

September 30, 2008
CALL REPORT FORM 041
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, 2008 ⁽¹⁾ (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 (301) 495-7864, 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

60050

State Abbrev. (RSSD 9200)

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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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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.

(This information is required.)

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed
William J Busse	Patricia Hartmann
Name (TEXTC490)	Name (TEXTC495)
President	Sr Vice President
Title (TEXTC491)	Title (TEXTC496)
wjb@firstmchenry.com	plh@firstmchenry.com
E-Mail Address (TEXTC492)	E-Mail Address (TEXT4086)
815-363-5806	815-363-5838
Telephone: Area code/phone number/extension (TEXTC493)	Telephone: Area code/phone number/extension (TEXT8902)
815-385-8989	815-363-2040
FAX: Area code/phone number (TEXTC494)	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.

(Primary Contact information is required.)

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

Primary Contact	Secondary Contact
William J Busse	Timothy Graves
Name (TEXT C366)	Name (TEXT C371)
President	Executive Vice President
Title (TEXT C367)	Title (TEXT C372)
wjb@firstmchenry.com	twg@firstmchenry.com
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
815-363-5806	815-363-5804
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)
815-385-8989	815-385-8989
FAX: Area code/phone number (TEXT C370)	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 depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

(Primary Contact information is required.)

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)

815-385-8989

FAX: Area code/phone number (TEXT C441)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

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

FAX: Area code/phone number (TEXT C874)

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)

815-385-8989

FAX: Area code/phone number (TEXT C446)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

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

FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income for the period January 1, 2008 — September 30, 2008

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	2,115	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436	873	1.a.(1)(b)
(2) Commercial and industrial loans.....	RIAD4012	575	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	137	1.a.(3)(b)
(4) Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.(4)
(5) All other loans (1)	RIAD4058	6	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	3,706	1.a.(6)
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115	1	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	342	1.d.(1)
(2) Mortgage-backed securities.....	RIADB489	604	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	397	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	25	1.f.
g. Other interest income.....	RIAD4518	0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	5,075	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....			
	RIAD4508	107	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs).....	RIAD0093	398	2.a.(2)(a)
(b) Time deposits of \$100,000 or more.....	RIADA517	489	2.a.(2)(b)
(c) Time deposits of less than \$100,000.....	RIADA518	878	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	4	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	11	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	1,887	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	329	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	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	0	5.k.
l. Other noninterest income*	RIADB497	260	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	1,415	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	661	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	1,148	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) (sum of items 10 and 11).....			RIAD4340 12.

* 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

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
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.
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	6	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	189	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	Number		
	RIAD4150	44	M.5.
<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. 			
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.):

	RIAD	Bil Mil Thou	
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	RIADC885	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.

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.

	RIAD	Bil Mil Thou	
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))	RIADF228	0	M.12.

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

	RIAD	Bil Mil Thou	
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	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, 2007, Report of Condition.

2 For example, a bank acquired on March 1, 2008, would report 20080301.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands	
	RIAD	Bil Mil Thou
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	13,496
2. Restatements due to corrections of material accounting errors and changes in accounting principles (from RI-E, item 4) *.....	RIADB507	0
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	13,496
4. Net income (loss) (must equal Schedule RI, item 12).....	RIAD4340	521
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0
6. Treasury stock transactions, net.....	RIADB510	0
7. Changes incident to business combinations, net.....	RIAD4356	0
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0
9. LESS: Cash dividends declared on common stock	RIAD4460	211
10. Other comprehensive income(1)	RIADB511	-600
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)(from RI-E, item 5.)	RIAD4415	0
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28).....	RIAD3210	13,206

*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	
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	0	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	0	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	RIADC234	0	RIADC217	0	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	0	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	24	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	302	RIAD4608	3	4.
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	7	RIADB517	4	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	333	RIAD4605	7	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."

Schedule RI-B—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans 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			M.4.

Calendar year-to-date	
RIAD	Bil Mil Thou
RIADC388	0

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, 2007, 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, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	902	1.
2. Recoveries (must equal part I, item 9, column B above)	RIAD4605	7	2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, Part II, item 4.).....	RIADC079	333	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	60	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	636	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	157	1.c.
d.	Rent and other income from other real estate owned	RIAD4042	34	1.d.
e.	Safe deposit box rent	RIADC015	26	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	427	2.a.
b.	Advertising and marketing expenses	RIAD0497	0	2.b.
c.	Directors' fees	RIAD4136	91	2.c.
d.	Printing, stationery, and supplies	RIADC018	46	2.d.
e.	Postage	RIAD8403	54	2.e.
f.	Legal fees and expenses	RIAD4141	68	2.f.
g.	FDIC deposit insurance assessments	RIAD4146	0	2.g.
h.	Accounting and auditing expenses.....	RIADF556	71	2.h.
i.	Consulting and advisory expenses.....	RIADF557	0	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	RIADF558	51	2.j.
k.	Telecommunications expenses.....	RIADF559	41	2.k.
l.	TEXT4464 Other Outside Services	RIAD4464	46	2.l.
m.	TEXT4467 Comptroller Assessment	RIAD4467	39	2.m.
n.	TEXT4468	RIAD4468	0	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, 2008

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	5,595	1.a.
b. Interest-bearing balances (2).....	RCON0071	22	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	35,907	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	RCONB987	0	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	78,784	4.b.
c. LESS: Allowance for loan and lease losses (from RI-B, Part II, item 7.)	RCON3123	636	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529	78,148	4.d.
5. Trading assets (from Schedule RC-D if completed)			
6. Premises and fixed assets (including capitalized leases)	RCON2145	6,670	6.
7. Other real estate owned (from Schedule RC-M).....			
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON2130	0	8.
9. Not applicable			
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)			
12. Total assets (sum of items 1 through 11)	RCON2170	128,490	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).....		RCON2900	110,559	13.a.
(1) Noninterest-bearing(1).....	RCON6631	30,269		13.a.(1)
(2) Interest-bearing.....	RCON6636	80,290		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	4,200	16.
17. and 18. Not applicable				
19. Subordinated notes and debentures(4)		RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....		RCON2930	525	20.
21. Total liabilities (sum of items 13 through 20)		RCON2948	115,284	21.
22. Minority interest in consolidated subsidiaries.....		RCON3000	0	22.
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	12,216	26.a.
b. Accumulated other comprehensive income(5)		RCONB530	-565	26.b.
27. Other equity capital components(6)		RCONA130	0	27.
28. Total equity capital (sum of items 23 through 27)		RCON3210	13,206	28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....		RCON3300	128,490	29.

Memorandum

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 2007.....

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

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

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

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

Dollar Amounts in Thousands	RCON		Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:						
a. Cash items in process of collection and unposted debits	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)		(Column B)		(Column C)		(Column D)										
	Amortized Cost		Fair Value		Amortized Cost		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).....	RCON1284			0	RCON1295			0	RCON1297			10,844	RCON1298			10,846	2.b.
3. Securities issued by states and political subdivisions in the U.S....	RCON8496			0	RCON8497			0	RCON8498			4,413	RCON8499			4,357	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. Pass-through securities:									
(1) Guaranteed by GNMA.....	RCON1698	0	RCON1699	0	RCON1701	1,208	RCON1702	1,223	4.a.(1)
(2) Issued by FNMA and FHLMC.....	RCON1703	0	RCON1705	0	RCON1706	11,510	RCON1707	11,670	4.a.(2)
(3) Other pass-through securities.....	RCON1709	0	RCON1710	0	RCON1711	0	RCON1713	0	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA....	RCON1714	0	RCON1715	0	RCON1716	2,158	RCON1717	2,120	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA....	RCON1718	0	RCON1719	0	RCON1731	0	RCON1732	0	4.b.(2)
(3) All other mortgage-backed securities.....	RCON1733	0	RCON1734	0	RCON1735	627	RCON1736	527	4.b.(3)
5. Asset-backed securities (ABS).....	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.
6. Other debt securities:									
a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	6,004	RCON1741	5,164	6.a.
b. Foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values(1).....					RCONA510	0	RCONA511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	0	RCON1771	0	RCON1772	36,764	RCON1773	35,907	8.

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Pledged securities(1)		RCON0416	16,099	M.1.
2. Maturity and repricing data for debt securities(1),(2) (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:(3),(4)				
(1) Three months or less		RCONA549	2,422	M.2.a.(1)
(2) Over three months through 12 months		RCONA550	1,225	M.2.a.(2)
(3) Over one year through three years.....		RCONA551	6,145	M.2.a.(3)
(4) Over three years through five years		RCONA552	2,919	M.2.a.(4)
(5) Over five years through 15 years.....		RCONA553	5,873	M.2.a.(5)
(6) Over 15 years		RCONA554	1,782	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:(3),(5)				
(1) Three months or less		RCONA555	146	M.2.b.(1)
(2) Over three months through 12 months		RCONA556	3,521	M.2.b.(2)
(3) Over one year through three years.....		RCONA557	1,675	M.2.b.(3)
(4) Over three years through five years		RCONA558	1,687	M.2.b.(4)
(5) Over five years through 15 years.....		RCONA559	4,040	M.2.b.(5)
(6) Over 15 years		RCONA560	1,825	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6)				
(1) Three years or less		RCONA561	401	M.2.c.(1)
(2) Over three years		RCONA562	2,246	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	1,749	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	3,765	M.4.a.
b. Fair value		RCON8783	3,766	M.4.b.

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

Schedule RC-B—Continued

Memoranda (Continued)

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.(1)</i>									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):									
a. 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, 2006, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)		(Column B) To Be Completed by All Banks		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans			RCONF158	639	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	1,074	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	517	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			RCON1797	6,632	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens			RCON5367	40,503	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	1,708	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	1,353	1.d.
e. Secured by nonfarm nonresidential properties					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	10,541	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	3,409	1.e.(2)
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	RCONB532	0			2.a.(1)
(2) To other commercial banks in the U.S.	RCONB533	0			2.a.(2)
b. To other depository institutions in the U.S.	RCONB534	0			2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	RCONB536	0			2.c.(1)
(2) To other banks in foreign countries.....	RCONB537	0			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers			RCON1590	109	3.
4. Commercial and industrial loans.....			RCON1766	6,742	4.
a. To U.S. addressees (domicile)	RCON1763	0			4.a.
b. To non-U.S. addressees (domicile)	RCON1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			RCONB538	0	6.a.
b. Other revolving credit plans			RCONB539	90	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)			RCON2011	2,685	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	148	8.
9. Other loans			RCON1563	0	9.
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	0			9.a.
b. All other loans (exclude consumer loans)	RCON1564	0			9.b.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, 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	2,666	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	32	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).....			RCON2124	78,784	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	0	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1616	0	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:(1),(2)			
(1) Three months or less	RCONA564	905	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	2,946	M.2.a.(2)
(3) Over one year through three years.....	RCONA566	2,786	M.2.a.(3)
(4) Over three years through five years	RCONA567	2,795	M.2.a.(4)
(5) Over five years through 15 years.....	RCONA568	12,787	M.2.a.(5)
(6) Over 15 years	RCONA569	18,028	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 (reporting in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:(1),(3)			
(1) Three months or less	RCONA570	3,227	M.2.b.(1)
(2) Over three months through 12 months	RCONA571	5,772	M.2.b.(2)
(3) Over one year through three years.....	RCONA572	7,714	M.2.b.(3)
(4) Over three years through five years	RCONA573	3,717	M.2.b.(4)
(5) Over five years through 15 years.....	RCONA574	12,138	M.2.b.(5)
(6) Over 15 years	RCONA575	5,579	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	11,137	M.2.c.

1 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
 2 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.
 3 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(4)	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	1,836	M.4.
5. To be completed by banks with \$300 million or more in total assets:(5) 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 in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2007, 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	540	M.9.
<i>Memorandum items 10 and 11 is to be completed by banks that have elected to account for assets and liabilities 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)

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

5 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, 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.

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

RCON	YES	NO
RCON6999	N	

Indicate in the box with either a Y or an 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:

Number of Loans	
RCON	
RCON5562	0
RCON5563	0

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.)..... 2.a.

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

Dollar Amounts in Thousands

	(Column A)		(Column B)	
	Number of Loans		Amount Currently Outstanding	
	RCON		RCON	Bil Mil Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):				
a. With original amounts of \$100,000 or less	RCON5564	0	RCON5565	0
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	0	RCON5567	0
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	0	RCON5569	0
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	RCON5570	0	RCON5571	0
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	0	RCON5573	0
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	0	RCON5575	0

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

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.)

Number of Loans	
RCON5576	0

6.a.

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

RCON5577	0
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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

RCON	Number of Loans	(Column B) Amount Currently Outstanding		
		RCON	Bill	Mil
RCON5578	0	RCON5579	0	0
RCON5580	0	RCON5581	0	0
RCON5582	0	RCON5583	0	0

7.a.

7.b.

7.c.

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

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

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

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

RCON5584	0	RCON5585	0
RCON5586	0	RCON5587	0
RCON5588	0	RCON5589	0

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. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON3534	0	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON3535	0	4.b.
c. All other mortgage-backed securities.....	RCON3536	0	4.c.
5. Other debt securities.....	RCON3537	0	5.
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 - Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	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. Not applicable			
3. Loans measured at fair value that are past due by 90 days or more: (1)			
a. Fair value	RCONF639	0	M.3.a.
b. Unpaid principal balance	RCONF640	0	M.3.b.
<i>Memorandum items 4 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>			
4. Asset-backed securities:			
a. Residential mortgage-backed securities	RCONF641	0	M.4.a.
b. Commercial mortgage-backed securities	RCONF642	0	M.4.b.
c. Credit card receivables	RCONF643	0	M.4.c.
d. Home equity lines	RCONF644	0	M.4.d.
e. Automobile loans	RCONF645	0	M.4.e.
f. Other consumer loans	RCONF646	0	M.4.f.
g. Commercial and industrial loans	RCONF647	0	M.4.g.
h. Other	RCONF648	0	M.4.h.
5. Collateralized debt obligations:			
a. Synthetic	RCONF649	0	M.5.a.
b. Other	RCONF650	0	M.5.b.
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) Total transaction account (Including total demand deposits)		(Column B) Memo: Total demand deposits (included in Column A)		(Column C) Total nontransaction accounts (including MMDAs)	
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou
Dollar Amounts in Thousands						
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	28,121			RCONB550	75,565
2. U.S. Government	RCON2202	12			RCON2520	0
3. States and political subdivisions in the U.S.	RCON2203	2,028			RCON2530	3,823
4. Commercial banks and other depository institutions in the U.S.	RCONB551	108			RCONB552	902
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	30,269	RCON2210	16,014	RCON2385	80,290

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	8,344	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	16,860	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	RCON0352	17,825	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	29,832	M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604	15,773	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	1,779	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	9,432	M.3.a.(1)
(2) Over three months through 12 months	RCONA580	12,138	M.3.a.(2)
(3) Over one year through three years.....	RCONA581	6,794	M.3.a.(3)
(4) Over three years	RCONA582	1,468	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	21,569	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	5,535	M.4.a.(1)
(2) Over three months through 12 months	RCONA585	3,854	M.4.a.(2)
(3) Over one year through three years.....	RCONA586	6,259	M.4.a.(3)
(4) Over three years	RCONA587	125	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	9,389	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	651	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 \$119)...			RCON2168	479	6.
	a. Prepaid expenses	RCON2166	0			6.a.
	b. Repossessed personal property (including vehicles)	RCON1578	332			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	RCON3549	0			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	1,878	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. a.	Interest accrued and unpaid on deposits(5).....			RCON3645	192	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCON3646	187	1.b.
2.	Net deferred tax liabilities(2).....			RCON3049	141	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	525	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	23	1.
2.	U.S. Treasury securities and U.S. Government agency obligations(2)(excluding mortgage-backed securities)	RCONB558	11,496	2.
3.	Mortgage-backed securities(2).....	RCONB559	16,042	3.
4.	All other securities(2),(3) (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	10,501	4.
5.	Federal funds sold and securities purchased under agreements to resell.....	RCON3365	163	5.
6.	Loans:			
a.	Total loans	RCON3360	77,448	6.a.
b.	Loans secured by real estate:			
(1)	Loans secured by 1–4 family residential properties	RCON3465	43,228	6.b.(1)
(2)	All other loans secured by real estate	RCON3466	17,317	6.b.(2)
c.	Commercial and industrial loans.....	RCON3387	11,506	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	2,702	6.d.(2)
7.	To be completed by banks with \$100 million or more in total assets:(4) Trading assets.....	RCON3401	0	7.
8.	Lease financing receivables (net of unearned income)	RCON3484	0	8.
9.	Total assets(5).....	RCON3368	126,873	9.
LIABILITIES				
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	12,833	10.
11.	Nontransaction accounts:			
a.	Savings deposits (includes MMDAs).....	RCONB563	35,160	11.a.
b.	Time deposits of \$100,000 or more.....	RCONA514	15,706	11.b.
c.	Time deposits of less than \$100,000.....	RCONA529	30,036	11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	80	12.
13.	To be completed by banks with \$100 million or more in total assets:(4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	1,972	13.

Memoranda

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1.	Memorandum item 1 is to be completed by:(4) • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 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, 2007, 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	7,252	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	458	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments						
				RCONF165	0	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	5,503	1.e.
				RCON3819	0	2.
2. Financial standby letters of credit						
a. Amount of financial standby letters of credit conveyed to others						
		RCON3820	0			2.a.
3. Performance standby letters of credit						
a. Amount of performance standby letters of credit conveyed to others						
		RCON3822	0	RCON3821	47	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)
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 28, "Total equity capital" or \$3,301)						
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.
	TEXT3555			RCON3555	0	9.d.
	TEXT3556			RCON3556	0	9.e.
	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 28, "Total equity capital" or \$3,301)						
a. Commitments to sell when-issued securities						
				RCON3435	0	10.a.
	TEXT5592			RCON5592	0	10.b.
	TEXT5593			RCON5593	0	10.c.
	TEXT5594			RCON5594	0	10.d.
	TEXT5595			RCON5595	0	10.e.

Schedule RC-L—Continued

		Dollar Amounts in Thousands				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.																		
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Dollar Amounts in Thousands</th> <th colspan="2" style="text-align: center;">(Column A) Interest Rate Contracts</th> <th colspan="2" style="text-align: center;">(Column B) Foreign Exchange Contracts</th> <th colspan="2" style="text-align: center;">(Column C) Equity Derivative Contracts</th> <th colspan="2" style="text-align: center;">(Column D) Commodity and Other Contracts</th> </tr> <tr> <th style="text-align: center;">RCON</th> <th style="text-align: center;">Tril Bil Mil Thou</th> <th style="text-align: center;">RCON</th> <th style="text-align: center;">Tril Bil Mil Thou</th> <th style="text-align: center;">RCON</th> <th style="text-align: center;">Tril Bil Mil Thou</th> <th style="text-align: center;">RCON</th> <th style="text-align: center;">Tril Bil Mil Thou</th> </tr> </thead> </table>										Dollar Amounts in Thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts		RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou
Dollar Amounts in Thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts																			
	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou																		
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																										
a. Futures contracts		RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.																
b. Forward contracts		RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.																
c. Exchange-traded option contracts:																										
(1) Written options		RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12.c.(1)																
(2) Purchased options		RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12.c.(2)																
d. Over-the-counter option contracts:																										
(1) Written options		RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12.d.(1)																
(2) Purchased options		RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12.d.(2)																
e. Swaps		RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.																
13. Total gross notional amount of derivative contracts held for trading																										
		RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.																
14. Total gross notional amount of derivative contracts held for purposes other than trading																										
		RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.																
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCON4589	0							14.a.																
15. Gross fair value of derivative contracts:																										
a. Contracts held for trading:																										
(1) Gross positive fair value		RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15.a.(1)																
(2) Gross negative fair value		RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15.a.(2)																
b. Contracts held for purposes other than trading:																										
(1) Gross positive fair value		RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15.b.(1)																
(2) Gross negative fair value		RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15.b.(2)																

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	1,385	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.....	RCON6165	2	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. Direct and indirect investments in real estate ventures.....	RCON5372	0	3.a.
b. All other real estate owned:			
(1) Construction, land development, and other land.....	RCON5508	0	3.b.(1)
(2) Farmland.....	RCON5509	0	3.b.(2)
(3) 1–4 family residential properties.....	RCON5510	0	3.b.(3)
(4) Multifamily (5 or more) residential properties.....	RCON5511	0	3.b.(4)
(5) Nonfarm nonresidential properties.....	RCON5512	270	3.b.(5)
(6) Foreclosed properties from "GNMA loans".....	RCONC979	0	3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....	RCON2150	270	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			
a. Direct and indirect investments in real estate ventures.....	RCON5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCON5375	0	4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8).....	RCON2130	0	4.c.
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	4,200	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	0	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	4,200	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	4,200	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	

	RCON	Bil	Mil	Thou
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCONB570			0

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.

	RCON	Yes	No
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	

	RCON	Bil	Mil	Thou
10. Secured liabilities:				
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.

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

	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONF172	87	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	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	42	RCON5399	0	RCON5400	12	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	RCONC236	1,030	RCONC237	0	RCONC229	256	1.c.(2)(a)
(b) Secured by junior liens.....	RCONC238	15	RCONC239	0	RCONC230	0	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	672	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	0	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	12	RCON1607	0	RCON1608	152	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	24	RCONB579	0	RCONB580	2	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	10.
a. Guaranteed portion of loans and leases in item 10 above (exclude rebooked "GNMA loans")	RCON5615	0	RCON5616	0	RCON5617	0	10.a.
b. Rebooked "GNMA loans" that have been been repurchased or are eligible for repurchase included in item 10 above.....	RCONC866	0	RCONC867	0	RCONC868	0	10.b.

Schedule RC-N—Continued

Memoranda	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands							
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Loans secured by 1–4 family residential properties	RCONF661	0	RCONF662	0	RCONF663	0	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1658	0	RCON1659	0	RCON1661	0	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	0	RCON6559	0	RCON6560	0	M.2.
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:(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	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
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	M.3.c.
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	M.3.d.
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	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale.....	RCONC240	0	RCONC241	0	RCONC226	0	M.5.a.
b. Loans measured at fair value: (1)							
(1) Fair value	RCONF664	0	RCONF665	0	RCONF666	0	M.5.b.(1)
(2) Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0	M.5.b.(2)

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. Interest rate, foreign exchange rate, and other commodity and equity contracts:				
Fair value of amounts carried as assets.....	RCON3529	0	RCON3530	0

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

¹ The \$300 million asset size test is generally based on the total assets and reported on the June 30, 2007, Report of Condition.

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

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

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	110,751	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	RCONF239	0	5.

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 \$100,000 or less: (1)			
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less.....	RCONF049	69,663	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCONF050	0	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:(1)			
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF051	32,744	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....	RCONF052	151	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	7,966	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	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	378	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....	RCONF048	1	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

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, 2007, Report of Condition.

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):			
a. Closed-end 1-4 family residential mortgage loan.....	RIAD		
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, 2007, 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

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) 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

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)										
Dollar Amounts in Thousands	(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
	ASSETS									
1. Loans and leases	RCONF243	0	RCONF682	0	RCONF690	0	RCONF244	0	RCONF245	0
2. Trading assets	RCONF246	0	RCONF683	0	RCONF691	0	RCONF247	0	RCONF248	0
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0
3. All other financial assets and servicing assets	RCONF249	0	RCONF685	0	RCONF693	0	RCONF250	0	RCONF251	0
LIABILITIES										
4. Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0
5. Trading liabilities	RCONF255	0	RCONF687	0	RCONF695	0	RCONF256	0	RCONF257	0
6. All other financial liabilities and servicing liabilities	RCONF258	0	RCONF688	0	RCONF696	0	RCONF259	0	RCONF260	0
7. Loan commitments (not accounted for as derivatives) ...	RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0

Schedule RC-R—Regulatory Capital

		Amounts in Thousands		RCON	Bil	Mil	Thou
Tier 1 capital							
1.	Total equity capital (from Schedule RC, item 28)	RCON3210	13,206				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	-565				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 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	13,771				8.
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	RCONB597	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	13,771				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	636				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	636				17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	636				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	14,407				21.
Total assets for leverage ratio							
22.	Average total assets (from Schedule RC-K, item 9)	RCON3368	126,873				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)	RCONB597	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	126,873				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	10.85		31.
32.	Tier 1 risk-based capital ratio(3)	RCON7274	0.00	RCON7206	17.54		32.
33.	Total risk-based capital ratio(4)	RCON7275	0.00	RCON7205	18.35		33.

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

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		(Column C)				(Column D)		(Column E)		(Column F)				
	Allocation by Risk Weight Category																
	0%		20%		50%		100%										
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
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	5,617		RCONC865	0		RCONB600	1,101		RCONB601	4,516		RCONB602	0	34.		
35. Held-to-maturity securities (RC, 2a).....	RCON1754	0		RCONB603	0		RCONB604	0		RCONB605	0		RCONB606	0	RCONB607	0	35.
36. Available-for-sale securities (RC, 2b).....	RCON1773	35,907		RCONB608	-856		RCONB609	1,208		RCONB610	29,844		RCONB611	711	RCONB612	5,000	36.
37. Federal funds sold and securities purchased under agreements to resell (RC 3).....	RCONC225	0					RCONC063	0		RCONC064	0				RCONB520	0	37.
38. Loans and leases held for sale (RC,4a).....	RCON5369	0		RCONB617	0		RCONB618	0		RCONB619	0		RCONB620	0	RCONB621	0	38.
39. Loans and leases, net of unearned income (RC,4b).....	RCONB528	78,784		RCONB622	0		RCONB623	0		RCONB624	0		RCONB625	41,481	RCONB626	37,303	39.
40. LESS: Allowance for loan and lease losses (RC,4c).....	RCON3123	636		RCON3123	636												40.
41. Trading assets (RC,5).....	RCON3545	0		RCONB627	0		RCONB628	0		RCONB629	0		RCONB630	0	RCONB631	0	41.
42. All other assets (1) (sum of RC,6 thru 11).....	RCONB639	8,818		RCONB640	0		RCONB641	47		RCONB642	701		RCONB643	0	RCON5339	8,070	42.
43. Total assets (sum of items 34 through 42).....	RCON2170	128,490		RCONB644	-1,492		RCON5320	2,356		RCON5327	35,061		RCON5334	42,192	RCON5340	50,373	43.

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

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A)	Credit Conversion Factor	(Column B)	Allocation by Risk Weight Category																
	Face Value or Notional Amount		Credit Equivalent Amount (1)																	
	Bil Mil Thou		Bil Mil Thou	0%	20%	50%	100%													
			Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou														
Derivatives and Off-Balance Sheet Items																				
44. Financial standby letters of credit (RC-L, 2) (2).....	RCONB546	0	1.00	RCONB547	0	RCONB548	0	RCONB549	0	RCONB550	0	RCONB551	0	RCONB552	0	RCONB553	0	RCONB554	0	44.
45. Performance standby letters of credit (RC-L,3).....	RCONB582	47	0.50	RCONB650	24	RCONB651	0	RCONB652	0	RCONB653	0	RCONB654	24							45.
46. Commercial and similar letters of credit (RC-L,4).....	RCONB341	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.....	RCONB342	0	1.00	RCONB660	0	RCONB661	0	RCONB662	0					RCONB663	0					47.
48. Securities lent (RC-L,6).....	RCONB343	0	1.00	RCONB664	0	RCONB665	0	RCONB666	0	RCONB667	0	RCONB668	0							48.
49. Retained recourse on small business obligations sold with recourse.....	RCONA25	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 with an original maturity exceeding one year.....	RCONB383	0	0.50	RCONB687	0	RCONB688	0	RCONB689	0	RCONB690	0	RCONB691	0							53.
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	
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	2,356	RCONB697	35,061	RCONB698	42,192	RCONB699	50,397	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	7,012	RCONB702	21,096	RCONB703	50,397	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	78,505	59.
60. LESS: Excess allowance for loan and lease losses								RCONA222	0	60.
61. LESS: Allocated transfer risk reserve								RCON3128	0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)								RCONA223	78,505	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

2. Notional principal amounts of derivative contracts:(1)

	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	
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:							
(1) Investment grade	RCONC980	0	RCONC981	0	RCONC982	0	M.2.g.(1)
(2) Subinvestment grade	RCONC983	0	RCONC984	0	RCONC985	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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	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	
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								1.
	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing retained interest-only strips (included in Schedules RC-B or RC-F or in Sch. RC, item 5)								2.a.
	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests								2.b.
	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	
	0	0	0	0	0	0	0	
c. Standby letters of credit & other enhancements								2.c.
	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item								3.
	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due								4.a.
	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	
	0	0	0	0	0	0	0	
b. 90 days or more past due								4.b.
	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs								5.a.
	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	
	0	0	0	0	0	0	0	
b. Recoveries								5.b.
	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	
	0	0	0	0	0	0	0	

Schedule RC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)							
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not 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).....	RCONF699	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

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCON	YES	NO	
	RCONA345	N		1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCON	YES	NO	
	RCONA346	N		2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCON	YES	NO	
	RCONB867	N		3.

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				Dollar Amounts in Thousands				Dollar Amounts in Thousands				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.)	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			RCONC000	0			RCONC001	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	
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.

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
	RCON		Tril Bil Mil Thou	
2. Corporate trust and agency accounts:				
a. Corporate and municipal trusteeships.....	RCONB927	0	RCONB928	0
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	0		

Schedule RC-T—Continued

Memoranda - Continued

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON		RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	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.

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	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)

