

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	LONE STAR NATIONAL BANK
City	PHARR
State	TX
Zip Code	78577
Call Report Quarter End Date	12/31/2010
Report Type	041
RSSD-ID	842460
FDIC Certificate Number	24347
OCC Charter Number	17611
ABA Routing Number	114911687
Last updated on	3/25/2011

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20101231	1.
2. FDIC certificate number.....	RSSD9050	24347	2.
3. Legal title of bank.....	RSSD9017	Lone Star National Bank	3.
4. City.....	RSSD9130	Pharr	4.
5. State abbreviation.....	RSSD9200	TX	5.
6. Zip code.....	RSSD9220	78577	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	NR	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	13,687	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	42,535	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	12,345	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	172	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	2,154	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.4.
5. All other loans.....	RIAD4058	5,266	1.a.5.
6. Total interest and fee income on loans.....	RIAD4010	76,159	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	265	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	484	1.d.1.
2. Mortgage-backed securities.....	RIADB489	15,892	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	684	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	146	1.g.
h. Total interest income.....	RIAD4107	93,630	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	254	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	4,383	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	14,065	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	3,199	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	518	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	4,276	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	26,695	2.e.
3. Net interest income.....	RIAD4074	66,935	3.
4. Provision for loan and lease losses.....	RIAD4230	26,650	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	6,721	5.b.
c. Trading revenue.....	RIADA220	426	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	825	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	311	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	265	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	0	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	342	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	487	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	16	5.k.
l. Other noninterest income.....	RIADB497	6,237	5.l.
m. Total noninterest income.....	RIAD4079	15,630	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	-1,835	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	4,207	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	24,291	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	7,597	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	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	19,560	7.d.
e. Total noninterest expense.....	RIAD4093	51,448	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	6,839	8.
9. Applicable income taxes (on item 8).....	RIAD4302	2,313	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	4,526	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	4,526	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	4,526	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	64	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	1,135	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	106	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	678	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	494	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	102	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	NR	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	NR	M.8.b.
c. Equity security and index exposures.....	RIAD8759	NR	M.8.c.
d. Commodity and other exposures.....	RIAD8760	NR	M.8.d.
e. Credit exposures.....	RIADF186	NR	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	No	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.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	1,372	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	1,372	M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	181,778	1.
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Dollar amounts in thousands

2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated.....	RIADB508	181,778	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	4,526	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	10,054	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
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	0	9.
10. Other comprehensive income.....	RIADB511	-956	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	195,402	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	0	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	4,178	RIADC894	19	1.a.2.
b. Secured by farmland.....	RIAD3584	1,195	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	0	RIAD5412	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	461	RIADC217	8	1.c.2.a.
b. Secured by junior liens.....	RIADC235	29	RIADC218	16	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	4,069	RIADC896	69	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	2,155	RIADC898	150	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	11,056	RIAD4608	738	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	111	RIADB515	13	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	1,808	RIADB517	567	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	8	RIAD4628	2	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.
9. Total.....	RIAD4635	25,070	RIAD4605	1,582	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.

Dollar amounts in thousands		(Column A) Charge-offs		(Column B) Recoveries	
		Calendar year-to-date		Calendar year-to-date	
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	476	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	39	RIAD4618	5	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	0	RIADF187	0	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665	2	M.3.

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, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	22,100	1.
2. Recoveries	RIAD4605	1,582	2.
3. Charge-offs.....	RIADC079	25,070	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses.....	RIAD4230	26,650	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	25,262	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	RIADC781	0	M.4.

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:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	501	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	425	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	498	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	2,634	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461	Click here for value	1.i.1.

Dollar amounts in thousands

2. Amount of component.....	RIAD4461	547	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462	Real estate packaging fees	1.j.1.
2. Amount of component.....	RIAD4462	298	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463	Click here for value	1.k.1.
2. Amount of component.....	RIAD4463	315	1.k.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	2,574	2.a.
b. Advertising and marketing expenses.....	RIAD0497	1,654	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	684	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	669	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	857	2.j.
k. Telecommunications expenses.....	RIADF559	1,579	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	2,529	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Click here for value	2.m.1.
2. Amount of component.....	RIAD4467	934	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	NR	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	NR	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	NR	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	NR	3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.

Dollar amounts in thousands

a. Cumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related to newly consolidated variable interest entities.....	RIADJ536	0	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	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.
1. Describe component.....	TEXT4498	NR	5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	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	NR	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	NR	6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4461) International fees

(TEXT4463) Wire transfer-domestic fees

(TEXT4464) Other real estate owned expense

(TEXT4467) Business development expense

(TEXT4769) RI, Item 6a - Realized gains (losses) on held-to-maturity securities includes a \$1,372,000 other- than temporary impairment loss taken on four securities. RI-A, Item 5 - Line item included \$10.0 million capital injection by parent holding company, as well as \$54,000 stock based compensation.

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	22,302	1.a.
b. Interest-bearing balances.....	RCON0071	57,476	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	265,699	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	387,108	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	1,413	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	1,225,985	4.b.

Dollar amounts in thousands

c. LESS: Allowance for loan and lease losses.....	RCON3123	25,262	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	1,200,723	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	55,568	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	46,991	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	385	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	0	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	52,893	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	2,090,558	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	1,734,219	13.a.
1. Noninterest-bearing.....	RCON6631	145,718	13.a.1.
2. Interest-bearing.....	RCON6636	1,588,501	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	25,872	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	130,562	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	4,503	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	1,895,156	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	72,125	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	3,761	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	115,659	26.a.
b. Accumulated other comprehensive income.....	RCONB530	3,857	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	195,402	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	195,402	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	2,090,558	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 2009.....	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	0	1.a.

Dollar amounts in thousands

b. Currency and coin.....	RCON0080	14,197	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	8,740	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	77	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	56,764	4.
5. Total.....	RCON0010	79,778	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.....		RCO0211	RCO0213	RCO1286	RCO1287
		15,070	14,515	9,919	9,482
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies.....		RCO1289	RCO1290	RCO1291	RCO1293
		0	0	0	0
b. Issued by U.S. Government-sponsored agencies.....		RCO1294	RCO1295	RCO1297	RCO1298
		0	0	500	536
3. Securities issued by states and political subdivisions in the U.S.....		RCO8496	RCO8497	RCO8498	RCO8499
		16,525	16,845	0	0
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
1. Guaranteed by GNMA.....		RCO300	RCO301	RCO302	RCO303
		0	0	0	0
2. Issued by FNMA and FHLMC.....		RCO304	RCO305	RCO306	RCO307
		129,295	132,465	172,567	178,402
3. Other pass-through securities.....		RCO308	RCO309	RCO310	RCO311
		0	0	0	0
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCO312	RCO313	RCO314	RCO315
		92,630	93,602	198,279	198,688
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCO316	RCO317	RCO318	RCO319
		0	0	0	0
3. All other residential MBS.....		RCO320	RCO321	RCO322	RCO323
		11,904	9,641	0	0
c. Commercial MBS:					
1. Commercial mortgage pass-through securities.....		RCO324	RCO325	RCO326	RCO327
		0	0	0	0
2. Other commercial MBS.....		RCO328	RCO329	RCO330	RCO331
		0	0	0	0

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	0	0	
b. Foreign debt securities.....	RCON1742	RCON1743	RCON1744	RCON1746	6.b.
	275	275	0	0	
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510	RCONA511	7.
			0	0	
8. Total.....	RCON1754	RCON1771	RCON1772	RCON1773	8.
	265,699	267,343	381,265	387,108	

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	351,948	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	0	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	537	M.2.a.2.
3. Over one year through three years.....	RCONA551	1,798	M.2.a.3.
4. Over three years through five years.....	RCONA552	1,927	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	35,744	M.2.a.5.
6. Over 15 years.....	RCONA554	1,882	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	30	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	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	15,912	M.2.b.5.
6. Over 15 years.....	RCONA560	291,755	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	184,567	M.2.c.1.
2. Over three years.....	RCONA562	118,655	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	536	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	17,681	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	31,364	
2. Other construction loans and all land development and other land loans.....			RCONF159	147,542	
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	56,721	
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	0	
2. Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens.....			RCON5367	204,066	
b. Secured by junior liens.....			RCON5368	1,927	
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	26,786	
e. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	166,260	
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	250,815	
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	1,578	
4. Commercial and industrial loans.....			RCON1766	208,340	
a. To U.S. addressees (domicile).....	RCON1763	179,346			
b. To non-U.S. addressees (domicile).....	RCON1764	28,994			
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	1,746	
b. Other revolving credit plans.....			RCONB539	0	
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	37,974	
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	8,855	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....			RCONJ454	10,110	
b. Other loans.....			RCONJ464	73,314	
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	3,011			
2. All other loans (exclude consumer loans).....	RCONJ451	70,303			
10. Lease financing receivables (net of unearned income).....			RCON2165	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					
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	0			10.a.
b. All other leases.....	RCONF163	0			10.b.
11. Any unearned income on loans reflected in items 1-9 above.....			RCON2123	0	11.
12. Total loans and leases, net of unearned income.....			RCON2122	1,227,398	12.

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	0			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCON1616	384			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	16,752			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	27,744			M.2.a.2.
3. Over one year through three years.....	RCONA566	80,758			M.2.a.3.
4. Over three years through five years.....	RCONA567	37,848			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	32,957			M.2.a.5.
6. Over 15 years.....	RCONA569	335			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	226,026			M.2.b.1.
2. Over three months through 12 months.....	RCONA571	179,301			M.2.b.2.
3. Over one year through three years.....	RCONA572	333,798			M.2.b.3.
4. Over three years through five years.....	RCONA573	207,816			M.2.b.4.
5. Over five years through 15 years.....	RCONA574	34,039			M.2.b.5.
6. Over 15 years.....	RCONA575	3,950			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	373,625			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	15,982			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	26,590			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	58,518			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 FASB ASC 310-30 (former 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.

Dollar amounts in thousands

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
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	454	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 FASB ASC 310-30 (former 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	2,832	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	0	M.13.b.
14. Pledged loans and leases.....	RCONG378	1,070,534	M.14.
15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467	0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469	0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471	0	M.15.c.2.

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	No	1.
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Dollar amounts in thousands

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:					
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	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):					
a. With original amounts of \$100,000 or less.....	RCON5564	92	RCON5565	4,811	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	214	RCON5567	30,188	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	332	RCON5569	127,860	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					
a. With original amounts of \$100,000 or less.....	RCON5570	918	RCON5571	20,422	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	261	RCON5573	29,075	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	158	RCON5575	47,879	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		No
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576		NR
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577		NR

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:					
a. With original amounts of \$100,000 or less.....	RCON5578	46	RCON5579	2,037	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	37	RCON5581	5,037	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	19	RCON5583	5,068	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:					
a. With original amounts of \$100,000 or less.....	RCON5584	50	RCON5585	1,044	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	2	RCON5587	259	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	1	RCON5589	275	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCON3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCONG380	NR	4.b.
c. All other residential MBS.....	RCONG381	NR	4.c.
d. Commercial MBS.....	RCONG382	NR	4.d.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash.....	RCONG383	NR	5.a.1.
2. Synthetic.....	RCONG384	NR	5.a.2.
3. Hybrid.....	RCONG385	NR	5.a.3.
b. All other debt securities.....	RCONG386	NR	5.b.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans.....	RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF605	NR	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	NR	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	NR	6.a.3.b.1.
2. Secured by junior liens.....	RCONF611	NR	6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF613	NR	6.a.5.
b. Commercial and industrial loans.....	RCONF614	NR	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	NR	6.c.1.
2. Other revolving credit plans.....	RCONF616	NR	6.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF617	NR	6.c.3.
d. Other loans.....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	0	11.
12. Total trading assets.....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions	RCON3546	NR	13.a.
b. Other trading liabilities.....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value.....	RCON3547	0	14.
15. Total trading liabilities.....	RCON3548	0	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.

Dollar amounts in thousands

1. Construction, land development, and other land loans.....	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	NR	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	NR	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	NR	M.1.a.3b1.
2. Secured by junior liens.....	RCONF629	NR	M.1.a.3b2
4. Secured by multifamily (5 or more) residential properties.....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans.....	RCONF632	NR	M.1.b.
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	NR	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	NR	M.1.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF635	NR	M.1.c.3.
d. Other loans.....	RCONF636	NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value.....	RCONF639	NR	M.2.a.
b. Unpaid principal balance.....	RCONF640	NR	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	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG332	NR	M.3.b.
c. Corporate and similar loans.....	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCONG651	NR	M.3.f.
g. Other collateral or reference assets.....	RCONG652	NR	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCONG387	NR	M.4.a.
b. Pledged loans.....	RCONG388	NR	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	NR	M.9.a.1.
2. Amount of component.....	RCONF655	NR	M.9.a.2.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656	NR	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	NR	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	NR	M.10.a.1.
2. Amount of component.....	RCONF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659	NR	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	NR	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		RCONB550	1.
	184,160		1,176,038	
2. U.S. Government.....	RCON2202		RCON2520	2.
	1		0	
3. States and political subdivisions in the U.S.....	RCON2203		RCON2530	3.
	36,111		337,909	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551		RCONB552	4.
	0		0	
5. Banks in foreign countries.....	RCON2213		RCON2236	5.
	0		0	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216		RCON2377	6.
	0		0	
7. Total.....	RCON2215	RCON2210	RCON2385	7.
	220,272	145,718	1,513,947	

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	15,353	M.1.a.
b. Total brokered deposits.....	RCON2365	98,185	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.

Dollar amounts in thousands

1. Brokered deposits of less than \$100,000.....	RCON2343	98,185	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	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	82,673	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	365,760	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	406,612	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	182,409	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	213,026	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	212,009	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	499,891	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	5,755	M.2.e.
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	62,019	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	101,972	M.3.a.2.
3. Over one year through three years.....	RCONA581	40,812	M.3.a.3.
4. Over three years.....	RCONA582	8,223	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	163,991	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	142,056	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	336,577	M.4.a.2.
3. Over one year through three years.....	RCONA586	167,479	M.4.a.3.
4. Over three years.....	RCONA587	65,788	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	478,633	M.4.b.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	7,947	1.
2. Net deferred tax assets.....	RCON2148	6,856	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	8,522	4.
5. Life insurance assets.....	RCONC009	13,353	5.
6. All other assets.....	RCON2168	16,215	6.
a. Prepaid expenses.....	RCON2166	0	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.

Dollar amounts in thousands

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. FDIC loss-sharing indemnification assets.....	RCONJ448	0	6.e.
f. Prepaid deposit insurance assessments.....	RCONJ449	CONF	6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549	NR	6.g.1.
2. Amount of component.....	RCON3549	0	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550	NR	6.h.1.
2. Amount of component.....	RCON3550	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551	NR	6.i.1.
2. Amount of component.....	RCON3551	0	6.i.2.
7. Total.....	RCON2160	52,893	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	1,742	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	1,421	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	1,136	3.
4. All other liabilities.....	RCON2938	204	4.
a. Accounts payable.....	RCON3066	0	4.a.
b. Deferred compensation liabilities.....	RCONC011	204	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	NR	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	NR	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	NR	4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	4,503	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	85,857	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	25,489	2.
3. Mortgage-backed securities.....	RCONB559	550,665	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	16,617	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	1,224,663	6.a.

Dollar amounts in thousands

b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	202,415	6.b.1.
2. All other loans secured by real estate.....	RCON3466	677,760	6.b.2.
c. Commercial and industrial loans.....	RCON3387	211,909	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	1,733	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	38,185	6.d.2.
7. Trading assets.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets.....	RCON3368	2,060,271	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	30,359	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	688,696	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	688,625	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	214,940	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	27,622	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	130,036	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	1,431	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, i.e., home equity lines.....	RCON3814	0	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ477	0	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ478	0	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....	RCON3815	5,157	1.b.
1. Unused consumer credit card lines.....	RCONJ455	2,881	1.b.1.
2. Other unused credit card lines.....	RCONJ456	2,276	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	13,298	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	35,363	1.c.1.b.
2. Not secured by real estate.....	RCON6550	1,232	1.c.2.
d. Securities underwriting.....	RCON3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	23,898	1.e.1.
2. Loans to financial institutions.....	RCONJ458	0	1.e.2.
3. All other unused commitments.....	RCONJ459	14,125	1.e.3.
2. Financial standby letters of credit.....	RCON3819	5,379	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	0	2.a.
3. Performance standby letters of credit.....	RCON3821	0	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	0	3.a.
4. Commercial and similar letters of credit.....	RCON3411	0	4.

Dollar amounts in thousands

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.
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

Dollar amounts in thousands		(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		
d. Notional amounts by remaining maturity:					7.d.	
1. Sold credit protection:					7.d.1.	
a. Investment grade.....	RCONG406	0	RCONG407	0	RCONG408	7.d.1.a.
b. Subinvestment grade.....	RCONG409	0	RCONG410	0	RCONG411	7.d.1.b.
2. Purchased credit protection:					7.d.2.	
a. Investment grade.....	RCONG412	0	RCONG413	0	RCONG414	7.d.2.a.

	(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			
	RCONG415	RCONG416	RCONG417
b. Subinvestment grade.....	0	0	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	109,130	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	109,130	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	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	NR	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	NR	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.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCON5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
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	520	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	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
1. Written options.....	RCON8701	RCON8702	RCON8703	RCON8704	12.c.1.
	0	0	0	0	
2. Purchased options.....	RCON8705	RCON8706	RCON8707	RCON8708	12.c.2.
	0	0	0	0	
d. Over-the-counter option contracts:					12.d.
1. Written options.....	RCON8709	RCON8710	RCON8711	RCON8712	12.d.1.
	0	0	0	0	
2. Purchased options.....	RCON8713	RCON8714	RCON8715	RCON8716	12.d.2.
	0	0	0	0	
e. Swaps.....	RCON3450	RCON3826	RCON8719	RCON8720	12.e.
	0	0	0	0	
13. Total gross notional amount of derivative contracts held for trading.....	RCONA126	RCONA127	RCON8723	RCON8724	13.
	0	0	0	0	
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON8725	RCON8726	RCON8727	RCON8728	14.
	0	0	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCONA589				14.a.
	0				
15. Not available					15.
a. Contracts held for trading:					15.a.
1. Gross positive fair value.....	RCON8733	RCON8734	RCON8735	RCON8736	15.a.1.
	0	0	0	0	
2. Gross negative fair value.....	RCON8737	RCON8738	RCON8739	RCON8740	15.a.2.
	0	0	0	0	

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:					
		RCO8741	RCO8742	RCO8743	RCO8744
1. Gross positive fair value.....		0	0	0	0
		RCO8745	RCO8746	RCO8747	RCO8748
2. Gross negative fair value.....		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:						
		RCO418	RCO419	RCO420	RCO421	RCO422
a. Net current credit exposure.....		NR	NR	NR	NR	NR
b. Fair value of collateral:						
		RCO423	RCO424	RCO425	RCO426	RCO427
1. Cash - U.S. dollar.....		NR	NR	NR	NR	NR
		RCO428	RCO429	RCO430	RCO431	RCO432
2. Cash - Other currencies.....		NR	NR	NR	NR	NR
		RCO433	RCO434	RCO435	RCO436	RCO437
3. U.S. Treasury securities.....		NR	NR	NR	NR	NR
		RCO438	RCO439	RCO440	RCO441	RCO442
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		NR	NR	NR	NR	NR
		RCO443	RCO444	RCO445	RCO446	RCO447
5. Corporate bonds.....		NR	NR	NR	NR	NR
		RCO448	RCO449	RCO450	RCO451	RCO452
6. Equity securities.....		NR	NR	NR	NR	NR
		RCO453	RCO454	RCO455	RCO456	RCO457
7. All other collateral.....		NR	NR	NR	NR	NR
		RCO458	RCO459	RCO460	RCO461	RCO462
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....		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	45,791	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	8	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	0	2.c.
d. Total.....	RCON0426	0	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	9,518	3.a.
b. Farmland.....	RCON5509	3,924	3.b.
c. 1-4 family residential properties.....	RCON5510	4,897	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	28,652	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	46,991	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	25,000	5.a.1.a.
b. Over one year through three years.....	RCONF056	15,562	5.a.1.b.
c. Over three years through five years.....	RCONF057	15,000	5.a.1.c.
d. Over five years.....	RCONF058	75,000	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	25,000	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	0	5.b.1.a.
b. Over one year through three years.....	RCONF061	0	5.b.1.b.
c. Over three years through five years.....	RCONF062	0	5.b.1.c.
d. Over five years.....	RCONF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	0	5.b.2.
c. Total.....	RCON3190	130,562	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	0	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	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b).....	RCONJ452	0	13.a.
b. Other real estate owned (included in Schedule RC, item 7).....	RCONJ453	0	13.b.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets.....	RCONJ462	0	13.d.

(TEXT4087) <http://www.lonestarnationalbank.com>

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

Dollar amounts in thousands	(Column A) Past due 30 days 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.
1. 1-4 family residential construction loans.....	RCONF172	RCONF174	RCONF176	1.a.1.
	3,086	0	156	
2. Other construction loans and all land development and other land loans.....	RCONF173	RCONF175	RCONF177	1.a.2.
	5,940	238	13,568	
b. Secured by farmland.....	RCON3493	RCON3494	RCON3495	1.b.
	607	309	1,027	
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.c.1.
	0	0	0	
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229	1.c.2.a.
	9,717	1,329	7,672	
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230	1.c.2.b.
	56	0	0	
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501	1.d.
	707	0	469	
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182	1.e.1.
	6,105	0	9,538	
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	RCONF181	RCONF183	1.e.2.
	7,197	704	10,102	
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836	2.
	0	0	0	

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
3. Not applicable				3.
	RCON1606	RCON1607	RCON1608	
4. Commercial and industrial loans.....	5,191	139	3,449	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.
	RCONB575	RCONB576	RCONB577	
a. Credit cards.....	76	21	0	5.a.
	RCONB578	RCONB579	RCONB580	
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	1,213	656	93	5.b.
	RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions.....	0	0	0	6.
	RCON5459	RCON5460	RCON5461	
7. All other loans.....	1,833	0	0	7.
	RCON1226	RCON1227	RCON1228	
8. Lease financing receivables.....	0	0	0	8.
	RCON3505	RCON3506	RCON3507	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0	9.
	RCON5612	RCON5613	RCON5614	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements).....	1,219	557	1,636	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	1,036	557	1,227	10.a.
	RCONC866	RCONC867	RCONC868	
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.
	RCONF661	RCONF662	RCONF663	
a. Loans secured by 1-4 family residential properties.....	0	0	682	M.1.a.
	RCON1658	RCON1659	RCON1661	
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	158	0	2,936	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.....	40	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).....	1,603	380	1,547	M.3.a.
	RCON1248	RCON1249	RCON1250	
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	0	0	0	M.3.b.
	RCON5380	RCON5381	RCON5382	
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	439	87	0	M.3.c.
	RCON1254	RCON1255	RCON1256	
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.
	RCONF166	RCONF167	RCONF168	
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	37	0	0	M.4.
	RCON1594	RCON1597	RCON1583	
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.

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	
	RCONC240		RCONC241	RCONC226	
a. Loans and leases held for sale.....	0	0	0	0	M.5.a.
b. Loans measured at fair value:					M.5.b.
1. Fair value.....	RCONF664	RCONF665	RCONF666		M.5.b.1.
	0	0	0	0	
2. Unpaid principal balance.....	RCONF667	RCONF668	RCONF669		M.5.b.2.
	0	0	0	0	

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	0	RCON3530	0

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		17,057	M.7.
8. Nonaccrual assets sold during the quarter.....	RCONC411		0	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		1,735,961	1.
2. Total allowable exclusions.....	RCONF237		0	2.
3. Not applicable				3.
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		1,709,612	4.
5. Total daily average of allowable exclusions.....	RCONF239		0	5.
6. Not applicable				6.
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):				7.
a. One year or less.....	RCONG465		0	7.a.
b. Over one year through three years.....	RCONG466		0	7.b.
c. Over three years through five years.....	RCONG467		0	7.c.
d. Over five years.....	RCONG468		0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				8.
a. One year or less.....	RCONG469		0	8.a.
b. Over one year through three years.....	RCONG470		0	8.b.
c. Over three years through five years.....	RCONG471		0	8.c.
d. Over five years.....	RCONG472		0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803		0	9.
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):				M.1.

Dollar amounts in thousands

a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	789,971	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	60654	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	930,589	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	992	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	12,731	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	721	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	2,670	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	5	M.1.d.2.
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid.....	RCON5597	713,181	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	NR	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. Average daily amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).....	RCONJ651	133,809	M.4.a.
b. Average daily number of noninterest-bearing transaction accounts of more than \$250,000 (rounded to two decimal places).....	RCONJ652	158.16	M.4.b.
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):			M.5.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ944	116,292	M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ945	146	M.5.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	0	1.a.
b. Closed-end junior liens.....	RCONF067	0	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	4,011	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	2,875	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.

Dollar amounts in thousands

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	1,413	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.
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	88	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.
	0	0	0	0	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:

1. Describe component.....

TEXTG546	NR

M.1.c.
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	NR	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	NR 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:

1. Describe component.....

TEXTG561	NR

M.1.f.
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	NR 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:

1. Describe component.....

TEXTG576	NR

M.2.d.

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	NR	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:

1. Describe component.....

TEXTG586	NR

M.2.f.
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	195,402	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	3,857	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	0	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	0	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	191,545	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	0	10.
11. Tier 1 capital.....	RCON8274	191,545	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	16,188	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	16,188	17.
18. Allowable Tier 2 capital.....	RCON8275	16,188	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	207,733	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	2,060,271	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCONB590	0	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	0	26.
27. Average total assets for leverage capital purposes.....	RCONA224	2,060,271	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	192	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	385	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	385	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	381	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	0.0929	RCON7204	0.0930	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0.1490	RCON7206	0.1491	32.
33. Total risk-based capital ratio.....	RCON7275	0.1614	RCON7205	0.1617	33.

	(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
	301	3,763				3,763
51. All other financial assets sold with recourse.....	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680
	0	0	0	0	0	0
52. All other off-balance sheet liabilities.....	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686
	0	0	0	0	0	0
53. Unused commitments:						
a. With an original maturity exceeding one year.....	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691
	26,565	13,283	0	0	0	13,283
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
54. Derivative contracts.....		RCONA167	RCONB693	RCONB694	RCONB695	
		0	0	0	0	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699
			308,806	515,678	231,497	1,076,120
56. Risk weight factor						
57. Risk-weighted assets by risk weight category.....			RCONB700	RCONB701	RCONB702	RCONB703
			0	103,136	115,749	1,076,120
58. Market risk equivalent assets.....						RCON1651
						0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704
						1,295,005
60. Excess allowance for loan and lease losses.....						RCONA222
						10,210
61. Allocated transfer risk reserve.....						RCON3128
						0

	(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						RCONA223
62. Total risk-weighted assets.....						1,284,795

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	0	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	0	0	M.2.a.
	RCON3812	RCON8769	RCON8770	
b. Foreign exchange contracts.....	0	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	0	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? (If "NO," do not complete Schedule RC-T.)....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	No	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.
	NR	NR	NR	NR	
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	NR	NR	NR	NR	
b. Employee benefit - defined benefit.....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	NR	NR	NR	NR	
c. Other employee benefit and retirement-related accounts.....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	NR	NR	NR	NR	
6. Corporate trust and agency accounts.....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	NR	NR	NR	NR	
7. Investment management and investment advisory agency accounts.....	RCONB886	RCONJ253	RCONB888	RCONJ254	7.
	NR	NR	NR	NR	
8. Foundation and endowment trust and agency accounts.....	RCONJ255	RCONJ256	RCONJ257	RCONJ258	8.
	NR	NR	NR	NR	
9. Other fiduciary accounts.....	RCONB890	RCONB891	RCONB892	RCONB893	9.
	NR	NR	NR	NR	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCONB894	RCONB895	RCONB896	RCONB897	10.
	NR	NR	NR	NR	
11. Custody and safekeeping accounts.....		RCONB898		RCONB899	11.
		NR		NR	
12. Not applicable					12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCONJ259	RCONJ260	RCONJ261	RCONJ262	13.
	NR	NR	NR	NR	

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	NR	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	NR	15.a.
b. Employee benefit - defined benefit.....	RIADB906	NR	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	NR	15.c.
16. Corporate trust and agency accounts.....	RIADA479	NR	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	NR	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	NR	18.
19. Other fiduciary accounts.....	RIADA480	NR	19.
20. Custody and safekeeping accounts.....	RIADB909	NR	20.
21. Other fiduciary and related services income.....	RIADB910	NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	0	22.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	NR	NR	NR	M.1.a.
b. Interest-bearing deposits.....	NR	NR	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	NR	NR	NR	M.1.c.
d. State, county, and municipal obligations.....	NR	NR	NR	M.1.d.
e. Money market mutual funds.....	NR	NR	NR	M.1.e.
f. Equity mutual funds.....	NR	NR	NR	M.1.f.
g. Other mutual funds.....	NR	NR	NR	M.1.g.
h. Common trust funds and collective investment funds.....	NR	NR	NR	M.1.h.
i. Other short-term obligations.....	NR	NR	NR	M.1.i.
j. Other notes and bonds.....	NR	NR	NR	M.1.j.

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
Dollar amounts in thousands				
k. Investments in unregistered funds and private equity investments.....	RCONJ293	RCONJ294	RCONJ295	
	NR	NR	NR	M.1.k.
	RCONJ296	RCONJ297	RCONJ298	
l. Other common and preferred stocks.....	NR	NR	NR	M.1.l.
	RCONJ299	RCONJ300	RCONJ301	
m. Real estate mortgages.....	NR	NR	NR	M.1.m.
	RCONJ302	RCONJ303	RCONJ304	
n. Real estate.....	NR	NR	NR	M.1.n.
	RCONJ305	RCONJ306	RCONJ307	
o. Miscellaneous assets.....	NR	NR	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	NR	NR	NR	M.1.p.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
Dollar amounts in thousands					
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR	M.1.q.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
Dollar amounts in thousands					
2. Corporate trust and agency accounts:			M.2.		
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default....	RCONJ313	NR	RCONJ314	NR	M2a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries
4. Fiduciary settlements, surcharges, and other losses:			
	RIADB947	RIADB948	RIADB949
a. Personal trust and agency accounts.....	NR	NR	NR
b. Employee benefit and retirement-related trust and agency accounts.....	NR	NR	NR
c. Investment management agency accounts.....	NR	NR	NR
d. Other fiduciary accounts and related services.....	NR	NR	NR
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	NR	NR	NR

General Instructions

Dollar amounts in thousands		
1. Who Must Report on What Forms		1.
a. Close of Business		1.a.
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.
b. Amended Reports		5.b.
6. Retention of Reports		6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports		7.
a. Exclusions from the Coverage of the Consolidated Report		7.a.
8. Rules of Consolidation		8.
9. Reporting by Type of Office (For banks with foreign offices)		9.
10. Publication Requirements for the Report of Condition		10.
11. Release of Individual Bank Reports		11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements		12.
13. Accrual Basis Reporting		13.
14. Miscellaneous General Instructions		14.
a. Rounding		14.a.
b. Negative Entries		14.b.
c. Verification		14.c.
d. Transactions Occurring Near the End of a Reporting Period		14.d.
15. Separate Branch Reports		15.

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Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Accrued Interest Receivable Related to Credit Card Securitizations			7.
8. Acquisition, Development, or Construction (ADC) Arrangements			8.
9. Agreement Corporation			9.
10. Allowance for Loan and Lease Losses			10.
11. Applicable Income Taxes			11.
12. Associated Company			12.
13. ATS Account			13.
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a. Bank-Owned Life Insurance			14.a.
15. Banks, U.S. and Foreign			15.
16. Banks in Foreign Countries			16.
17. Bill-of-Lading Draft			17.
18. Borrowings and Deposits in Foreign Offices			18.
19. Brokered Deposits			19.
20. Broker's Security Draft			20.
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23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
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27. Changes in Accounting Estimates			27.
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31. Commercial Letter of Credit			31.
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34. Common Stock of Unconsolidated Subsidiaries, Investments in			34.
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36. Corporate Joint Venture			36.
37. Corrections of Accounting Errors			37.
38. Coupon Stripping, Treasury Receipts, and STRIPS			38.
39. Custody Account			39.
40. Dealer Reserve Account			40.
a. Deferred Compensation Agreements			40.a.
41. Deferred Income Taxes			41.
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44. Deposits			44.
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a. Discounts			45.a.
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Dollar amounts in thousands

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a. Equity-Indexed Certificates of Deposit			50.a.
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a. Fair Value			54.a.
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78. Investments in Common Stock of Unconsolidated Subsidiaries			78.
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80. Lease Accounting			80.
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Dollar amounts in thousands

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Dollar amounts in thousands

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