

**September 30, 2009
CALL REPORT FORM U41
Insured Commercial Banks and
FDIC-Supervised Savings Banks**

For national and state nonmember banks
all questions pertaining to the enclosed
forms and their completion should be
directed to the FDIC Call Reports Analysis
Section, telephone toll-free (800) 688-3342

Federal Deposit Insurance Corporation
Call Reports Analysis Section
550 17th Street, NW, Room F-5083
Washington, DC 20429

For state member banks,
all questions pertaining
to the enclosed forms
and their completion should
be directed to your
Federal Reserve District Bank.

Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency
Board of Governors of the Federal Reserve System

Federal Financial Institutions Examination Council



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

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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.

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

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

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

First National Bank of McHenry

Legal Title of Bank (RSSD 9017)

McHenry

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

60050

ZIP Code (RSSD 9220)

FDIC Certificate Number 20081
(RSSD 9050)

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

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

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

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

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

Contact Information for the Report 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

William J Busse

Name (TEXTC490)

President

Title (TEXTC491)

wjb@firstmchenry.com

E-Mail Address (TEXTC492)

815-363-5806

Telephone: Area code/phone number/extension (TEXTC493)

815-385-8989

FAX: Area code/phone number (TEXTC494)

Other Person to Whom Questions about the Reports Should be Directed

Patricia Hartmann

Name (TEXTC495)

Sr Vice President

Title (TEXTC496)

plh@firstmchenry.com

E-Mail Address (TEXT4086)

815-363-5838

Telephone: Area code/phone number/extension (TEXT8902)

815-363-2040

FAX: Area code/phone number (TEXT9116)

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.

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

Primary Contact

William J Busse

Name (TEXT C366)

President

Title (TEXT C367)

wjb@firstmchenry.com

E-mail Address (TEXT C368)

815-363-5806

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

815-385-8989

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Timothy Graves

Name (TEXT C371)

Executive Vice President

Title (TEXT C372)

twg@firstmchenry.com

E-mail Address (TEXT C373)

815-363-5804

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

815-385-8989

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 of 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 addresses 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.

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

Primary Contact

Timothy Graves

Name (TEXT C437)

Executive Vice President

Title (TEXT C438)

twg@firstmchenry.com

E-Mail Address (TEXT C439)

815-363-5804

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

Secondary Contact

William Busse

Name (TEXT C442)

President

Title (TEXT C443)

wjb@firstmchenry.com

E-Mail Address (TEXT C444)

815-363-5806

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

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

Consolidated Report of Income for the period January 1, 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		RIAD4435	2,224	1.a.(1)(a)
(b) All other loans secured by real estate		RIAD4436	813	1.a.(1)(b)
(2) Commercial and industrial loans.....		RIAD4012	508	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		RIADB485	0	1.a.(3)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....		RIADB486	125	1.a.(3)(b)
(4) Loans to foreign governments and official institutions.....		RIAD4056	0	1.a.(4)
(5) All other loans (1)		RIAD4058	7	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....		RIAD4010	3,677	1.a.(6)
b. Income from lease financing receivables.....		RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2)		RIAD4115	0	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....		RIADB488	258	1.d.(1)
(2) Mortgage-backed securities.....		RIADB489	445	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....		RIAD4060	644	1.d.(3)
e. Interest income from trading assets.....		RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....		RIAD4020	2	1.f.
g. Other interest income.....		RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....		RIAD4107	5,026	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RIAD4508	73	2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....		RIAD0093	325	2.a.(2)(a)
(b) Time deposits of \$100,000 or more.....		RIADA517	337	2.a.(2)(b)
(c) Time deposits of less than \$100,000.....		RIADA518	583	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase		RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....		RIAD4185	50	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.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	1,368	2.e.
3. Net interest income (item 1.h minus 2.e).....			RIAD4074 3.
4. Provision for loan and lease losses.....			RIAD4230 4.
5. Noninterest income:			
a. Income from fiduciary activities(1).....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	265	5.b.
c. Trading revenue(2).....	RIADA220	0	5.c.
d. (1) Fees and commissions from securities brokerage	RIADC886	0	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888	0	5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386	0	5.d.(4)
(5) Income from other insurance activities	RIADC387	0	5.d.(5)
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees	RIADB492	0	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-28	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	0	5.k.
l. Other noninterest income*	RIADB497	229	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)			RIAD4079 5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....			RIAD3521 6.a.
b. Realized gains (losses) on available-for-sale securities			RIAD3196 6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	RIAD4135	1,496	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	627	7.b.
c.(1) Goodwill impairment losses.....	RIADC216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.(2)
d. Other noninterest expense*	RIAD4092	1,391	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....			RIAD4093 7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....			RIAD4301 8.
9. Applicable income taxes (on item 8)			RIAD4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....			RIAD4300 10.
11. Extraordinary items and other adjustments, net of income taxes*.....			RIAD4320 11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....			RIADG104 12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....			RIADG103 13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....			RIAD4340 14.

* 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.

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	RIAD4513	0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	7	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)).....	RIAD4507	211	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	Number		
	RIAD4150	42	M.5.
<i>Memorandum item 6 is to be completed by:(1)</i>			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	0	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition(2)	CC YY MM DD		
	RIAD9106		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):			
a. Interest rate exposures.....	RIAD8757	0	M.8.a.
b. Foreign exchange exposures	RIAD8758	0	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures	RIAD8760	0	M.8.d.
e. Credit exposures.....	RIADF186	0	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	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	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).....			
	RIADA251	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?		Yes No	
	RIADA530	N	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF223	0	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	RIADF551	0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	0	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	0	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 20080301.

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).....	RIAD3217	12,875	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (from RI-E, item 4) *.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	12,875	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	-313	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	70	9.
10. Other comprehensive income(1)	RIADB511	1,508	10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)(from RI-E, item 5.)	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a.).....	RIAD3210	14,000	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.

	(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 secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	535	RIADC894	0	1.a.(2)
b. Secured by farmland.....	RIAD3584	0	RIAD3585	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.....	RIAD5411	12	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	RIADC234	49	RIADC217	0	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	8	RIADC218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable					
4. Commercial and industrial loans	RIAD4638	83	RIAD4608	4	4.

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

Schedule RI-B—Continued
Part I. Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands					
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	5	RIADB517	2	5.b.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans (2)	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8)	RIAD4635	692	RIAD4605	6	9.

1 Include write-downs arising from transfers of loans to the 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."

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	RIAD5409	0	RIAD5410	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).....	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	RIAD4654	0	RIAD4664	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).....	RIAD4646	0	RIAD4618	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)	RIADF185	0	RIADF187	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).....	RIAD4655	0	RIAD4665	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).....	RIADC388	0		0	M.4.

1 Include write-downs arising from transfers of loans to the 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).....	RIADB522	725	1.
2. Recoveries (must equal part I, item 9, column B above)	RIAD4605	6	2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, Part II, item 4.).....	RIADC079	692	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4.).....	RIAD4230	1,178	5.
6. Adjustments* (see instructions for this schedule) (from RI-E, item 6.a. and 6.b.).....	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	1,217	7.

Memoranda	Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....		RIADC435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....		RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....		RIADC390	0	M.3.
Memorandum item 4 is to be completed by all banks.				
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, Part II, item 7., above).....		RIADC781	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 Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Year-to-date		
		RIAD	Bil Mil Thou	
Dollar Amounts in Thousands				
1. Other noninterest income (from Schedule RI, item 5.I)				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I.:				
a.	Income and fees from the printing and sale of checks	RIADC013	0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0	1.b.
c.	Income and fees from automated teller machines (ATMs)	RIADC016	164	1.c.
d.	Rent and other income from other real estate owned	RIAD4042	36	1.d.
e.	Safe deposit box rent	RIADC015	25	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g.	Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h.	TEXT4461	RIAD4461	0	1.h.
i.	TEXT4462	RIAD4462	0	1.i.
j.	TEXT4463	RIAD4463	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, items 7.d.:				
a.	Data processing expenses	RIADC017	437	2.a.
b.	Advertising and marketing expenses	RIAD0497	61	2.b.
c.	Directors' fees	RIAD4136	100	2.c.
d.	Printing, stationery, and supplies	RIADC018	43	2.d.
e.	Postage	RIAD8403	64	2.e.
f.	Legal fees and expenses	RIAD4141	86	2.f.
g.	FDIC deposit insurance assessments	RIAD4146	189	2.g.
h.	Accounting and auditing expenses.....	RIADF556	56	2.h.
i.	Consulting and advisory expenses.....	RIADF557	0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	RIADF558	62	2.j.
k.	Telecommunications expenses.....	RIADF559	48	2.k.
l.	TEXT4464 Other Outside Services / FRB S/C	RIAD4464	44	2.l.
m.	TEXT4467 Comptroller Assessment	RIAD4467	41	2.m.
n.	TEXT4468 Other Insurance	RIAD4468	32	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):				
a.	(1) TEXT4469	RIAD4469	0	3.a.(1)
	(2) Applicable income tax effect.....	RIAD4486	0	3.a.(2)
b.	(1) TEXT4487	RIAD4487	0	3.b.(1)
	(2) Applicable income tax effect.....	RIAD4488	0	3.b.(2)
c.	(1) TEXT4489	RIAD4489	0	3.c.(1)
	(2) Applicable income tax effect.....	RIAD4491	0	3.c.(2)

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	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				RCON0081	2,958	1.a.
b. Interest-bearing balances (2).....				RCON0071	48	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....				RCON1773	46,788	2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold				RCONB987	4,860	3.a.
b. Securities purchased under agreements to resell (3)				RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				RCON5369	0	4.a.
b. Loans and leases, net of unearned income.....		RCONB528	79,484			4.b.
c. LESS: Allowance for loan and lease losses (from RI-B, Part II, item 7.)		RCON3123	1,217			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				RCONB529	78,267	4.d.
5. Trading assets (from Schedule RC-D if completed)						
				RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)						
				RCON2145	6,344	6.
7. Other real estate owned (from Schedule RC-M).....						
				RCON2150	381	7.
8. Investments in unconsolidated subsidiaries and associated companies.....						
				RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....						
				RCON3656	0	9.
10. Intangible assets:						
a. Goodwill				RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M)				RCON0426	0	10.b.
11. Other assets (from Schedule RC-F)						
				RCON2160	1,777	11.
12. Total assets (sum of items 1 through 11)						
				RCON2170	141,423	12.

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

2 Includes time certificates of deposit not held for trading.

3 Includes all securities resale agreements, regardless of maturity.

Schedule RC—Continued

	Dollar Amounts in Thousands		RCON	Bil Mil Thou
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....			RCON2200	122,987 13.a.
(1) Noninterest-bearing(1).....	RCON6631	33,506		13.a.(1)
(2) Interest-bearing.....	RCON6636	89,481		13.a.(2)
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased(2)			RCONB993	0 14.a.
b. Securities sold under agreements to repurchase(3).....			RCONB995	0 14.b.
15. Trading liabilities (from Schedule RC-D if completed).....				
			RCON3548	0 15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				
			RCON3190	3,600 16.
17. and 18. Not applicable				
19. Subordinated notes and debentures(4)				
			RCON3200	0 19.
20. Other liabilities (from Schedule RC-G).....				
			RCON2930	836 20.
21. Total liabilities (sum of items 13 through 20)				
			RCON2948	127,423 21.
22. Not applicable				
EQUITY CAPITAL				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus				
			RCON3838	0 23.
24. Common stock				
			RCON3230	670 24.
25. Surplus (exclude all surplus related to preferred stock).....				
			RCON3839	885 25.
26. a. Retained earnings				
			RCON3632	11,798 26.a.
b. Accumulated other comprehensive income (5)			RCONB530	647 26.b.
c. Other equity capital components (6)			RCONA130	0 26.c.
27. a. Total equity capital (sum of items 23 through 26.c.)				
			RCON3210	14,000 27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....			RCON3000	0 27.b.
28. Total equity capital (sum of items 27.a. and 27.b.).....				
			RCONG105	14,000 28.
29. Total liabilities and equity capital (sum of items 21 and 28).....				
			RCON3300	141,423 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
RCON6724	0

M.1.

0 = Not applicable for the current quarter.

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

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

To be reported with the March Report of Condition.

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

RCON	MM DD
RCON8678	0

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	
	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	RCON0020	0			1.a.
b. Currency and coin	RCON0080	0			1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	RCON0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	0			2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	RCON0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	0			3.b.
4. Balances due from Federal Reserve Banks	RCON0090	0			4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	RCON0010	0			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	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies(1).....	RCON1289	0	RCON1290	0	RCON1291	0	RCON1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies(2).....	RCON1294	0	RCON1295	0	RCON1297	20,769	RCON1298	20,975	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8497	0	RCON8498	6,446	RCON8499	6,786	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(1)		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	945	RCONG303	962	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	7,093	RCONG307	7,418	4.a.(2)
(3) Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG312	0	RCONG313	0	RCONG314	1,165	RCONG315	1,160	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.(2)
(3) All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	481	RCONG323	449	4.b.(3)
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities	RCONG324	0	RCONG325	0	RCONG326	0	RCONG327	0	4.c.(1)
(2) Other commercial MBS	RCONG328	0	RCONG329	0	RCONG330	0	RCONG331	0	4.c.(2)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	RCONG026	0	RCONG988	0	RCONG989	0	RCONG027	0	5.a.
b. Structured financial products:									
(1) Cash	RCONG336	0	RCONG337	0	RCONG338	73	RCONG339	29	5.b.(1)
(2) Synthetic	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0	5.b.(2)
(3) Hybrid	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0	5.b.(3)

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(1)	
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou
6. Other debt securities:								
a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	8,835	RCON1741	9,009
b. Foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0
7. Investments in mutual funds and other equity securities with readily determinable fair values(1).....					RCONA510	0	RCONA511	0
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b))	RCON1754	0	RCON1771	0	RCON1772	45,807	RCON1773	46,788

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

Memoranda

	Dollar Amounts in Thousands	
	RCON	Bil Mil Thou
1. Pledged securities(1)	RCON4416	23,854
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	RCONA549	2,517
(2) Over three months through 12 months	RCONA550	1,046
(3) Over one year through three years.....	RCONA551	11,179
(4) Over three years through five years	RCONA552	9,048
(5) Over five years through 15 years.....	RCONA553	9,670
(6) Over 15 years	RCONA554	3,338
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	RCONA555	123
(2) Over three months through 12 months	RCONA556	1,557
(3) Over one year through three years.....	RCONA557	1,451
(4) Over three years through five years	RCONA558	1,188
(5) Over five years through 15 years.....	RCONA559	3,730
(6) Over 15 years	RCONA560	331

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.

Schedule RC-B—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
2. 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	RCONA561	0	M.2.c.(1)
(2) Over three years	RCONA562	1,610	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)	RCONA248	2,832	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)	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	RCON8782	13,683	M.4.a.
b. Fair value	RCON8783	13,834	M.4.b.

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

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	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0	M.5.a.
b. Home equity lines	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0	M.5.b.
c. Automobile loans	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0	M.5.c.
d. Other consumer									
loans	RCONB850	0	RCONB851	0	RCONB852	0	RCONB853	0	M.5.d.
e. Commercial and									
industrial loans	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0	M.5.e.
f. Other	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	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

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	RCONG349	0	RCONG349	0	RCONG350	73	RCONG350	29	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG352	0	RCONG352	0	RCONG352	0	RCONG352	0	M.6.b.
c. Corporate and similar loans.....	RCONG356	0	RCONG357	0	RCONG358	0	RCONG359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG360	0	RCONG361	0	RCONG362	0	RCONG363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG364	0	RCONG365	0	RCONG366	0	RCONG367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	RCONG369	0	RCONG369	0	RCONG370	0	RCONG371	0	M.6.f.
g. Other collateral or reference assets.....	RCONG372	0	RCONG373	0	RCONG374	0	RCONG375	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.

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)		(Column B) To Be Completed by All Banks	
	RCON	Bil Mil Thou	RCON	Bil Mil Thou
Dollar Amounts in Thousands				
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans			RCONF158	151
(2) Other construction loans and all land development and other land loans			RCONF159	436
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	673
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			RCON1797	7,163
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens			RCON5367	38,010
(b) Secured by junior liens			RCON5368	1,319
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	1,330
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	10,672
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	3,842
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0
a. To commercial banks in the U.S.:				
(1) To U.S. branches and agencies of foreign banks	RCONB532	0		
(2) To other commercial banks in the U.S.	RCONB533	0		
b. To other depository institutions in the U.S.	RCONB534	0		
c. To banks in foreign countries:				
(1) To foreign branches of other U.S. banks	RCONB536	0		
(2) To other banks in foreign countries.....	RCONB537	0		
3. Loans to finance agricultural production and other loans to farmers			RCON1590	144
4. Commercial and industrial loans.....			RCON1766	6,406
a. To U.S. addressees (domicile)	RCON1763	0		
b. To non-U.S. addressees (domicile)	RCON1764	0		
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards			RCONB538	0
b. Other revolving credit plans			RCONB539	95
c. Other consumer loans (includes single payment, installment, and all student loans)			RCON2011	2,448
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	194
9. Other loans			RCON1563	0
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	0		
b. All other loans (exclude consumer loans)	RCON1564	0		

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

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
10. Lease financing receivables (net of unearned income)			RCON2165	6,623	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	0			10.a.
b. All other leases	RCONF163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above			RCON2123	22	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).....			RCON2122	79,484	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	RCONF576	587	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1616	43	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	RCONA564	231	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	1,697	M.2.a.(2)
(3) Over one year through three years.....	RCONA566	6,457	M.2.a.(3)
(4) Over three years through five years	RCONA567	2,523	M.2.a.(4)
(5) Over five years through 15 years.....	RCONA568	11,384	M.2.a.(5)
(6) Over 15 years	RCONA569	14,975	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	RCONA570	4,023	M.2.b.(1)
(2) Over three months through 12 months	RCONA571	4,815	M.2.b.(2)
(3) Over one year through three years.....	RCONA572	6,841	M.2.b.(3)
(4) Over three years through five years	RCONA573	11,490	M.2.b.(4)
(5) Over five years through 15 years.....	RCONA574	7,342	M.2.b.(5)
(6) Over 15 years	RCONA575	5,559	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)	RCONA247	3,975	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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, col B (5).....		RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		RCON5370	902	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).....		RCONB837	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.....		RCONC391	0	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):				
a. Outstanding balance.....		RCONC779	0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....		RCONC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))		RCONF230	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>				
Does your bank meet the requirements to complete M.8.b. and M.8.c? Enter Y or N..... N				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties		RCONF231	0	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		RCONF232	0	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)		RCONF577	233	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		RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		RCONF579	0	M.10.a.(2)
(3) Secured by 1–4 family residential properties:				
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:				
(1) Secured by first liens		RCONF581	0	M.10.a.(3)(b)(1)
(2) Secured by junior liens		RCONF582	0	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		RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties		RCONF584	0	M.10.a.(5)
b. Commercial and industrial loans		RCONF585	0	M.10.b.
10.c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans		RCONF587	0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		RCONF588	0	M.10.c.(3)
d. Other loans		RCONF589	0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		RCONF591	0	M.11.a.(2)
(3) Secured by 1–4 family residential properties:				
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:				
(1) Secured by first liens		RCONF593	0	M.11.a.(3)(b)(1)
(2) Secured by junior liens		RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties		RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties		RCONF596	0	M.11.a.(5)
b. Commercial and industrial loans		RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans		RCONF599	0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		RCONF600	0	M.11.c.(3)
d. Other loans		RCONF601	0	M.11.d.

Dollar Amounts in Thousands	(Column A)		(Column B)		(Column C)		
	Fair value of acquired loans and leases at acquisition date		Gross contractual amounts receivable at acquisition date		Best estimate at acquisition date of contractual cash flows not expected to be collected		
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:							
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
a. Loans secured by real estate.....	RCONG091	0	RCONG092	0	RCONG093	0	M.12.a.
b. Commercial and industrial loans.....	RCONG094	0	RCONG095	0	RCONG096	0	M.12.b.
c. Loans to individuals for household, family, and other expenditures.....	RCONG097	0	RCONG098	0	RCONG099	0	M.12.c.
d. All other loans and all leases.....	RCONG100	0	RCONG101	0	RCONG102	0	M.12.d.

Schedule RC-C—Continued

Part I. Continued

Memoranda - Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
<i>Memorandum item 13 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.</i>					
13. Construction, land development, and other land loans with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376			0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD				
	RIADG377			0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks</i>					
14. Pledged loans and leases	RCON				
	RCONG376			0	M.14.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” reported in Schedule RC-C, part I, items 1.e(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans” reported in Schedule RC-C, part I, item 4, (1) have original amounts of \$100,000 or less

Indicate in the box with either a Y or an N

RCON	YES	NO
RCON6999		N

1.

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

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

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

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

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

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

Number of Loans	
RCON	
RCON5562	0 2.a.
RCON	
RCON5563	0 2.b.

Dollar Amounts in Thousands

3. Number and amount currently outstanding of “Loans secured by nonfarm nonresidential properties” reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):

a. With original amounts of \$100,000 or less

b. With original amounts of more than \$100,000 through \$250,000.....

c. With original amounts of more than \$250,000 through \$1,000,000.....

4. Number and amount currently outstanding of “Commercial and industrial loans” reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):

a. With original amounts of \$100,000 or less

b. With original amounts of more than \$100,000 through \$250,000.....

c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A)		(Column B)	
Number of Loans		Amount Currently Outstanding	
RCON		RCON	Bil Mil Thou
RCON5564	0	RCON5565	0 3.a.
RCON5566	0	RCON5567	0 3.b.
RCON5568	0	RCON5569	0 3.c.
RCON		RCON	
RCON5570	0	RCON5571	0 4.a.
RCON5572	0	RCON5573	0 4.b.
RCON5574	0	RCON5575	0 4.c.

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less

Indicate in the box with either a Y or an N

RCON	YES	NO
RCON6860	N	

5.

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

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

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

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

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

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

Number of Loans	
RCON5576	0
RCON5577	0

6.a.

6.b.

Dollar Amounts in Thousands

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

a. With original amounts of \$100,000 or less

b. With original amounts of more than \$100,000 through \$250,000.....

c. With original amounts of more than \$250,000 through \$500,000.....

8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):

a. With original amounts of \$100,000 or less

b. With original amounts of more than \$100,000 through \$250,000.....

c. With original amounts of more than \$250,000 through \$500,000.....

Number of Loans	Amount Currently Outstanding		
	Bil	Mil	Thou
RCON	RCON		
RCON5578	0	RCON5579	0
RCON5580	0	RCON5581	0
RCON5582	0	RCON5583	0
RCON5584	0	RCON5585	0
RCON5586	0	RCON5587	0
RCON5588	0	RCON5589	0

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters. Note: Schedule RC-D is to be completed only by banks with \$100 million or more in total assets.

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS						
1. U.S. Treasury securities		RCON3531		0		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		RCON3532		0		2.
3. Securities issued by states and political subdivisions in the U.S.		RCON3533		0		3.
4. Mortgage-backed securities (MBS):						
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		RCONG379		0		4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)		RCONG380		0		4.b.
c. All other residential MBS		RCONG381		0		4.c.
d. Commercial MBS		RCONG382		0		4.d.
5. Other debt securities						
a. Structured financial products:						
(1) Cash		RCONG383		0		5.a.(1)
(2) Synthetic		RCONG384		0		5.a.(2)
(3) Hybrid		RCONG385		0		5.a.(3)
b. All other debt securities		RCONG386		0		5.b.
6. Loans:						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans		RCONF604		0		6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		RCONF605		0		6.a.(2)
(3) Secured by 1–4 family residential properties:						
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		RCONF606		0		6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:						
(1) Secured by first liens		RCONF607		0		6.a.(3)(b)(1)
(2) Secured by junior liens		RCONF611		0		6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties		RCONF612		0		6.a.(4)
(5) Secured by nonfarm nonresidential properties		RCONF613		0		6.a.(5)
b. Commercial and industrial loans		RCONF614		0		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards		RCONF615		0		6.c.(1)
(2) Other revolving credit plans		RCONF616		0		6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		RCONF617		0		6.c.(3)
d. Other loans		RCONF618		0		6.d.
7.–8. Not applicable						
9. Other trading assets.....		RCON3541		0		9.
10. Not applicable						
11. Derivatives with a positive fair value.....		RCON3543		0		11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		RCON3545		0		12.
LIABILITIES						
13.a. Liability for short positions.....		RCON3546		0		13.a.
b. Other trading liabilities.....		RCONF624		0		13.b.
14. Derivatives with a negative fair value.....		RCON3547		0		14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)		RCON3548		0		15.

Schedule RC-D—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bl 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	RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF626	0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens	RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans	RCONF634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCONF635	0	M.1.c.(3)
d. Other loans	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due by 90 days or more:			
a. Fair value.....	RCONF639	0	M.2.a.
b. Unpaid principal balance	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG332	0	M.3.b.
c. Corporate and similar loans	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCONG651	0	M.3.f.
g. Other collateral or reference assets.....	RCONG652	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	RCONG387	0	M.4.a.
b. Pledged loans	RCONG388	0	M.4.b.
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>			
5. Asset-backed securities:			
a. Credit card receivables	RCONF643	0	M.5.a.
b. Home equity lines	RCONF644	0	M.5.b.
c. Automobile loans	RCONF645	0	M.5.c.
d. Other consumer loans	RCONF646	0	M.5.d.
e. Commercial and industrial loans	RCONF647	0	M.5.e.
f. Other	RCONF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	0	M.6.
7. Equity securities:			
a. Readily determinable fair values	RCONF652	0	M.7.a.
b. Other	RCONF653	0	M.7.b.
8. Loans pending securitization	RCONF654	0	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)					
a.	TEXTF655		RCONF655	0	M.9.a.
b.	TEXTF656		RCONF656	0	M.9.b.
c.	TEXTF657		RCONF657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item)					
a.	TEXTF658		RCONF658	0	M.10.a.
b.	TEXTF659		RCONF659	0	M.10.b.
c.	TEXTF660		RCONF660	0	M.10.c.

Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A)		(Column B)		(Column C)	
	Total transaction account (Including total demand deposits)		Memo: Total demand deposits (included in Column A)		Total nontransaction accounts (including MMDAs)	
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	19,740			RCONB550	80,439
2. U.S. Government	RCON2202	10			RCON2520	0
3. States and political subdivisions in the U.S.	RCON2203	13,636			RCON2530	8,438
4. Commercial banks and other depository institutions in the U.S.	RCONB551	120			RCONB552	604
5. Banks in foreign countries.....	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	33,506	RCON2210	14,537	RCON2385	89,481

Memoranda

	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	RCON6835	9,288	M.1.a.
b. Total brokered deposits	RCON2365	0	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	RCON2343	0	M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	RCON2344	0	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).....	RCONA243	0	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)	RCONA244	0	M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	0	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).....	RCON6810	23,277	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	RCON0352	19,029	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6645	30,085	M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604	17,090	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	RCONF233	1,985	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	RCONA579	9,238	M.3.a.(1)
(2) Over three months through 12 months	RCONA580	15,584	M.3.a.(2)
(3) Over one year through three years.....	RCONA581	4,238	M.3.a.(3)
(4) Over three years	RCONA582	1,025	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)			
	RCONA241	24,822	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	RCONA584	8,012	M.4.a.(1)
(2) Over three months through 12 months	RCONA585	6,161	M.4.a.(2)
(3) Over one year through three years.....	RCONA586	2,917	M.4.a.(3)
(4) Over three years	RCONA587	0	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)			
	RCONA242	14,173	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).....			RCONB556	672	1.
2.	Net deferred tax assets(2).....			RCON2148	0	2.
3.	Interest-only strips receivable (not in the form of a security)(3) on:					
	a. Mortgage loans			RCONA519	0	3.a.
	b. Other financial assets.....			RCONA520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values(4).....			RCON1752	748	4.
5.	Life insurance assets.....			RCONC009	0	5.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item or \$89)....			RCON2168	357	6.
	a. Prepaid expenses	RCON2166	95			6.a.
	b. Repossessed personal property (including vehicles)	RCON1578	222			6.b.
	c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	0			6.c.
	d. Retained interest in accrued interest receivable related to securitized credit cards.....	RCONC436	0			6.d.
e.	TEXT3549 FHLMC - Principle Receivable	RCON3549	40			6.e.
f.	TEXT3550	RCON3550	0			6.f.
g.	TEXT3551	RCON3551	0			6.g.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			RCON2160	1,777	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. a.	Interest accrued and unpaid on deposits(5).....			RCON3645	151	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCON3646	128	1.b.
2.	Net deferred tax liabilities(2).....			RCON3049	552	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			RCONB557	0	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item or \$1)....			RCON2938	5	4.
	a. Accounts payable	RCON3066	0			4.a.
	b. Deferred compensation liabilities	RCONC011	0			4.b.
	c. Dividends declared but not yet payable	RCON2932	0			4.c.
	d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	0			4.d.
e.	TEXT3552	RCON3552	0			4.e.
f.	TEXT3553	RCON3553	0			4.f.
g.	TEXT3554	RCON3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCON2930	836	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.

(1)

Schedule RC-K—Quarterly Averages

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
ASSETS			
1. Interest-bearing balances due from depository institutions.....	RCON3381	34	1.
2. U.S. Treasury securities and U.S. Government agency obligations(2)(excluding mortgage-backed securities)	RCONB558	16,996	2.
3. Mortgage-backed securities(2).....	RCONB559	10,280	3.
4. All other securities(2),(3) (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	17,321	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	3,678	5.
6. Loans:			
a. Total loans	RCON3360	79,831	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties	RCON3465	44,998	6.b.(1)
(2) All other loans secured by real estate	RCON3466	19,273	6.b.(2)
c. Commercial and industrial loans.....	RCON3387	8,502	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards.....	RCONB561	0	6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	2,408	6.d.(2)
7. <i>To be completed by banks with \$100 million or more in total assets:(4)</i> Trading assets.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income)	RCON3484	0	8.
9. Total assets(5).....	RCON3368	139,371	9.
LIABILITIES			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	17,346	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs).....	RCONB563	41,655	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	17,474	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	29,999	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	0	12.
13. <i>To be completed by banks with \$100 million or more in total assets:(4)</i> Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	3,600	13.

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
<i>Memorandum item 1 is to be completed by:(4)</i>			
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 			
1. Loans to finance agricultural production and other loans to farmers.....	RCON3386	0	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						
				RCON3814	6,321	1.a.
b. Credit card lines						
				RCON3815	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						
				RCONF164	49	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments						
				RCONF165	358	1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....						
				RCON6550	0	1.c.(2)
d. Securities underwriting.....						
				RCON3817	0	1.d.
e. Other unused commitments						
				RCON3818	1,987	1.e.
2. Financial standby letters of credit						
				RCON3819	0	2.
Item 2.a. is to be completed by banks with \$1 billion or more in total assets (1)						
a. Amount of financial standby letters of credit conveyed to others						
		RCON3820	0			2.a.
3. Performance standby letters of credit						
				RCON3821	170	3.
Item 3.a. is to be completed by banks with \$1 billion or more in total assets (1)						
a. Amount of performance standby letters of credit conveyed to others						
		RCON3822	0			3.a.
4. Commercial and similar letters of credit						
				RCON3411	0	4.
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....						
				RCON3433	0	6.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		RCONC968	0	RCONC969	0	7.a.(1)
(2) Total return swaps.....						
		RCONC970	0	RCONC971	0	7.a.(2)
(3) Credit options.....						
		RCONC972	0	RCONC973	0	7.a.(3)
(4) Other credit derivatives.....						
		RCONC974	0	RCONC975	0	7.a.(4)
b. Gross fair values:						
(1) Gross positive fair value.....						
		RCONC219	0	RCONC221	0	7.b.(1)
(2) Gross negative fair value.....						
		RCONC220	0	RCONC222	0	7.b.(2)
c. Notional amounts by regulatory capital treatment: (2)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection						
				RCONG401	0	7.c.(1)(a)
(b) Purchased protection						
				RCONG402	0	7.c.(1)(b)
(2) All other positions:						
(a) Sold protection						
				RCONG403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes						
				RCONG404	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes						
				RCONG405	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	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	
7. d. Notional amounts by remaining maturity: (1)										
(1) Sold credit protection:										
(a) Investment grade	RCONG406		0	RCONG407		0	RCONG408		0	7.d.(1)(a)
(b) Subinvestment grade	RCONG409		0	RCONG410		0	RCONG411		0	7.d.(1)(b)
(2) Purchased credit protection: (2)										
(a) Investment grade	RCONG412		0	RCONG413		0	RCONG414		0	7.d.(2)(a)
(b) Subinvestment grade	RCONG415		0	RCONG416		0	RCONG417		0	7.d.(2)(b)

	RCON	Bil Mil Thou	
8. Spot foreign exchange contracts	RCON8765	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" or \$3,500)	RCON3430	0	9.
a. Securities borrowed.....	RCON3432	0	9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf.....	RCONC978	0	9.c.
d. TEXT3555	RCON3555	0	9.d.
e. TEXT3556	RCON3556	0	9.e.
f. TEXT3557	RCON3557	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" or \$3,500)	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. TEXT5592	RCON5592	0	10.b.
c. TEXT5593	RCON5593	0	10.c.
d. TEXT5594	RCON5594	0	10.d.
e. TEXT5595	RCON5595	0	10.e.

	RCON	Tril Bil Mil Thou	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	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

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties				
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou			
16. Over-the counter derivatives:													
a. Net current credit exposure.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.a.
b. Fair value of collateral:													
(1) Cash—U.S. Dollars.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(1)
(2) Cash—Other currencies.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(2)
(3) U.S. Treasury securities.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(4)
(5) Corporate bonds.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(5)
(6) Equity securities.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(6)
(7) All other collateral.....	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	RCONG4	0	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.....					
			RCON6164	708	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....					
	Number		RCON6165	0	1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets					
			RCON3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets					
			RCONA590	0	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets					
			RCONB026	0	2.b.
c. All other identifiable intangible assets					
			RCON5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....					
			RCON0426	0	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land.....					
			RCON5508	0	3.a.
b. Farmland.....					
			RCON5509	0	3.b.
c. 1–4 family residential properties.....					
			RCON5510	140	3.c.
d. Multifamily (5 or more) residential properties.....					
			RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....					
			RCON5512	241	3.e.
f. Foreclosed properties from "GNMA loans".....					
			RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f.) (must equal Schedule RC, item 7).....					
			RCON2150	381	3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less					
			RCONF055	1,800	5.a.(1)(a)
(b) Over one year through three years					
			RCONF056	0	5.a.(1)(b)
(c) Over three years through five years					
			RCONF057	1,800	5.a.(1)(c)
(d) Over five years					
			RCONF058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....					
			RCON2651	1,800	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)–(d) above).....					
			RCONF059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less					
			RCONF060	0	5.b.(1)(a)
(b) Over one year through three years					
			RCONF061	0	5.b.(1)(b)
(c) Over three years through five years					
			RCONF062	0	5.b.(1)(c)
(d) Over five years					
			RCONF063	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)					
			RCONB571	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).....					
			RCON3190	3,600	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?	RCONB569	N	6.
		RCON	Bil	Mil
			Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570	0	7.
8.	Primary Internet Web site address of the bank (home page), if any (from Institution Information screen) (TEXT4087) (Example: www.example.com) http://www.firstmchenry.com			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?	RCON4088	Y	9.
10.	Secured liabilities:	RCON	Bil	Mil
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	0	10.a.
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))	RCONF065	0	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Y	11.
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	Y	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		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	436	1.a.(2)
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	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.....	RCON5398	44	RCON5399	0	RCON5400	312	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	RCONC236	1,610	RCONC237	0	RCONC229	743	1.c.(2)(a)
(b) Secured by junior liens.....	RCONC238	0	RCONC239	0	RCONC230	18	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	587	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	660	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							
4. Commercial and industrial loans	RCON1606	23	RCON1607	0	RCON1608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB578	9	RCONB579	0	RCONB580	0	5.b.
6. Loans to foreign governments and official institutions.....	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans(1).....	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables.....	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	0	RCON3506	0	RCON3507	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.

	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou
Dollar Amounts in Thousands						
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	RCON5612	0	RCON5613	0	RCON5614	0
a. Guaranteed portion of loans and leases in item 10 above (exclude rebooked "GNMA loans")	RCON5615	0	RCON5616	0	RCON5617	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCONC866	0	RCONC867	0	RCONC868	0

10.

10.a.

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	RCONF661	0	RCONF662	0	RCONF663	0
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1658	0	RCON1659	0	RCON1661	0
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.....	RCON6558	0	RCON6559	0	RCON6560	0
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:(1)						
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0
Memorandum item 4 is to be completed by:						
• banks with \$300 million or more in total assets						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:						
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	0	RCON1597	0	RCON1583	0
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
a. Loans and leases held for sale.....	RCONC240	0	RCONC241	0	RCONC226	0
b. Loans measured at fair value: (1)						
(1) Fair value	RCONF664	0	RCONF665	0	RCONF666	0
(2) Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0

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	
	Bil Mil Thou	RCON	Bil Mil Thou	RCON
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:(1)</i>				
6. Derivative contracts:				
Fair value of amounts carried as assets.....	RCON3529	0	RCON3530	0

M.6.

	RCON	Bil Mil Thou	
7. Additions to nonaccrual assets during the quarter	RCONC410	393	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

1. The \$300 million asset size test is generally based on the total assets reported in 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.

Will you be submitting data for 4 and 5? Based upon previously reported data, you should answer N..... **N**

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	RCONF236	123,138	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF237	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	RCONF238	0	4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF239	0	5.
6. Not applicable			
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	RCONG465	0	7.a.
b. Over one year through three years	RCONG466	0	7.b.
c. Over three years through five years	RCONG467	0	7.c.
d. Over five years	RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less	RCONG469	0	8.a.
b. Over one year through three years	RCONG470	0	8.b.
c. Over three years through five years	RCONG471	0	8.c.
d. Over five years	RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	RCONG803	0	9.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1) and 1.b.(1), 1.c.(1) and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit account (excluding retirement accounts) of \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			RCONF049	83,677	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less (to be completed for the June report only)		Number	RCONF050	0	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:(1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000			RCONF051	30,173	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number	RCONF052	34	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			RCONF045	8,703	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)		Number	RCONF046	0	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposits account of more than \$250,000.....			RCONF047	585	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		Number	RCONF048	2	M.1.d.(2)

Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)

2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions)			RCON5597	0	M.2.
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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:

TEXTA545

RCON	FDIC Cert No.
RCONA545	0

Memorandum items 4.a. and 4.b. are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.

		Dollar Amounts in Thousands	RCON	Bil Mil Thou	
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).....			RCONG167	2,926	M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....		Number	RCONG168	3	M.4.b.

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a and 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.

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

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

Does the bank meet either of the tests above? If you answer Yes, please complete Schedule RC-P.....

N

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	RCONF066	0	1.a.
b. Closed-end junior liens	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of closed-end 1–4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	RCONF068	0	2.a.
b. Closed-end junior liens	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0	2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	RCONF070	0	3.a.
b. Closed-end junior liens	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	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	RCONF072	0	4.a.
b. Closed-end junior liens	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	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 loan.....	RIADF184	0	5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter:			
		RCON	
a. Closed-end first liens	RCONF678	0	6.a.
b. Closed-end junior liens	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	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—Financial 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.

Does the bank meet either of the tests above? If you answer Yes, please complete Schedule RC-Q.....

N

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou
	Dollar Amounts in Thousands									
ASSETS										
1. Available-for-sale securities	RCON1773	0	RCONG474	0	RCONG475	0	RCONG476	0	RCONG477	0
2. Federal funds sold and securities purchased under agreements to resell	RCONG478	0	RCONG479	0	RCONG480	0	RCONG481	0	RCONG482	0
3. Loans and leases held for sale	RCONG483	0	RCONG484	0	RCONG485	0	RCONG486	0	RCONG487	0
4. Loans and leases held for investment	RCONG488	0	RCONG489	0	RCONG490	0	RCONG491	0	RCONG492	0
5. Trading assets:										
a. Derivative assets.....	RCON3543	0	RCONG493	0	RCONG494	0	RCONG495	0	RCONG496	0
b. Other trading assets.....	RCONG497	0	RCONG498	0	RCONG499	0	RCONG500	0	RCONG501	0
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b., above).....	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0
6. All other assets	RCONG391	0	RCONG392	0	RCONG395	0	RCONG396	0	RCONG804	0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b. plus item 6.)	RCONG502	0	RCONG503	0	RCONG504	0	RCONG505	0	RCONG506	0
LIABILITIES										
8. Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCONG507	0	RCONG508	0	RCONG509	0	RCONG510	0	RCONG511	0
10. Trading liabilities:										
a. Derivative liabilities	RCON3547	0	RCONG512	0	RCONG513	0	RCONG514	0	RCONG515	0
b. Other trading liabilities	RCONG516	0	RCONG517	0	RCONG518	0	RCONG519	0	RCONG520	0
11. Other borrowed money	RCONG521	0	RCONG522	0	RCONG523	0	RCONG524	0	RCONG525	0
12. Subordinated notes and debentures	RCONG526	0	RCONG527	0	RCONG528	0	RCONG529	0	RCONG530	0
13. All other liabilities	RCONG805	0	RCONG806	0	RCONG807	0	RCONG808	0	RCONG809	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	0	RCONG532	0	RCONG533	0	RCONG534	0	RCONG535	0

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	RCONG536	0	RCONG537	0	RCONG538	0	RCONG539	0	RCONG540	0	M.1.a.
b. Nontrading derivative assets	RCONG541	0	RCONG542	0	RCONG543	0	RCONG544	0	RCONG545	0	M.1.b.
c. TEXTG546	RCONG546	0	RCONG547	0	RCONG548	0	RCONG549	0	RCONG550	0	M.1.c.
d. TEXTG551	RCONG551	0	RCONG552	0	RCONG553	0	RCONG554	0	RCONG555	0	M.1.d.
e. TEXTG556	RCONG556	0	RCONG557	0	RCONG558	0	RCONG559	0	RCONG560	0	M.1.e.
f. TEXTG561	RCONG561	0	RCONG562	0	RCONG563	0	RCONG564	0	RCONG565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.):											
a. Loan commitments (not accounted for as derivatives)											
	RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0	M.2.a.
b. Nontrading derivative liabilities	RCONG566	0	RCONG567	0	RCONG568	0	RCONG569	0	RCONG570	0	M.2.b.
c. TEXTG571	RCONG571	0	RCONG572	0	RCONG573	0	RCONG574	0	RCONG575	0	M.2.c.
d. TEXTG576	RCONG576	0	RCONG577	0	RCONG578	0	RCONG579	0	RCONG580	0	M.2.d.
e. TEXTG581	RCONG581	0	RCONG582	0	RCONG583	0	RCONG584	0	RCONG585	0	M.2.e.
f. TEXTG586	RCONG586	0	RCONG587	0	RCONG588	0	RCONG589	0	RCONG590	0	M.2.f.

Schedule RC-R—Regulatory Capital

Amounts in Thousands

	RCON	Bil Mil Thou	
Tier 1 capital			
1. Total bank equity capital (from Schedule RC, item 27.a.).....	RCON3210	14,000	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).....	RCON8434	647	2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities(1)(report loss as a positive value).....	RCONA221	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).....	RCON4336	0	4.
5. LESS: Nonqualifying perpetual preferred stock	RCONB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCONB589	0	6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	RCONF264	0	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a., and 7.b.).....	RCONC227	13,353	8.
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	RCONB591	0	9.a.
b. LESS: Disallowed deferred tax assets.....	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital	RCONB592	0	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a. and 9.b.).....	RCON8274	13,353	11.
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	RCON5306	0	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCONB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCON5310	1,067	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	0	15.
16. Other Tier 2 capital components	RCONB594	0	16.
17. Tier 2 capital (sum of items 12 through 16).....	RCON5311	1,067	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCON8275	1,067	18.
19. Tier 3 capital allocated for market risk	RCON1395	0	19.
20. LESS: Deductions for total risk-based capital.....	RCONB595	0	20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	RCON3792	14,420	21.
Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	RCON3368	139,371	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a. above)	RCONB590	0	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a. above).....	RCONB591	0	24.
25. LESS: Disallowed deferred tax assets (from item 9.b. above).....	RCON5610	0	25.
26. LESS: Other deductions from assets for leverage capital purposes.....	RCONB596	0	26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCONA224	139,371	27.
Adjustments for financial subsidiaries			
28.a. Adjustments to Tier 1 capital reported in item 11.....	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in item 62	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	0	30.

Capital ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio(2).....	RCON7273	0.00	RCON7204	9.58	31.
32. Tier 1 risk-based capital ratio(3)	RCON7274	0.00	RCON7206	15.54	32.
33. Total risk-based capital ratio(4)	RCON7275	0.00	RCON7205	16.78	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		Allocation by Risk Weight Category					
					0%	20%	50%	100%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories										
34. Cash and balances due from depository institutions (Col. A equals the sum of Sch. RC items 1.a and 1.b).....	RCON0010	3,006	RCONC869	0	RCONB600	1,431	RCONB601	1,575	RCONB602	0
35. Held-to-maturity securities (RC, 2a).....	RCON1754	0	RCONB603	0	RCONB604	0	RCONB605	0	RCONB606	0
36. Available-for-sale securities (RC, 2b).....	RCON1773	46,788	RCONB608	981	RCONB609	945	RCONB610	34,199	RCONB611	1,755
37. Federal funds sold and securities purchased under agreements to resell (RC 3).....	RCONC225	4,860			RCONC063	0	RCONC064	4,860	RCONB520	0
38. Loans and leases held for sale (RC,4a).....	RCON5369	0	RCONB617	0	RCONB618	0	RCONB619	0	RCONB620	0
39. Loans and leases, net of unearned income (RC,4b).....	RCONB528	79,484	RCONB622	0	RCONB623	0	RCONB624	0	RCONB625	38,597
40. LESS: Allowance for loan and lease losses (RC,4c).....	RCON3123	1,217	RCON3123	1,217						
41. Trading assets (RC,5).....	RCON3545	0	RCONB627	0	RCONB628	0	RCONB629	0	RCONB630	0
42. All other assets (1) (sum of RC, 6 through 11).....	RCONB639	8,502	RCONB640	0	RCONB641	47	RCONB642	701	RCONB643	0
43. Total assets (sum of items 34 through 42)	RCON2170	141,423	RCONB644	-236	RCON5320	2,423	RCON5327	41,335	RCON5334	40,352

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)			Allocation by Risk Weight Category							
								0%		20%		50%		100%	
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil
Derivatives and Off-Balance Sheet Items															
44. Financial standby letters of credit (RC-L, 2) (2)															
	RCONB546	0		1.00	RCONB547	0	RCONB548	0	RCONB581	0	RCONB582	0	RCONB583	0	44.
45. Performance standby letters of credit (RC-L,3)															
	RCON3821	170		0.50	RCONB650	85	RCONB651	0	RCONB652	0	RCONB653	0	RCONB654	85	45.
46. Commercial and similar letters of credit (RC-L,4)															
	RCON3411	0		0.20	RCONB655	0	RCONB656	0	RCONB657	0	RCONB658	0	RCONB659	0	46.
47. Risk participations in bankers acceptances acquired by the reporting institution															
	RCON3429	0		1.00	RCONB660	0	RCONB661	0	RCONB662	0			RCONB663	0	47.
48. Securities lent (RC-L,6)															
	RCON3433	0		1.00	RCONB664	0	RCONB665	0	RCONB666	0	RCONB667	0	RCONB668	0	48.
49. Retained recourse on small business obligations sold with recourse															
	RCONA251	0		1.00	RCONB669	0	RCONB670	0	RCONB671	0	RCONB672	0	RCONB673	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 (3)															
	RCONB541	0		0.00	RCONB542	0							RCONB543	0	50.
51. All other financial assets sold with recourse															
	RCONB675	0		1.00	RCONB676	0	RCONB677	0	RCONB678	0	RCONB679	0	RCONB680	0	51.
52. All other off-balance sheet liabilities															
	RCONB681	0		1.00	RCONB682	0	RCONB683	0	RCONB684	0	RCONB685	0	RCONB686	0	52.
53. Unused commitments:															
a. With an original maturity exceeding one year															
	RCON3833	0		0.50	RCONB687	0	RCONB688	0	RCONB689	0	RCONB690	0	RCONB691	0	53.a.
b. With an original maturity of one year or less to asset-backed commercial paper conduits															
	RCONG591	0		0.10	RCONG592	0	RCONG593	0	RCONG594	0	RCONG595	0	RCONG596	0	53.b.
54. Derivative contracts															
					RCONA167	0	RCONB693	0	RCONB694	0	RCONB695	0			54.

1 Column A multiplied by credit conversion factor.
 2 For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
 3 Or institution-specific factor.

Schedule RC-R—Continued

	Column C		Column D		Column E		Column F			
	Allocation by Risk Weight Category									
	0%		20%		50%		100%			
	Bil	Mil Thou	Bil	Mil Thou	Bil	Mil Thou	Bil	Mil Thou		
Dollar Amounts in Thousands										
Totals										
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	RCONB696	2,423	RCONB697	41,335	RCONB698	40,352	RCONB699	57,634	55.	
56. Risk weight factor.....	x 0%		x 20%		x 50%		x 100%		56.	
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCONB700	0	RCONB701	8,267	RCONB702	20,176	RCONB703	57,634	57.	
58. Market risk equivalent assets.....								RCON1651	0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)								RCONB704	86,077	59.
60. LESS: Excess allowance for loan and lease losses								RCONA222	150	60.
61. LESS: Allocated transfer risk reserve								RCON3128	0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)								RCONA223	85,927	62.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCON8764	0	M.1.

Schedule RC-R—Continued

		With a remaining maturity of					
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
		RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou
Dollar Amounts in Thousands							
2. Notional principal amounts of derivative contracts:(1)							
a. Interest rate contracts	RCON3809	0	RCON8766	0	RCON8767	0	M.2.a.
b. Foreign exchange contracts.....	RCON3812	0	RCON8769	0	RCON8770	0	M.2.b.
c. Gold contracts	RCON8771	0	RCON8772	0	RCON8773	0	M.2.c.
d. Other precious metals contracts	RCON8774	0	RCON8775	0	RCON8776	0	M.2.d.
e. Other commodity contracts	RCON8777	0	RCON8778	0	RCON8779	0	M.2.e.
f. Equity derivative contracts	RCONA000	0	RCONA001	0	RCONA002	0	M.2.f.
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position							
under the market risk rule or (b) is not a covered							
position under the market risk rule and is not recognized as a							
guarantee for risk-based capital purposes:							
(1) Investment grade	RCONG597	0	RCONG598	0	RCONG599	0	M.2.g.(1)
(2) Subinvestment grade	RCONG600	0	RCONG601	0	RCONG602	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

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Securitization Activities																						
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705	0		RCONB706	0		RCONB707	0		RCONB708	0		RCONB709	0		RCONB710	0		RCONB711	0		1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Credit-enhancing retained interest-only strips (included in Schedules RC-B or RC-F or in Sch. RC, item 5)	RCONB712	0		RCONB713	0		RCONB714	0		RCONB715	0		RCONB716	0		RCONB717	0		RCONB718	0		2.a.
b. Subordinated securities and other residual interests.....	RCONC393	0		RCONC394	0		RCONC395	0		RCONC396	0		RCONC397	0		RCONC398	0		RCONC399	0		2.b.
c. Standby letters of credit & other enhancements.....	RCONC400	0		RCONC401	0		RCONC402	0		RCONC403	0		RCONC404	0		RCONC405	0		RCONC406	0		2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	0		RCONB727	0		RCONB728	0		RCONB729	0		RCONB730	0		RCONB731	0		RCONB732	0		3.
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....	RCONB733	0		RCONB734	0		RCONB735	0		RCONB736	0		RCONB737	0		RCONB738	0		RCONB739	0		4.a.
b. 90 days or more past due.....	RCONB740	0		RCONB741	0		RCONB742	0		RCONB743	0		RCONB744	0		RCONB745	0		RCONB746	0		4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																						
a. Charge-offs.....	RIADB747	0		RIADB748	0		RIADB749	0		RIADB750	0		RIADB751	0		RIADB752	0		RIADB753	0		5.a.
b. Recoveries	RIADB754	0		RIADB755	0		RIADB756	0		RIADB757	0		RIADB758	0		RIADB759	0		RIADB760	0		5.b.

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
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Sch RC-B or Sch RC, item 5)	RCONB761 0		RCONB762 0		RCONB763 0		
b. Loans (included in Schedule RC-C)	RCONB500 0		RCONB501 0		RCONB502 0		
7. Past due loan amounts included in interests reported in item 6. a.:							
a. 30- 89 days past due.....	RCONB764 0		RCONB765 0		RCONB766 0		
b. 90 days or more past due	RCONB767 0		RCONB768 0		RCONB769 0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs.....	RIADB770 0		RIADB771 0		RIADB772 0		
b. Recoveries	RIADB773 0		RIADB774 0		RIADB775 0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776 0	RCONB777 0	RCONB778 0	RCONB779 0	RCONB780 0	RCONB781 0	RCONB782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783 0	RCONB784 0	RCONB785 0	RCONB786 0	RCONB787 0	RCONB788 0	RCONB789 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	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securities by the reporting bank.....	RCONB790	0		RCONB791	0		RCONB792	0		RCONB793	0		RCONB794	0		RCONB795	0		RCONB796	0		11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCONB797	0		RCONB798	0		RCONB799	0		RCONB800	0		RCONB801	0		RCONB802	0		RCONB803	0		12.

Memoranda	Dollar Amounts in Thousands		RCON	Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:						
a. Outstanding principal balance.....	RCONA249	0				M.1.a.
b. Amount of retained recourse on these obligations as of the report date (from Schedule RC-R, item 49).....	RCONA250	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	RCONB804	0				M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	0				M.2.b.
c. Other financial assets (includes home equity lines) (1).....	RCONA591	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)	RCONF603	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	RCONB806	0				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	RCONB807	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	RCONB808	0				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	RCONB809	0				M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2).....	RCONC407	0				M.4.

1 Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 2 Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCONA345	YES	NO	1.
		N		
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	YES	NO	2.
		N		
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.)	RCONB867	YES	NO	3.
		N		

Please enter the total fiduciary assets (item 9, Col. A & B in thousands of dollars) as of December 31 of the preceding year.....

0

Does the institution have gross fiduciary and related services income greater than 10% of revenue (RI 3. & RI 5.m.) as of December 31 of the preceding calendar year? (Enter Y or N)

N

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			
	Dollar Amounts in Thousands													
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou						
FIDUCIARY AND RELATED ASSETS														
4. Personal trust and agency accounts (Col. A. from RC-T, M.1.I.).....	RCONB868	0			RCONB869	0			RCONB870	0		RCONB871	0	4.
5. Retirement related trust and agency accounts:														
a. Employee benefit—defined contribution.....	RCONB872	0			RCONB873	0			RCONB874	0		RCONB875	0	5.a.
b. Employee benefit—defined benefit	RCONB876	0			RCONB877	0			RCONB878	0		RCONB879	0	5.b.
c. Other retirement accounts.....	RCONB880	0			RCONB881	0			RCONB882	0		RCONB883	0	5.c.
6. Corporate trust and agency accounts	RCONB884	0			RCONB885	0			RCONC001	0		RCONC002	0	6.
7. Investment management agency accounts.....	RCONB886	0							RCONB888	0				7.
8. Other fiduciary accounts	RCONB890	0			RCONB891	0			RCONB892	0		RCONB893	0	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCONB894	0			RCONB895	0			RCONB896	0		RCONB897	0	9.
10. Custody and safekeeping accounts					RCONB898	0						RCONB899	0	10.
11. Not applicable														

Schedule RC-T—Continued

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
FIDUCIARY AND RELATED SERVICES INCOME			
12. Personal trust and agency accounts.....	RIADB904	0	12.
13. Retirement related trust and agency accounts:			
a. Employee benefit—defined contribution	RIADB905	0	13.a.
b. Employee benefit—defined benefit	RIADB906	0	13.b.
c. Other retirement accounts.....	RIADB907	0	13.c.
14. Corporate trust and agency accounts	RIADA479	0	14.
15. Investment management agency accounts	RIADB908	0	15.
16. Other fiduciary accounts	RIADA480	0	16.
17. Custody and safekeeping accounts	RIADB909	0	17.
18. Other fiduciary and related services income.....	RIADB910	0	18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	0	19.
20. Less: Expenses.....	RIADC058	0	20.
21. Less: Net losses from fiduciary and related services.....	RIADA488	0	21.
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911	0	22.
23. Net fiduciary and related services income	RIADA491	0	23.

Memoranda

	Dollar Amounts in Thousands		Managed Assets		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	RCONB913	0			M.1.a.
b. Interest-bearing deposits.....	RCONB914	0			M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONB915	0			M.1.c.
d. State, county and municipal obligations.....	RCONB916	0			M.1.d.
e. Money market mutual funds.....	RCONB917	0			M.1.e.
f. Other short-term obligations.....	RCONB918	0			M.1.f.
g. Other notes and bonds.....	RCONB919	0			M.1.g.
h. Common and preferred stocks.....	RCONB920	0			M.1.h.
i. Real estate mortgages	RCONB921	0			M.1.i.
j. Real estate	RCONB922	0			M.1.j.
k. Miscellaneous assets	RCONB923	0			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).....	RCONB868	0			M.1.l.

	Dollar Amounts in Thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
	RCONB927	0	RCONB928	0	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships.....	RCONB927	0	RCONB928	0	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	0			M.2.b.

Schedule RC-T—Continued

Memoranda - Continued

Dollar Amounts in Thousands

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON		RCON	Bil Mil Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCONB931	0	RCONB932	0	M.3.a.
b. International/Global equity	RCONB933	0	RCONB934	0	M.3.b.
c. Stock/Bond blend	RCONB935	0	RCONB936	0	M.3.c.
d. Taxable bond.....	RCONB937	0	RCONB938	0	M.3.d.
e. Municipal bond	RCONB939	0	RCONB940	0	M.3.e.
f. Short term investments/Money market	RCONB941	0	RCONB942	0	M.3.f.
g. Specialty/Other.....	RCONB943	0	RCONB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	0	RCONB946	0	M.3.h.

Dollar Amounts in Thousands

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Retirement related trust and agency accounts.....	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0	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)	RIADB959	0	RIADB960	0	RIADB961	0	M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:
 Maximum number of allowed characters for the name and title is 40. The maximum number for E-Mail Address is 76.

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B963) FAX: Area code/phone number (TEXT B964)

