

Federal Financial Institutions Examination Council



1

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

Report at the close of business September 30, 2008

This report is required by law: 12 U.S.C. Section 324 (State member banks); 12 U.S.C. Section 1817 (State nonmember banks); and 12 U.S.C. Section 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 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 prepare its Reports of Condition and Income (Call Report) data by either:

- (a) 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
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

\_\_\_\_\_  
FIRST BANK

Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
CREVE COEUR

City (RSSD 9130)

\_\_\_\_\_  
MO

State Abbrev. (RSSD 9200)

\_\_\_\_\_  
63141-

Zip Code (RSSD 9220)

FDIC Certificate Number 12229  
(RSSD 9050)

## Contact Information for the Reports of Condition and Income

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

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

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SVP AND CFO

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

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## 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

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Title (TEXT C367)

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**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**

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**Third Contact**

\_\_\_\_\_  
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\_\_\_\_\_  
Title (TEXT C871)

\_\_\_\_\_  
E-mail Address (TEXT C872)

\_\_\_\_\_  
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\_\_\_\_\_  
FAX: Area code/phone number (TEXT C874)

**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		Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) <b>Loans secured by 1-4 family residential properties</b> .....	RIAD4435	72,976			1.a.(1)(a)
(b) <b>All other loans secured by real estate</b> .....	RIAD4436	214,852			1.a.(1)(b)
(2) Commercial and industrial loans .....	RIAD4012	129,115			1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RIADB485	1			1.a.(3)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB486	4,492			1.a.(3)(b)
(4) Loans to foreign governments and official institutions .....	RIAD4056	0			1.a.(4)
(5) All other loans (1) .....	RIAD4058	2,899			1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	RIAD4010	<b>424,335</b>			1.a.(6)
b. Income from lease financing receivables .....	RIAD4065	1,094			1.b.
c. Interest income on balances due from depository institutions (2) .....	RIAD4115	373			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	1,455			1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	24,523			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	1,124			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	784			1.f.
g. Other interest income .....	RIAD4518	1,964			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.) .....	RIAD4107	<b>455,652</b>			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	309			2.a.(1)
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs) .....	RIAD0093	50,867			2.a.(2)(a)
(b) Time deposits of \$100,000 or more .....	RIADA517	41,379			2.a.(2)(b)
(c) Time deposits of less than \$100,000 .....	RIADA518	72,357			2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	5,872			2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	5,782			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

Dollar Amounts in Thousands

	Bil	Mil	Thou	
d. Interest on subordinated notes and debentures .....	RIAD4200		0	2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	176,566		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	279,086		3.
4. Provision for loan and lease losses .....	RIAD4230	229,000		4.
5. Noninterest income:				
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070	3,612		5.a.
b. Service charges on deposit accounts .....	RIAD4080	30,635		5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220	0		5.c.
d.				
(1) Fees and commissions from securities brokerage .....	RIADC886	247		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	2,533		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	5,766		5.d.(5)
e. Venture capital revenue .....	RIADB491	0		5.e.
f. Net servicing fees .....	RIADB492	856		5.f.
g. Net securitization income .....	RIADB493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases .....	RIAD5416	1,725		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415	(2,106)		5.i.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496	(302)		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497	31,620		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079	74,586		5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521	0		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196	711		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD4135	94,668		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	39,868		7.b.
c.				
(1) Goodwill impairment losses .....	RIADC216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232	8,346		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092	102,295		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093	245,177		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	(119,794)		8.
9. Applicable income taxes (on item 8) .....	RIAD4302	(67,868)		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300	(51,926)		10.
11. Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> .....	RIAD4320	0		11.
12. Net income (loss) (sum of items 10 and 11) .....	RIAD4340	(51,926)		12.

(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.

(\*) Describe on Schedule RI-E - Explanations

# Schedule RI - Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513		194		M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) ...	RIAD8431		242		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		864		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		999		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .	RIAD4150		1977		M.5.
6. <i>Memorandum item 6 is to be completed by:</i>					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.					
Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) <sup>(1)</sup> .....					
	RIAD4024		1,917		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 <sup>(2)</sup> .....					
	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) <b>(To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):</b>					
a. Interest rate exposures .....	RIAD8757		0		M.8.a.
b. Foreign exchange exposures .....	RIAD8758		0		M.8.b.
c. Equity security and index exposures .....	RIAD8759		0		M.8.c.
d. Commodity and other exposures .....	RIAD8760		0		M.8.d.
e. Credit exposures .....	RIADF186		0		M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889		0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890		0		M.9.b.
10. <i>To be completed by banks with \$300 million or more in total assets:</i> <sup>(1)</sup>					
Credit losses on derivatives (see instructions) .....	RIADA251		0		M.10.

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	NO	M.11.

Dollar Amounts in Thousands		Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) .....	RIADF228		N/A		M.12.

(1) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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

## Schedule RI - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</b>					
<b>13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</b>					
<b>a. Net gains (losses) on assets</b>					
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF551		(6,508)		M.13.a.
<b>b. Net gains (losses) on liabilities</b>					
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF552		0		M.13.a.(1)
	RIADF553		0		M.13.b.
	RIADF554		0		M.13.b.(1)

## Schedule RI-A - Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		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		1,203,008		1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*) .....	RIADB507		6,312		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508		<b>1,209,320</b>		3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD4340		<b>(51,926)</b>		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509		0		5.
6. Treasury stock transactions, net .....	RIADB510		0		6.
7. Changes incident to business combinations, net .....	RIAD4356		0		7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470		0		8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460		55,000		9.
10. Other comprehensive income (1) .....	RIADB511		3,836		10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415		0		11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210		<b>1,106,230</b>		12.

(\*) Describe on Schedule RI-E - Explanations

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



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

### Part I. Charge-offs <sup>(1)</sup> and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) <b>1-4 family residential construction loans</b> .....	RIADC891	130,059	RIADC892	577	1.a.(1)
(2) <b>Other construction loans and all land development and other land loans</b> .....	RIADC893	2,412	RIADC894	325	1.a.(2)
b. Secured by farmland .....	RIAD3584	0	RIAD3585	20	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	2,269	RIAD5412	25	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	38,569	RIADC217	430	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	3,483	RIADC218	41	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RIAD3588	19	RIAD3589	2	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) <b>Loans secured by owner-occupied nonfarm nonresidential properties</b> .....	RIADC895	2,406	RIADC896	248	1.e.(1)
(2) <b>Loans secured by other nonfarm nonresidential properties</b> .....	RIADC897	173	RIADC898	58	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	11,643	RIAD4608	3,635	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	21	RIADB515	4	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	1,144	RIADB517	247	5.b.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans <sup>(2)</sup> .....	RIAD4644	165	RIAD4628	187	7.
8. Lease financing receivables .....	RIAD4266	0	RIAD4267	199	8.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>192,363</b>	RIAD4605	<b>5,998</b>	9.

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

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

### Schedule RI-B - Continued

#### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.
2. Memorandum items 2.a thru 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	62	RIAD4665	75	M.3.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
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		N/A	M.4.

(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		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		168,391		1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605		5,998		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079		192,363		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		229,000		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233		0		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123		211,026		7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435		0		M.1.
<p><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></p>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389		N/A		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390		N/A		M.3.
<p><b>Memorandum item 4 is to be completed by all banks.</b></p>					
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 Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.i)				
<b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:</b>				
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	2,251	1.b.
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016	1,446	1.c.
d.	Rent and other income from other real estate owned .....	RIAD4042	0	1.d.
e.	Safe deposit box rent .....	RIADC015	0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229	0	1.f.
g.	<b>Bank card and credit card interchange fees</b> .....	RIADF555	6,157	1.g.
h.	TEXT4461 GAIN ON EXTINGUISHMENT OF TERM REPURCHASE AGREEMENT	RIAD4461	5,000	1.h.
i.	TEXT4462 NET GAIN ON DERIVATIVE INSTRUMENTS	RIAD4462	1,729	1.i.
j.	TEXT4463 RENTAL FEES ON EQUIPMENT RENTED TO OTHERS	RIAD4463	2,870	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)				
<b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:</b>				
a.	Data processing expenses .....	RIADC017	26,272	2.a.
b.	Advertising and marketing expenses .....	RIAD0497	0	2.b.
c.	Directors' fees .....	RIAD4136	0	2.c.
d.	Printing, stationery, and supplies .....	RIADC018	0	2.d.
e.	Postage .....	RIAD8403	0	2.e.
f.	Legal fees and expenses .....	RIAD4141	4,212	2.f.
g.	FDIC deposit insurance assessments .....	RIAD4146	4,528	2.g.
h.	<b>Accounting and auditing expenses</b> .....	RIADF556	0	2.h.
i.	<b>Consulting and advisory expenses</b> .....	RIADF557	0	2.i.
j.	<b>Automated teller machine (ATM) and interchange expenses</b> .....	RIADF558	0	2.j.
k.	<b>Telecommunications expenses</b> .....	RIADF559	0	2.k.
l.	TEXT4464 MANAGEMENT FEES	RIAD4464	27,070	2.l.
m.	TEXT4467	RIAD4467	0	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)

### Schedule RI-E - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option .....	RIADF465			0	4.a.
b. TEXTB527 REFER TO EXPLANATION IN ITEM 7 BELOW	RIADB527		6,312		4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. TEXT4498	RIAD4498			0	5.a.
b. TEXT4499	RIAD4499			0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. TEXT4521	RIAD4521			0	6.a.
b. TEXT4522	RIAD4522			0	6.b.

		Yes/No	
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			
a. Comments? .....	RIAD4769	YES	7.a.
b. Other explanations:			

(TEXT 4769)

SCHEDULE RI, ITEM 5L, RECOVERIES OF CERTAIN LOAN PRINCIPAL BALANCES THAT HAD BEEN PREVIOUSLY CHARGED-C BY THE FINANCIAL INSTITUTIONS PRIOR TO ACQUISITION - \$1,693. SCHEDULE RI-A, ITEM 2, RE-MEASUREMENT TO FAIR VALUE UPON ELECTION TO MEASURE SERVICING RIGHTS AT FAIR VALUE UNDER SFAS NO. 156 ON JANUARY 1, 2008 - \$6,312.

# 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		Bil	Mil	Thou	
<b>ASSETS</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)	RCON0081		467,665		1.a.
b. Interest-bearing balances (2)	RCON0071		6,938		1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754		19,004		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773		591,840		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold	RCONB987		92		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		41,519		4.a.
b. Loans and leases, net of unearned income	RCONB528		8,833,652		4.b.
c. LESS: Allowance for loan and lease losses	RCON3123		211,026		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529		8,622,626		4.d.
5. Trading assets (from Schedule RC-D)					
	RCON3545		0		5.
6. Premises and fixed assets (including capitalized leases)					
	RCON2145		236,727		6.
7. Other real estate owned (from Schedule RC-M)					
	RCON2150		44,332		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)					
	RCON2130		0		8.
9. Not applicable					
10. Intangible assets:					
a. Goodwill	RCON3163		266,707		10.a.
b. Other intangible assets (from Schedule RC-M)	RCON0426		64,020		10.b.
11. Other assets (from Schedule RC-F)					
	RCON2160		434,234		11.
12. Total assets (sum of items 1 through 11)					
	RCON2170		10,795,704		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		Bil	Mil	Thou	
<b>LIABILITIES</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....					
	RCON2200		8,912,960		13.a.
(1) Noninterest-bearing (1) .....					
	RCON6631		1,252,483		13.a.(1)
(2) Interest-bearing .....					
	RCON6636		7,660,477		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		287,187		14.b.
15. Trading liabilities (from Schedule RC-D) .....					
	RCON3548		0		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....					
	RCON3190		300,727		16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4) .....					
	RCON3200		0		19.
20. Other liabilities (from Schedule RC-G) .....					
	RCON2930		68,035		20.
21. Total liabilities (sum of items 13 through 20) .....					
	RCON2948		9,568,909		21.
22. Minority interest in consolidated subsidiaries .....					
	RCON3000		120,565		22.
<b>EQUITY CAPITAL</b>					
23. Perpetual preferred stock and related surplus .....					
	RCON3838		0		23.
24. Common stock .....					
	RCON3230		81,000		24.
25. Surplus (exclude all surplus related to preferred stock) .....					
	RCON3839		848,463		25.
26.					
a. Retained earnings .....					
	RCON3632		175,240		26.a.
b. Accumulated other comprehensive income (5) .....					
	RCONB530		1,527		26.b.
27. Other equity capital components (6) .....					
	RCONA130		0		27.
28. Total equity capital (sum of items 23 through 27) .....					
	RCON3210		1,106,230		28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....					
	RCON3300		10,795,704		29.

Memorandum

To be reported with the March Report of Condition.

	Number	
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 .....	N/A	M.1.

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

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

(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 RCA

16

## 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

		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		108,703		1.a.
b. Currency and coin .....	RCON0080		57,693		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		15,913		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		292,294		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) .....	RCON0010		474,603		5.



### Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCON0211	RCON0213	RCON1286	RCON1287	
	0	0	0	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCON1289	RCON1290	RCON1291	RCON1293	
	0	0	293	294	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCON1294	RCON1295	RCON1297	RCON1298	
	0	0	2,001	2,068	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	RCON8497	RCON8498	RCON8499	
	7,146	7,415	23,157	23,313	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA .....	RCON1698	RCON1699	RCON1701	RCON1702	
	0	0	22,252	22,049	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCON1703	RCON1705	RCON1706	RCON1707	
	11,858	11,821	65,321	65,166	4.a.(2)
(3) Other pass-through securities .....	RCON1709	RCON1710	RCON1711	RCON1713	
	0	0	0	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	RCON1715	RCON1716	RCON1717	
	0	0	485,699	475,483	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1718	RCON1719	RCON1731	RCON1732	
	0	0	0	0	4.b.(2)
(3) All other mortgage-backed securities .....	RCON1733	RCON1734	RCON1735	RCON1736	
	0	0	1,611	1,457	4.b.(3)
5. Asset-backed securities (ABS) .....	RCONC026	RCONC988	RCONC989	RCONC027	
	0	0	482	482	5.
6. Other debt securities:					
a. Other domestic debt securities .....	RCON1737	RCON1738	RCON1739	RCON1741	
	0	0	0	0	6.a.
b. Foreign debt securities .....	RCON1742	RCON1743	RCON1744	RCON1746	
	0	0	25	25	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....			RCONA510	RCONA511	
			1,501	1,503	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	RCON1771	RCON1772	RCON1773	
	<b>19,004</b>	<b>19,236</b>	<b>602,342</b>	<b>591,840</b>	8.

(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.

(3) 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		Bil	Mil	Thou	
1. Pledged securities <sup>(1)</sup> .....	RCON0416		535,113		M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1) (2)</sup>					
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: <sup>(3) (4)</sup>					
(1) Three months or less .....	RCONA549		3,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA550		5,020		M.2.a.(2)
(3) Over one year through three years .....	RCONA551		9,824		M.2.a.(3)
(4) Over three years through five years .....	RCONA552		3,266		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA553		10,661		M.2.a.(5)
(6) Over 15 years .....	RCONA554		1,557		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: <sup>(3) (5)</sup>					
(1) Three months or less .....	RCONA555		7,367		M.2.b.(1)
(2) Over three months through 12 months .....	RCONA556		21,317		M.2.b.(2)
(3) Over one year through three years .....	RCONA557		6,829		M.2.b.(3)
(4) Over three years through five years .....	RCONA558		20,138		M.2.b.(4)
(5) Over five years through 15 years .....	RCONA559		32,956		M.2.b.(5)
(6) Over 15 years .....	RCONA560		10,466		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: <sup>(6)</sup>					
(1) Three years or less .....	RCONA561		223,306		M.2.c.(1)
(2) Over three years .....	RCONA562		253,634		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		9,391		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		0		M.4.a.
b. Fair value .....	RCON8783		0		M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.  
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 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	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
<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 482	RCONB861 482	M.5.f.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007. 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 market value and (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	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans .....		RCONF158 1,182,117	1.a.(1)
(2) Other construction loans and all land development and other land loans .....		RCONF159 702,566	1.a.(2)
b. Secured by farmland (incl. farm residential & other improvements) ....		RCON1420 111,752	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 407,517	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens .....		RCON5367 1,087,443	1.c.(2)(a)
(b) Secured by junior liens .....		RCON5368 90,065	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....		RCON1460 186,874	1.d.
e. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....		RCONF160 1,126,785	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....		RCONF161 1,285,015	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 28,730	3.
4. Commercial and industrial loans .....		RCON1766 2,500,357	4.
a. To U.S. addressees (domicile) .....	RCON1763 2,499,144		4.a.
b. To non-U.S. addressees (domicile) .....	RCON1764 1,213		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 12	6.a.
b. Other revolving credit plans .....		RCONB539 8,285	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....		RCON2011 60,770	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 29,259	8.
9. Other loans .....		RCON1563 56,991	9.
a. Loans for purchasing or carrying securities (secured & unsecured) ..	RCON1545 0		9.a.
b. All other loans (exclude consumer loans) .....	RCON1564 56,991		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

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		
10. Lease financing receivables (net of unearned income) .....		RCON2165	19,091	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCONF162	2,957		10.a.
b. All other leases .....	RCONF163	16,134		10.b.
11. LESS:Any unearned income on loans reflected in items 1-9 above .....		RCON2123	8,458	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....		RCON2122	8,875,171	12.

### Memoranda

Dollar Amounts in Thousands		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): (1)					
a. <b>Loans secured by 1-4 family residential properties</b> .....	RCONF576	22,560			M.1.a.
b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other         personal expenditures)</b> .....	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), col. B) with a remaining maturity or next repricing date of: (2) (3)					
(1) Three months or less .....	RCONA564	123,671			M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	144,270			M.2.a.(2)
(3) Over one year through three years .....	RCONA566	323,222			M.2.a.(3)
(4) Over three years through five years .....	RCONA567	170,748			M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	201,576			M.2.a.(5)
(6) Over 15 years .....	RCONA569	53,865			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. B) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (4)					
(1) Three months or less .....	RCONA570	4,273,614			M.2.b.(1)
(2) Over three months through 12 months .....	RCONA571	666,952			M.2.b.(2)
(3) Over one year through three years .....	RCONA572	1,046,323			M.2.b.(3)
(4) Over three years through five years .....	RCONA573	807,994			M.2.b.(4)
(5) Over five years through 15 years .....	RCONA574	657,138			M.2.b.(5)
(6) Over 15 years .....	RCONA575	29,069			M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	RCONA247	3,302,434			M.2.c.

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

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

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

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

# Schedule RC-C - Continued

## Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands		Bil	Mil	Thou	
3. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-C, part I, items 4 and 9, column B <sup>(5)</sup> .....	RCON2746		86,113		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		686,793		M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B) <sup>(6)</sup> .....	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 UBPR purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a .....	RCONC391		N/A		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance .....	RCONC779		43,955		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCONC780		22,188		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		6,901		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 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>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	RCONF231		N/A		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above .....	RCONF232		N/A		M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	RCONF577		60,868		M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans .....	RCONF578		0		M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....	RCONF579		0		M.10.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONF580		0		M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....	RCONF581		20,996		M.10.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONF582		0		M.10.a.(3)(b)(2)
(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.

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

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

# Schedule RC-C - Continued

## Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
(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)
<b>d. Other loans .....</b>	RCONF589		0	M.10.d.
<b>11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):</b>				
<b>a. Loans secured by real estate:</b>				
(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		20,724	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>b. Commercial and industrial loans .....</b>	RCONF597		0	M.11.b.
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
(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)
<b>d. Other loans .....</b>	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 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 origination or the amount currently outstanding as of the report date, whichever is larger.

#### Loans to Small Businesses

	Yes/No				
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), <b>and</b> 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, have <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 20px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="font-size: small;">RCON6999</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON6999	N/A
RCON6999	N/A				

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.

	Number				
2. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:					
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 20px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="font-size: small;">RCON5562</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5562	N/A
RCON5562	N/A				
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. <sup>(1)</sup> (Note: Item 4 <sup>(1)</sup> , divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 20px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="font-size: small;">RCON5563</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5563	N/A
RCON5563	N/A				

2.a.

2.b.

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....	RCON5564	N/A	RCON5565
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5566	N/A	RCON5567
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5568	N/A	RCON5569
4. Number and amount <b>currently outstanding</b> of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4):			
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5570	N/A	RCON5571
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5572	N/A	RCON5573
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5574	N/A	RCON5575

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

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



## Schedule RC-C - Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

	Yes/No
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, <b>and</b> 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 <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	<div style="background-color: #cccccc; height: 40px; width: 100%;"></div> RCON6860   N/A

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.

	Number
6. Report the total <b>number</b> of loans <b>currently outstanding</b> 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.) .....	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> RCON5576   N/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.) .....	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> RCON5577   N/A

6.a.

6.b.

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands					
7. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....	RCON5578	N/A	RCON5579	N/A	7.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5580	N/A	RCON5581	N/A	7.b.
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5582	N/A	RCON5583	N/A	7.c.
8. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....	RCON5584	N/A	RCON5585	N/A	8.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5586	N/A	RCON5587	N/A	8.b.
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5588	N/A	RCON5589	N/A	8.c.

## Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>ASSETS</b>					
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. <b>Loans:</b>					
a. <b>Loans secured by real estate:</b>					
(1) <b>Construction, land development, and other land loans</b> .....	RCONF604		0		6.a.(1)
(2) <b>Secured by farmland (including farm residential and other improvements)</b> .....	RCONF605		0		6.a.(2)
(3) <b>Secured by 1-4 family residential properties:</b>					
(a) <b>Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b> .....	RCONF606		0		6.a.(3)(a)
(b) <b>Closed-end loans secured by 1-4 family residential properties:</b>					
(1) <b>Secured by first liens</b> .....	RCONF607		0		6.a.(3)(b)(1)
(2) <b>Secured by junior liens</b> .....	RCONF611		0		6.a.(3)(b)(2)
(4) <b>Secured by multifamily (5 or more) residential properties</b> .....	RCONF612		0		6.a.(4)
(5) <b>Secured by nonfarm nonresidential properties</b> .....	RCONF613		0		6.a.(5)
b. <b>Commercial and industrial loans</b> .....	RCONF614		0		6.b.
c. <b>Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>					
(1) <b>Credit cards</b> .....	RCONF615		0		6.c.(1)
(2) <b>Other revolving credit plans</b> .....	RCONF616		0		6.c.(2)
(3) <b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	RCONF617		0		6.c.(3)
d. <b>Other loans</b> .....	RCONF618		0		6.d.
7. Not applicable					
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.
<b>LIABILITIES</b>					
13.					
a. Liability for short positions .....	RCON3546		0		13.a.
b. <b>Other trading liabilities</b> .....	RCONF624		0		13.b.
14. Derivatives with a negative fair value .....	RCON3547		0		14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15) .....	RCON3548		0		15.

# Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1) through 6.d):</b>				
<b>a. Loans secured by real estate:</b>				
(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)
<b>(3) Secured by 1-4 family residential properties:</b>				
(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>(b) Closed-end loans secured by 1-4 family residential properties:</b>				
(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.
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
(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				
<b>3. Loans measured at fair value that are past due 90 days or more:</b>				
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>				
<b>4. Asset-backed securities:</b>				
a. Residential mortgage-backed securities .....	RCONF641		N/A	M.4.a.
b. Commercial mortgage-backed securities .....	RCONF642		N/A	M.4.b.
c. Credit card receivables .....	RCONF643		N/A	M.4.c.
d. Home equity lines .....	RCONF644		N/A	M.4.d.
e. Automobile loans .....	RCONF645		N/A	M.4.e.
f. Other consumer loans .....	RCONF646		N/A	M.4.f.
g. Commercial and industrial loans .....	RCONF647		N/A	M.4.g.
h. Other .....	RCONF648		N/A	M.4.h.
<b>5. Collateralized debt obligations:</b>				
a. Synthetic .....	RCONF649		N/A	M.5.a.
b. Other .....	RCONF650		N/A	M.5.b.
<b>6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....</b>				
	RCONF651		N/A	M.6.
<b>7. Equity securities:</b>				
a. Readily determinable fair values .....	RCONF652		N/A	M.7.a.
b. Other .....	RCONF653		N/A	M.7.b.
<b>8. Loans pending securitization .....</b>				
	RCONF654		N/A	M.8.

### Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):</b>					
a.	TEXTF655	RCONF655		N/A	M.9.a.
b.	TEXTF656	RCONF656		N/A	M.9.b.
c.	TEXTF657	RCONF657		N/A	M.9.c.
<b>10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):</b>					
a.	TEXTF658	RCONF658		N/A	M.10.a.
b.	TEXTF659	RCONF659		N/A	M.10.b.
c.	TEXTF660	RCONF660		N/A	M.10.c.

### Schedule RC-E - Deposit Liabilities

Dollar Amounts in Thousands	(Column A) Total transaction accounts (including total demand deposits)	(Column B) Memo: Total demand deposits (included in col A)	(Column C) Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCONB549 368,932		RCONB550 8,320,091	1.
2. U.S. Government .....	RCON2202 104		RCON2520 310	2.
3. States and political subdivisions in the U.S. ....	RCON2203 30,314		RCON2530 190,573	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551 1		RCONB552 2,635	4.
5. Banks in foreign countries .....	RCON2213 0		RCON2236 0	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216 0		RCON2377 0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215 399,351	RCON2210 316,365	RCON2385 8,513,609	7.

Memoranda

Dollar Amounts in Thousands	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	432,371		M.1.a.
b. Total brokered deposits .....	RCON2365	60,577		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)				
(1) <b>Brokered deposits issued in denominations of less than \$100,000</b> .....	RCON2343	60,577		M.1.c.(1)
(2) <b>Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts</b> .....	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	59,473		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) <b>(to be completed for the December report only)</b> .....	RCON5590	N/A		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs) .....	RCON6810	4,335,765		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	401,110		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	2,502,605		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604	1,274,129		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	83,349		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

	Bil	Mil	Thou	
<b>3. Maturity and repricing data for time deposits of less than \$100,000:</b>				
<b>a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1) (2)</b>				
(1) Three months or less .....	RCONA579	735,141		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580	1,268,877		M.3.a.(2)
(3) Over one year through three years .....	RCONA581	467,031		M.3.a.(3)
(4) Over three years .....	RCONA582	31,556		M.3.a.(4)
<b>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)</b>				
	RCONA241	2,001,801		M.3.b.
<b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>				
<b>a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1) (4)</b>				
(1) Three months or less .....	RCONA584	409,626		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585	663,169		M.4.a.(2)
(3) Over one year through three years .....	RCONA586	188,447		M.4.a.(3)
(4) Over three years .....	RCONA587	12,887		M.4.a.(4)
<b>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)</b>				
	RCONA242	1,072,548		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				
		Bil	Mil	Thou
1. Accrued interest receivable <sup>(1)</sup> .....	RCONB556		38,706	1.
2. Net deferred tax assets <sup>(2)</sup> .....	RCON2148		115,371	2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>				
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 <sup>(4)</sup> .....	RCON1752		52,661	4.
5. Life insurance assets .....	RCONC009		117,180	5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ...	RCON2168		110,316	6.
a. Prepaid expenses .....	RCON2166		0	6.a.
b. Repossessed personal property (including vehicles) .....	RCON1578		0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading .....	RCONC010		14,414	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCONC436		0	6.d.
e. <span style="border: 1px solid black; padding: 1px;">TEXT3549</span> .....	RCON3549		0	6.e.
f. <span style="border: 1px solid black; padding: 1px;">TEXT3550</span> .....	RCON3550		0	6.f.
g. <span style="border: 1px solid black; padding: 1px;">TEXT3551</span> .....	RCON3551		0	6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCON2160		<b>434,234</b>	7.

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

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

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

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

### Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1.				
a.	Interest accrued and unpaid on deposits (1) .....	RCON3645	10,352	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCON3646	14,772	1.b.
2.	Net deferred tax liabilities (2) .....	RCON3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCONB557	146	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .	RCON2938	42,765	4.
a.	Accounts payable .....	RCON3066	0	4.a.
b.	Deferred compensation liabilities .....	RCONC011	5,535	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	68,035	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.  
 (2) See discussion of deferred income taxes in Glossary entry on "income taxes."



### Schedule RC-K - Quarterly Averages<sup>(1)</sup>

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions .....	RCON3381		45,445		1.
2. U.S. Treasury securities and U.S. Government agency obligations <b>(excluding mortgage-backed securities)</b> <sup>(2)</sup> .....	RCONB558		70,657		2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCONB559		596,923		3.
4. All other securities <b>(includes securities issued by states and political subdivisions in the U.S.)</b> <sup>(2)</sup> <sup>(3)</sup> .....	RCONB560		33,345		4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCON3365		137,235		5.
6. Loans:					
a. Total loans .....	RCON3360		8,946,291		6.a.
b. Loans secured by real estate:					
(1) <b>Loans secured by 1-4 family residential properties</b> .....	RCON3465		1,595,745		6.b.(1)
(2) <b>All other loans secured by real estate</b> .....	RCON3466		4,650,143		6.b.(2)
c. Commercial and industrial loans .....	RCON3387		2,504,302		6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards .....	RCONB561		13		6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB562		76,516		6.d.(2)
7. <i>To be completed by banks with \$100 million or more in total assets:</i>					
Trading assets <sup>(4)</sup> .....	RCON3401		0		7.
8. Lease financing receivables (net of unearned income) .....	RCON3484		19,766		8.
9. Total assets <sup>(5)</sup> .....	RCON3368		10,806,532		9.
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON3485		63,943		10.
11. Nontransaction accounts:					
a. Savings deposits <b>(includes MMDAs)</b> .....	RCONB563		4,795,972		11.a.
b. Time deposits of \$100,000 or more .....	RCONA514		1,288,916		11.b.
c. Time deposits of less than \$100,000 .....	RCONA529		2,445,457		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase .....	RCON3353		286,195		12.
13. <i>To be completed by banks with \$100 million or more in total assets:</i>					
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) <sup>(4)</sup> .....	RCON3355		358,350		13.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. <i>Memorandum item 1 is to be completed by:</i> <sup>(4)</sup>					
• 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		32,182		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			
		Bil	Mil	Thou
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCON3814	465,631		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) <b>1-4 family residential construction loan commitments</b> .....	RCONF164	253,555		1.c.(1)(a)
(b) <b>Commercial real estate, other construction loan, and land development loan commitments</b> .....	RCONF165	290,108		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	RCON6550	9,698		1.c.(2)
d. Securities underwriting .....	RCON3817	0		1.d.
e. Other unused commitments .....	RCON3818	1,381,532		1.e.
2. Financial standby letters of credit .....	RCON3819	164,590		2.
a. Amount of financial standby letters of credit conveyed to others .....	RCON3820	0		2.a.
3. Performance standby letters of credit .....	RCON3821	11,948		3.
a. Amount of performance standby letters of credit conveyed to others .....	RCON3822	0		3.a.
4. Commercial and similar letters of credit .....	RCON3411	6,831		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.

	(Column A) Guarantor		(Column B) Beneficiary		
Dollar Amounts in Thousands		0		0	
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)

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
8. Spot foreign exchange contracts .....	RCON8765	0		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCON3430	0		9.
a. Securities borrowed .....	RCON3432	0		9.a.
b. Commitments to purchase when-issued securities .....	RCON3434	0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCONC978	0		9.c.
d. TEXT3555	RCON3555	0		9.d.
e. TEXT3556	RCON3556	0		9.e.
f. TEXT3557	RCON3557	0		9.f.

### Schedule RC-L - Continued

Dollar Amounts in Thousands				
		Bil	Mil	Thou
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")				
	RCON5591		0	10.
a. Commitments to sell when-issued securities	RCON3435		0	10.a.
b. TEXT5592	RCON5592		0	10.b.
c. TEXT5593	RCON5593		0	10.c.
d. TEXT5594	RCON5594		0	10.d.
e. TEXT5595	RCON5595		0	10.e.
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.

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	
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 23,000	RCON8698 12,490	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 400,000	RCON8714 0	RCON8715 0	RCON8716 0	12.d.(2)
e. Swaps	RCON3450 400,000	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 823,000	RCON8726 12,490	RCON8727 0	RCON8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589 0				14.a.
15. Gross fair values 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 16,449	RCON8742 603	RCON8743 0	RCON8744 0	15.b.(1)
(2) Gross negative fair value	RCON8745 35	RCON8746 0	RCON8747 0	RCON8748 0	15.b.(2)

### Schedule RC-M - Memoranda

Dollar Amounts in Thousands		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		55,199		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		3		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....	RCON3164		21,136		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCONA590		21,136		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCONB026		0		2.b.
c. All other identifiable intangible assets .....	RCON5507		42,884		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCON0426		64,020		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		27,663		3.b.(1)
(2) Farmland .....	RCON5509		0		3.b.(2)
(3) 1-4 family residential properties .....	RCON5510		14,105		3.b.(3)
(4) Multifamily (5 or more) residential properties .....	RCON5511		0		3.b.(4)
(5) Nonfarm nonresidential properties .....	RCON5512		2,564		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		44,332		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		300,000		5.a.(1)(a)
(b) Over one year through three years .....	RCONF056		727		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		300,000		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		300,727		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

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCONB569	YES	6.

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

8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)	TEXT4087 WWW.FIRSTBANKS.COM	8.
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		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	YES	9.

	Dollar Amounts in Thousands	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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) <b>1-4 family residential         construction loans</b> .....	RCONF172	50,617	RCONF174	14,754	RCONF176	199,605	1.a.(1)
(2) <b>Other construction loans and         all land development and other         land loans</b> .....	RCONF173	13,163	RCONF175	940	RCONF177	81,216	1.a.(2)
b. Secured by farmland .....	RCON3493	447	RCON3494	0	RCON3495	83	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	2,897	RCON5399	847	RCON5400	2,853	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	36,665	RCONC237	445	RCONC229	70,091	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	3,539	RCONC239	383	RCONC230	4,310	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON3499	685	RCON3500	0	RCON3501	152	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) <b>Loans secured by owner-         occupied nonfarm         nonresidential properties</b> .....	RCONF178	7,274	RCONF180	291	RCONF182	9,416	1.e.(1)
(2) <b>Loans secured by other         nonfarm nonresidential         properties</b> .....	RCONF179	5,257	RCONF181	2,890	RCONF183	8,435	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	12,883	RCON1607	5,950	RCON1608	8,542	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	1,269	RCONB579	445	RCONB580	0	5.b.
6. Loans to foreign governments and official institutions .....	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans <sup>(1)</sup> .....	RCON5459	39	RCON5460	8	RCON5461	304	7.
8. Lease financing receivables .....	RCON1226	0	RCON1227	0	RCON1228	180	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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....	RCON5612   518	RCON5613   50	RCON5614   4,291	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..	RCON5615   278	RCON5616   25	RCON5617   3,194	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 .....	RCONC866   0	RCONC867   0	RCONC868   0	10.b.

### Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Restructured loans and leases included in Schedule RC N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memo item 1):				
a. <b>Loans secured by 1-4 family residential properties</b> .....	RCONF661   2,334	RCONF662   0	RCONF663   774	M.1.a.
b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)</b> .....	RCON1658   0	RCON1659   0	RCON1661   0	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RC-N, items 4 and 7, above .....	RCON6558   0	RCON6559   0	RCON6560   0	M.2.
3. <i>Memo items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets: (1)</i>				
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.

(1) The \$300 million asset size test and the 5% of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

## Schedule RC-N - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
4. <i>Memorandum item 4 is to be completed by: (1)</i> • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) (1) .....	RCON1594   39	RCON1597   8	RCON1583   26	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 ..... b. <b>Loans measured at fair value:</b> (1) <b>Fair value</b> ..... (2) <b>Unpaid principal balance</b> .....	RCONC240   0	RCONC241   0	RCONC226   1,608	M.5.a.
	RCONF664   0	RCONF665   0	RCONF666   0	M.5.b.(1)
	RCONF667   0	RCONF668   0	RCONF669   0	M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: 6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets (1) .....	RCON3529   0	RCON3530   0	M.6.

Dollar Amounts in Thousands	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCONC410	210,859		M.7.
8. Nonaccrual assets sold during the quarter .....	RCONC411	0		M.8.

(1) The \$300 million asset size test is generally based on the total assets and total loans 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.

Dollar Amounts in Thousands		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	9,050,430			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	8,973,978			4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF239	0			5.

### Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	RCONF049	4,885,620			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	N/A			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	3,731,294			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF052	15244			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	427,469			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCONF046	N/A			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000	RCONF047	6,047			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	RCONF048	19			M.1.d.(2)
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>					
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions)	RCON5597	2,425,961			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
a. Legal title	TEXTA545				M.3.a.
b. FDIC Certificate Number	RCONA545	00000			M.3.b.

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

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup>					
a. Closed-end first liens .....	RCONF066		33,915		1.a.
b. Closed-end junior liens .....	RCONF067		0		1.b.
c. <b>Open-end loans extended under lines of credit:</b>					
(1) <b>Total commitment under the lines of credit</b> .....	RCONF670		0		1.c.(1)
(2) <b>Principal amount funded under the lines of credit</b> .....	RCONF671		0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup>					
a. Closed-end first liens .....	RCONF068		0		2.a.
b. Closed-end junior liens .....	RCONF069		0		2.b.
c. <b>Open-end loans extended under lines of credit:</b>					
(1) <b>Total commitment under the lines of credit</b> .....	RCONF672		0		2.c.(1)
(2) <b>Principal amount funded under the lines of credit</b> .....	RCONF673		0		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens .....	RCONF070		47,070		3.a.
b. Closed-end junior liens .....	RCONF071		0		3.b.
c. <b>Open-end loans extended under lines of credit:</b>					
(1) <b>Total commitment under the lines of credit</b> .....	RCONF674		0		3.c.(1)
(2) <b>Principal amount funded under the lines of credit</b> .....	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		20,996		4.a.
b. Closed-end junior liens .....	RCONF073		0		4.b.
c. <b>Open-end loans extended under lines of credit:</b>					
(1) <b>Total commitment under the lines of credit</b> .....	RCONF676		0		4.c.(1)
(2) <b>Principal amount funded under the lines of credit</b> .....	RCONF677		0		4.c.(2)
5. <b>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):</b>					
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184		(3,690)		5.a.
b. <b>Open-end 1-4 family residential mortgage loans extended under lines of credit</b> .....	RIADF560		0		5.b.
6. <b>Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>					
a. <b>Closed-end first liens</b> .....	RCONF678		1,153		6.a.
b. <b>Closed-end junior liens</b> .....	RCONF679		0		6.b.
c. <b>Open-end loans extended under lines of credit:</b>					
(1) <b>Total commitment under the lines of credit</b> .....	RCONF680		0		6.c.(1)
(2) <b>Principal amount funded under the lines of credit</b> .....	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 closed-end 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.

### 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 the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>ASSETS</b>						
1. Loans and leases .....	RCONF243	RCONF682	RCONF690	RCONF244	RCONF245	1.
	20,996	0	0	20,996	0	
2. Trading assets .....	RCONF246	RCONF683	RCONF691	RCONF247	RCONF248	2.
	0	0	0	0	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	RCONF684	RCONF692	RCONF241	RCONF242	2.a.
	0	0	0	0	0	
3. All other financial assets and servicing assets .....	RCONF249	RCONF685	RCONF693	RCONF250	RCONF251	3.
	21,136	0	0	0	21,136	
<b>LIABILITIES</b>						
4. Deposits .....	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	4.
	0	0	0	0	0	
5. Trading liabilities .....	RCONF255	RCONF687	RCONF695	RCONF256	RCONF257	5.
	0	0	0	0	0	
6. All other financial liabilities and servicing liabilities .....	RCONF258	RCONF688	RCONF696	RCONF259	RCONF260	6.
	0	0	0	0	0	
7. Loan commitments (not accounted for as derivatives) .....	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	7.
	0	0	0	0	0	

# Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>Tier 1 capital</b>				
1. Total equity capital (from Schedule RC, item 28)	RCON3210	1,106,230		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) <sup>(1)</sup>	RCON8434	(6,827)		2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities (report loss as <b>positive</b> value)	RCONA221	0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	RCON4336	8,354		4.
5. LESS: Nonqualifying perpetual preferred stock	RCONB588	0		5.
6. Qualifying minority interests in consolidated subsidiaries	RCONB589	120,565		6.
7.				
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCONB590	309,243		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 positive value; if a net loss, report as 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	916,025		8.
9.				
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCONB591	0		9.a.
b. LESS: Disallowed deferred tax assets	RCON5610	34,633		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	881,392		11.
<b>Tier 2 capital</b>				
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	124,272		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCON2221	1		15.
16. Other Tier 2 capital components	RCONB594	0		16.
17. Tier 2 capital (sum of items 12 through 16)	RCON5311	124,273		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	124,273		18.
19. Tier 3 capital allocated for market risk	RCON1395	0		19.
20. 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	1,005,665		21.
<b>Total assets for leverage ratio</b>				
22. Average total assets (from Schedule RC-K, item 9)	RCON3368	10,806,532		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCONB590	309,243		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	0		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCON5610	34,633		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	10,462,656		27.
<b>Adjustments for financial subsidiaries</b>				
28.				
a. Adjustment 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.

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

## Schedule RC-R - Continued

### Capital ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCON7273	0	RCON7204	8.42	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCON7274	0	RCON7206	8.94	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCON7275	0	RCON7205	10.20	33.

(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).

**Balance Sheet Asset Categories**

Dollar Amounts in Thousands						
	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCON0010 <b>474,603</b>	RCONC869 0	RCONB600 349,986	RCONB601 124,617		RCONB602 0
35. Held-to-maturity securities .....	RCON1754 <b>19,004</b>	RCONB603 0	RCONB604 0	RCONB605 16,575	RCONB606 2,429	RCONB607 0
36. Available-for-sale securities .....	RCON1773 <b>591,840</b>	RCONB608 (10,504)	RCONB609 121,106	RCONB610 475,135	RCONB611 4,576	RCONB612 1,527
37. Federal funds sold and securities purchased under agreements to resell .....	RCONC225 <b>92</b>		RCONC063 0	RCONC064 92		RCONB520 0
38. Loans and leases held for sale .....	RCON5369 <b>41,519</b>	RCONB617 0	RCONB618 0	RCONB619 25,564	RCONB620 14,347	RCONB621 1,608
39. Loans and leases, net of unearned income .....	RCONB528 <b>8,833,652</b>	RCONB622 0	RCONB623 0	RCONB624 86,485	RCONB625 1,118,200	RCONB626 7,628,967
40. LESS: Allowance for loan and lease losses .....	RCON3123 211,026	RCON3123 211,026				
41. Trading assets .....	RCON3545 0	RCONB627 0	RCONB628 0	RCONB629 0	RCONB630 0	RCONB631 0
42. All other assets <sup>(1)</sup> .....	RCONB639 <b>1,046,020</b>	RCONB640 358,638	RCONB641 59,749	RCONB642 44,018	RCONB643 50,677	RCON5339 532,938
43. Total assets (sum of items 34 through 42) .....	RCON2170 <b>10,795,704</b>	RCONB644 <b>137,108</b>	RCON5320 <b>530,841</b>	RCON5327 <b>772,486</b>	RCON5334 <b>1,190,229</b>	RCON5340 <b>8,165,040</b>

(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

### Derivatives and Off-Balance Sheet Items

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
44. Financial standby letters of credit .....	RCONB546	1.00 or 12.5 (2)	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583	
	164,590	1.00	164,590	0	0	0	164,590	44.
45. Performance standby letters of credit .....	RCON3821		RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
	11,948	.50	5,974	0	0	0	5,974	45.
46. Commercial and similar letters of credit .....	RCON3411		RCONB655	RCONB656	RCONB657	RCONB658	RCONB659	
	6,831	.20	1,366	0	0	0	1,366	46.
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCON3429		RCONB660	RCONB661	RCONB662		RCONB663	
	0	1.00	0	0	0		0	47.
48. Securities lent .....	RCON3433		RCONB664	RCONB665	RCONB666	RCONB667	RCONB668	
	0	1.00	0	0	0	0	0	48.
49. Retained recourse on small business obligations sold with recourse .....	RCONA250		RCONB669	RCONB670	RCONB671	RCONB672	RCONB673	
	0	1.00	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCONB541	12.5 (3)	RCONB542				RCONB543	
	0	12.50	0				0	50.
51. All other financial assets sold with recourse .....	RCONB675		RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	
	4,344	1.00	4,344	0	0	381	3,963	51.
52. All other off-balance sheet liabilities .....	RCONB681		RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	
	0	1.00	0	0	0	0	0	52.
53. Unused commitments with an original maturity exceeding one year .....	RCON3833		RCONB687	RCONB688	RCONB689	RCONB690	RCONB691	
	1,700,084	.50	850,042	0	0	0	850,042	53.
54. Derivative contracts .....			RCONA167	RCONB693	RCONB694	RCONB695		
			17,177	15,239	0	1,938		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

Dollar Amounts in Thousands	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....	RCONB696 <b>546,080</b>	RCONB697 <b>772,486</b>	RCONB698 <b>1,192,548</b>	RCONB699 <b>9,190,975</b>	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 <b>0</b>	RCONB701 <b>154,497</b>	RCONB702 <b>596,274</b>	RCONB703 <b>9,190,975</b>	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 <b>9,941,746</b>	59.
60. LESS: Excess allowance for loan and lease losses .....				RCONA222 86,900	60.
61. LESS: Allocated transfer risk reserve .....				RCON3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61) ...				RCONA223 <b>9,854,846</b>	62.

Memoranda

Dollar Amounts in Thousands	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON8764		15,052	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts .....	RCON3809	423,000	RCON8766	400,000	RCON8767	0	M.2.a.
b. Foreign exchange contracts .....	RCON3812	12,490	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.
a. Credit derivative contracts:							
(1) Investment grade .....	RCONC980	0	RCONC981	0	RCONC982	0	M.2.a.(1)
(2) Subinvestment grade .....	RCONC983	0	RCONC984	0	RCONC985	0	M.2.a.(2)

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





## Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands		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 .....	RCONA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCONB804		381		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCONB805		1,098,113		M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCONA591		216,370		M.2.c.
d. <b>1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)</b> .....	RCONF699		4,392		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, col C <sup>(2)</sup> .....	RCONC407			N/A	M.4.

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

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

## Schedule RC-T - Fiduciary and Related Services

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.

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

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

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

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

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

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

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

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

### FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
<b>Dollar Amounts in Thousands</b>					
4. Personal trust and agency accounts .....	RCONB868 1,129,530	RCONB869 16,255	RCONB870 265	RCONB871 8	4.
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RCONB872 12,440	RCONB873 207,125	RCONB874 72	RCONB875 21	5.a.
b. Employee benefit - defined benefit .....	RCONB876 9,927	RCONB877 356	RCONB878 2	RCONB879 1	5.b.
c. Other retirement accounts .....	RCONB880 15,653	RCONB881 27,500	RCONB882 71	RCONB883 30	5.c.
6. Corporate trust and agency accounts .....	RCONB884 0	RCONB885 0	RCONC001 0	RCONC002 0	6.
7. Investment management agency accounts .....	RCONB886 189,998		RCONB888 174		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 <b>1,357,548</b>	RCONB895 <b>251,236</b>	RCONB896 <b>584</b>	RCONB897 <b>60</b>	9.
10. Custody and safekeeping accounts .....		RCONB898 40,086		RCONB899 53	10.

# Schedule RC-T - Continued

## FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands			Bil	Mil	Thou	
11. Not applicable						
12. Personal trust and agency accounts	RIADB904			1,128		12.
13. Retirement related trust and agency accounts:						
a. Employee benefit - defined contribution	RIADB905			1,127		13.a.
b. Employee benefit - defined benefit	RIADB906			84		13.b.
c. Other retirement accounts	RIADB907			128		13.c.
14. Corporate trust and agency accounts	RIADA479			0		14.
15. Investment management agency accounts	RIADB908			1,069		15.
16. Other fiduciary accounts	RIADA480			0		16.
17. Custody and safekeeping accounts	RIADB909			76		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			3,612		19.
20. Less: Expenses	RIADC058			N/A		20.
21. Less: Net losses from fiduciary and related services	RIADA488			N/A		21.
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911			N/A		22.
23. Net fiduciary and related services income	RIADA491			N/A		23.

Memoranda

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:						
a. Noninterest-bearing deposits	RCONB913			N/A		M.1.a.
b. Interest-bearing deposits	RCONB914			N/A		M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCONB915			N/A		M.1.c.
d. State, county and municipal obligations	RCONB916			N/A		M.1.d.
e. Money market mutual funds	RCONB917			N/A		M.1.e.
f. Other short-term obligations	RCONB918			N/A		M.1.f.
g. Other notes and bonds	RCONB919			N/A		M.1.g.
h. Common and preferred stocks	RCONB920			N/A		M.1.h.
i. Real estate mortgages	RCONB921			N/A		M.1.i.
j. Real estate	RCONB922			N/A		M.1.j.
k. Miscellaneous assets	RCONB923			N/A		M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	RCONB868			N/A		M.1.l.

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

## Schedule RC-T - Continued

Memoranda (continued)

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

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non- Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts .....	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Retirement related trust and agency accounts .....	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management agency accounts .....	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services .....	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21) .....	RIADB959	<b>N/A</b>	RIADB960	<b>N/A</b>	RIADB961	<b>N/A</b>	M.4.e.

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

MAUDE LEAKE, ASST. V.P  
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(314)592-6627  
FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 20 through 23, and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

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

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

Comments? NO  
(RCON 6979)

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