

# Federal Financial Institutions Examination Council

Please refer to page i,

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Table of Contents, for  
the required disclosure  
of estimated burden.

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

Report at the close of Business September 30, 2009

(20090930)

(RCON 9999)

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

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

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

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

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

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

### Submission of Reports

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

- 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.

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.

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](mailto:CDR.Help@ffiec.gov).

### Midwest Bank and Trust Company

Legal Title of Bank (RSSD 9017)

### Elmwood Park

City (RSSD 9130)

**IL**

State Abbrev. (RSSD 9200)

**60707**

Zip Code (RSSD 9220)

FDIC Certificate Number

18117  
(RSSD 9050)

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

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The estimated average burden associated with this information collection is 41.3 hours per respondent and is estimated to vary from 16 to 650 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-26, 27, 28, 29
Secretary Board of Governors of the Federal Reserve System Washington, D.C. 20551		Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-29, 30
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**Contact Information for the Reports of Condition and Income**

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

**Chief Financial Officer (or Equivalent) Signing the Reports**

JoAnn Sannasardo Lilek  
 \_\_\_\_\_  
 Name (TEXT C490)  
 Executive Vice President and CFO  
 \_\_\_\_\_  
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 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C493)  
 (708) 786-3701  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C494)

**Other Person to Whom Questions about the Reports Should be Directed**

Ursula Janik  
 \_\_\_\_\_  
 Name (TEXT C495)  
 Accounting Officer  
 \_\_\_\_\_  
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 ujanik@midwestbank.com  
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 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT 8902)  
 (708) 865-7235  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT 9116)

**Emergency Contact Information**

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

**Primary Contact**

Dennis Motyka  
 \_\_\_\_\_  
 Name (TEXT C366)  
 Executive Vice President  
 \_\_\_\_\_  
 Title (TEXT C367)  
 motyka@midwestbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C368)  
 (708) 865-2500  
 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C369)  
 (708) 865-7013  
 \_\_\_\_\_  
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**Secondary Contact**

Bruno Costa  
 \_\_\_\_\_  
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 Chief Operations & Technology Officer  
 \_\_\_\_\_  
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 costa@midwestbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C373)  
 (708) 865-2500  
 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C374)  
 (708) 865-7013  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C375)

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

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

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

**Primary Contact**

Patrick S Scaletta  
 \_\_\_\_\_  
 Name (TEXT C437)  
 SVP and Senior BSA Officer  
 \_\_\_\_\_  
 Title (TEXT C438)  
 pscaletta@midwestbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C439)  
 (708) 786-3717  
 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C440)

**Secondary Contact**

Joseph Perna  
 \_\_\_\_\_  
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 \_\_\_\_\_  
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 JPerna@midwestbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C444)  
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 \_\_\_\_\_  
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**Third Contact**

Andrea Christensen  
 \_\_\_\_\_  
 Name (TEXT C870)  
 Vice President  
 \_\_\_\_\_  
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 \_\_\_\_\_  
 E-mail Address (TEXT C872)  
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 \_\_\_\_\_  
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**Fourth Contact**

Patrick Harrison  
 \_\_\_\_\_  
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 BSA Administrator  
 \_\_\_\_\_  
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 pharrison@midwestbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C877)  
 (708) 498-2566  
 \_\_\_\_\_  
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## Elmwood Park

City

IL 60707

State Zip Code

FDIC Certificate Number: 18117

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## Consolidated Report of Income for the period January 1, 2009 – September 30, 2009

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	17,981	1.a.1.a
(b) All other loans secured by real estate	4436	69,416	1.a.1.b
(2) Commercial and industrial loans	4012	14,787	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	310	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	697	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	103,191	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	272	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	5,362	1.d.1
(2) Mortgage-backed securities	B489	7,333	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	1,381	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	520	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	118,059	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	68	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	2,776	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	9,648	2.a.2.b
(c) Time deposits of less than \$100,000	A518	24,788	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	9,747	2.b
c. Interest on trading liabilities and other borrowed money	4185	9,129	2.c

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

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

**Schedule RI—Continued**

	Year-to-date			
	RIAD	Bil   Mil   Thou		
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	2,068	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	58,224	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	59,835
4. Provision for loan and lease losses			4230	69,700
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	915	5.a	
b. Service charges on deposit accounts	4080	5,102	5.b	
c. Trading revenue (2)	A220	0	5.c	
d. (1) Fees and commissions from securities brokerage	C886	897	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	29	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	0	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	0	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	(2,746)	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k	
l. Other noninterest income*	B497	2,984	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	7,181
6. a. Realized gains (losses) on held-to-maturity securities			3521	117
b. Realized gains (losses) on available-for-sale securities			3196	3,779
7. Noninterest expense:				
a. Salaries and employee benefits	4135	30,746	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	9,758	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	1,719	7.c.2	
d. Other noninterest expense*	4092	23,144	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	65,367
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	(64,155)
9. Applicable income taxes (on item 8)			4302	49,299
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	(113,454)
11. Extraordinary items and other adjustments, net of income taxes*			4320	0
<b>12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)</b>			G104	(113,454)
<b>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)</b>			G103	0
<b>14. Net income (loss) attributable to bank (item 12 minus item 13)</b>			4340	(113,454)

\* Describe on Schedule RI-E—Explanations

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

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

Legal Title of Bank

FDIC Certificate Number: 18117

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### Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil   Mil   Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513	0	M.1
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</b>				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431	665	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	330	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	985	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number	M.5
		4150	416	
<i>Memorandum item 6 is to be completed by: (1)</i>				
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>				
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	141	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	CCYY/MM/DD	M.7
		9106	0	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)				
<b>(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.):</b>				
a. Interest rate exposures		8757	N/A	M.8.a
b. Foreign exchange exposures		8758	N/A	M.8.b
c. Equity security and index exposures		8759	N/A	M.8.c
d. Commodity and other exposures		8760	N/A	M.8.d
e. Credit exposures		F186	N/A	M.8.e
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading		C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890	0	M.9.b
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions)		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD	YES / NO	M.11
		A530	NO	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))		F228	N/A	M.12
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities		F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	N/A	M.13.b.1

(1) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.

(2) For example, a bank acquired on March 1, 2008, would report 2008/03/01

### Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses. Dollar Amounts in Thousands

	RIAD	Bil   Mil   Thou	
1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	356,228	1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	356,228	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	(113,454)	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	0	9
10. Other comprehensive income (1)	B511	(1,866)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	68,232	11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)	3210	309,140	12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	C891	2,093	C892	69	1.a.1
(2) Other construction loans and all land development and other land loans	C893	6,083	C894	55	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	279	5412	6	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	1,330	C217	1	1.c.2.a
(b) Secured by junior liens	C235	1,397	C218	390	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	2,456	3589	20	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	136	C896	99	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	5,118	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	13,016	4608	705	4
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516	63	B517	12	5.b
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans (2)	4644	297	4628	285	7
8. Lease financing receivables	4266	0	4267	0	8
9. Total (sum of items 1 through 8)	4635	32,268	4605	1,642	9

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

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



## Schedule RI-B Continued

**Part I. Continued**

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409			0	5410			0	M.1
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652			0	4662			0	M.2.a
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654			0	4664			0	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646			0	4618			0	M.2.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	F185			0	F187			0	M.2.d
3. Memorandum item 3 is to be completed by: (2)									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	4655			0	4665			0	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.									
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)					Calendar year-to-date				
	RIAD	Bil   Mil   Thou			RIAD	Bil   Mil   Thou			
	C388				C388	N/A			M.4

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, 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, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	44,432	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	1,642	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	32,268	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	69,700	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	83,506	7

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

\* Describe on Schedule RI-E—Explanations.

## Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Bil   Mil   Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks			C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance			C014	1,332	1.b
c.	Income and fees from automated teller machines (ATMs)			C016	172	1.c
d.	Rent and other income from other real estate owned			4042	0	1.d
e.	Safe deposit box rent			C015	159	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	808	1.g
<b>TEXT</b>						
h.	4461 Other bank service charges			4461	196	1.h
i.	4462 Other partnership income			4462	271	1.i
j.	4463			4463	0	1.j
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses			C017	0	2.a
b.	Advertising and marketing expenses			0497	1,215	2.b
c.	Directors' fees			4136	0	2.c
d.	Printing, stationery, and supplies			C018	0	2.d
e.	Postage			8403	753	2.e
f.	Legal fees and expenses			4141	2,622	2.f
g.	FDIC deposit insurance assessments			4146	5,986	2.g
h.	Accounting and auditing expenses			F556	0	2.h
i.	Consulting and advisory expenses			F557	1,613	2.i
j.	Automated teller machine (ATM) and interchange expenses			F558	0	2.j
k.	Telecommunications expenses			F559	0	2.k
<b>TEXT</b>						
l.	4464 Provision for unfunded commitments			4464	1,753	2.l
m.	4467 Holding fompany fees			4467	1,977	2.m
n.	4468 Other operating expenses			4468	1,787	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):						
<b>TEXT</b>						
a.(1)	4469			4469	0	3.a.1
(2)	Applicable income tax effect	4486	0			3.a.2
b.(1)	4487			4487	0	3.b.1
(2)	Applicable income tax effect	4488	0			3.b.2
c.(1)	4489			4489	0	3.c.1
(2)	Applicable income tax effect	4491	0			3.c.2



**Elmwood Park**

City

**IL** **60707**

State Zip Code

FDIC Certificate Number: 18117

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## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2009

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
<b>ASSETS</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	32,121	1.a
b. Interest-bearing balances (2)				0071	295,162	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	615,543	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	0	4.a
b. Loans and leases, net of unearned income		B528	2,454,101			4.b
c. LESS: Allowance for loan and lease losses		3123	83,506			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	2,370,595	4.d
5. Trading assets (from Schedule RC-D)						
				3545	0	5
6. Premises and fixed assets (including capitalized leases)						
				2145	40,548	6
7. Other real estate owned (from Schedule RC-M)						
				2150	20,980	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	0	8
<b>9. Direct and indirect investments in real estate ventures</b>						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	78,862	10.a
b. Other intangible assets (from Schedule RC-M)				0426	12,964	10.b
11. Other assets (from Schedule RC-F)						
				2160	67,629	11
12. Total assets (sum of items 1 through 11)						
				2170	3,534,404	12

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

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

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

**Schedule RC - Continued**

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
<b>LIABILITIES</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200	2,558,764	13.a
(1) Noninterest-bearing (1)		6631	334,475			13.a.1
(2) Interest-bearing		6636	2,224,288			13.a.2
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased (2)				B993	0	14.a
b. Securities sold under agreements to repurchase (3)				B995	297,650	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	340,000	16
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)						
				3200	0	19
20. Other liabilities (from Schedule RC-G)						
				2930	28,764	20
21. Total liabilities (sum of items 13 through 20)						
				2948	3,225,178	21
<b>22. Not applicable</b>						
<b>EQUITY CAPITAL</b>						
<b>Bank Equity Capital</b>						
23. Perpetual preferred stock and related surplus						
				3838	0	23
24. Common stock						
				3230	5,383	24
25. Surplus (excludes all surplus related to preferred stock)						
				3839	476,868	25
26. a. Retained earnings						
				3632	(169,214)	26.a
b. Accumulated other comprehensive income (5)						
				B530	(3,897)	26.b
c. Other equity capital components (6)						
				A130	0	26.c
<b>27. a. Total bank equity capital (sum of items 23 through 26.c)</b>						
				3210	309,140	27.a
<b>b. Noncontrolling (minority) interests in consolidated subsidiaries</b>						
				3000	86	27.b
<b>28. Total equity capital (sum of items 27.a and 27.b)</b>						
				G105	309,226	28
<b>29. Total liabilities and equity capital (sum of items 21 and 28)</b>						
				3300	3,534,404	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 2008	RCON	Number	
	6724	N/A	M.1

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

**To be reported with the March Report of Condition.**

<b>2. Bank's fiscal year-end date</b>	RCON	MM / DD	
	8678	N/A	M.2

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

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

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

Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits			0020	23,460	1.a
b. Currency and coin			0080	8,274	1.b
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks			0083	0	2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S.			0085	1,027	2.b
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks			0073	0	3.a
b. Other banks in foreign countries and foreign central banks			0074	51	3.b
4. Balances due from Federal Reserve Banks			0090	294,471	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)			0010	327,283	5

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	451,785	1287	451,792	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	212	8499	217	3

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

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<b>4. Mortgage-backed securities (MBS):</b>									
<b>a. Residential mortgage pass-through securities:</b>									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	52,389	G303	52,786	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>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</b>									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G312	0	G313	0	G314	96,436	G315	96,013	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3
<b>c. Commercial MBS:</b>									
<b>(1) Commercial mortgage pass-through securities</b>									
(2) Other commercial MBS	G324	0	G325	0	G326	0	G327	0	4.c.1
	G328	0	G329	0	G330	0	G331	0	4.c.2
<b>5. Asset-backed securities and structured financial products:</b>									
<b>a. Asset-backed securities (ABS)</b>									
	C026	0	C988	0	C989	0	C027	0	5.a
<b>b. Structured financial products:</b>									
(1) Cash	G336	0	G337	0	G338	10,900	G339	7,326	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
<b>6. Other debt securities:</b>									
a. Other domestic debt securities	1737	0	1738	0	1739	4,080	1741	3,538	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
<b>7. Investments in mutual funds and other equity securities with readily determinable fair values (1)</b>					A510	2,749	A511	3,871	7
<b>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)</b>	1754	0	1771	0	1772	618,551	1773	615,543	8

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



**Schedule RC-B—Continued**

## Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Pledged securities (1)	0416	566,192	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	459,118	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	217	M.2.a.4
(5) Over five years through 15 years	A553	3,539	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	14,941	M.2.b.4
(5) Over five years through 15 years	A559	22,709	M.2.b.5
(6) Over 15 years	A560	15,136	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	96,013	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	451,792	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	27,739	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

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

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

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

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

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

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

### Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines	B842	0	B843	0	B844	0	B845	0	M.5.b
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	M.5.d
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other	B858	0	B859	0	B860	0	B861	0	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, 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	
<b>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)):</b>									
<b>a. Trust preferred securities issued by financial institutions</b>	G348	0	G349	0	G350	10,900	G351	7,326	M.6.a
<b>b. Trust preferred securities issued by real estate investment trusts</b>	G352	0	G353	0	G354	0	G355	0	M.6.b
<b>c. Corporate and similar loans</b>	G356	0	G357	0	G358	0	G359	0	M.6.c
<b>d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)</b>	G360	0	G361	0	G362	0	G363	0	M.6.d
<b>e. 1-4 family residential MBS not issued or guaranteed by GSEs</b>	G364	0	G365	0	G366	0	G367	0	M.6.e
<b>f. Diversified (mixed) pools of structured financial products</b>	G368	0	G369	0	G370	0	G371	0	M.6.f
<b>g. Other collateral or reference assets</b>	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	81,547	1.a.1
(2) Other construction loans and all land development and other land loans			F159	270,504	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	9,403	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	249,240	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	223,700	1.c.2.a
(b) Secured by junior liens			5368	30,717	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	87,084	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	599,297	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	542,394	1.e.2
2. Loans to depository institutions and acceptances of other banks			1288	0	2
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	B532	0			2.a.1
(2) To other commercial banks in the U.S.	B533	0			2.a.2
b. To other depository institutions in the U.S.	B534	0			2.b
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	B536	0			2.c.1
(2) To other banks in foreign countries	B537	0			2.c.2
3. Loans to finance agricultural production and other loans to farmers			1590	2,573	3
4. Commercial and industrial loans			1766	339,278	4
a. To U.S. addressees (domicile)	1763	339,278			4.a
b. To non-U.S. addressees (domicile)	1764	0			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			B538	0	6.a
b. Other revolving credit plans			B539	1,074	6.b
c. Other consumer loans (includes single payment, installment, and all student loans)			2011	3,593	6.c
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	2,974	8
9. Other Loans			1563	11,366	9
a. Loans for purchasing or carrying securities (secured and unsecured)	1545	0			9.a
b. All other loans (exclude consumer loans)	1564	11,366			9.b

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

**Schedule RC-C—Continued**

**Part I. Continued**

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
10. Lease financing receivables (net of unearned income)			2165	0	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a
b. All other leases	F163	0			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	643	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	<b>2,454,101</b>	12

**Memoranda**

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Loans secured by 1-4 family residential properties	F576	0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	1616	0	M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 3)			
(1) Three months or less	A564	30,352	M.2.a.1
(2) Over three months through 12 months	A565	41,698	M.2.a.2
(3) Over one year through three years	A566	42,941	M.2.a.3
(4) Over three years through five years	A567	44,504	M.2.a.4
(5) Over five years through 15 years	A568	19,638	M.2.a.5
(6) Over 15 years	A569	20,853	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 4)			
(1) Three months or less	A570	565,611	M.2.b.1
(2) Over three months through 12 months	A571	474,981	M.2.b.2
(3) Over one year through three years	A572	379,356	M.2.b.3
(4) Over three years through five years	A573	515,556	M.2.b.4
(5) Over five years through 15 years	A574	124,568	M.2.b.5
(6) Over 15 years	A575	810	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	940,254	M.2.c

- (1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.
- (2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (3) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (4) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda — Continued	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
3. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-C, part I, items 4 and 9, column B (5)	2746	4,106			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	99,016			M.4
5. <i>To be completed by banks with \$300 million or more in total assets: (6)</i> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837	0			M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391	N/A			M.6
<b>Memorandum item 7 is to be completed by all banks.</b>					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	C779	1,247			M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	709			M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230	0			M.8.a
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2008, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231	N/A			M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	F232	N/A			M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	12,504			M.9
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F578	N/A			M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)	F579	N/A			M.10.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F580	N/A			M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F581	N/A			M.10.a.3.b.1
(2) Secured by junior liens	F582	N/A			M.10.a.3.b.2

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

(6) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

## Schedule RC-C—Continued

### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
10. a. (4) Secured by multifamily (5 or more) residential properties			F583	N/A	M.10.a.4
(5) Secured by nonfarm nonresidential properties			F584	N/A	M.10.a.5
b. Commercial and industrial loans			F585	N/A	M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards			F586	N/A	M.10.c.1
(2) Other revolving credit plans			F587	N/A	M.10.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)			F588	N/A	M.10.c.3
d. Other loans			F589	N/A	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	N/A	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)			F591	N/A	M.11.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F592	N/A	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F593	N/A	M.11.a.3.b.1
(2) Secured by junior liens			F594	N/A	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F595	N/A	M.11.a.4
(5) Secured by nonfarm nonresidential properties			F596	N/A	M.11.a.5
b. Commercial and industrial loans			F597	N/A	M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards			F598	N/A	M.11.c.1
(2) Other revolving credit plans			F599	N/A	M.11.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)			F600	N/A	M.11.c.3
d. Other loans			F601	N/A	M.11.d

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of of contractual cash flows not expected to be collected		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<b>12. Loans (not subject to the requirements of 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:</b>							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d

### Schedule RC-C—Continued

#### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
<b>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, 2008.</b>				
<b>13. Construction, land development, and other land loans with interest reserves:</b>				
<b>a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)</b>				
		G376	0	M.13.a
<b>b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(b))</b>				
		RIAD		
		G377	0	M.13.b
<b>Memorandum item 14 is to be completed by all banks.</b>				
<b>14. Pledged loans and leases</b>				
		RCON		
		G378	237,495	M.14



**Schedule RC-D - Trading Assets and Liabilities**

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

		Dollar Amounts in Thousands		
		RCON	Bil   Mil   Thou	
<b>ASSETS</b>				
1.	U.S. Treasury securities	3531	N/A	1
2.	U.S. Government agency obligations (exclude mortgage-backed securities)	3532	N/A	2
3.	Securities issued by states and political subdivisions in the U.S.	3533	N/A	3
4.	Mortgage-backed securities (MBS):			
	<b>a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA</b>	G379	N/A	4.a
	<b>b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)</b>	G380	N/A	4.b
	<b>c. All other residential MBS</b>	G381	N/A	4.c
	<b>d. Commercial MBS</b>	G382	N/A	4.d
5.	<b>Other debt securities</b>			
	<b>a. Structured financial products:</b>			
	(1) Cash	G383	N/A	5.a.1
	(2) Synthetic	G384	N/A	5.a.2
	(3) Hybrid	G385	N/A	5.a.3
	<b>b. All other debt securities</b>	G386	N/A	5.b
6.	Loans:			
	<b>a. Loans secured by real estate:</b>			
	(1) Construction, land development, and other land loans	F604	N/A	6.a.1
	(2) Secured by farmland (including farm residential and other improvements)	F605	N/A	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	N/A	6.a.3.a
	(b) Closed-end loans secured by 1-4 family residential properties:			
	(1) Secured by first liens	F607	N/A	6.a.3.b.1
	(2) Secured by junior liens	F611	N/A	6.a.3.b.2
	(4) Secured by multifamily (5 or more) residential properties	F612	N/A	6.a.4
	(5) Secured by nonfarm nonresidential properties	F613	N/A	6.a.5
	<b>b. Commercial and industrial loans</b>	F614	N/A	6.b
	<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>			
	(1) Credit cards	F615	N/A	6.c.1
	(2) Other revolving credit plans	F616	N/A	6.c.2
	(3) Other consumer loans (includes single payment, installment, and all student loans)	F617	N/A	6.c.3
	<b>d. Other loans</b>	F618	N/A	6.d
7. and 8.	Not applicable			
9.	Other trading assets	3541	N/A	9
10.	Not applicable			
11.	Derivatives with a positive fair value	3543	N/A	11
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	N/A	12
<b>LIABILITIES</b>				
13. a.	Liability for short positions	3546	N/A	13.a
	b. Other trading liabilities	F624	N/A	13.b
14.	Derivatives with a negative fair value	3547	N/A	14
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	N/A	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	N/A			M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A			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	N/A			M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F628	N/A			M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A			M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A			M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A			M.1.a.5
b. Commercial and industrial loans	F632	N/A			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	N/A			M.1.c.1
(2) Other revolving credit plans	F634	N/A			M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635	N/A			M.1.c.3
d. Other loans	F636	N/A			M.1.d
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	N/A			M.2.a
b. Unpaid principal balance	F640	N/A			M.2.b
<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)):</b>					
<b>a. Trust preferred securities issued by financial institutions</b>	G299	N/A			M.3.a
<b>b. Trust preferred securities issued by real estate investment trusts</b>	G332	N/A			M.3.b
<b>c. Corporate and similar loans</b>	G333	N/A			M.3.c
<b>d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)</b>	G334	N/A			M.3.d
<b>e. 1-4 family residential MBS not issued or guaranteed by GSEs</b>	G335	N/A			M.3.e
<b>f. Diversified (mixed) pools of structured financial products</b>	G651	N/A			M.3.f
<b>g. Other collateral or reference assets</b>	G652	N/A			M.3.g
<b>4. Pledged trading assets:</b>					
<b>a. Pledged securities</b>	G387	N/A			M.4.a
<b>b. Pledged Loans</b>	G388	N/A			M.4.b
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables	F643	N/A			M.5.a
b. Home equity lines	F644	N/A			M.5.b
c. Automobile loans	F645	N/A			M.5.c
d. Other consumer loans	F646	N/A			M.5.d
e. Commercial and industrial loans	F647	N/A			M.5.e
f. Other	F648	N/A			M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A			M.6
7. Equity securities:					
a. Readily determinable fair values	F652	N/A			M.7.a
b. Other	F653	N/A			M.7.b
8. Loans pending securitization	F654	N/A			M.8

### Schedule RC-D - Continued

Memoranda - Continued

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

### Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)		(Column B) Memo: Total demand deposits (included in column A)		(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou
Deposits of:								
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549	204,607			B550	2,280,259		
2. U.S. Government	2202	50			2520	0		
3. States and political subdivisions in the U.S.	2203	27,350			2530	46,498		
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	0		
5. Banks in foreign countries	2213	0			2236	0		
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0		
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	232,007	2210	199,411	2385	2,326,757		

#### Memoranda

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	139,047	M.1.a
b. Total brokered deposits	2365	470,785	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) Brokered deposits issued in denominations of less than \$100,000	2343	439,737	M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	2344	31,048	M.1.c.2
d. Maturity data for brokered deposits:			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	389,123	M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244	31,048	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <b>(to be completed for the December report only)</b>	5590	N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	488,455	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	134,539	M.2.a.2
b. Total time deposits of less than \$100,000	6648	1,269,565	M.2.b
c. Total time deposits of \$100,000 or more	2604	434,197	M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233	37,266	M.2.c.1

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

**Schedule RC-E—Continued**

Memoranda — Continued

		Dollar Amounts in Thousands		
		RCON	Bil   Mil   Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)				
(1) Three months or less		A579	250,512	M.3.a.1
(2) Over three months through 12 months		A580	867,876	M.3.a.2
(3) Over one year through three years		A581	146,910	M.3.a.3
(4) Over three years		A582	4,267	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	1,118,295	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	113,689	M.4.a.1
(2) Over three months through 12 months		A585	278,326	M.4.a.2
(3) Over one year through three years		A586	40,453	M.4.a.3
(4) Over three years		A587	1,730	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)		A242	392,014	M.4.b

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

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

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

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1.	Accrued interest receivable (1)			B556	9,506	1
2.	Net deferred tax assets (2)			2148	4,127	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	27,652	4
5.	Life insurance assets			C009	0	5
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	26,344	6
a.	Prepaid Expenses	2166	0			6.a
b.	Repossessed personal property (including vehicles)	1578	0			6.b
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d.	Retained interests in accrued interest receivable related to					
	<b>TEXT</b> securitized credit cards	C436	0			6.d
e.	3549	3549	0			6.e
f.	3550	3550	0			6.f
g.	3551	3551	0			6.g
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	67,629	7

**Schedule RC-G—Other Liabilities**

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1.a.	Interest accrued and unpaid on deposits (5)			3645	3,673	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	20,189	1.b
2.	Net deferred tax liabilities (2)			3049	0	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	2,092	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	2,810	4
a.	Accounts Payable	3066	0			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
e.	<b>TEXT</b> Accrued FDIC Expenses	3552	1,617			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	28,764	5

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

(5) For savings banks, include "dividends" accrued and unpaid on deposits.

## Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
<b>ASSETS</b>			
1. Interest-bearing balances due from depository institutions	3381	303,890	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	493,360	2
3. Mortgage-backed securities (2)	B559	127,880	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	18,349	4
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5
6. Loans:			
a. Total loans	3360	2,505,134	6.a
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	503,405	6.b.1
(2) All other loans secured by real estate	3466	1,593,348	6.b.2
c. Commercial and industrial loans	3387	345,932	6.c
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B561	0	6.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	4,503	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	3,641,060	9
<b>LIABILITIES</b>			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485	18,047	10
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	505,251	11.a
b. Time deposits of \$100,000 or more	A514	410,458	11.b
c. Time deposits of less than \$100,000	A529	1,355,196	11.c
12. Federal funds purchased and securities sold under agreements to repurchase	3353	297,693	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	340,000	13

## Memorandum

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
<i>Memorandum item 1 is to be completed by: (4)</i>			
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>			
1. Loans to finance agricultural production and other loans to farmers	3386	2,370	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, 2008, 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	113,593	1.a
b.	Credit card lines			3815	0	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:						
(a)	1-4 family residential construction loan commitments			F164	7,075	1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments			F165	85,405	1.c.1.b
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate						
				6550	121	1.c.2
d.	Securities underwriting			3817	0	1.d
e.	Other unused commitments			3818	253,633	1.e
2. Financial standby letters of credit						
<b>Item 2.a is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></b>						
a.	Amount of financial standby letters of credit conveyed to others	3820	0			2.a
3. Performance standby letters of credit						
<b>Item 3.a is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></b>						
a.	Amount of performance standby letters of credit conveyed to others	3822	0			3.a
4. Commercial and similar letters of credit						
				3411	26	4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						
				3433	0	6
7. Credit derivatives:						
		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
a.	Notional amounts:					
(1)	Credit default swaps	C968	0	C969	0	7.a.(1)
(2)	Total return swaps	C970	0	C971	0	7.a.(2)
(3)	Credit options	C972	0	C973	0	7.a.(3)
(4)	Other credit derivatives	C974	0	C975	0	7.a.(4)
b. Gross fair values:						
(1)	Gross positive fair value	C219	0	C221	0	7.b.(1)
(2)	Gross negative fair value	C220	0	C222	0	7.b.(2)
c. Notional amounts by regulatory capital treatment:(2)						
(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)

(1) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

(2) 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.



**Schedule RC-L—Continued**

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	
<b>7.d. Notional amounts by remaining maturity:</b>								
<b>(1) Sold credit protection:(1)</b>								
<b>(a) Investment grade</b>		G406	0	G407	0	G408	0	7.d.(1)(a)
<b>(b) Subinvestment grade</b>		G409	0	G410	0	G411	0	7.d.(1)(b)
<b>(2) Purchased credit protection:(2)</b>								
<b>(a) Investment grade</b>		G412	0	G413	0	G414	0	7.d.(2)(a)
<b>(b) Subinvestment grade</b>		G415	0	G416	0	G417	0	7.d.(2)(b)
8. Spot foreign exchange contracts		RCON	Tril   Bil   Mil   Thou					
		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")		RCON	Tril   Bil   Mil   Thou					
		3430	0					9
<b>TEXT</b>								
a. Securities borrowed		3432	0					9.a
b. Commitments to purchase when-issued securities		3434	0					9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf		C978	0					9.c
d.	3555	3555	0					9.d
e.	3556	3556	0					9.e
f.	3557	3557	0					9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RCON	Tril   Bil   Mil   Thou					
		5591	0					10
<b>TEXT</b>								
a. Commitments to sell when-issued securities		3435	0					10.a
b.	5592	5592	0					10.b
c.	5593	5593	0					10.c
d.	5594	5594	0					10.d
e.	5595	5595	0					10.e
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.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

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

**Schedule RC-L—Continued**

Dollar Amounts in Thousands		(Column A)	(Column B)	(Column C)	(Column D)
Derivatives Position Indicators		Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou
	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1
	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options	0	0	0	0	12.d.2
	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps	0	0	0	0	12.e
13. Total gross notional amount of derivative contracts held for trading	RCON A126	RCON A127	RCON 8723	RCON 8724	
	0	0	0	0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
	0	0	0	0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589				
	0				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	0	0	0	0	15.b.1
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	0	0	0	0	15.b.2

**Schedule RC-L—Continued**

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

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

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

**Schedule RC-M—Memoranda**

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests				6164	680	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		RCON	Number	6165	0	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				8026	0	2.b
c. All other identifiable intangible assets				5507	12,964	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)				0426	12,964	2.d
<b>3. Other real estate owned:</b>						
a. Construction, land development, and other land				5508	11,342	3.a
b. Farmland				5509	0	3.b
c. 1-4 family residential properties				5510	5,324	3.c
d. Multifamily (5 or more) residential properties				5511	0	3.d
e. Nonfarm nonresidential properties				5512	4,314	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	20,980	3.g
<b>4. Not applicable</b>						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less				F055	0	5.a.1.a
(b) Over one year through three years				F056	0	5.a.1.b
(c) Over three years through five years				F057	0	5.a.1.c
(d) Over five years				F058	340,000	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)				2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)				F059	340,000	5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less				F060	0	5.b.1.a
(b) Over one year through three years				F061	0	5.b.1.b
(c) Over three years through five years				F062	0	5.b.1.c
(d) Over five years				F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)				B571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)				3190	340,000	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	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____	B570	Bil   Mil   Thou 0	7
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) (TEXT 4087) <a href="http://www.midwestbank.com">http://www.midwestbank.com</a> _____			8
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCON 4088	YES / NO YES	9
10.	Secured liabilities:	RCON	Bil   Mil   Thou	
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) _____	F064	0	10.a
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	F065	0	10.b
11.	<b>Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?</b> _____	RCON G463	YES / NO YES	11
12.	<b>Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?</b> _____	RCON G464	YES / NO NO	12

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	3,670	F174	0	F176	18,912	1.a.1
(2) Other construction loans and all land development and other land loans	F173	9,830	F175	0	F177	70,945	1.a.2
b. Secured by farmland	3493	2,124	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	3,597	5399	0	5400	3,227	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	9,851	C237	0	C229	23,714	1.c.2.a
(b) Secured by junior liens	C238	2,188	C239	0	C230	3,328	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3499	6,913	3500	0	3501	6,237	1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	4,469	F180	0	F182	18,987	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	33,543	F181	0	F183	33,746	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	2,987	1607	0	1608	14,754	4
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	271	B579	0	B580	22	5.b
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans (1)	5459	62	5460	0	5461	5	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 "Other loans."

### Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	0	5613	0	5614	0	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	0	5616	0	5617	0	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	0	C867	0	C868	0	10.b

**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. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):										
a. Loans secured by 1-4 family residential properties	F661		0	F662		0	F663		0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	1658		0	1659		0	1661		11,006	M.1.b
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		0	6559		0	6560		0	M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million in total assets: (1)										
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		0	1249		0	1250		0	M.3.a
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380		0	5381		0	5382		0	M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254		0	1255		0	1256		0	M.3.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166		0	F167		0	F168		0	M.3.d
Memorandum item 4 is to be completed by: (1)										
• banks with \$300 million or more in total assets										
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:										
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594		0	1597		0	1583		0	M.4
5. Loans and leases held for sale and loans measured at fair value (included 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

(1) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2008, Report of Condition.



## Schedule RC-N—Continued

Memoranda—Continued

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

M.6

	RCON	Bil   Mil   Thou	
7. Additions to nonaccrual assets during the quarter	C410	112,546	M.7
8. Nonaccrual assets sold during the quarter	C411	0	M.8

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

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

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	2,562,437	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	0	2
3. Not applicable			
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F238	2,653,464	4
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions	F239	0	5
<b>6. Not applicable</b>			
<b>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):</b>			
<b>a. One year or less</b>	G465	0	7.a
<b>b. Over one year through three years</b>	G466	0	7.b
<b>c. Over three years through five years</b>	G467	0	7.c
<b>d. Over five years</b>	G468	0	7.d
<b>8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):</b>			
<b>a. One year or less</b>	G469	0	8.a
<b>b. Over one year through three years</b>	G470	0	8.b
<b>c. Over three years through five years</b>	G471	0	8.c
<b>d. Over five years</b>	G472	0	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803	46,130	9

## Schedule RC-O—Continued

### Memorandum

		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):						
<b>a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)</b>						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	1,993,755	M.1.a.1
<b>(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less (to be completed for the June report only)</b>				RCON F050	Number N/A	M.1.a.2
<b>b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)</b>						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000				F051	426,706	M.1.b.1
<b>(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000</b>				RCON F052	Number 676	M.1.b.2
<b>c. Retirement deposit accounts of \$250,000 or less: (1)</b>						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	140,376	M.1.c.1
<b>(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)</b>				RCON F046	Number N/A	M.1.c.2
<b>d. Retirement deposit accounts of more than \$250,000: (1)</b>						
(1) Amount of retirement deposit accounts of more than \$250,000				F047	1,600	M.1.d.1
<b>(2) Number of retirement deposit accounts of more than \$250,000</b>				RCON F048	Number 6	M.1.d.2
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3)						
				5597	302,608	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
<b>TEXT</b>				RCON	FDIC Cert No.	
A545				A545	0	M.3
<b>Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.</b>						
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):						
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).				G167	157,549	M.4.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000				RCON G168	Number 260	M.4.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, 2008, Report of Condition.
- (3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

FDIC Certificate Number: 18117

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

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

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:(2)			
a. Closed-end first liens _____	F066	0	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 mortgage loans sold during the quarter:			
a. Closed-end first liens _____	F070	0	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 at quarter-end (included in Schedule RC, item 4.a):			
a. Closed-end first liens _____	F072	0	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.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loans _____	F184	0	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 line 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

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>ASSETS</b>											
<b>1. Available-for-sale securities</b>	1773	615,543	G474	0	G475	3,871	G476	604,346	G477	7,326	1
<b>2. Federal funds sold and securities purchased under agreements to resell</b>	G478	0	G479	0	G480	0	G481	0	G482	0	2
<b>3. Loans and leases held for sale</b>	G483	0	G484	0	G485	0	G486	0	G487	0	3
<b>4. Loans and leases held for investment</b>	G488	0	G489	0	G490	0	G491	0	G492	0	4
<b>5. Trading assets:</b>											
<b>a. Derivative assets</b>	3543	0	G493	0	G494	0	G495	0	G496	0	5.a
<b>b. Other trading assets</b>	G497	0	G498	0	G499	0	G500	0	G501	0	5.b
<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)</b>											
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
<b>6. All other assets</b>	G391	0	G392	0	G395	0	G396	0	G804	0	6
<b>7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)</b>	G502	<b>615,543</b>	G503	<b>0</b>	G504	<b>3,871</b>	G505	<b>604,346</b>	G506	<b>7,326</b>	7

**Schedule RC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>LIABILITIES</b>											
<b>8. Deposits</b>	F252	0	F686	0	F694	0	F253	0	F254	0	8
<b>9. Federal funds purchased and securities sold under agreements to repurchase</b>											
	G507	0	G508	0	G509	0	G510	0	G511	0	9
<b>10. Trading liabilities:</b>											
<b>a. Derivative liabilities</b>	3547	0	G512	0	G513	0	G514	0	G515	0	10.a
<b>b. Other trading liabilities</b>	G516	0	G517	0	G518	0	G519	0	G520	0	10.b
<b>11. Other borrowed money</b>	G521	0	G522	0	G523	0	G524	0	G525	0	11
<b>12. Subordinated notes and debentures</b>											
	G526	0	G527	0	G528	0	G529	0	G530	0	12
<b>13. All other liabilities</b>	G805	0	G806	0	G807	0	G808	0	G809	0	13
<b>14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)</b>											
	G531	0	G532	0	G533	0	G534	0	G535	0	14

**Schedule RC-Q—Continued**

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements				
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	
<b>Memoranda</b>														
<b>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):</b>														
<b>a. Mortgage servicing assets</b>		G536	0	G537	0	G538	0	G539	0	G540	0			M.1.a
<b>b. Nontrading derivative assets</b>		G541	0	G542	0	G543	0	G544	0	G545	0			M.1.b
<b>TEXT</b>														
<b>c.</b>	G546	G546	0	G547	0	G548	0	G549	0	G550	0			M.1.c
<b>d.</b>	G551	G551	0	G552	0	G553	0	G554	0	G555	0			M.1.d
<b>e.</b>	G556	G556	0	G557	0	G558	0	G559	0	G560	0			M.1.e
<b>f.</b>	G561	G561	0	G562	0	G563	0	G564	0	G565	0			M.1.f
<b>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.)</b>														
<b>a. Loan commitments (not accounted for as derivatives)</b>		F261	0	F689	0	F697	0	F262	0	F263	0			M.2.a
<b>b. Nontrading derivative liabilities</b>		G566	0	G567	0	G568	0	G569	0	G570	0			M.2.b
<b>TEXT</b>														
<b>c.</b>	G571	G571	0	G572	0	G573	0	G574	0	G575	0			M.2.c
<b>d.</b>	G576	G576	0	G577	0	G578	0	G579	0	G580	0			M.2.d
<b>e.</b>	G581	G581	0	G582	0	G583	0	G584	0	G585	0			M.2.e
<b>f.</b>	G586	G586	0	G587	0	G588	0	G589	0	G590	0			M.2.f

**Schedule RC-R—Regulatory Capital**

		Dollar Amounts in Thousands				
		RCON	Bil   Mil   Thou			
<b>Tier 1 capital</b>						
1.	Total bank equity capital (from Schedule RC, item 27.a)	3210	309,140	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	(3,007)	2		
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3		
4.	LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(890)	4		
5.	LESS: Nonqualifying perpetual preferred stock	B588	0	5		
6.	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	86	6		
7.a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	91,826	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	221,297	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	221,297	11		
<b>Tier 2 capital</b>						
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	31,833	14		
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	505	15		
16.	Other Tier 2 capital components	B594	0	16		
17.	Tier 2 capital (sum of items 12 through 16)	5311	32,338	17		
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	32,338	18		
19.	Tier 3 capital allocated for market risk	1395	0	19		
20.	LESS: Deductions for total risk-based capital	B595	0	20		
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	253,635	21		
<b>Total assets for leverage ratio</b>						
22.	Average total assets (from Schedule RC-K, item 9)	3368	3,641,060	22		
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	91,826	23		
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	0	24		
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25		
26.	LESS: Other deductions from assets for leverage capital purposes	B596	0	26		
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	3,549,234	27		
<b>Adjustments for financial subsidiaries</b>						
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		
<b>Capital ratios</b>						
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)						
31.	Tier 1 leverage ratio (2)	7273	0.00%	7204	6.24%	31
32.	Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	8.88%	32
33.	Total risk-based capital ratio (4)	7275	0.00%	7205	10.17%	33

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

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

### Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010 <b>327,283</b>	RCON C869 0	RCON B600 302,745	RCON B601 24,538		RCON B602 0	34
35. Held-to-maturity securities	RCON 1754 0	RCON B603 0	RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 0	35
36. Available-for-sale securities	RCON 1773 <b>615,543</b>	RCON B608 (3,512)	RCON B609 598,828	RCON B610 1,994	RCON B611 0	RCON B612 18,233	36
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 0		RCON C063 0	RCON C064 0		RCON B520 0	37
38. Loans and leases held for sale	RCON 5369 0	RCON B617 0	RCON B618 0	RCON B619 0	RCON B620 0	RCON B621 0	38
39. Loans and leases, net of unearned income	RCON B528 <b>2,454,101</b>	RCON B622 0	RCON B623 10,084	RCON B624 0	RCON B625 280,833	RCON B626 2,163,184	39
40. LESS: Allowance for loan and lease losses	RCON 3123 <b>83,506</b>	RCON 3123 <b>83,506</b>					40
41. Trading assets	RCON 3545 0	RCON B627 0	RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 0	41
42. All other assets (1)	RCON B639 <b>220,983</b>	RCON B640 91,826	RCON B641 11,390	RCON B642 17,008	RCON B643 1,660	RCON 5339 99,099	42
43. Total assets (sum of items 34 through 42)	RCON 2170 <b>3,534,404</b>	RCON B644 <b>4,808</b>	<b>923,047</b>	<b>43,540</b>	<b>282,493</b>	<b>2,280,516</b>	43

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



**Schedule RC-R—Continued**

	(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	
<b>Derivatives and Off-Balance Sheet Items</b>	RCON B546	See footnote 2	RCON B547	RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit	17,051	1.000	17,051	0	0	0	17,050	44
45. Performance standby letters of credit	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
	32,808	.50	16,404	0	0	0	16,404	45
46. Commercial and similar letters of credit	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
	26	.20	5	0	0	0	5	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
	0	1.00	0	0	0		0	47
	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
48. Securities lent	0	1.00	0	0	0	0	0	48
49. Retained recourse on small business obligations sold with recourse	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
	0	1.00	0	0	0	0	0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCON B541	See footnote 3	RCON B542				RCON B543	
	0	12.500	0				0	50
51. All other financial assets sold with recourse	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
	0	1.00	0	0	0	0	0	51
52. All other off-balance sheet liabilities	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
	0	1.00	0	0	0	0	0	52
<b>53. Unused commitments:</b>								
a. With an original maturity exceeding one year	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
	166,503	.50	83,252	0	0	1,025	82,227	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCON G591		RCON G592	RCON G593	RCON G594	RCON G595	RCON G596	
	0	.10	0	0	0	0	0	53.b
			RCON A167	RCON B693	RCON B694	RCON B695		
54. Derivative contracts			0	0	0	0		54

(1) Column A multiplied by credit conversion factor.

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

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

(3) Or institution specific factor.

**Schedule RC-R—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)
Allocation by Risk Weight Category				
	0%	20%	50%	100%
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Totals</b>				
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCON B696 <b>923,047</b>	RCON B697 <b>43,540</b>	RCON B698 <b>283,518</b>	RCON B699 <b>2,396,202</b>
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCON B700 <b>0</b>	RCON B701 <b>8,708</b>	RCON B702 <b>141,759</b>	RCON B703 <b>2,396,202</b>
58. Market risk equivalent assets				RCON 1651 0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCON B704 <b>2,546,669</b>
60. LESS: Excess allowance for loan and lease losses				RCON A222 53,764
61. LESS: Allocated transfer risk reserve				RCON 3128 0
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223 <b>2,492,905</b>
Memoranda				
	Dollar Amounts in Thousands			
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards			RCON 8764	Bil   Mil   Thou 0

55  
56  
57  
58  
59  
60  
61  
62  
M.1

## Schedule RC-R—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	With a remaining maturity of															
	(Column A) One year or less				(Column B) Over one year through five years				(Column C) Over five years							
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: (1)																
a. Interest rate contracts	3809				0	8766				0	8767				0	M.2.a
b. Foreign exchange contracts	3812				0	8769				0	8770				0	M.2.b
c. Gold contracts	8771				0	8772				0	8773				0	M.2.c
d. Other precious metals contracts	8774				0	8775				0	8776				0	M.2.d
e. Other commodity contracts	8777				0	8778				0	8779				0	M.2.e
f. Equity derivative contracts	A000				0	A001				0	A002				0	M.2.f
g. Credit derivative contracts:																
<b>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:</b>																
<b>(1) Investment grade</b>	G597				0	G598				0	G599				0	M.2.g.1
<b>(2) Subinvestment grade</b>	G600				0	G601				0	G602				0	M.2.g.2

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

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

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Bank Securitization Activities</b>							
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 0	RCON B706 0	RCON B707 0	RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 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)	RCON B712 0	RCON B713 0	RCON B714 0	RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0
b. Subordinated securities and other residual interests	RCON C393 0	RCON C394 0	RCON C395 0	RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0
c. Standby letters of credit and other enhancements	RCON C400 0	RCON C401 0	RCON C402 0	RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0	RCON B727 0	RCON B728 0	RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0
4. Past due loan amounts included in item 1:	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739
a. 30-89 days past due	0	0	0	0	0	0	0
b. 90 days or more past due	RCON B740 0	RCON B741 0	RCON B742 0	RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0
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 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 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									
6. Amount of ownership (or seller's) interests carried as:									
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761 0	RCON B762 0			RCON B763 0	6.a		
b. Loans (included in Schedule RC-C)		RCON B500 0	RCON B501 0			RCON B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due		RCON B764 0	RCON B765 0			RCON B766 0	7.a		
b. 90 days or more past due		RCON B767 0	RCON B768 0			RCON B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements		RCON B776 0	RCON B777 0	RCON B778 0	RCON B779 0	RCON B780 0	RCON B781 0	RCON B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures		RCON B783 0	RCON B784 0	RCON B785 0	RCON B786 0	RCON B787 0	RCON B788 0	RCON B789 0	10

**Schedule RC-S—Continued**

	(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							
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790 0	RCON B791 0	RCON B792 0	RCON B793 0	RCON B794 0	RCON B795 0	RCON B796 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 0	RCON B798 0	RCON B799 0	RCON B800 0	RCON B801 0	RCON B802 0	RCON B803 0

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	0	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	0	M.2.d
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	N/A	M.4

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

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

### Schedule RC-T—Fiduciary and Related Services

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

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

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

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

**Schedule RC-T—Continued**

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

**Memoranda**

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

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



### Schedule RC-T—Continued

Memoranda—Continued

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

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges and other losses:							
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	B959	N/A	B960	N/A	B961	N/A	M.4.e

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

N/A

Name and Title (TEXT B962)

N/A

E-mail Address (TEXT B926)

N/A

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

N/A

FAX: Area code/phone number (TEXT B964)



# REPORT OF CONDITION

Consolidating domestic subsidiaries of  
**Midwest Bank and Trust Company**  
**in the state of IL at close of business on September 30, 2009**  
published in response to call made by (Enter additional information below)


## Statement of Resources and Liabilities

Dollar Amounts in Thousands

<b>ASSETS</b>	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	32,121
Interest-bearing balances	295,162
Securities:	
Held-to-maturity securities	0
Available-for-sale securities	615,543
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and lease financing receivables:	
Loans and leases held for sale	0
Loans and leases, net of unearned income	2,454,101
LESS: Allowance for loan and lease losses	83,506
Loans and leases, net of unearned income and allowance	2,370,595
Trading Assets	0
Premises and fixed assets (including capitalized leases)	40,548
Other real estate owned	20,980
Investments in unconsolidated subsidiaries and associated companies	0
<b>Direct and indirect investments in real estate ventures</b>	<b>0</b>
Intangible assets:	
Goodwill	78,862
Other intangible assets	12,964
Other assets	67,629
Total assets	3,534,404

# REPORT OF CONDITION (Continued)

## LIABILITIES

Dollar Amounts in Thousands

### Deposits:

In domestic offices		2,558,764
Noninterest-bearing	334,475	
Interest-bearing	2,224,288	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		297,650
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		340,000
Subordinated notes and debentures		0
Other liabilities		28,764
Total liabilities		3,225,178

### EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		5,383
Surplus (exclude all surplus related to preferred stock)		476,868
Retained earnings		(169,214)
Accumulated other comprehensive income		(3,897)
Other equity capital components		0
Total bank equity capital		309,140
Noncontrolling (minority) interest in consolidated subsidiaries		86
Total equity capital		309,226
Total liabilities, minority interest, and equity capital		3,534,404

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

Director #1

Director #2

Director #3

**I, JoAnn Sannasardo Lilek, Executive Vice President and CFO**  
**( Name, Title )**

of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

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