	K145			0	4.c.1.a.
(b) Other pass-through securities....	K146			0	K147			0	K148			0	K149			0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
4. c.(2) Other commercial MBS:																
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....	K150			0	K151			0	K152			0	K153			0
(b) All other commercial MBS.....	K154			0	K155			0	K156			0	K157			0
5. Asset-backed securities and structured financial products:																
a. Asset-backed securities (ABS).....	C026			0	C988			0	C989			0	C027			0
b. Structured financial products:																
(1) Cash.....	G336			0	G337			0	G338			0	G339			0
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0
(3) Hybrid.....	G344			0	G345			0	G346			0	G347			0
6. Other debt securities:																
a. Other domestic debt securities.....	1737			0	1738			0	1739			0	1741			0
b. Foreign debt securities.....	1742			0	1743			0	1744			0	1746			0
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....									A510			0	A511			0
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754			0	1771			0	1772			0	1773			0

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

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

Schedule RC-B—Continued**Memoranda**

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

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued**Memoranda—Continued**

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

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-B—Continued**Memoranda—Continued**

Dollar Amounts in Thousands		Held-to-maturity								Available-for-sale								
		(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)): a. Trust preferred securities issued by financial institutions..... b. Trust preferred securities issued by real estate investment trusts..... c. Corporate and similar loans d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)..... e. 1-4 family residential MBS not issued or guaranteed by GSEs..... f. Diversified (mixed) pools of structured financial products..... g. Other collateral or reference assets.....																		
		G348	0			G349	0			G350	0			G351	0			M.6.a.
		G352	0			G353	0			G354	0			G355	0			M.6.b.
		G356	0			G357	0			G358	0			G359	0			M.6.c.
		G360	0			G361	0			G362	0			G363	0			M.6.d.
		G364	0			G365	0			G366	0			G367	0			M.6.e.
		G368	0			G369	0			G370	0			G371	0			M.6.f.
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				10,699			1.a.1.
(2) Other construction loans and all land development and other land loans.....					F159				13,883			1.a.2.
b. Secured by farmland (including farm residential and other improvements).....					1420				0			1.b.
c. Secured by 1-4 family residential properties:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					1797				43,136			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens.....					5367				70,955			1.c.2.a.
(b) Secured by junior liens.....					5368				4,464			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....					1460				14,788			1.d.
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					F160				55,691			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....					F161				34,078			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....					1288				0			2.
a. To commercial banks in the U.S.:												
(1) To U.S. branches and agencies of foreign banks.....					B532			NR				2.a.1.
(2) To other commercial banks in the U.S.....					B533			NR				2.a.2.
b. To other depository institutions in the U.S.....					B534			NR				2.b.
c. To banks in foreign countries:												
(1) To foreign branches of other U.S. banks.....					B536			NR				2.c.1.
(2) To other banks in foreign countries.....					B537			NR				2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....									1590			3.
4. Commercial and industrial loans.....									1766			4.
a. To U.S. addressees (domicile).....					1763			NR				4.a.
b. To non-U.S. addressees (domicile).....					1764			NR				4.b.
5. Not applicable												
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):												
a. Credit Cards.....					B538				0			6.a.
b. Other revolving credit plans.....					B539				0			6.b.
c. Automobile loans.....					K137				12			6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....					K207				208			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, 2012, Report of Condition.

Schedule RC-C—Continued**Part I. Continued**

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
9. Loans to nondepository financial institutions and other loans:								
a. Loans to nondepository financial institutions.....					J454		0	9.a.
b. Other loans.....					J464		1	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545			NR				9.b.1.
(2) All other loans (exclude consumer loans).....	J451			NR				9.b.2.
10. Lease financing receivables (net of unearned income).....					2165		0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162			NR				10.a.
b. All other leases.....	F163			NR				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					2123		793	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		265,750	12.

Memoranda

	Dollar Amounts in Thousands				RCON	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):								
a. Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans.....	K158			0				M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159			500				M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576			75				M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160			0				M.1.c.
d. Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161			0				M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162			0				M.1.d.2.
e. Commercial and industrial loans.....	K256			0				M.1.e.
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</i>								
(1) To U.S. addressees (domicile).....	K163			NR				M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164			NR				M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165			0				M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>								
(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, 2012, Report of Condition.

Schedule RC-C—Continued**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands		RCN	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....		K098		0		M.1.f.4.a.
(b) Automobile loans.....		K203		0		M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....		K204		0		M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....		K212		0		M.1.f.5.
(6) Other loans (1).....		K267		0		M.1.f.6.
<i>Memorandum item 1.f.6.a is to be completed by: (2)</i> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans						
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above.....		K168		NR		M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)						
(1) Three months or less.....		A564		10,195		M.2.a.1.
(2) Over three months through 12 months.....		A565		16,819		M.2.a.2.
(3) Over one year through three years.....		A566		16,901		M.2.a.3.
(4) Over three years through five years.....		A567		21,697		M.2.a.4.
(5) Over five years through 15 years.....		A568		3,083		M.2.a.5.
(6) Over 15 years.....		A569		1,949		M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)						
(1) Three months or less.....		A570		26,867		M.2.b.1.
(2) Over three months through 12 months.....		A571		30,221		M.2.b.2.
(3) Over one year through three years.....		A572		34,810		M.2.b.3.
(4) Over three years through five years.....		A573		79,387		M.2.b.4.
(5) Over five years through 15 years.....		A574		23,746		M.2.b.5.
(6) Over 15 years.....		A575		308		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		66,634		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6).....						
		2746		0		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....						
		5370		45,182		M.4.

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

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

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

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

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

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

Schedule RC-C—Continued**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
5. To be completed by banks with \$300 million or more in total assets: (1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	B837			NR	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	C391			NR	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779			0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780			0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b))....	F230			0	M.8.a.
<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, 2012, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231			NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	F232			NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577			153	M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F578			NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F579			NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F580			NR	M.10.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F581			NR	M.10.a.3.b.1.
(2) Secured by junior liens.....	F582			NR	M.10.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F583			NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....	F584			NR	M.10.a.5.
b. Commercial and industrial loans.....	F585			NR	M.10.b.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-C—Continued**Part I—Continued****Memoranda—Continued**

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

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

Schedule RC-C—Continued**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands				
	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, 2012.</i>					
13. Construction, land development, and other land loans with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376		0		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD				
	G377		0		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCON				
	G378		86,350		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466		0		M.15.a.1.
(2) Proprietary reverse mortgages.....	J467		0		M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468		0		M.15.b.1.
(2) Proprietary reverse mortgages.....	J469		0		M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470		0		M.15.c.1.
(2) Proprietary reverse mortgages.....	J471		0		M.15.c.2.

Schedule RC-C—Continued**Part II—Loans to Small Businesses and Small Farms**

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

Loans to Small Businesses

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

RCN	Yes/No
6999	NO

1.

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

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

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

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

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

Number of Loans	
RCN	
5562	NR
5563	NR

2.a.

2.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, 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	9	5565		415	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	27	5567		4,459	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	41	5569		20,997	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	13	5571		831	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	9	5573		1,453	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	13	5575		5,519	4.c.

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

Schedule RC-C—Continued**Part II—Continued****Agricultural Loans to Small Farms**

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

RC-ON	Yes/No
6860	NO

5.

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

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

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

6. Report the total number of loans currently outstanding for each of the following

Schedule RC-C, part I, loan categories:

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

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

Number of Loans	
RC-ON	
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
	RC-ON		RC-ON	Bil	Mil	Thou
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):						
a. With original amounts of \$100,000 or less.....	5578	NR	5579			NR
b. With original amounts of more than \$100,000 through \$250,000.....	5580	NR	5581			NR
c. With original amounts of more than \$250,000 through \$500,000.....	5582	NR	5583			NR
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):						
a. With original amounts of \$100,000 or less.....	5584	NR	5585			NR
b. With original amounts of more than \$100,000 through \$250,000.....	5586	NR	5587			NR
c. With original amounts of more than \$250,000 through \$500,000.....	5588	NR	5589			NR

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and Liabilities

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

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

Schedule RC-D—Continued**Memoranda**

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

Schedule RC-D—Continued

Memoranda—Continued

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts								Nontransaction Accounts								
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (1) (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)								
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
Dollar Amounts in Thousands																	
Deposits of:																	
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B549	17,883							B550	121,305			1.				
2. U.S. Government.....	2202	0							2520	0			2.				
3. States and political subdivisions in the U.S.....	2203	0							2530	12,602			3.				
4. Commercial banks and other depository institutions in the U.S.....	B551	0							B552	102,857			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	17,883							2210	15,089			2385	236,764			7.

Memoranda

	Dollar Amounts in Thousands				RC	ON	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			2,562						M.1.a.
b. Total brokered deposits.....	2365			83,114						M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)										
(1) Brokered deposits of less than \$100,000.....	2343			57,973						M.1.c.1.
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472			25,141						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			16,327						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			22,646						M.1.d.2.
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220			0						M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590			0						M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223			103,800						M.1.f.

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

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

Schedule RC-E—Continued**Memoranda—Continued**

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		38,472	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		3,306	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		88,123	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		104,910	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		1,954	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		2,026	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	A579		10,378	M.3.a.1.
(2) Over three months through 12 months.....	A580		25,755	M.3.a.2.
(3) Over one year through three years.....	A581		34,541	M.3.a.3.
(4) Over three years.....	A582		17,449	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		36,133	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		22,716	M.4.a.1.
(2) Over three months through 12 months.....	A585		40,187	M.4.a.2.
(3) Over one year through three years.....	A586		42,370	M.4.a.3.
(4) Over three years.....	A587		1,591	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		61,200	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222		1,703	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			866	1.
2. Net deferred tax assets (2).....				2148			3,083	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			1,243	4.
5. Life insurance assets:								
a. General account life insurance assets.....				K201			0	5.a.
b. Separate account life insurance assets.....				K202			0	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			308	6.
a. Prepaid expenses (excluding prepaid assessments).....	2166	74						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. Not applicable								
g. TEXT 3549 Prepaid Brokered Deposit Fees	3549	200						6.g.
h. TEXT 3550	3550	0						6.h.
i. TEXT 3551	3551	0						6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....				2160			5,500	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			103	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....				3646			443	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			351	4.
a. Accounts payable.....	3066	307						4.a.
b. Deferred compensation liabilities.....	C011	0						4.b.
c. Dividends declared but not yet payable.....	2932	0						4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012	0						4.d.
e. TEXT 3552	3552	0						4.e.
f. TEXT 3553	3553	0						4.f.
g. TEXT 3554	3554	0						4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....				2930			897	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		11,484			1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558		0			2.
3. Mortgage-backed securities (2).....	B559		0			3.
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....	B560		0			4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		0			5.
6. Loans:						
a. Total loans.....	3360		259,130			6.a.
b. Loans secured by real estate:						
(1) Loans secured by 1-4 family residential properties.....	3465		116,446			6.b.1.
(2) All other loans secured by real estate.....	3466		127,774			6.b.2.
c. Commercial and industrial loans.....	3387		15,342			6.c.
d. Loans to individuals for household, family, and other personal expenditures:						
(1) Credit cards.....	B561		0			6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562		274			6.d.2.
7. To be completed by banks with \$100 million or more in total assets: (4) Trading assets.....	3401		0			7.
8. Lease financing receivables (net of unearned income).....	3484		0			8.
9. Total assets (5).....	3368		292,924			9.
Liabilities						
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485		2,471			10.
11. Nontransaction accounts:						
a. Savings deposits (includes MMDAs).....	B563		39,518			11.a.
b. Time deposits of \$100,000 or more.....	A514		105,636			11.b.
c. Time deposits of less than \$100,000.....	A529		87,300			11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353		0			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		15,000			13.

Memorandum

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Memorandum item 1 is to be completed by: (4)						
<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				NR	M.1.

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

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

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

(4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, 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		9,743					1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>								
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....								
	J477		0					1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....								
	J478		0					1.a.2.
b. Credit card lines.....								
	3815		0					1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>								
(1) Unused consumer credit card lines.....								
	J455		NR					1.b.1.
(2) Other unused credit card lines.....								
	J456		NR					1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:								
(1) Secured by real estate:								
(a) 1-4 family residential construction loan commitments.....								
	F164		5,644					1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....								
	F165		6,715					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		1,709					1.e.1.
(2) Loans to financial institutions.....								
	J458		0					1.e.2.
(3) All other unused commitments.....								
	J459		473					1.e.3.
2. Financial standby letters of credit.....								
	3819		0					2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>								
a. Amount of financial standby letters of credit conveyed to others.....								
	3820		NR					2.a.
3. Performance standby letters of credit.....								
	3821		18					3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>								
a. Amount of performance standby letters of credit conveyed to others.....								
	3822		NR					3.a.
4. Commercial and similar letters of credit.....								
	3411		0					4.
5. Not applicable								
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....								
	3433		0					6.
7. Credit derivatives:								
a. Notional amounts:								
(1) Credit default swaps.....								
	C968		0	C969		0		7.a.1.
(2) Total return swaps.....								
	C970		0	C971		0		7.a.2.
(3) Credit options.....								
	C972		0	C973		0		7.a.3.
(4) Other credit derivatives.....								
	C974		0	C975		0		7.a.4.
b. Gross fair values:								
(1) Gross positive fair value.....								
	C219		0	C221		0		7.b.1.
(2) Gross negative fair value.....								
	C220		0	C222		0		7.b.2.

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2012, 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.

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

				RCON	Bil	Mil	Thou	
8. Spot foreign exchange contracts.....								
				8765		0		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....								
				3430		0		9.
a. Securities borrowed.....	3432		0					9.a.
b. Commitments to purchase when-issued securities.....	3434		0					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	C978		0					9.c.
d. TEXT 3555.....	3555		0					9.d.
e. TEXT 3556.....	3556		0					9.e.
f. TEXT 3557.....	3557		0					9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....								
				5591		0		10.
a. Commitments to sell when-issued securities.....	3435		0					10.a.
b. TEXT 5592.....	5592		0					10.b.
c. TEXT 5593.....	5593		0					10.c.
d. TEXT 5594.....	5594		0					10.d.
e. TEXT 5595.....	5595		0					10.e.
11. Year-to-date merchant credit card sales volume:								
				RCON	Tril	Bil	Mil	Thou
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) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
Derivatives Position Indicators		Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts.....		RCON 8693				RCON 8694				RCON 8695				RCON 8696			
		0				0				0				0			
b. Forward contracts.....		RCON 8697				RCON 8698				RCON 8699				RCON 8700			
		0				0				0				0			
c. Exchange-traded option contracts:		RCON 8701				RCON 8702				RCON 8703				RCON 8704			
(1) Written options.....		0				0				0				0			
(2) Purchased options.....		0				0				0				0			
d. Over-the-counter option contracts:		RCON 8709				RCON 8710				RCON 8711				RCON 8712			
(1) Written options.....		0				0				0				0			
(2) Purchased options.....		0				0				0				0			
e. Swaps.....		RCON 3450				RCON 3826				RCON 8719				RCON 8720			
		0				0				0				0			
13. Total gross notional amount of derivative contracts held for trading.....		RCON A126				RCON A127				RCON 8723				RCON 8724			
		0				0				0				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading.....		RCON 8725				RCON 8726				RCON 8727				RCON 8728			
		0				0				0				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....		RCON A589															
		0															
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:		RCON 8733				RCON 8734				RCON 8735				RCON 8736			
(1) Gross positive fair value..		0				0				0				0			
(2) Gross negative fair value		0				0				0				0			
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			
(2) Gross negative fair value		0				0				0				0			

Schedule RC-L—Continued

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

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

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RC	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164		5,820			1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number	3			1.b.
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....	3164		0			2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590		0			2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	B026		0			2.b.
c. All other identifiable intangible assets.....	5507		0			2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426		0			2.d.
3. Other real estate owned:						
a. Construction, land development, and other land.....	5508		0			3.a.
b. Farmland.....	5509		0			3.b.
c. 1-4 family residential properties.....	5510		2,012			3.c.
d. Multifamily (5 or more) residential properties.....	5511		1,242			3.d.
e. Nonfarm nonresidential properties.....	5512		0			3.e.
f. Foreclosed properties from "GNMA loans".....	C979		0			3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	2150		3,254			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		4,000			5.a.1.a.
(b) Over one year through three years.....	F056		6,500			5.a.1.b.
(c) Over three years through five years.....	F057		2,000			5.a.1.c.
(d) Over five years.....	F058		3,500			5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....	2651		0			5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....	F059		0			5.a.3.
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less.....	F060		0			5.b.1.a.
(b) Over one year through three years.....	F061		0			5.b.1.b.
(c) Over three years through five years.....	F062		0			5.b.1.c.
(d) Over five years.....	F063		0			5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....	B571		0			5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....	3190		16,000			5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

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

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	YES / NO			
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	NO	6.		
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCON	Bil	Mil	Thou	
		B570			0	7.
8.	Primary Internet website address of the bank (home page), if any (Example: www.examplebank.com)				8.	
	TEXT 4087 http:// www.goldcoastbank.net					
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCON	YES / NO	9.		
		4088	YES			
10.	Secured liabilities:	RCON	Bil	Mil	Thou	
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	F064			0	10.a.
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065			0	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	YES / NO	11.		
		G463	YES			
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO	12.		
		G464	NO			
13.	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 (includes revolving credit plans other than credit cards and other consumer loans).....	K182			0	13.a.4.c.

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
13. a. (5) All other loans and all leases.....		K183			0	13.a.5.
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1 through 5):</i>						
(a) Loans to depository institutions and acceptances of other banks.....		K184			0	13.a.5.a.
(b) Loans to foreign governments and official institutions.....		K185			0	13.a.5.b.
(c) Other loans (1).....		K186			0	13.a.5.c.
<i>Item 13.a.5.c.1 is to be completed by: (2)</i>						
<ul style="list-style-type: none"> Banks with \$300 million or more in total assets Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans 						
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above.....		K178			NR	13.a.5.c.1
(d) Lease financing receivables.....		K273			0	13.a.5.d
b. 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.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>						
15. Qualified Thrift Lender (QTL) test:						
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....		L133			NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....		L135			NR	15.b.

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

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, 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 AssetsFFIEC 041
Page 45 of 74
RC-31

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	F172	0			F174	0			F176	0			1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0			F175	0			F177	0			1.a.2.
b. Secured by farmland.....	3493	0			3494	0			3495	0			1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0			5399	0			5400	0			1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236	1,040			C237	0			C229	311			1.c.2.a.
(b) Secured by junior liens.....	C238	63			C239	0			C230	0			1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0			3500	0			3501	0			1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	993			F180	0			F182	7			1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	1,820			F181	0			F183	0			1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0			B835	0			B836	0			2.
3. Not applicable													
4. Commercial and industrial loans.....	1606	0			1607	0			1608	242			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 (includes revolving credit plans other than credit cards and other consumer loans).....	K216	0			K217	0			K218	0			5.c.
6. Loans to foreign governments and official institutions.....	5389	0			5390	0			5391	0			6.
7. All other loans (1).....	5459	0			5460	0			5461	0			7.
8. Lease financing receivables.....	1226	0			1227	0			1228	0			8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)....	3505	0			3506	0			3507	0			9.

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

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou	RC0N	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	
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039		0		K040		0		K041		0	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042		0		K043		0		K044		0	
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	
(b) Other construction loans and all land development and other land loans.....	K048		0		K049		0		K050		0	
(2) Secured by farmland.....	K051		0		K052		0		K053		0	
(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	
(b) Closed-end loans secured by 1-4 family residential properties:												
(1) Secured by first liens.....	K057		0		K058		0		K059		0	
(2) Secured by junior liens.....	K060		0		K061		0		K062		0	
(4) Secured by multifamily (5 or more) residential properties.....	K063		0		K064		0		K065		0	
(5) Secured by nonfarm nonresidential properties:												
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		0		K067		0		K068		0	
(b) Loans secured by other nonfarm nonresidential properties.....	K069		0		K070		0		K071		0	
b. Not applicable												
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0	

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	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	
(2) Automobile loans.....	K081		0		K082		0		K083		0	
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084		0		K085		0		K086		0	
e. All other loans and all leases.....	K087		0		K088		0		K089		0	
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:</i>												
(1) Loans to depository institutions and acceptances of other banks.....	K091		0		K092		0		K093		0	
(2) Loans to foreign governments and official institutions.....	K095		0		K096		0		K097		0	
(3) Other loans (1).....	K099		0		K100		0		K101		0	
<i>Item 11.e.3.a is to be completed by: (2)</i>												
• Banks with \$300 million or more in total assets												
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans												
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	K072		NR		K073		NR		K074		NR	
(4) Lease financing receivables.....	K269		0		K271		0		K272		0	
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102		0		K103		0		K104		0	

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

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RC-N—Continued**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans.....	K105		0		K106		0		K107		0	
(2) Other construction loans and all land development and other land loans.....	K108		0		K109		0		K110		0	
b. Loans secured by 1-4 family residential properties.....	F661		242		F662		0		F663		0	
c. Secured by multifamily (5 or more) residential properties.....	K111		0		K112		0		K113		0	
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114		0		K115		0		K116		0	
(2) Loans secured by other nonfarm nonresidential properties.....	K117		0		K118		0		K119		0	
e. Commercial and industrial loans.....	K257		0		K258		0		K259		242	
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>												
(1) To U.S. addressees (domicile).....	K120		NR		K121		NR		K122		NR	
(2) To non-U.S. addressees (domicile).....	K123		NR		K124		NR		K125		NR	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126		0		K127		0		K128		0	
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>												
(1) Loans secured by farmland.....	K130		0		K131		0		K132		0	
(2) Loans to depository institutions and acceptances of other banks.....	K134		0		K135		0		K136		0	
(3) Not applicable												

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-N—Continued**Memoranda—Continued**

Memoranda—Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. f. (4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards.....	K274	0			K275	0			K276	0			M.1.f.4.a.
(b) Automobile loans.....	K277	0			K278	0			K279	0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....													
	K280	0			K281	0			K282	0			M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....	K283	0			K284	0			K285	0			M.1.f.5.
(6) Other loans (1).....	K286	0			K287	0			K288	0			M.1.f.6.
<i>Memorandum item 1.f.6.a is to be completed by: (2)</i>													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....													K138
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. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (2)</i>													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	NR			1249	NR			1250	NR			M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380	NR			5381	NR			5382	NR			M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254	NR			1255	NR			1256	NR			M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166	NR			F167	NR			F168	NR			M.3.d.

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RC-N—Continued**Memoranda—Continued**

Memoranda—Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	
Dollar Amounts in Thousands													
Memorandum item 4 is to be completed by: (1) • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	NR			1597	NR			1583	NR			M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240	0			C241	0			C226	0			M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664	0			F665	0			F666	0			M.5.b.1.
(2) Unpaid principal balance.....	F667	0			F668	0			F669	0			M.5.b.2.

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

M.6.

	RCN	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter.....	C410			165	M.7.
8. Nonaccrual assets sold during the quarter.....	C411			0	M.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				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance.....	L183	0			L184	0			L185	0			M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	L186	0			L187	0			L188	0			M.9.b

(1) The \$300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsFFIEC 041
Page 51 of 74
RC-37

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236		254,750			1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	F237		0			2.
3. Not applicable						
4. Average consolidated total assets for the calendar quarter.....	K652		292,924			4.
a. Averaging method used		Enter 1 or 2				
(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1				4.a
			Bil	Mil	Thou	
5. Average tangible equity for the calendar quarter (1).....	K654		27,572			5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655		0			6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):						
a. One year or less.....	G465		0			7.a.
b. Over one year through three years.....	G466		0			7.b.
c. Over three years through five years.....	G467		0			7.c.
d. Over five years.....	G468		0			7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):						
a. One year or less.....	G469		0			8.a.
b. Over one year through three years.....	G470		0			8.b.
c. Over three years through five years.....	G471		0			8.c.
d. Over five years.....	G472		0			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....	G803		15,853			9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>						
a. Fully consolidated reciprocal brokered deposits.....	L190				NR	9.a
10. Banker's bank certification:						
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	K656		YES / NO			10.
<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>						
a. Banker's bank deduction.....	K657				NR	10.a
b. Banker's bank deduction limit.....	K658				NR	10.b
11. Custodial bank certification:						
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659		YES / NO			11.
<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.</i>						
a. Custodial bank deduction.....	K660				NR	11.a
b. Custodial bank deduction limit.....	K661				NR	11.b

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

Schedule RC-O—Continued**Memoranda**

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	221,463			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	2,059			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	30,721			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	54			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	2,017			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	42			M.1.c.2.
1. d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	549			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	2			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....		5597	NR			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? 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	00000			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): (4)						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....		J944	7,016			M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....		J945	5			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.

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

(4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention.....	K663			NR	M.6.a.
b. Substandard.....	K664			NR	M.6.b.
c. Doubtful.....	K665			NR	M.6.c.
d. Loss.....	K666			NR	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
a. Nontraditional 1-4 family residential mortgage loans.....	N025			NR	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	N026			NR	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans.....	N027			NR	M.8.a.
b. Securitizations of higher-risk consumer loans.....	N028			NR	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities.....	N029			NR	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	N030			NR	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:					
a. Total unfunded commitments.....	K676			NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677			NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669			NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	K678			NR	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):					
a. Construction, land development, and other land loans secured by real estate.....	N177			NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178			NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179			NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	N180			NR	M.13.d.
e. Commercial and industrial loans.....	N181			NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182			NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183			NR	M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963			NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure.....	K673			NR	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674			NR	M.15.

Schedule RC-O—Continued**Memoranda—Continued**

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

Schedule RC-O—Continued

Memorandum item 18 is to be completed by 'large institutions_ and 'highly complex institutions_ as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)																						
		(Column A)			(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)				
		<= 1%			1.01–4%			4.01–7%			7.01–10%			10.01–14%			14.01–16%			16.01–18%				
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....		RCON M964			RCON M965			RCON M966			RCON M967			RCON M968			RCON M969			RCON M970			M.18.a	
		NR			NR			NR			NR			NR			NR							
b. Closed-end loans secured by first liens on 1-4 family residential properties.....		RCON M979			RCON M980			RCON M981			RCON M982			RCON M983			RCON M984			RCON M985			M.18.b	
		NR			NR			NR			NR			NR			NR							
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....		RCON M994			RCON M995			RCON M996			RCON M997			RCON M998			RCON M999			RCON N001			M.18.c	
		NR			NR			NR			NR			NR			NR							
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.		RCON N010			RCON N011			RCON N012			RCON N013			RCON N014			RCON N015			RCON N016			M.18.d	
		NR			NR			NR			NR			NR			NR							
e. Credit cards.....		RCON N040			RCON N041			RCON N042			RCON N043			RCON N044			RCON N045			RCON N046			M.18.e	
		NR			NR			NR			NR			NR			NR							
f. Automobile loans.....		RCON N055			RCON N056			RCON N057			RCON N058			RCON N059			RCON N060			RCON N061			M.18.f	
		NR			NR			NR			NR			NR			NR							
g. Student loans.....		RCON N070			RCON N071			RCON N072			RCON N073			RCON N074			RCON N075			RCON N076			M.18.g	
		NR			NR			NR			NR			NR			NR							
h. Other consumer loans and revolving credit plans other than credit cards		RCON N085			RCON N086			RCON N087			RCON N088			RCON N089			RCON N090			RCON N091			M.18.h	
		NR			NR			NR			NR			NR			NR							
i. Consumer leases.....		RCON N100			RCON N101			RCON N102			RCON N103			RCON N104			RCON N105			RCON N106			M.18.i	
		NR			NR			NR			NR			NR			NR							
j. Total.....		RCON N115			RCON N116			RCON N117			RCON N118			RCON N119			RCON N120			RCON N121			M.18.j	
		NR			NR			NR			NR			NR			NR							

Schedule RC-O—Continued

Memorandum item 18 is to be completed by 'large institutions_ and 'highly complex institutions_ as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)																					(Column O)
	(Column H)			(Column I)			(Column J)			(Column K)			(Column L)			(Column M)			(Column N)			PDs Were Derived Using ¹
	18.01–20%			20.01–22%			22.01–26%			26.01–30%			> 30%			Unscoreable			Total			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....																						
	RCON M971			RCON M972			RCON M973			RCON M974			RCON M975			RCON M976			RCON M977			RCON M978
	NR			NR			NR			NR			NR			NR			NR			NR
b. Closed-end loans secured by first liens on 1-4 family residential properties.....																						
	RCON M986			RCON M987			RCON M988			RCON M989			RCON M990			RCON M991			RCON M992			RCON M993
	NR			NR			NR			NR			NR			NR			NR			NR
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....																						
	RCON N002			RCON N003			RCON N004			RCON N005			RCON N006			RCON N007			RCON N008			RCON N009
	NR			NR			NR			NR			NR			NR			NR			NR
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.																						
	RCON N017			RCON N018			RCON N019			RCON N020			RCON N021			RCON N022			RCON N023			RCON N024
	NR			NR			NR			NR			NR			NR			NR			NR
	RCON N047			RCON N048			RCON N049			RCON N050			RCON N051			RCON N052			RCON N053			RCON N054
e. Credit cards.....	NR			NR			NR			NR			NR			NR			NR			NR
	RCON N062			RCON N063			RCON N064			RCON N065			RCON N066			RCON N067			RCON N068			RCON N069
f. Automobile loans.....	NR			NR			NR			NR			NR			NR			NR			NR
	RCON N077			RCON N078			RCON N079			RCON N080			RCON N081			RCON N082			RCON N083			RCON N084
g. Student loans.....	NR			NR			NR			NR			NR			NR			NR			NR
h. Other consumer loans and revolving credit plans other than credit cards	RCON N092			RCON N093			RCON N094			RCON N095			RCON N096			RCON N097			RCON N098			RCON N099
	NR			NR			NR			NR			NR			NR			NR			NR
	RCON N107			RCON N108			RCON N109			RCON N110			RCON N111			RCON N112			RCON N113			RCON N114
i. Consumer leases.....	NR			NR			NR			NR			NR			NR			NR			NR
	RCON N122			RCON N123			RCON N124			RCON N125			RCON N126			RCON N127			RCON N128			
j. Total.....	NR			NR			NR			NR			NR			NR			NR			

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

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

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

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²						
a. Closed-end first liens.....	F066		16,445			1.a.
b. Closed-end junior liens.....	F067		0			1.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit.....	F670		0			1.c.1.
(2) Principal amount funded under the lines of credit.....	F671		0			1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²						
a. Closed-end first liens.....	F068		0			2.a.
b. Closed-end junior liens.....	F069		0			2.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit.....	F672		0			2.c.1.
(2) Principal amount funded under the lines of credit.....	F673		0			2.c.2.
3. 1-4 family residential mortgages sold during the quarter:						
a. Closed-end first liens.....	F070		18,711			3.a.
b. Closed-end junior liens.....	F071		0			3.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit.....	F674		0			3.c.1.
(2) Principal amount funded under the lines of credit.....	F675		0			3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):						
a. Closed-end first liens.....	F072		3,250			4.a.
b. Closed-end junior liens.....	F073		0			4.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit.....	F676		0			4.c.1.
(2) Principal amount funded under the lines of credit.....	F677		0			4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD					
a. Closed-end 1-4 family residential mortgage loans.....	F184		297			5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560		0			5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON					
a. Closed-end first liens.....	F678		0			6.a.
b. Closed-end junior liens.....	F679		0			6.b.
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit.....	F680		0			6.c.1.
(2) Principal amount funded under the lines of credit.....	F681		0			6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:						
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191		NR			7.a.
b. For representations and warranties made to other parties.....	L192		NR			7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		NR			7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, 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				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Assets																					
1. Available-for-sale securities.....	1773			NR	G474			NR	G475			NR	G476			NR	G477			NR	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478			NR	G479			NR	G480			NR	G481			NR	G482			NR	2.
3. Loans and leases held for sale.....	G483			NR	G484			NR	G485			NR	G486			NR	G487			NR	3.
4. Loans and leases held for investment.....	G488			NR	G489			NR	G490			NR	G491			NR	G492			NR	4.
5. Trading assets:																					
a. Derivative assets.....	3543			NR	G493			NR	G494			NR	G495			NR	G496			NR	5.a.
b. Other trading assets.....	G497			NR	G498			NR	G499			NR	G500			NR	G501			NR	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240			NR	F684			NR	F692			NR	F241			NR	F242			NR	5.b.1.
6. All other assets.....	G391			NR	G392			NR	G395			NR	G396			NR	G804			NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502			NR	G503			NR	G504			NR	G505			NR	G506			NR	7.
Liabilities																					
8. Deposits.....	F252			NR	F686			NR	F694			NR	F253			NR	F254			NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507			NR	G508			NR	G509			NR	G510			NR	G511			NR	9.
10. Trading liabilities:																					
a. Derivative liabilities.....	3547			NR	G512			NR	G513			NR	G514			NR	G515			NR	10.a.
b. Other trading liabilities.....	G516			NR	G517			NR	G518			NR	G519			NR	G520			NR	10.b.
11. Other borrowed money.....	G521			NR	G522			NR	G523			NR	G524			NR	G525			NR	11.
12. Subordinated notes and debentures.....	G526			NR	G527			NR	G528			NR	G529			NR	G530			NR	12.
13. All other liabilities.....	G805			NR	G806			NR	G807			NR	G808			NR	G809			NR	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531			NR	G532			NR	G533			NR	G534			NR	G535			NR	14.

Schedule RC-Q—Continued

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Tier 1 Capital						
1. Total bank equity capital (from Schedule RC, item 27.a).....		3210		27,917		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value).....		8434		0		2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value).....		A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans. (if a gain, report as a positive value; if a loss, report as a negative value).....		4336		0		4.
5. LESS: Nonqualifying perpetual preferred stock.....		B588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....		B589		0		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....		B590		0		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....		F264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....		C227		27,917		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		27,917		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		3,083		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		3,083		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....		8275		3,083		18.
19. Not applicable						
20. LESS: Deductions for total risk-based capital.....		B595		0		20.
21. Total risk-based capital (sum of items 11 and 18, less item 20).....		3792		31,000		21.
Total Assets for Leverage Ratio						
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....		L136		292,924		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....		B590		0		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)....		B591		0		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....		5610		0		25.
26. Other additions to (deductions from) assets for leverage capital purposes.....		L137		0		26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....		L138		292,924		27.
Adjustments for Financial Subsidiaries						
28. a. Adjustment to Tier 1 capital reported in item 11.....		C228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21.....		B503		0		28.b.
29. Adjustment to risk-weighted assets reported in item 62.....		B504		0		29.
30. Adjustment to average total assets reported in item 27.....		B505		0		30.

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

Schedule RC-R—Regulatory Capital—Continued

Capital Ratios

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

- 31. Tier 1 leverage ratio (1).....
- 32. Tier 1 risk-based capital ratio (2).....
- 33. Total risk-based capital ratio (3).....

(Column A)		(Column B)	
RCON	Percentage	RCON	Percentage
7273	0.00%	7204	9.53%
7274	0.00%	7206	11.57%
7275	0.00%	7205	12.85%

- 31.
- 32.
- 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
Balance Sheet Asset Categories																				
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b).....																				
RCON 0010				RCON C869			RCON B600			RCON B601						RCON B602				
33,276				0			23			33,253						0				
RCON 1754				RCON B603			RCON B604			RCON B605						RCON B606			RCON B607	
35. Held-to-maturity securities.....																				
0				0			0			0			0			0				
RCON 1773				RCON B608			RCON B609			RCON B610			RCON B611			RCON B612				
36. Available-for-sale securities.....																				
0				0			0			0			0			0				
37. Federal funds sold and securities purchased under agreements to resell.....																				
RCON C225							RCON C063			RCON C064						RCON B520				
0							0			0						0				
RCON 5369				RCON B617			RCON B618			RCON B619			RCON B620			RCON B621				
38. Loans and leases held for sale.....																				
3,250				0			0			0			3,250			0				
RCON B528				RCON B622			RCON B623			RCON B624			RCON B625			RCON B626				
39. Loans and leases, net of unearned income.....																				
262,500				0			0			1,711			84,316			176,473				
RCON 3123				RCON 3123																
40. LESS: Allowance for loan and lease losses.....																				
8,393				8,393																
RCON 3545				RCON B627															RCON B628	
41. Trading Assets.....																				
0				0			0			0			0			0				
RCON B639				RCON B640			RCON B641			RCON B642			RCON B643			RCON 5339				
42. All other assets (1).....																				
8,828				0			0			0			0			8,828				
RCON 2170				RCON B644			RCON 5320			RCON 5327			RCON 5334			RCON 5340				
43. Total Assets (sum of items 34 through 42).....																				
299,461				(8,393)			23			34,964			87,566			185,301				

(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

FFIEC 041
Page 63 of 74
RC-49

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																			
	0%				20%			50%			100%									
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Derivatives and Off-Balance Sheet Items	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583			
44. Financial standby letters of credit.....	0			1.00 or 12.5 (2)	0			0			0			0			0			44.
45. Performance standby letters of credit.....	RCON 3821				RCON B650			RCON B651			RCON B652			RCON B653			RCON B654			45.
	18			0.50	9			0			9			0			0			
46. Commercial and similar letters of credit...	RCON 3411				RCON B655			RCON B656			RCON B657			RCON B658			RCON B659			46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	0			0.20	0			0			0			0			0			47.
	RCON 3429				RCON B660			RCON B661			RCON B662						RCON B663			
	0			1.00	0			0			0						0			
48. Securities lent.....	RCON 3433				RCON B664			RCON B665			RCON B666			RCON B667			RCON B668			48.
49. Retained recourse on small business obligations sold with recourse.....	RCON A250				RCON B669			RCON B670			RCON B671			RCON B672			RCON B673			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.....	0			1.00	0			0			0			0			0			50.
	RCON B541				RCON B542												RCON B543			
51. All other financial assets sold with recourse.....	0			12.5 (3)	0												0			51.
	RCON B675				RCON B676			RCON B677			RCON B678			RCON B679			RCON B680			
52. All other off-balance sheet liabilities.....	0			1.00	0			0			0			0			0			52.
	RCON B681				RCON B682			RCON B683			RCON B684			RCON B685			RCON B686			
53. Unused commitments: a. With an original maturity exceeding one year..... b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	0			1.00	0			0			0			0			0			53.a.
	RCON 3833				RCON B687			RCON B688			RCON B689			RCON B690			RCON B691			
	22,736			0.50	11,368			0			50			1,601			9,717			
54. Derivative contracts.....	RCON G591				RCON G592			RCON G593			RCON G594			RCON G595			RCON G596			53.b.
	0			0.10	0			0			0			0			0			
54. Derivative contracts.....					RCON A167			RCON B693			RCON B694			RCON B695						54.
					0			0			0			0						

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

	(Column C)	(Column D)	(Column E)	(Column F)									
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....	RCN B696			RCN B697			RCN B698			RCN B699			
	23			35,023			89,167			195,018			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).....	RCN B700			RCN B701			RCN B702			RCN B703			
	0			7,005			44,584			195,018			57.
58. Market risk equivalent assets.....										RCN 1651			
										0			58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....										RCN B704			
										246,607			59.
60. LESS: Excess allowance for loan and lease losses.....										RCN A222			
										5,310			60.
61. LESS: Allocated transfer risk reserve.....										RCN 3128			
										0			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCN A223			
										241,297			62.

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

Schedule RC-R—Continued

Memoranda—Continued

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

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

Schedule RC-S—Servicing, Securitization, and Asset Sale ActivitiesFFIEC 041
Page 66 of 74
RC-52

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

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														
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou												
6. Amount of ownership (or seller's) interests carried as:																																	
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....				RCON B761			RCON B762															RCON B763											
				0			0															0											
b. Loans (included in Schedule RC-C).....				RCON B500			RCON B501															RCON B502											
				0			0															0											
7. Past due loan amounts included in interests reported in item 6.a:																																	
a. 30-89 days past due.....				RCON B764			RCON B765															RCON B766											
				0			0															0											
b. 90 days or more past due.....				RCON B767			RCON B768															RCON B769											
				0			0															0											
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																																	
a. Charge-offs.....				RIAD B770			RIAD B771												RIAD B772														
				0			0												0														
b. Recoveries.....				RIAD B773			RIAD B774												RIAD B775														
				0			0												0														
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																																	
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....				RCON B776			RCON B777												RCON B778			RCON B779			RCON B780			RCON B781			RCON B782		
				0			0												0			0			0			0					
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCON B783			RCON B784			RCON B785			RCON B786			RCON B787			RCON B788			RCON B789														
	0			0			0			0			0			0																	

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																					
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		NR		M.4.

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

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

Schedule RC-T—Fiduciary and Related Services

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

RCON	Yes	No
A345		NO

1.

2. Does the institution exercise the fiduciary powers it has been granted?.....

RCON	Yes	No
A346		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	Yes	No
B867		NO

3.

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

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

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

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

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

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

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

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

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					NR					NR	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....											
	RCON J259				RCON J260				RCON J261	RCON J262	13.
	NR				NR				NR	NR	

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

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			NR	J264			NR	J265			NR
b. Interest-bearing deposits.....	J266			NR	J267			NR	J268			NR
c. U.S. Treasury and U.S. Government agency obligations.....	J269			NR	J270			NR	J271			NR
d. State, county, and municipal obligations.....	J272			NR	J273			NR	J274			NR
e. Money market mutual funds.....	J275			NR	J276			NR	J277			NR
f. Equity mutual funds.....	J278			NR	J279			NR	J280			NR
g. Other mutual funds.....	J281			NR	J282			NR	J283			NR
h. Common trust funds and collective investment funds.....	J284			NR	J285			NR	J286			NR
i. Other short-term obligations.....	J287			NR	J288			NR	J289			NR
j. Other notes and bonds.....	J290			NR	J291			NR	J292			NR
k. Investments in unregistered funds and private equity investments.....	J293			NR	J294			NR	J295			NR

Schedule RC-T—Continued**Memoranda—Continued**

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

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

M.1.q.

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

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity.....	B931	NR	B932			NR	M.3.a.
b. International/Global equity.....	B933	NR	B934			NR	M.3.b.
c. Stock/Bond blend.....	B935	NR	B936			NR	M.3.c.
d. Taxable bond.....	B937	NR	B938			NR	M3.d.
e. Municipal bond.....	B939	NR	B940			NR	M.3.e.
f. Short-term investments/Money market.....	B941	NR	B942			NR	M.3.f.
g. Specialty/Other.....	B943	NR	B944			NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	NR	B946			NR	M.3.h.

Schedule RC-T—Continued**Memoranda—Continued**

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15 and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

Comments?.....

RCON	Yes	No
6979	NO	

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