

Federal Financial Institutions Examination Council

1



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

Institution Name	SILVER STATE BANK
City	HENDERSON
State	NV
Zip Code	89012
Call Report Quarter End Date	3/31/2008
Report Type	041
RSSD-ID	2479310
FDIC Certificate Number	34194
OCC Charter Number	0
ABA Routing Number	122401833
Last updated on	5/28/2008

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20080331	1.
2. FDIC certificate number.....	RSSD9050	34194	2.
3. Legal title of bank.....	RSSD9017	SILVER STATE BANK	3.
4. City.....	RSSD9130	HENDERSON	4.
5. State abbreviation.....	RSSD9200	NV	5.
6. Zip code.....	RSSD9220	89012	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.
5. FAX.....	TEXTC441	CONF	4.a.5.

Dollar amounts in thousands

b. Secondary Contact				4.b.
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.
5. FAX.....	TEXTC446		CONF	4.b.5.
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.
5. FAX.....	TEXTC874		CONF	4.c.5.
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.
5. FAX.....	TEXTC879		CONF	4.d.5.

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		1,019	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436		26,522	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012		2,274	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:				1.a.3.
a. Credit cards.....	RIADB485		0	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486		92	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056		0	1.a.4.
5. All other loans.....	RIAD4058		0	1.a.5.
6. Total interest and fee income on loans.....	RIAD4010		29,907	1.a.6.
b. Income from lease financing receivables.....	RIAD4065		5	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115		5	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		512	1.d.1.
2. Mortgage-backed securities.....	RIADB489		63	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060		64	1.d.3.
e. Interest income from trading assets.....	RIAD4069		0	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	53	1.f.
g. Other interest income.....	RIAD4518	55	1.g.
h. Total interest income.....	RIAD4107	30,664	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	22	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	4,494	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	2,946	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	4,513	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	407	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	975	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	13,357	2.e.
3. Net interest income.....	RIAD4074	17,307	3.
4. Provision for loan and lease losses.....	RIAD4230	29,550	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	259	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	89	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	1,146	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	3	5.k.
l. Other noninterest income.....	RIADB497	99	5.l.
m. Total noninterest income.....	RIAD4079	1,596	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	52	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	6,141	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	1,285	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	2,255	7.d.
e. Total noninterest expense.....	RIAD4093	9,681	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	-20,276	8.

Dollar amounts in thousands

9. Applicable income taxes (on item 8).....	RIAD4302	-7,263	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	-13,013	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.
12. Net income (loss).....	RIAD4340	-13,013	12.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	0	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	300	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	0	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	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.13a.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.13b.1.

Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	165,031	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	-54	2.
3. Balance end of previous calendar year as restated.....	RIADB508	164,977	3.
4. Net income (loss).....	RIAD4340	-13,013	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	214	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.

Dollar amounts in thousands

7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	180	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total equity capital end of current period.....	RIAD3210	152,358	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	2,062	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	7,484	RIADC894	0	1.a.2.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:				1.c.	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	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	0	RIADC217	0	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	18	RIADC896	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0	2.
3. Not applicable				3.	
4. Commercial and industrial loans.....	RIAD4638	32	RIAD4608	0	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.	
a. Credit cards.....	RIADB514	0	RIADB515	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	17	RIADB517	3	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0	8.
9. Total.....	RIAD4635	9,613	RIAD4605	3	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	32	RIAD5410	0	M.1.
2. Not available				M.2.	
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	0	RIAD4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	0	RIAD4618	0	M.2.c.
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.

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

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
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M.4.

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, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	17,035	1.
2. Recoveries	RIAD4605	3	2.
3. Charge-offs.....	RIADC079	9,613	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	29,550	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	36,975	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 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.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			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	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Brokered Loan Fee Income	1.h.1.
2. Amount of component.....	RIAD4461	29	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	NR	1.i.1.
2. Amount of component.....	RIAD4462	0	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	NR	1.j.1.
2. Amount of component.....	RIAD4463	0	1.j.2.

Dollar amounts in thousands

2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	197	2.b.
c. Directors' fees.....	RIAD4136	203	2.c.
d. Printing, stationery, and supplies.....	RIADC018	134	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	81	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	216	2.g.
h. Accounting and auditing expenses.....	RIADF556	191	2.h.
i. Consulting and advisory expenses.....	RIADF557	149	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	Customer Services	2.l.1.
2. Amount of component.....	RIAD4464	85	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Referral Fees	2.m.1.
2. Amount of component.....	RIAD4467	197	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Click here for value	2.n.1.
2. Amount of component.....	RIAD4468	142	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. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option.....	RIADF465	0	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	Click here for value	4.b.1.
2. Amount of component.....	RIADB527	-54	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.

Dollar amounts in thousands

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	No	7.a.
b. Other explanations.....	TEXT4769	NR	7.b.

(TEXT4468) Software Depreciation

(TEXTB527) Restatement to prior year for initial BOLI Accrued Benefit Liability

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	15,425	1.a.
b. Interest-bearing balances.....	RCON0071	2,165	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	52,321	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	31,973	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	76,501	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	1,412,461	4.b.
c. Allowance for loan and lease losses.....	RCON3123	36,975	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCONB529	1,375,486	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	41,043	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	966	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCON2130	0	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	719	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	28,073	11.
12. Total assets.....	RCON2170	1,624,672	12.
13. Deposits:			13.
a. In domestic offices.....	RCON2200	1,377,527	13.a.
1. Noninterest-bearing.....	RCON6631	145,384	13.a.1.
2. Interest-bearing.....	RCON6636	1,232,142	13.a.2.
b. Not applicable			13.b.

Dollar amounts in thousands

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	2,339	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	84,000	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	8,448	20.
21. Total liabilities.....	RCON2948	1,472,314	21.
22. Minority interest in consolidated subsidiaries.....	RCON3000	0	22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	121	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	78,078	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	73,914	26.a.
b. Accumulated other comprehensive income.....	RCONB530	245	26.b.
27. Other equity capital components.....	RCONA130	0	27.
28. Total equity capital.....	RCON3210	152,358	28.
29. Total liabilities, minority interest, and equity capital.....	RCON3300	1,624,672	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 2007.....	RCON6724	1	M.1.

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	9,870	1.a.
b. Currency and coin.....	RCON0080	2,672	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	4,983	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	0	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	65	4.
5. Total.....	RCON0010	17,590	5.

Schedule RC-B - Securities

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities.....		RCON0211	RCON0213	RCON1286	RCON1287	1.
		0	0	9,533	9,579	
2. U.S. Government agency obligations (exclude mortgage-backed securities):						2.
a. Issued by U.S. Government agencies.....		RCON1289	RCON1290	RCON1291	RCON1293	2.a.
		0	0	0	0	
b. Issued by U.S. Government-sponsored agencies.....		RCON1294	RCON1295	RCON1297	RCON1298	2.b.
		0	0	35,633	35,948	
3. Securities issued by states and political subdivisions in the U.S.....		RCON8496	RCON8497	RCON8498	RCON8499	3.
		0	0	0	0	
4. Mortgage-backed securities (MBS):						4.
a. Pass-through securities:						4.a.
1. Guaranteed by GNMA.....		RCON1698	RCON1699	RCON1701	RCON1702	4.a.1.
		0	0	131	137	
2. Issued by FNMA and FHLMC.....		RCON1703	RCON1705	RCON1706	RCON1707	4.a.2.
		0	0	4,160	4,193	
3. Other pass-through securities.....		RCON1709	RCON1710	RCON1711	RCON1713	4.a.3.
		0	0	0	0	
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCON1714	RCON1715	RCON1716	RCON1717	4.b.1.
		0	0	0	0	
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCON1718	RCON1719	RCON1731	RCON1732	4.b.2.
		0	0	0	0	
3. All other mortgage-backed securities.....		RCON1733	RCON1734	RCON1735	RCON1736	4.b.3.
		0	0	0	0	
5. Asset-backed securities (ABS).....		RCONC026	RCONC988	RCONC989	RCONC027	5.
		0	0	0	0	
6. Other debt securities:						6.
a. Other domestic debt securities.....		RCON1737	RCON1738	RCON1739	RCON1741	6.a.
		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	
		RCON1742	RCON1743	RCON1744	RCON1746	
b. Foreign debt securities.....	0	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCONA510	RCONA511	
				2,469	2,464	7.
		RCON1754	RCON1771	RCON1772	RCON1773	
8. Total.....	0	0	0	51,926	52,321	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	49,857	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	5,024	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	1,800	M.2.a.2.
3. Over one year through three years.....	RCONA551	32,294	M.2.a.3.
4. Over three years through five years.....	RCONA552	6,409	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	0	M.2.a.5.
6. Over 15 years.....	RCONA554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	0	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	0	M.2.b.5.
6. Over 15 years.....	RCONA560	4,330	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	0	M.2.c.1.
2. Over three years.....	RCONA562	0	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	6,824	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

Schedule RC-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:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....			RCONF158	117,560	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	887,177	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	5	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.....			RCON1797	26,615	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	14,691	1.c.2.a.
b. Secured by junior liens.....			RCON5368	8,496	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	9,340	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	195,782	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	83,495	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	0			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	0			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	0			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	0			2.c.1.
2. To other banks in foreign countries.....	RCONB537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	0	3.
4. Commercial and industrial loans.....			RCON1766	145,717	4.
a. To U.S. addressees (domicile).....	RCON1763	145,717			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	0			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....			RCONB538	0	6.a.
b. Other revolving credit plans.....			RCONB539	413	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	3,539	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Other loans.....			RCON1563	554	9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	0			9.a.
b. All other loans (exclude consumer loans).....	RCON1564	554			9.b.
10. Lease financing receivables (net of unearned income).....			RCON2165	258	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	258			10.a.

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
Dollar amounts in thousands				
b. All other leases.....	RCONF163	0		
11. Any unearned income on loans reflected in items 1-9 above.....			RCON2123	4,680
12. Total loans and leases, net of unearned income.....			RCON2122	1,488,962

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	0			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	5,816			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	0			M.2.a.2.
3. Over one year through three years.....	RCONA566	0			M.2.a.3.
4. Over three years through five years.....	RCONA567	403			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	0			M.2.a.5.
6. Over 15 years.....	RCONA569	8,472			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	1,178,315			M.2.b.1.
2. Over three months through 12 months.....	RCONA571	100,309			M.2.b.2.
3. Over one year through three years.....	RCONA572	30,156			M.2.b.3.
4. Over three years through five years.....	RCONA573	74,272			M.2.b.4.
5. Over five years through 15 years.....	RCONA574	21,613			M.2.b.5.
6. Over 15 years.....	RCONA575	4,253			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	1,018,231			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	0			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	14,526			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	0			M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	NR			M.6.
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					M.7.
a. Outstanding balance.....	RCONC779	0			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	0			M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					M.8.

Dollar amounts in thousands

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

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	RCON5565	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	RCON5567	NR	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	NR	RCON5575	NR	4.c.

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	7.c.

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

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands				
1. U.S. Treasury securities.....	RCON3531	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. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON3534	NR		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCON3535	NR		4.b.
c. All other mortgage-backed securities.....	RCON3536	NR		4.c.
5. Other debt securities.....	RCON3537	NR		5.
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	NR		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	NR		14.
15. Total trading liabilities.....	RCON3548	0		15.

Dollar amounts in thousands

1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	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. Not applicable			M.2.
3. Loans measured at fair value that are past due 90 days or more:			M.3.
a. Fair value.....	RCONF639	NR	M.3.a.
b. Unpaid principal balance.....	RCONF640	NR	M.3.b.
4. Asset-backed securities:			M.4.
a. Residential mortgage-backed securities.....	RCONF641	NR	M.4.a.
b. Commercial mortgage-backed securities.....	RCONF642	NR	M.4.b.
c. Credit card receivables.....	RCONF643	NR	M.4.c.
d. Home equity lines.....	RCONF644	NR	M.4.d.
e. Automobile loans.....	RCONF645	NR	M.4.e.
f. Other consumer loans.....	RCONF646	NR	M.4.f.
g. Commercial and industrial loans.....	RCONF647	NR	M.4.g.
h. Other.....	RCONF648	NR	M.4.h.
5. Collateralized debt obligations:			M.5.
a. Synthetic.....	RCONF649	NR	M.5.a.
b. Other.....	RCONF650	NR	M.5.b.
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.
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.

Dollar amounts in thousands

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 43,782		RCONB550 1,333,574	1.
2. U.S. Government.....	RCON2202 16		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 41		RCON2530 114	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 0		RCONB552 0	4.
5. Banks in foreign countries.....	RCON2213 0		RCON2236 0	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 0		RCON2377 0	6.
7. Total.....	RCON2215 43,839	RCON2210 41,038	RCON2385 1,333,688	7.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

1. Selected components of total deposits:			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	1,861	M.1.a.
b. Total brokered deposits.....	RCON2365	601,194	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits issued in denominations of less than \$100,000.....	RCON2343	539,021	M.1.c.1.
2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	RCON2344	62,173	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.

Dollar amounts in thousands

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	539,021	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	62,173	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	NR	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	484,284	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	133,965	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	467,893	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	247,545	M.2.c.
1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above.....	RCONF233	614	M.2.c.1.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	161,473	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	303,628	M.3.a.2.
3. Over one year through three years.....	RCONA581	2,693	M.3.a.3.
4. Over three years.....	RCONA582	99	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	465,101	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	83,342	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	163,248	M.4.a.2.
3. Over one year through three years.....	RCONA586	955	M.4.a.3.
4. Over three years.....	RCONA587	0	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	246,590	M.4.b.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	7,730	1.
2. Net deferred tax assets.....	RCON2148	12,730	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	74	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	4,279	4.
5. Life insurance assets.....	RCONC009	903	5.
6. All other assets.....	RCON2168	2,357	6.
a. Prepaid expenses.....	RCON2166	636	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	0	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549	Software	6.e.1.
2. Amount of component.....	RCON3549	793	6.e.2.

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550	NR	6.f.1.
2. Amount of component.....	RCON3550	0	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3551	NR	6.g.1.
2. Amount of component.....	RCON3551	0	6.g.2.
7. Total.....	RCON2160	28,073	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	2,887	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	3,475	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	125	3.
4. All other liabilities.....	RCON2938	1,961	4.
a. Accounts payable.....	RCON3066	0	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	Colson Holding	4.e.1.
2. Amount of component.....	RCON3552	544	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	Click here for value	4.f.1.
2. Amount of component.....	RCON3553	626	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	8,448	5.

(TEXT3553) Tenant Improvements

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	1,320	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	44,516	2.
3. Mortgage-backed securities.....	RCONB559	4,311	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	3,248	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	7,785	5.
6. Loans:			6.
a. Total loans.....	RCON3360	1,461,907	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	48,991	6.b.1.
2. All other loans secured by real estate.....	RCON3466	1,272,304	6.b.2.
c. Commercial and industrial loans.....	RCON3387	141,216	6.c.

Dollar amounts in thousands

d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	4,557	6.d.2.
7. Trading assets.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	270	8.
9. Total assets.....	RCON3368	1,579,986	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	9,449	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	503,140	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	172,835	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	429,225	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	46,347	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	84,000	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	0	M.1.

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

Dollar amounts in thousands

1. Unused commitments:				1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	RCON3814	7,521		1.a.
b. Credit card lines.....	RCON3815	0		1.b.
c. Commercial real estate, construction, and land development:				1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate:				1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	50,041		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	311,265		1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate.....	RCON6550	0		1.c.2.
d. Securities underwriting.....	RCON3817	0		1.d.
e. Other unused commitments.....	RCON3818	57,537		1.e.
2. Financial standby letters of credit.....	RCON3819	2,965		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.
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) Guarantor		(Column B) Beneficiary		
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.

Dollar amounts in thousands	(Column A) Guarantor		(Column B) Beneficiary		
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

8. Spot foreign exchange contracts.....	RCON8765	0			8.
9. All other off-balance sheet liabilities (exclude derivatives).....	RCON3430	0			9.
a. Securities borrowed.....	RCON3432	0			9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0			9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCONC978	0			9.c.
d. Disclose component and the dollar amount of that component:					9.d.
1. Describe component.....	TEXT3555	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).....	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	0			11.b.

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

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCON8693	RCON8694	RCON8695	RCON8696	
a. Futures contracts.....	0	0	0	0	12.a.
	RCON8697	RCON8698	RCON8699	RCON8700	
b. Forward contracts.....	0	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

b. Contracts held for purposes other than trading:

1. Gross positive fair value.....

2. Gross negative fair value.....

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
	RCO8741	RCO8742	RCO8743	RCO8744
	0	0	0	0
	RCO8745	RCO8746	RCO8747	RCO8748
	0	0	0	0

15.b.

15.b.1.

15.b.2.

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	33,279	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	5	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	719	2.b.
c. All other identifiable intangible assets.....	RCON5507	0	2.c.
d. Total.....	RCON0426	719	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCON5372	0	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land.....	RCON5508	966	3.b.1.
2. Farmland.....	RCON5509	0	3.b.2.
3. 1-4 family residential properties.....	RCON5510	0	3.b.3.
4. Multifamily (5 or more) residential properties.....	RCON5511	0	3.b.4.
5. Nonfarm nonresidential properties.....	RCON5512	0	3.b.5.
6. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.b.6.
c. Total.....	RCON2150	966	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCON5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCON5375	0	4.b.
c. Total.....	RCON2130	0	4.c.
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	64,000	5.a.1.a.
b. Over one year through three years.....	RCONF056	20,000	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	64,000	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	84,000	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	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.

Dollar amounts in thousands

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.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.

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

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

Dollar amounts in thousands			
	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RCONF172	RCONF174	RCONF176
	8,330	0	18,150
2. Other construction loans and all land development and other land loans.....	RCONF173	RCONF175	RCONF177
	9,589	0	50,702
b. Secured by farmland.....	RCON3493	RCON3494	RCON3495
	0	0	0
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
	503	0	0
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229
	0	0	0
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230
	82	0	143
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501
	0	0	0
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182
	1,933	0	720
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	RCONF181	RCONF183
	0	0	0
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836
	0	0	0
3. Not applicable			3.
4. Commercial and industrial loans.....	RCON1606	RCON1607	RCON1608
	523	0	317

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
5. Loans to individuals for household, family, and other personal expenditures:				
		RCONB575	RCONB576	RCONB577
		0	0	0
a. Credit cards.....				
		RCONB578	RCONB579	RCONB580
		14	0	0
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....				
		RCON5389	RCON5390	RCON5391
		0	0	0
6. Loans to foreign governments and official institutions.....				
		RCON5459	RCON5460	RCON5461
		0	0	0
7. All other loans.....				
		RCON1226	RCON1227	RCON1228
		0	0	0
8. Lease financing receivables.....				
		RCON3505	RCON3506	RCON3507
		0	0	0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....				
		RCON5612	RCON5613	RCON5614
		0	0	0
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....				
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....		RCON5615	RCON5616	RCON5617
		0	0	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....		RCONC866	RCONC867	RCONC868
		0	0	0
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):				
		RCONF661	RCONF662	RCONF663
a. Loans secured by 1-4 family residential properties.....		0	0	0
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....		RCON1658	RCON1659	RCON1661
		0	0	0
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....				
		RCON6558	RCON6559	RCON6560
		0	0	0
3. Not available				
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		RCON1248	RCON1249	RCON1250
		0	0	0
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....		RCON5380	RCON5381	RCON5382
		0	0	0
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....		RCON1254	RCON1255	RCON1256
		0	0	0
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....		RCONF166	RCONF167	RCONF168
		0	0	0
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....				
		RCON1594	RCON1597	RCON1583
		0	0	0
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				
a. Loans and leases held for sale.....		RCONC240	RCONC241	RCONC226
		0	0	0
b. Loans measured at fair value:				

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	
		RCONF664	RCONF665	RCONF666	
1. Fair value.....		NR	NR	NR	M.5.b.1.
		RCONF667	RCONF668	RCONF669	
2. Unpaid principal balance.....		NR	NR	NR	M.5.b.2.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more			
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets.....		RCON3529	0	RCON3530	0	M.6.

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

Dollar amounts in thousands					
7. Additions to nonaccrual assets during the quarter.....		RCONC410	74,405		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	1,379,988		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	1,277,495		4.
5. Total daily average of allowable exclusions.....		RCONF239	0		5.
1. Total deposits of the bank:					M.1.
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:					M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less..		RCONF049	579,464		M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$100,000 or less..		RCONF050	10819		M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:					M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$100,000.....		RCONF051	798,663		M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....		RCONF052	1537		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	1,861		M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....		RCONF046	86		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	0		M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....		RCONF048	0		M.1.d.2.
2. Estimated amount of uninsured deposits.....		RCON5597	645,061		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.

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	NR	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	NR	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	0	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	NR	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	0	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	NR	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	NR	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	0	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	NR	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	NR	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	0	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	NR	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	NR	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	NR	6.c.2.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCON3210	152,358	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	245	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	4	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCON4336	0	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying 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	152,109	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	152,109	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	20,834	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	20,834	17.
18. Allowable Tier 2 capital.....	RCON8275	20,834	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	172,943	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	1,579,986	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	1,579,986	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	0	30.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio.....	RCON7273	0	RCON7204	0.0963	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0	RCON7206	0.0922	32.
33. Total risk-based capital ratio.....	RCON7275	0	RCON7205	0.1048	33.

Dollar amounts in thousands

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429 0	RCONB660 0	RCONB661 0	RCONB662 0		RCONB663 0
48. Securities lent.....	RCON3433 0	RCONB664 0	RCONB665 0	RCONB666 0	RCONB667 0	RCONB668 0
49. Retained recourse on small business obligations sold with recourse.....	RCONA250 0	RCONB669 0	RCONB670 0	RCONB671 0	RCONB672 0	RCONB673 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 0	RCONB542 0				RCONB543 0
51. All other financial assets sold with recourse.....	RCONB675 0	RCONB676 0	RCONB677 0	RCONB678 0	RCONB679 0	RCONB680 0
52. All other off-balance sheet liabilities.....	RCONB681 0	RCONB682 0	RCONB683 0	RCONB684 0	RCONB685 0	RCONB686 0
53. Unused commitments with an original maturity exceeding one year.....	RCON3833 230,475	RCONB687 115,238	RCONB688 0	RCONB689 0	RCONB690 0	RCONB691 115,237
54. Derivative contracts.....		RCONA167 0	RCONB693 0	RCONB694 0	RCONB695 0	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696 12,523	RCONB697 110,178	RCONB698 24,092	RCONB699 1,632,657
56. Risk weight factor						
57. Risk-weighted assets by risk weight category.....			RCONB700 0	RCONB701 22,036	RCONB702 12,046	RCONB703 1,632,657
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 1,666,739
60. Excess allowance for loan and lease losses.....						RCONA222 16,266
61. Allocated transfer risk reserve.....						RCON3128 0
62. Total risk-weighted assets.....						RCONA223 1,650,473

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.
a. Interest rate contracts.....	0	0	0	M.2.a.
b. Foreign exchange contracts.....	0	0	0	M.2.b.
c. Gold contracts.....	0	0	0	M.2.c.
d. Other precious metals contracts.....	0	0	0	M.2.d.
e. Other commodity contracts.....	0	0	0	M.2.e.
f. Equity derivative contracts.....	0	0	0	M.2.f.
g. Credit derivative contracts:				M.2.g.
1. Investment grade.....	0	0	0	M.2.g.1.
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	70,230	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	NR	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?.....	RCONA345	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?.....	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					
	RCONB868	RCONB869	RCONB870	RCONB871	
4. Personal trust and agency accounts.....	NR	NR	NR	NR	4.
5. Retirement related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	NR	NR	NR	NR	5.a.
b. Employee benefit - defined benefit.....	NR	NR	NR	NR	5.b.
c. Other retirement accounts.....	NR	NR	NR	NR	5.c.
6. Corporate trust and agency accounts.....	NR	NR	NR	NR	6.
7. Investment management agency accounts.....	NR		NR		7.
8. Other fiduciary accounts.....	NR	NR	NR	NR	8.
9. Total fiduciary accounts.....	NR	NR	NR	NR	9.
10. Custody and safekeeping accounts.....		NR		NR	10.
11. Not applicable					11.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

12. Personal trust and agency accounts.....	RIADB904	CONF	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit - defined contribution.....	RIADB905	CONF	13.a.
b. Employee benefit - defined benefit.....	RIADB906	CONF	13.b.
c. Other retirement accounts.....	RIADB907	CONF	13.c.
14. Corporate trust and agency accounts.....	RIADA479	CONF	14.
15. Investment management agency accounts.....	RIADB908	CONF	15.
16. Other fiduciary accounts.....	RIADA480	CONF	16.
17. Custody and safekeeping accounts.....	RIADB909	CONF	17.
18. Other fiduciary and related services income.....	RIADB910	CONF	18.
19. Total gross fiduciary and related services income.....	RIAD4070	0	19.
20. Expenses.....	RIADC058	CONF	20.
21. Net losses from fiduciary and related services.....	RIADA488	CONF	21.
22. Intracompany income credits for fiduciary and related services.....	RIADB911	CONF	22.
23. Net fiduciary and related services income.....	RIADA491	CONF	23.
1. Managed assets held in personal trust and agency accounts:			M.1.
a. Noninterest-bearing deposits.....	RCONB913	NR	M.1.a.
b. Interest-bearing deposits.....	RCONB914	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONB915	NR	M.1.c.
d. State, county and municipal obligations.....	RCONB916	NR	M.1.d.
e. Money market mutual funds.....	RCONB917	NR	M.1.e.
f. Other short-term obligations.....	RCONB918	NR	M.1.f.
g. Other notes and bonds.....	RCONB919	NR	M.1.g.
h. Common and preferred stocks.....	RCONB920	NR	M.1.h.
i. Real estate mortgages.....	RCONB921	NR	M.1.i.
j. Real estate.....	RCONB922	NR	M.1.j.
k. Miscellaneous assets.....	RCONB923	NR	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCONB868	NR	M.1.l.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:				M.4.
a. Personal trust and agency accounts.....	CONF	CONF	CONF	M.4.a.
b. Retirement related trust and agency accounts.....	CONF	CONF	CONF	M.4.b.
c. Investment management agency accounts.....	CONF	CONF	CONF	M.4.c.
d. Other fiduciary accounts and related services.....	CONF	CONF	CONF	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses.....	CONF	CONF	CONF	M.4.e.

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.

Dollar amounts in thousands

b. Negative Entries			14.b.
c. Verification			14.c.
d. Transactions Occurring Near the End of a Reporting Period			14.d.
15. Separate Branch Reports			15.

Glossary

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.
14. Bankers Acceptances			14.
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.
21. Business Combinations			21.
22. Call Option			22.
23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
26. Certificate of Deposit			26.
27. Changes in Accounting Estimates			27.
28. Changes in Accounting Principles			28.
29. Clearing Accounts			29.
30. Commercial Banks in the U.S.			30.
31. Commercial Letter of Credit			31.
32. Commercial Paper			32.
33. Commodity or Bill-of-Lading Draft			33.
34. Common Stock of Unconsolidated Subsidiaries, Investments in			34.
35. Continuing Contract			35.
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.

Dollar amounts in thousands

42. Demand Deposits			42.
43. Depository Institutions in the U.S.			43.
44. Deposits			44.
45. Derivative Contracts			45.
a. Discounts			45.a.
46. Dividends			46.
47. Domestic Office			47.
48. Domicile			48.
49. Due Bills			49.
50. Edge and Agreement Corporation			50.
a. Equity-Indexed Certificates of Deposit			50.a.
51. Equity Method of Accounting			51.
52. Extinguishments of Liabilities			52.
53. Extraordinary Items			53.
54. Fails			54.
a. Fair Value			54.a.
55. Federal Funds Transactions			55.
56. Federally-Sponsored Lending Agency			56.
57. Fees, Loan			57.
58. Foreclosed Assets			58.
59. Foreign Banks			59.
60. Foreign Currency Transactions and Translation			60.
61. Foreign Debt Exchange Transactions			61.
62. Foreign Governments and Official Institutions			62.
63. Foreign Office			63.
64. Forward Contracts			64.
65. Functional Currency			65.
66. Futures Contracts			66.
67. Goodwill			67.
68. Hypothecated Deposit			68.
69. IBF			69.
70. Income Taxes			70.
71. Intangible Assets			71.
72. Interest-Bearing Account			72.
73. Interest Capitalization			73.
74. Interest Rate Swaps			74.
75. Internal-Use Computer Software			75.
76. International Banking Facility (IBF)			76.
77. Interoffice Accounts			77.
78. Investments in Common Stock of Unconsolidated Subsidiaries			78.
79. Joint Venture			79.
80. Lease Accounting			80.
81. Letter of Credit			81.
82. Limited-Life Preferred Stock			82.
83. Loan			83.
84. Loan Fees			84.
85. Loan Impairment			85.
86. Loan Secured by Real Estate			86.
87. Loss Contingencies			87.
88. Majority-Owned Subsidiary			88.
89. Mandatory Convertible Debt			89.

Dollar amounts in thousands

91. Mergers			91.
92. Money Market Deposit Account (MMDA)			92.
93. Nonaccrual Status			93.
94. Noninterest-Bearing Account			94.
95. Nontransaction Account			95.
96. NOW Account			96.
97. Offsetting			97.
98. One-Day Transaction			98.
99. Option			99.
100. Organization Costs			100.
101. Other Depository Institutions in the U.S.			101.
102. Other Real Estate Owned			102.
103. Overdraft			103.
104. Participations			104.
105. Participations in Acceptances			105.
106. Participations in Pools of Securities			106.
107. Pass-through Reserve Balances			107.
108. Perpetual Preferred Stock			108.
109. Placements and Takings			109.
110. Pooling of Interests			110.
111. Preauthorized Transfer Account			111.
112. Preferred Stock			112.
113. Premiums and Discounts			113.
114. Purchase Acquisition			114.
a. Purchased Impaired Loans and Debt Securities			114.a.
115. Put Option			115.
116. Real Estate ADC Arrangements			116.
117. Real Estate, Loan Secured By			117.
118. Reciprocal Balances			118.
119. Renegotiated Troubled Debt			119.
120. Reorganizations			120.
121. Repurchase/Resale Agreements			121.
122. Reserve Balances, Pass-through			122.
123. Retail Sweep Arrangements			123.
124. Sales of Assets for Risk-Based Capital Purposes			124.
125. Savings Deposits			125.
126. Securities Activities			126.
127. Securities Borrowing/Lending Transactions			127.
128. Securities, Participations in Pools of			128.
129. Servicing Assets and Liabilities			129.
130. Settlement Date Accounting			130.
131. Shell Branches			131.
132. Short Position			132.
133. Significant Subsidiary			133.
134. Standby Letter of Credit			134.
135. Start-Up Activities			135.
136. STRIPS			136.
137. Subordinated Notes and Debentures			137.
138. Subsidiaries			138.
139. Suspense Accounts			139.
140. Syndications			140.

Dollar amounts in thousands

141. Telephone Transfer Account			141.
142. Term Federal Funds			142.
143. Time Deposits			143.
144. Trade Date and Settlement Date Accounting			144.
145. Trading Account			145.
146. Transction Account			146.
147. Transfers of Financial Assets			147.
148. Traveler's Letter of Credit			148.
149. Treasury Receipts			149.
150. Treasury Stock			150.
151. Troubled Debt Restructurings			151.
152. Trust Preferred Securities			152.
153. U.S. Banks			153.
154. U.S. Territories and Possessions			154.
155. Valuation Allowance			155.
156. When-Issued Securities Transactions			156.