

Federal Financial Institutions Examination Council

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

Institution Name	FIRST AMERICAN BANK
City	CARPENTERSVILLE
State	IL
Zip Code	60110
Call Report Quarter End Date	9/30/2009
Report Type	041
RSSD-ID	850036
FDIC Certificate Number	3657
OCC Charter Number	0
ABA Routing Number	71922777
Last updated on	10/29/2009

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20090930	1.
2. FDIC certificate number.....	RSSD9050	3657	2.
3. Legal title of bank.....	RSSD9017	First American Bank	3.
4. City.....	RSSD9130	Elk Grove Village	4.
5. State abbreviation.....	RSSD9200	IL	5.
6. Zip code.....	RSSD9220	60007	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980		2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	25,762	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	24,746	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	17,115	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	0	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	750	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.4.
5. All other loans.....	RIAD4058	6,190	1.a.5.
6. Total interest and fee income on loans.....	RIAD4010	74,563	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	3	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	25	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	0	1.d.1.
2. Mortgage-backed securities.....	RIADB489	28,353	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	113	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	0	1.f.
g. Other interest income.....	RIAD4518	9	1.g.
h. Total interest income.....	RIAD4107	103,066	1.h.

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	315	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	2,858	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	4,542	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	11,503	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	2,534	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	6,719	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	28,471	2.e.
3. Net interest income.....	RIAD4074	74,595	3.
4. Provision for loan and lease losses.....	RIAD4230	31,650	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	4,198	5.a.
b. Service charges on deposit accounts.....	RIAD4080	6,666	5.b.
c. Trading revenue.....	RIADA220	108	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	136	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	269	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	69	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	497	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	39	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	17	5.k.
l. Other noninterest income.....	RIADB497	8,482	5.l.
m. Total noninterest income.....	RIAD4079	20,481	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	1,728	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	33,732	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	11,652	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	443	7.c.2.
d. Other noninterest expense.....	RIAD4092	14,875	7.d.
e. Total noninterest expense.....	RIAD4093	60,702	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	4,452	8.
9. Applicable income taxes (on item 8).....	RIAD4302	108	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	4,344	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	4,344	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	4,344	14.
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	433	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	136	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	2,321	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	0	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	560	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	0	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	108	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:			M.9.
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. Credit losses on derivatives.....	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	Yes	M.11.
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	NR	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13.b.1.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	234,266	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated.....	RIADB508	234,266	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	4,344	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.

Dollar amounts in thousands

7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	1,900	9.
10. Other comprehensive income.....	RIADB511	4,488	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	25,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	266,198	12.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:				1.	
a. Construction, land development, and other land loans:				1.a.	
1. 1-4 family residential construction loans.....	RIADC891	7,023	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	5,591	RIADC894	50	1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:				1.c.	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	4,637	RIAD5412	137	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.	
a. Secured by first liens.....	RIADC234	549	RIADC217	4	1.c.2.a.
b. Secured by junior liens.....	RIADC235	2,056	RIADC218	38	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	874	RIADC898	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable				3.	
4. Commercial and industrial loans.....	RIAD4638	1,189	RIAD4608	163	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.	
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	271	RIADB517	41	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.
9. Total.....	RIAD4635	22,190	RIAD4605	433	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Not available				M.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.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date
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
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665 0

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands			
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		NR

Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands			
1. Balance most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522		39,344
2. Recoveries	RIAD4605		433
3. Charge-offs.....	RIADC079		22,190
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523		0
5. Provision for loan and lease losses.....	RIAD4230		31,650
6. Adjustments.....	RIADC233		0
7. Balance end of current period.....	RIAD3123		49,237
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435		0
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389		NR
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390		NR
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

Schedule RI-E - Explanations

Dollar amounts in thousands			
1. Other noninterest income (from Schedule RI, item 5.I) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:			
a. Income and fees from the printing and sale of checks.....	RIADC013		322
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014		0
c. Income and fees from automated teller machines (ATMs).....	RIADC016		3,085
d. Rent and other income from other real estate owned.....	RIAD4042		0
e. Safe deposit box rent.....	RIADC015		0
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229		0
g. Bank card and credit card interchange fees.....	RIADF555		255
h. Disclose component and the dollar amount of that component:			
1. Describe component.....	TEXT4461		Click here for value
2. Amount of component.....	RIAD4461		480
i. Disclose component and the dollar amount of that component:			
1. Describe component.....	TEXT4462		Data processing income
2. Amount of component.....	RIAD4462		370
j. Disclose component and the dollar amount of that component:			

Dollar amounts in thousands

1. Describe component.....	TEXT4463	Benefit planning income	1.j.1.
2. Amount of component.....	RIAD4463	3,556	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	843	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	607	2.d.
e. Postage.....	RIAD8403	872	2.e.
f. Legal fees and expenses.....	RIAD4141	1,410	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	734	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	Click here for value	2.l.1.
2. Amount of component.....	RIAD4464	2,139	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Loan expenses	2.m.1.
2. Amount of component.....	RIAD4467	1,376	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468		2.n.1.
2. Amount of component.....	RIAD4468	0	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469		3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment.....	RIADG894	0	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.

Dollar amounts in thousands

1. Describe component.....	TEXT4498	Capital infusion	5.a.1.
2. Amount of component.....	RIAD4498	25,000	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521		6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769		7.b.

(TEXT4461) Letter of credit income/fees

(TEXT4464) Software license & maintenance expenses

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	37,128	1.a.
b. Interest-bearing balances.....	RCON0071	9,467	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	854,581	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	570	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	1,891,293	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	49,237	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	1,842,056	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	3,727	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	89,913	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	25,809	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	1,228	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	2,314	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	26,052	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	2,892,845	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	2,022,567	13.a.
1. Noninterest-bearing.....	RCON6631	400,620	13.a.1.

Dollar amounts in thousands

2. Interest-bearing.....	RCON6636	1,621,947	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	78,750	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	3,727	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	507,041	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	14,562	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	2,626,647	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	7,680	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	82,794	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	165,765	26.a.
b. Accumulated other comprehensive income.....	RCONB530	9,959	26.b.
c. Other equity capital components.....	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	266,198	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	266,198	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	2,892,845	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008.....	RCON6724	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	18,760	1.a.
b. Currency and coin.....	RCON0080	16,329	1.b.
2. Balances due from depository institutions in the U.S.:			2.
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	6,835	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	0	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	646	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	4,025	4.
5. Total.....	RCON0010	46,595	5.

Schedule RC-B - Securities

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):									2.
a. Issued by U.S. Government agencies.....	RCON1289	RCON1290	RCON1291	RCON1293	0	0	0	0	2.a.
b. Issued by U.S. Government-sponsored agencies.....	RCON1294	RCON1295	RCON1297	RCON1298	0	0	0	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	RCON8497	RCON8498	RCON8499	0	0	0	0	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCONG300	RCONG301	RCONG302	RCONG303	0	0	14,537	15,235	4.a.1.
2. Issued by FNMA and FHLMC.....	RCONG304	RCONG305	RCONG306	RCONG307	0	0	3,912	4,114	4.a.2.
3. Other pass-through securities.....	RCONG308	RCONG309	RCONG310	RCONG311	0	0	0	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG312	RCONG313	RCONG314	RCONG315	0	0	280,458	289,446	4.b.1.
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG316	RCONG317	RCONG318	RCONG319	0	0	0	0	4.b.2.
3. All other residential MBS.....	RCONG320	RCONG321	RCONG322	RCONG323	0	0	539,221	539,418	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities.....	RCONG324	RCONG325	RCONG326	RCONG327	0	0	0	0	4.c.1.
2. Other commercial MBS.....	RCONG328	RCONG329	RCONG330	RCONG331	0	0	2,000	2,054	4.c.2.

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	
5. Asset-backed securities and structured financial products:						5.
	a. Asset-backed securities (ABS).....	RCONC026	RCONC988	RCONC989	RCONC027	5.a.
		0	0	0	0	
	b. Structured financial products:					5.b.
	1. Cash.....	RCONG336	RCONG337	RCONG338	RCONG339	5.b.1.
		0	0	0	0	
	2. Synthetic.....	RCONG340	RCONG341	RCONG342	RCONG343	5.b.2.
		0	0	0	0	
	3. Hybrid.....	RCONG344	RCONG345	RCONG346	RCONG347	5.b.3.
		0	0	0	0	
6. Other debt securities:						6.
	a. Other domestic debt securities.....	RCON1737	RCON1738	RCON1739	RCON1741	6.a.
		0	0	2,162	2,166	
	b. Foreign debt securities.....	RCON1742	RCON1743	RCON1744	RCON1746	6.b.
		0	0	0	0	
7. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCONA510	RCONA511	7.
				2,331	2,148	
		RCON1754	RCON1771	RCON1772	RCON1773	
8. Total.....		0	0	844,621	854,581	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	670,686	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
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:			M.2.a.
1. Three months or less.....	RCONA549	930	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	154	M.2.a.2.
3. Over one year through three years.....	RCONA551	389	M.2.a.3.
4. Over three years through five years.....	RCONA552	0	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	42	M.2.a.5.
6. Over 15 years.....	RCONA554	651	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:			M.2.b.
1. Three months or less.....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	0	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	2,340	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	17,009	M.2.b.5.
6. Over 15 years.....	RCONA560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCONA561	358,313	M.2.c.1.
2. Over three years.....	RCONA562	472,605	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	5,246	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):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

Schedule RC-B - Securities

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	
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):					
					M.5.
	RCONB838	RCONB839	RCONB840	RCONB841	
a. Credit card receivables.....	0	0	0	0	M.5.a.
	RCONB842	RCONB843	RCONB844	RCONB845	
b. Home equity lines.....	0	0	0	0	M.5.b.
	RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans.....	0	0	0	0	M.5.c.
	RCONB850	RCONB851	RCONB852	RCONB853	
d. Other consumer loans.....	0	0	0	0	M.5.d.
	RCONB854	RCONB855	RCONB856	RCONB857	
e. Commercial and industrial loans.....	0	0	0	0	M.5.e.
	RCONB858	RCONB859	RCONB860	RCONB861	
f. Other.....	0	0	0	0	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):					
					M.6.
	RCONG348	RCONG349	RCONG350	RCONG351	
a. Trust preferred securities issued by financial institutions.....	0	0	0	0	M.6.a.
	RCONG352	RCONG353	RCONG354	RCONG355	
b. Trust preferred securities issued by real estate investment trusts.....	0	0	0	0	M.6.b.
	RCONG356	RCONG357	RCONG358	RCONG359	
c. Corporate and similar loans.....	0	0	0	0	M.6.c.
	RCONG360	RCONG361	RCONG362	RCONG363	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	0	0	0	0	M.6.d.
	RCONG364	RCONG365	RCONG366	RCONG367	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	0	0	0	0	M.6.e.
	RCONG368	RCONG369	RCONG370	RCONG371	
f. Diversified (mixed) pools of structured financial products.....	0	0	0	0	M.6.f.
	RCONG372	RCONG373	RCONG374	RCONG375	
g. Other collateral or reference assets.....	0	0	0	0	M.6.g.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(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	14,893	
2. Other construction loans and all land development and other land loans.....			RCONF159	65,007	
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	16,478	
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	525,081	
2. Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens.....			RCON5367	107,942	
b. Secured by junior liens.....			RCON5368	122,331	
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	61,976	
e. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	241,731	
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	152,291	
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	
a. To commercial banks in the U.S.:					
1. To U.S. branches and agencies of foreign banks.....	RCONB532	0			
2. To other commercial banks in the U.S.....	RCONB533	0			
b. To other depository institutions in the U.S.....	RCONB534	0			
c. To banks in foreign countries:					
1. To foreign branches of other U.S. banks.....	RCONB536	0			
2. To other banks in foreign countries.....	RCONB537	0			
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	0	
4. Commercial and industrial loans.....			RCON1766	401,786	
a. To U.S. addressees (domicile).....	RCON1763	401,786			
b. To non-U.S. addressees (domicile).....	RCON1764	0			
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....			RCONB538	0	
b. Other revolving credit plans.....			RCONB539	1,149	
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	6,522	
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	70,783	
9. Other loans.....			RCON1563	103,847	
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	103,114			
b. All other loans (exclude consumer loans).....	RCON1564	733			
10. Lease financing receivables (net of unearned income).....			RCON2165	46	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	0			

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
Dollar amounts in thousands				
b. All other leases.....	RCONF163	46		
11. Any unearned income on loans reflected in items 1-9 above.....			RCON2123	0
12. Total loans and leases, net of unearned income.....			RCON2122	1,891,863

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

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):					M.1.
a. Loans secured by 1-4 family residential properties.....	RCONF576	5,219			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCON1616	1,988			M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:					M.2.a.
1. Three months or less.....	RCONA564	8,395			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	23,016			M.2.a.2.
3. Over one year through three years.....	RCONA566	40,798			M.2.a.3.
4. Over three years through five years.....	RCONA567	20,705			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	9,396			M.2.a.5.
6. Over 15 years.....	RCONA569	774			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:					M.2.b.
1. Three months or less.....	RCONA570	748,286			M.2.b.1.
2. Over three months through 12 months.....	RCONA571	226,620			M.2.b.2.
3. Over one year through three years.....	RCONA572	203,169			M.2.b.3.
4. Over three years through five years.....	RCONA573	256,343			M.2.b.4.
5. Over five years through 15 years.....	RCONA574	168,518			M.2.b.5.
6. Over 15 years.....	RCONA575	134,504			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	398,094			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B.....	RCON2746	520			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	63,164			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	0			M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	NR			M.6.
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					M.7.
a. Outstanding balance.....	RCONC779	0			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	0			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					M.8.

Dollar amounts in thousands

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 1.c.(2)(b)).....	RCONF230	0	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	5,244	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans.....	RCONF578	NR	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	NR	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	NR	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....	RCONF581	NR	M.10.a.3b.1.
2. Secured by junior liens.....	RCONF582	NR	M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	NR	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	NR	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	NR	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCONF586	NR	M.10.c.1.
2. Other revolving credit plans.....	RCONF587	NR	M.10.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF588	NR	M.10.c.3.
d. Other loans.....	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans.....	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	NR	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....	RCONF593	NR	M.11.a.3b.1.
2. Secured by junior liens.....	RCONF594	NR	M.11.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans.....	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards.....	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans.....	RCONF599	NR	M.11.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF600	NR	M.11.c.3.
d. Other loans.....	RCONF601	NR	M.11.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				M.12.
	RCONG091	RCONG092	RCONG093	
a. Loans secured by real estate.....	0	0	0	M.12.a.
	RCONG094	RCONG095	RCONG096	
b. Commercial and industrial loans.....	0	0	0	M.12.b.
	RCONG097	RCONG098	RCONG099	
c. Loans to individuals for household, family, and other personal expenditures.....	0	0	0	M.12.c.
	RCONG100	RCONG101	RCONG102	
d. All other loans and all leases.....	0	0	0	M.12.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIADG377	NR	M.13.b.
14. Pledged loans and leases.....	RCONG378	970,710	M.14.

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

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	NR	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	NR	2.b.

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

Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):			3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	3.b.

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	NR	RCON5575	NR	4.c.

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

Dollar amounts in thousands				
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860		NR	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:				6.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576		NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577		NR	6.b.

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

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands				
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):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379		0	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCONG380		0	4.b.
c. All other residential MBS.....	RCONG381		0	4.c.
d. Commercial MBS.....	RCONG382		0	4.d.

Dollar amounts in thousands

5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash.....	RCONG383	0	5.a.1.
2. Synthetic.....	RCONG384	0	5.a.2.
3. Hybrid.....	RCONG385	0	5.a.3.
b. All other debt securities.....	RCONG386	0	5.b.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans.....	RCONF604	0	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF605	0	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF606	0	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens.....	RCONF607	0	6.a.3b.1.
2. Secured by junior liens.....	RCONF611	0	6.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF612	0	6.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF613	0	6.a.5.
b. Commercial and industrial loans.....	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards.....	RCONF615	0	6.c.1.
2. Other revolving credit plans.....	RCONF616	0	6.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF617	0	6.c.3.
d. Other loans.....	RCONF618	0	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	1,543	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	2,184	11.
12. Total trading assets.....	RCON3545	3,727	12.
13. Not available			13.
a. Liability for short positions	RCON3546	0	13.a.
b. Other trading liabilities.....	RCONF624	1,543	13.b.
14. Derivatives with a negative fair value.....	RCON3547	2,184	14.
15. Total trading liabilities.....	RCON3548	3,727	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	0	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	0	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF627	0	M.1.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3b.
1. Secured by first liens.....	RCONF628	0	M.1.a.3b.1.
2. Secured by junior liens.....	RCONF629	0	M.1.a.3b.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.

Dollar amounts in thousands

c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards.....	RCONF633	0	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	0	M.1.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF635	0	M.1.c.3.
d. Other loans.....	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value.....	RCONF639	0	M.2.a.
b. Unpaid principal balance.....	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			M.3.
a. Trust preferred securities issued by financial institutions.....	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG332	0	M.3.b.
c. Corporate and similar loans.....	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCONG651	0	M.3.f.
g. Other collateral or reference assets.....	RCONG652	0	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCONG387	0	M.4.a.
b. Pledged loans.....	RCONG388	0	M.4.b.
5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCONF643	NR	M.5.a.
b. Home equity lines.....	RCONF644	NR	M.5.b.
c. Automobile loans.....	RCONF645	NR	M.5.c.
d. Other consumer loans.....	RCONF646	NR	M.5.d.
e. Commercial and industrial loans.....	RCONF647	NR	M.5.e.
f. Other.....	RCONF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCONF651	NR	M.6.
7. Equity securities:			M.7.
a. Readily determinable fair values.....	RCONF652	NR	M.7.a.
b. Other.....	RCONF653	NR	M.7.b.
8. Loans pending securitization.....	RCONF654	NR	M.8.
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):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655		M.9.a.1.
2. Amount of component.....	RCONF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCONF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.
2. Amount of component.....	RCONF657	NR	M.9.c.2.
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):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658		M.10.a.1.
2. Amount of component.....	RCONF658	NR	M.10.a.2.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10.b.1.
2. Amount of component.....	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCONF660	NR	M.10.c.2.

Schedule RC-E - Deposit Liabilities

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 147,169		RCONB550 1,786,265	1.
2. U.S. Government.....	16		0	2.
3. States and political subdivisions in the U.S.....	57,738		28,454	3.
4. Commercial banks and other depository institutions in the U.S.....	1,557		1,368	4.
5. Banks in foreign countries.....	0		0	5.
6. Foreign governments and official institutions (including foreign central banks).....	0		0	6.
7. Total.....	206,480	126,482	1,816,087	7.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

1. Selected components of total deposits:			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	42,373	M.1.a.
b. Total brokered deposits.....	RCON2365	151,760	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits issued in denominations of less than \$100,000.....	RCON2343	151,760	M.1.c.1.
2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	RCON2344	0	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
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	145,761	M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less.....	RCONA244	0	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	NR	M.1.e.
2. Components of total nontransaction accounts:			M.2.

Dollar amounts in thousands

a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	352,818	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	657,179	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	585,740	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	220,350	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	7,237	M.2.c.1.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	146,725	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	371,003	M.3.a.2.
3. Over one year through three years.....	RCONA581	65,217	M.3.a.3.
4. Over three years.....	RCONA582	2,795	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	517,561	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	73,826	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	105,265	M.4.a.2.
3. Over one year through three years.....	RCONA586	39,671	M.4.a.3.
4. Over three years.....	RCONA587	1,588	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	179,091	M.4.b.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	9,592	1.
2. Net deferred tax assets.....	RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
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.....	RCON1752	9,655	4.
5. Life insurance assets.....	RCONC009	0	5.
6. All other assets.....	RCON2168	6,805	6.
a. Prepaid expenses.....	RCON2166	2,877	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	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	0	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549	Accounts Receivable	6.e.1.
2. Amount of component.....	RCON3549	2,181	6.e.2.
f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550		6.f.1.
2. Amount of component.....	RCON3550	0	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3551		6.g.1.
2. Amount of component.....	RCON3551	0	6.g.2.
7. Total.....	RCON2160	26,052	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	872	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	11,332	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0	3.
4. All other liabilities.....	RCON2938	2,358	4.
a. Accounts payable.....	RCON3066	579	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552		4.e.1.
2. Amount of component.....	RCON3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553		4.f.1.
2. Amount of component.....	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	14,562	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	10,703	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	0	2.
3. Mortgage-backed securities.....	RCONB559	766,047	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	4,686	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	1,918,698	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	760,398	6.b.1.
2. All other loans secured by real estate.....	RCON3466	563,583	6.b.2.
c. Commercial and industrial loans.....	RCON3387	409,488	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	7,859	6.d.2.
7. Trading assets.....	RCON3401	2,174	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	50	8.
9. Total assets.....	RCON3368	2,839,678	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	85,505	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	724,757	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	214,161	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	614,971	11.c.

Dollar amounts in thousands

12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	83,653	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	463,251	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	0	M.1.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	RCON3814	302,053	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commercial real estate, construction, and land development:			1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	1,317	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	18,548	1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate.....	RCON6550	170	1.c.2.
d. Securities underwriting.....	RCON3817	0	1.d.
e. Other unused commitments.....	RCON3818	406,304	1.e.
2. Financial standby letters of credit.....	RCON3819	65,572	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	0	2.a.
3. Performance standby letters of credit.....	RCON3821	5,656	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	0	3.a.
4. Commercial and similar letters of credit.....	RCON3411	39,995	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
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:					7.b.
1. Gross positive fair value.....	RCONC219	0	RCONC221	0	7.b.1.
2. Gross negative fair value.....	RCONC220	0	RCONC222	0	7.b.2.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

c. Notational amounts by regulatory capital treatment:			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection.....	RCONG401	0	7.c.1.a.
b. Purchased protection.....	RCONG402	0	7.c.1.b.

Dollar amounts in thousands

2. All other positions:			7.c.2.
a. Sold protection.....	RCONG403	0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCONG404	0	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCONG405	0	7.c.2.c.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
Dollar amounts in thousands				
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.
a. Investment grade.....	RCONG406 0	RCONG407 0	RCONG408 0	7.d.1.a.
b. Subinvestment grade.....	RCONG409 0	RCONG410 0	RCONG411 0	7.d.1.b.
2. Purchased credit protection:				7.d.2.
a. Investment grade.....	RCONG412 0	RCONG413 0	RCONG414 0	7.d.2.a.
b. Subinvestment grade.....	RCONG415 0	RCONG416 0	RCONG417 0	7.d.2.b.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	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. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555		9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556		9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCON3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.

Dollar amounts in thousands

1. Describe component.....	TEXT5592		10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			
1. Describe component.....	TEXT5593		10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			
1. Describe component.....	TEXT5594		10.d.1.
2. Amount of component.....	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCON5595	0	10.e.2.
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.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

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):					12.
	RCON8693	RCON8694	RCON8695	RCON8696	
a. Futures contracts.....	0	0	0	0	12.a.
	RCON8697	RCON8698	RCON8699	RCON8700	
b. Forward contracts.....	0	1,260	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCON8701	RCON8702	RCON8703	RCON8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCON8705	RCON8706	RCON8707	RCON8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCON8709	RCON8710	RCON8711	RCON8712	
1. Written options.....	13,120	0	0	0	12.d.1.
	RCON8713	RCON8714	RCON8715	RCON8716	
2. Purchased options.....	13,120	0	0	0	12.d.2.
e. Swaps.....	96,990	0	0	0	12.e.
	RCONA126	RCONA127	RCON8723	RCON8724	
13. Total gross notional amount of derivative contracts held for trading.....	123,230	1,260	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	0	0	0	0	14.
	RCONA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	0				14.a.
15. Not available					15.
a. Contracts held for trading:					15.a.
	RCON8733	RCON8734	RCON8735	RCON8736	
1. Gross positive fair value.....	2,154	35	0	0	15.a.1.
	RCON8737	RCON8738	RCON8739	RCON8740	
2. Gross negative fair value.....	0	35	0	0	15.a.2.

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	
b. Contracts held for purposes other than trading:						15.b.
	1. Gross positive fair value.....	RCON8741	RCON8742	RCON8743	RCON8744	15.b.1.
		0	0	0	0	
	2. Gross negative fair value.....	RCON8745	RCON8746	RCON8747	RCON8748	15.b.2.
		0	0	0	0	

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:							16.
	a. Net current credit exposure.....	RCONG418	RCONG419	RCONG420	RCONG421	RCONG422	16.a.
		NR	NR	NR	NR	NR	
	b. Fair value of collateral:						16.b.
	1. Cash - U.S. dollar.....	RCONG423	RCONG424	RCONG425	RCONG426	RCONG427	16.b.1.
		NR	NR	NR	NR	NR	
	2. Cash - Other currencies.....	RCONG428	RCONG429	RCONG430	RCONG431	RCONG432	16.b.2.
		NR	NR	NR	NR	NR	
	3. U.S. Treasury securities.....	RCONG433	RCONG434	RCONG435	RCONG436	RCONG437	16.b.3.
		NR	NR	NR	NR	NR	
	4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCONG438	RCONG439	RCONG440	RCONG441	RCONG442	16.b.4.
		NR	NR	NR	NR	NR	
	5. Corporate bonds.....	RCONG443	RCONG444	RCONG445	RCONG446	RCONG447	16.b.5.
		NR	NR	NR	NR	NR	
	6. Equity securities.....	RCONG448	RCONG449	RCONG450	RCONG451	RCONG452	16.b.6.
		NR	NR	NR	NR	NR	
	7. All other collateral.....	RCONG453	RCONG454	RCONG455	RCONG456	RCONG457	16.b.7.
		NR	NR	NR	NR	NR	
	8. Total fair value of collateral (sum of items 16.b.(1) through (7))....	RCONG458	RCONG459	RCONG460	RCONG461	RCONG462	16.b.8.
		NR	NR	NR	NR	NR	

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	2,732	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	2	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	0	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	0	2.b.
c. All other identifiable intangible assets.....	RCON5507	2,314	2.c.
d. Total.....	RCON0426	2,314	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	24,130	3.a.
b. Farmland.....	RCON5509	0	3.b.
c. 1-4 family residential properties.....	RCON5510	777	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	446	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	456	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	RCON2150	25,809	3.g.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCONF055	36,500	5.a.1.a.
b. Over one year through three years.....	RCONF056	118,300	5.a.1.b.
c. Over three years through five years.....	RCONF057	15,000	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).....	RCON2651	36,500	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCONF060	337,241	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).....	RCONB571	337,241	5.b.2.
c. Total.....	RCON3190	507,041	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	Yes	6.
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.....	TEXT4087	Click here for value	8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCON4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.

Dollar amounts in thousands

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	337,241	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.

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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:					1.
a. Construction, land development, and other land loans:					1.a.
	RCONF172	RCONF174	RCONF176		
1. 1-4 family residential construction loans.....	0	426	8,945		1.a.1.
2. Other construction loans and all land development and other land loans.....	0	0	21,736		1.a.2.
	RCON3493	RCON3494	RCON3495		
b. Secured by farmland.....	2,978	0	0		1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	RCON5399	RCON5400		
	1,485	928	4,852		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229		
	1,119	238	4,858		1.c.2.a.
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230		
	1,628	34	3,995		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501		
	0	0	603		1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182		
	413	212	1,081		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	RCONF181	RCONF183		
	0	0	2,823		1.e.2.
	RCONB834	RCONB835	RCONB836		
2. Loans to depository institutions and acceptances of other banks.....	0	0	0		2.
3. Not applicable					3.
	RCON1606	RCON1607	RCON1608		
4. Commercial and industrial loans.....	543	2,117	1,805		4.
5. Loans to individuals for household, family, and other personal expenditures:					5.

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	
	RCONB575	RCONB576	RCONB577		
a. Credit cards.....	0	0	0		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	82	9	641		5.b.
	RCON5389	RCON5390	RCON5391		
6. Loans to foreign governments and official institutions.....	0	0	0		6.
	RCON5459	RCON5460	RCON5461		
7. All other loans.....	0	120	0		7.
	RCON1226	RCON1227	RCON1228		
8. Lease financing receivables.....	0	0	0		8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0		9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	33	214	481		10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	17	192	336		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0		10.b.
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):					M.1.
a. Loans secured by 1-4 family residential properties.....	261	296	2,874		M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	30	0	757		M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	0	0	0		M.2.
3. Not available					M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	0	0	0		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	0	0	0		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	0	0	0		M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	0	0	0		M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	0	0	0		M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
a. Loans and leases held for sale.....	0	0	0		M.5.a.
b. Loans measured at fair value:					M.5.b.
1. Fair value.....	0	0	0		M.5.b.1.

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
	RCONF667	RCONF668	RCONF669
2. Unpaid principal balance.....	0	0	0

M.5.b.2.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more
6. Derivative contracts: Fair value of amounts carried as assets.....	RCON3529	RCON3530
	0	0

M.6.

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

Dollar amounts in thousands		
7. Additions to nonaccrual assets during the quarter.....	RCONC410	16,463
8. Nonaccrual assets sold during the quarter.....	RCONC411	0

M.7.
M.8.

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

Dollar amounts in thousands		
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236	2,023,614
2. Total allowable exclusions.....	RCONF237	0
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	1,999,494
5. Total daily average of allowable exclusions.....	RCONF239	0
6. Not applicable		
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		
a. One year or less.....	RCONG465	0
b. Over one year through three years.....	RCONG466	0
c. Over three years through five years.....	RCONG467	0
d. Over five years.....	RCONG468	0
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):		
a. One year or less.....	RCONG469	0
b. Over one year through three years.....	RCONG470	0
c. Over three years through five years.....	RCONG471	0
d. Over five years.....	RCONG472	0
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	0
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:		
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	1,460,052
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	NR
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:		
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	521,139

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7.a.
7.b.
7.c.
7.d.
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8.a.
8.b.
8.c.
8.d.
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M.1.
M.1.a.
M.1.a.1.
M.1.a.2.
M.1.b.
M.1.b.1.

Dollar amounts in thousands

2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	672	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	40,700	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	NR	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	1,723	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	4	M.1.d.2.
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid.....	RCON5597	469,345	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545		M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):			M.4.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).....	RCONG167	176,580	M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONG168	219	M.4.b.

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	8,087	1.a.
b. Closed-end junior liens.....	RCONF067	1,182	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	2,609	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	11,589	3.a.
b. Closed-end junior liens.....	RCONF071	1,182	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	0	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	0	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	0	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	0	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	0	4.c.2.

Dollar amounts in thousands

5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	136	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	0	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures.....	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
	0	0	0	0	0	
13. All other liabilities.....	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
	0	0	0	0	0	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
	2,184	0	0	2,184	0	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	M.1.a.
	0	0	0	0	0	
b. Nontrading derivative assets.....	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
	0	0	0	0	0	

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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:		M.1.c.
1. Describe component.....	TEXTG546	M.1.c.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG546	RCONG547	RCONG548	RCONG549	RCONG550
2. Amount of component.....	0	0	0	0	0

M.1.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.1.d.
1. Describe component.....	TEXTG551		M.1.d.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG551	RCONG552	RCONG553	RCONG554	RCONG555
2. Amount of component.....	0	0	0	0	0

M.1.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.1.e.
1. Describe component.....	TEXTG556		M.1.e.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG556	RCONG557	RCONG558	RCONG559	RCONG560
2. Amount of component.....	0	0	0	0	0

M.1.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.1.f.
1. Describe component.....	TEXTG561		M.1.f.1.

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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.2.c.
1. Describe component.....	TEXTG571		M.2.c.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG571	RCONG572	RCONG573	RCONG574	RCONG575
2. Amount of component.....	0	0	0	0	0

M.2.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.2.d.
1. Describe component.....	TEXTG576		M.2.d.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG576	RCONG577	RCONG578	RCONG579	RCONG580
2. Amount of component.....	0	0	0	0	0

M.2.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.2.e.
1. Describe component.....	TEXTG581		M.2.e.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG581	RCONG582	RCONG583	RCONG584	RCONG585
2. Amount of component.....	0	0	0	0	0

M.2.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component.....	TEXTG586		M.2.f.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590
2. Amount of component.....	0	0	0	0	0

M.2.f.2.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a).....	RCON3210	266,198	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	9,959	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	183	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCON4336	0	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCONB589	0	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	3,542	7.a.
b. 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.....	RCONF264	0	7.b.
8. Subtotal.....	RCONC227	252,514	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCONB591	0	9.a.
b. Disallowed deferred tax assets.....	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCONB592	-132	10.
11. Tier 1 capital.....	RCON8274	252,382	11.
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	28,552	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	0	15.
16. Other Tier 2 capital components.....	RCONB594	0	16.
17. Tier 2 capital.....	RCON5311	28,552	17.
18. Allowable Tier 2 capital.....	RCON8275	28,552	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.....	RCON3792	280,934	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	2,839,678	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCONB590	3,542	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCONB591	0	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCON5610	0	25.
26. Other deductions from assets for leverage capital purposes.....	RCONB596	1,644	26.
27. Average total assets for leverage capital purposes.....	RCONA224	2,834,492	27.
28. Not available			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.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio.....	RCON7273	0.000000	RCON7204	0.089040	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0.000000	RCON7206	0.111504	32.
33. Total risk-based capital ratio.....	RCON7275	0.000000	RCON7205	0.124118	33.

Schedule RC-R - Regulatory Capital

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%
		RCON0010	RCONC869	RCONB600	RCONB601		RCONB602
34. Cash and balances dues from depository institutions.....		46,595	0	20,354	26,241		0
		RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607
35. Held-to-maturity securities.....		0	0	0	0	0	0
		RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612
36. Available-for-sale securities.....		854,581	11,787	167,459	632,349	40,800	2,186
		RCONC225		RCONC063	RCONC064		RCONB520
37. Federal funds sold and securities purchased under agreements to resell.....		0		0	0		0
		RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621
38. Loans and leases held for sale.....		570	0	0	0	0	570
		RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626
39. Loans and leases, net of unearned income.....		1,891,293	0	5,866	21,289	209,099	1,655,039
		RCON3123	RCON3123				
40. Allowance for loan and lease losses.....		49,237	49,237				
		RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631
41. Trading Assets.....		3,727	0	0	0	0	3,727
		RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339
42. All other assets.....		145,316	3,542	722	12,512	0	128,540
		RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340
43. Total Assets.....		2,892,845	-33,908	194,401	692,391	249,899	1,790,062

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(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%
		RCONB546	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583
44. Financial standby letters of credit.....		65,572	65,572	1,458	0	34	64,080
		RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654
45. Performance standby letters of credit.....		5,656	2,828	1,113	142	0	1,573
		RCON3411	RCONB655	RCONB656	RCONB657	RCONB658	RCONB659
46. Commercial and similar letters of credit.....		39,995	7,999	7	0	7	7,985

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(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%
Dollar amounts in thousands						
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429	RCONB660	RCONB661	RCONB662		RCONB663
	0	0	0	0		0
48. Securities lent.....	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668
	0	0	0	0	0	0
49. Retained recourse on small business obligations sold with recourse.....	RCONA250	RCONB669	RCONB670	RCONB671	RCONB672	RCONB673
	0	0	0	0	0	0
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	RCONB542				RCONB543
	0	0				0
	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680
	0	0	0	0	0	0
51. All other financial assets sold with recourse.....	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686
	0	0	0	0	0	0
52. All other off-balance sheet liabilities.....						
53. Unused commitments:						
	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691
a. With an original maturity exceeding one year.....	369,062	184,531	0	0	58,565	125,966
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCONG591	RCONG592	RCONG593	RCONG594	RCONG595	RCONG596
	0	0	0	0	0	0
		RCONA167	RCONB693	RCONB694	RCONB695	
54. Derivative contracts.....		3,423	0	48	3,375	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699
			196,979	692,581	311,880	1,989,666
56. Risk weight factor						
			RCONB700	RCONB701	RCONB702	RCONB703
57. Risk-weighted assets by risk weight category.....			0	138,516	155,940	1,989,666
						RCON1651
58. Market risk equivalent assets.....						0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704
						2,284,122
						RCONA222
60. Excess allowance for loan and lease losses.....						20,685
						RCON3128
61. Allocated transfer risk reserve.....						0

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(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%
							RCONA223
62. Total risk-weighted assets.....							2,263,437

62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCON8764	2,189	M.1.
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Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or 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:				M.2.
	RCON3809	RCON8766	RCON8767	
a. Interest rate contracts.....	0	43,120	66,990	M.2.a.
	RCON3812	RCON8769	RCON8770	
b. Foreign exchange contracts.....	1,260	0	0	M.2.b.
	RCON8771	RCON8772	RCON8773	
c. Gold contracts.....	0	0	0	M.2.c.
	RCON8774	RCON8775	RCON8776	
d. Other precious metals contracts.....	0	0	0	M.2.d.
	RCON8777	RCON8778	RCON8779	
e. Other commodity contracts.....	0	0	0	M.2.e.
	RCONA000	RCONA001	RCONA002	
f. Equity derivative contracts.....	0	0	0	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:				M.2.g.
	RCONG597	RCONG598	RCONG599	
1. Investment grade.....	0	0	0	M.2.g.1.
	RCONG600	RCONG601	RCONG602	
2. Subinvestment grade.....	0	0	0	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763		6.a.
		0	0			0		

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
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 (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	60,122	M.2.b.
c. Other financial assets (includes home equity lines).....	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
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:			M.3.a.
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:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	NR	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?.....	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?.....	RCONB867	Yes	3.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
4. Personal trust and agency accounts.....	RCONB868	RCONB869	RCONB870	RCONB871	4.
	84,979	42,019	151	4	
5. Retirement related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	169,825	34,038	77	10	
b. Employee benefit - defined benefit.....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	2,666	0	2	0	
c. Other retirement accounts.....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	94,623	836	264	2	
6. Corporate trust and agency accounts.....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	0	33,406	0	13	
7. Investment management agency accounts.....	RCONB886		RCONB888		7.
	435,695		446		
8. Other fiduciary accounts.....	RCONB890	RCONB891	RCONB892	RCONB893	8.
	0	496	0	2	
9. Total fiduciary accounts.....	RCONB894	RCONB895	RCONB896	RCONB897	9.
	787,788	110,795	940	31	
10. Custody and safekeeping accounts.....		RCONB898		RCONB899	10.
		415,440		254	
11. Not applicable					11.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

12. Personal trust and agency accounts.....	RIADB904	677	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit - defined contribution.....	RIADB905	1,000	13.a.
b. Employee benefit - defined benefit.....	RIADB906	10	13.b.
c. Other retirement accounts.....	RIADB907	440	13.c.
14. Corporate trust and agency accounts.....	RIADA479	13	14.
15. Investment management agency accounts.....	RIADB908	1,546	15.
16. Other fiduciary accounts.....	RIADA480	56	16.
17. Custody and safekeeping accounts.....	RIADB909	161	17.
18. Other fiduciary and related services income.....	RIADB910	295	18.
19. Total gross fiduciary and related services income.....	RIAD4070	4,198	19.
20. Expenses.....	RIADC058	NR	20.
21. Net losses from fiduciary and related services.....	RIADA488	NR	21.
22. Intracompany income credits for fiduciary and related services.....	RIADB911	NR	22.
23. Net fiduciary and related services income.....	RIADA491	NR	23.
1. Managed assets held in personal trust and agency accounts:			M.1.
a. Noninterest-bearing deposits.....	RCONB913	NR	M.1.a.
b. Interest-bearing deposits.....	RCONB914	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONB915	NR	M.1.c.
d. State, county and municipal obligations.....	RCONB916	NR	M.1.d.
e. Money market mutual funds.....	RCONB917	NR	M.1.e.
f. Other short-term obligations.....	RCONB918	NR	M.1.f.
g. Other notes and bonds.....	RCONB919	NR	M.1.g.
h. Common and preferred stocks.....	RCONB920	NR	M.1.h.
i. Real estate mortgages.....	RCONB921	NR	M.1.i.
j. Real estate.....	RCONB922	NR	M.1.j.
k. Miscellaneous assets.....	RCONB923	NR	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCONB868	84,979	M.1.l.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:			M.3.
a. Domestic equity.....	RCONB931	NR	RCONB932 NR M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934 NR M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936 NR M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938 NR M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940 NR M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942 NR M.3.f.

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds.....	RCONB945	NR	RCONB946	NR	M.3.h.

Schedule RC-T - Fiduciary and Related Services

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

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Dollar amounts in thousands			
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b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
2. Organization of the Instruction Books			2.
3. Preparation of the Reports			3.
4. Signatures			4.
a. Officer Declaration			4.a.
b. Director Attestation			4.b.
5. Submission of the Reports			5.
a. Submission Date			5.a.
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6. Retention of Reports			6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports			7.
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9. Reporting by Type of Office (For banks with foreign offices)			9.
10. Publication Requirements for the Report of Condition			10.
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a. Rounding			14.a.

Dollar amounts in thousands

b. Negative Entries			14.b.
c. Verification			14.c.
d. Transactions Occurring Near the End of a Reporting Period			14.d.
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Dollar amounts in thousands

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Dollar amounts in thousands

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