

Federal Financial Institutions Examination Council



**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	89014
Call Report Quarter End Date	12/31/2005
Report Type	041
RSSD-ID	2479310
FDIC Certificate Number	34194
OCC Charter Number	0
ABA Routing Number	122401833
Last updated on	1/19/2006

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20051231	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	89074	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Authorized Officer 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. No comment.....	RCON6979		No	1.
2. Bank Management Statement.....	TEXT6980		NR	2.

Loans to Executive Officers

Dollar amounts in thousands

a. Number of loans made to executive officers since the previous Call Report date.....	RCON3561		0	a.
b. Total dollar amount of above loans.....	RCON3562		0	b.

Loans to Executive Officers

Dollar amounts in thousands

c. Range of interest charged on above loans.....	from		to		c.
	RCON7701	0	RCON7702	0	

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.....	RIAD4011		44,107	1.a.1.
2. Commercial and industrial loans.....	RIAD4012		8,939	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		347	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		53,393	1.a.6.

Dollar amounts in thousands

b. Income from lease financing receivables.....	RIAD4065	42	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	11	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	2,251	1.d.1.
2. Mortgage-backed securities.....	RIADB489	113	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	217	1.d.3.
e. Interest income from trading assets.....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	926	1.f.
g. Other interest income.....	RIAD4518	112	1.g.
h. Total interest income.....	RIAD4107	57,065	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	18	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	9,723	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	1,548	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	1,445	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	542	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	1,362	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	14,638	2.e.
3. Net interest income.....	RIAD4074	42,427	3.
4. Provision for loan and lease losses.....	RIAD4230	2,350	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	941	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADB490	0	5.d.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	58	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not available			5.h.
1. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.h.1.
2. Income from other insurance activities.....	RIADC387	0	5.h.2.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	3,604	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	1	5.k.
l. Other noninterest income.....	RIADB497	222	5.l.
m. Total noninterest income.....	RIAD4079	4,826	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	-6	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	12,878	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	2,865	7.b.
c. Not available			7.c.

Dollar amounts in thousands

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	4,066	7.d.
e. Total noninterest expense.....	RIAD4093	19,809	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	25,088	8.
9. Applicable income taxes (on item 8).....	RIAD4302	8,669	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	16,419	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.
12. Net income (loss).....	RIAD4340	16,419	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	164	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.
9. Impact on income of derivatives held for purposes other than trading:			M.9.
a. Net increase (decrease) to interest income.....	RIAD8761	0	M.9.a.
b. Net (increase) decrease to interest expense.....	RIAD8762	0	M.9.b.
c. Other (noninterest) allocations.....	RIAD8763	0	M.9.c.
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.

Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	55,501	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated.....	RIADB508	55,501	3.
4. Net income (loss).....	RIAD4340	16,419	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	1,603	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	-224	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	5,000	11.

Dollar amounts in thousands

12. Total equity capital end of current period.....	RIAD3210	78,299	12.
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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.....	RIAD3582	0	RIAD3583	0	1.a.
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.....	RIAD3590	0	RIAD3591	37	1.e.
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	95	RIAD4608	40	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	83	RIADB517	14	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	178	RIAD4605	91	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Not available					M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	0	RIAD4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	0	RIAD4618	0	M.2.c.
d. Lease financing receivables of non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 8, above).....	RIAD4659	0	RIAD4669	0	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665	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	M.4.
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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, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	6,051	1.
2. Recoveries	RIAD4605	91	2.
3. Charge-offs.....	RIADC079	178	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	2,350	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	8,314	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)			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. Disclose component and the dollar amount of that component:			1.f.
1. Describe component.....	TEXT4461	NR	1.f.1.
2. Amount of component.....	RIAD4461	0	1.f.2.
g. Disclose component and the dollar amount of that component:			1.g.
1. Describe component.....	TEXT4462	NR	1.g.1.
2. Amount of component.....	RIAD4462	0	1.g.2.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4463	NR	1.h.1.
2. Amount of component.....	RIAD4463	0	1.h.2.
2. Other noninterest expense (from Schedule RI, item 7.d)			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	0	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	0	2.g.
h. Disclose component and the dollar amount of that component:			2.h.
1. Describe component.....	TEXT4464	NR	2.h.1.
2. Amount of component.....	RIAD4464	0	2.h.2.
i. Disclose component and the dollar amount of that component:			2.i.
1. Describe component.....	TEXT4467	NR	2.i.1.
2. Amount of component.....	RIAD4467	0	2.i.2.
j. Disclose component and the dollar amount of that component:			2.j.
1. Describe component.....	TEXT4468	NR	2.j.1.

Dollar amounts in thousands

2. Amount of component.....	RIAD4468	0	2.j.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. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	NR	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	Click here for value	5.a.1.
2. Amount of component.....	RIAD4498	5,000	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	NR	6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	NR	6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. No comment.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769	NR	7.b.

(TEXT4498) Equity Injection from Holding Company

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	13,559	1.a.

Dollar amounts in thousands

b. Interest-bearing balances.....	RCON0071	745	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	73,247	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	35,469	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	9,428	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	649,031	4.b.
c. Allowance for loan and lease losses.....	RCON3123	8,314	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCONB529	640,717	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	16,349	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCON2130	0	8.
9. Customers' liability to this bank on acceptances outstanding.....	RCON2155	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	626	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	15,347	11.
12. Total assets.....	RCON2170	805,487	12.
13. Deposits:			13.
a. In domestic offices.....	RCON2200	646,771	13.a.
1. Noninterest-bearing.....	RCON6631	167,606	13.a.1.
2. Interest-bearing.....	RCON6636	479,165	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	22,072	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	54,000	16.
17. Not applicable			17.
18. Bank's liability on acceptances executed and outstanding.....	RCON2920	0	18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	4,345	20.
21. Total liabilities.....	RCON2948	727,188	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	40,645	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	38,045	26.a.
b. Accumulated other comprehensive income.....	RCONB530	-512	26.b.
27. Other equity capital components.....	RCONA130	0	27.
28. Total equity capital.....	RCON3210	78,299	28.
29. Total liabilities, minority interest, and equity capital.....	RCON3300	805,487	29.

Dollar amounts in thousands

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 2004.....

RCON6724	NR
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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:			
a. Cash items in process of collection and unposted debits.....	RCON0020	0	1.a.
b. Currency and coin.....	RCON0080	2,301	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	2,069	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	9,934	4.
5. Total.....	RCON0010	14,304	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	
		RCON0211	RCON0213	RCON1286	RCON1287	
1. U.S. Treasury securities.....		0	0	7,499	7,427	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):						2.
a. Issued by U.S. Government agencies.....		0	0	0	0	2.a.
b. Issued by U.S. Government-sponsored agencies.....		0	0	62,354	61,690	2.b.
3. Securities issued by states and political subdivisions in the U.S.....		0	0	0	0	3.
4. Mortgage-backed securities (MBS):						4.
a. Pass-through securities:						4.a.
1. Guaranteed by GNMA.....		0	0	223	229	4.a.1.
2. Issued by FNMA and FHLMC.....		0	0	1,857	1,800	4.a.2.
3. Other pass-through securities.....		0	0	0	0	4.a.3.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....		0	0	0	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....		0	0	0	0	4.b.2.
3. All other mortgage-backed securities.....		0	0	0	0	4.b.3.
5. Asset-backed securities (ABS):						5.
a. Credit card receivables.....		0	0	0	0	5.a.
b. Home equity lines.....		0	0	0	0	5.b.

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	
	RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans.....	0	0	0	0	5.c.
d. Other consumer loans.....	0	0	0	0	5.d.
e. Commercial and industrial loans.....	0	0	0	0	5.e.
f. Other.....	0	0	0	0	5.f.
6. Other debt securities:					6.
a. Other domestic debt securities.....	0	0	0	0	6.a.
b. Foreign debt securities.....	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			2,101	2,101	7.
8. Total.....	0	0	74,034	73,247	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	64,915	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	10,162	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	35,510	M.2.a.2.
3. Over one year through three years.....	RCONA551	23,445	M.2.a.3.
4. Over three years through five years.....	RCONA552	0	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	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	2,029	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	45,672	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.....			RCON1415	215,130	1.a.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	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.....			RCON1797	8,409	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	32,785	1.c.2.a.
b. Secured by junior liens.....			RCON5368	2,236	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	20,340	1.d.

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		
e. Secured by nonfarm nonresidential properties.....				RCON1480	310,149	1.e.
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	70,340	4.
a. To U.S. addressees (domicile).....	RCON1763	70,340				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	394	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....				RCON2011	3,110	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	466	9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	0				9.a.
b. All other loans (exclude consumer loans).....	RCON1564	466				9.b.
10. Lease financing receivables (net of unearned income).....				RCON2165	264	10.
a. Of U.S. addressees (domicile).....	RCON2182	264				10.a.
b. Of non-U.S. addressees (domicile).....	RCON2183	0				10.b.
11. Any unearned income on loans reflected in items 1-9 above.....				RCON2123	5,164	11.
12. Total loans and leases, net of unearned income.....				RCON2122	658,459	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands			
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures).....	RCON1616	0	M.1.
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	32,631	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	0	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	154	M.2.a.5.

Dollar amounts in thousands

6. Over 15 years.....	RCONA569	0	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	556,454	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	8,896	M.2.b.2.
3. Over one year through three years.....	RCONA572	19,470	M.2.b.3.
4. Over three years through five years.....	RCONA573	4,708	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	11,998	M.2.b.5.
6. Over 15 years.....	RCONA575	28,095	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	340,489	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	32,631	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.

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, item 1.e, 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, item 1.e.....	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, item 1.e:					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.

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	NR	RCON5575

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		
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:				
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR		
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	NR		

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

Dollar amounts in thousands

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

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCON3531	NR		
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR		
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR		
4. Mortgage-backed securities (MBS):				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON3534	NR		
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCON3535	NR		
c. All other mortgage-backed securities.....	RCON3536	NR		
5. Other debt securities.....	RCON3537	NR		
6. Not applicable				
7. Not applicable				
8. Not applicable				
9. Other trading assets.....	RCON3541	NR		
10. Not applicable				

Dollar amounts in thousands

11. Revaluation gains on derivatives contracts.....	RCON3543	NR	11.
12. Total trading assets.....	RCON3545	0	12.
13. Liability for short positions	RCON3546	NR	13.
14. Revaluation losses on derivative contracts.....	RCON3547	NR	14.
15. Total trading liabilities.....	RCON3548	0	15.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

	(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)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 50,137		RCONB550 596,595	1.
2. U.S. Government.....	RCON2202 39		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 0		RCON2530 0	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 50,176	RCON2210 47,328	RCON2385 596,595	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	1,176	M.1.a.
b. Total brokered deposits.....	RCON2365	0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Issued in denominations of less than \$100,000.....	RCON2343	0	M.1.c.1.
2. Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.....	RCON2344	0	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	0	M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less.....	RCONA244	0	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	0	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.

Dollar amounts in thousands

1. Money market deposit accounts (MMDAs).....	RCON6810	273,213	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	165,053	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	77,867	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	80,462	M.2.c.
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	12,202	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	58,678	M.3.a.2.
3. Over one year through three years.....	RCONA581	6,987	M.3.a.3.
4. Over three years.....	RCONA582	0	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	70,880	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	11,612	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	64,835	M.4.a.2.
3. Over one year through three years.....	RCONA586	3,914	M.4.a.3.
4. Over three years.....	RCONA587	101	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	76,447	M.4.b.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	3,395	1.
2. Net deferred tax assets.....	RCON2148	2,786	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	572	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	2,731	4.
5. All other assets.....	RCON2168	5,863	5.
a. Prepaid expenses.....	RCON2166	0	5.a.
b. Cash surrender value of life insurance.....	RCONC009	0	5.b.
c. Repossessed personal property (including vehicles).....	RCON1578	0	5.c.
d. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	5.d.
e. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	0	5.e.
f. Disclose component and the dollar amount of that component:			5.f.
1. Describe component.....	TEXT3549	Other Assets	5.f.1.
2. Amount of component.....	RCON3549	3,570	5.f.2.
g. Disclose component and the dollar amount of that component:			5.g.
1. Describe component.....	TEXT3550	NR	5.g.1.
2. Amount of component.....	RCON3550	0	5.g.2.
h. Disclose component and the dollar amount of that component:			5.h.
1. Describe component.....	TEXT3551	NR	5.h.1.
2. Amount of component.....	RCON3551	0	5.h.2.
6. Total.....	RCON2160	15,347	6.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	452	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	1,317	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	2,451	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	Federal Income Tax	4.e.1.
2. Amount of component.....	RCON3552	1,274	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	NR	4.f.1.
2. Amount of component.....	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554	NR	4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	4,345	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	319	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	77,954	2.
3. Mortgage-backed securities.....	RCONB559	2,118	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	1,811	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	11,972	5.
6. Loans:			6.
a. Total loans.....	RCON3360	635,802	6.a.
b. Loans secured by real estate.....	RCON3385	562,485	6.b.
c. Commercial and industrial loans.....	RCON3387	69,356	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	0	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	3,573	6.d.2.
7. Trading assets.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	388	8.
9. Total assets.....	RCON3368	770,893	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	1,971	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	348,617	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	52,245	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	52,291	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	21,747	12.

Dollar amounts in thousands

13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	46,337	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	664	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Not available			1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate.....	RCON3816	171,067	1.c.1.
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	69,959	1.e.
2. Financial standby letters of credit.....	RCON3819	5,348	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. Participations in acceptances conveyed to others by the reporting bank.....	RCON3428	0	5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.
7. Credit derivatives:			7.
a. Notional amount of credit derivatives on which the reporting bank is the guarantor....	RCONA534	0	7.a.
1. Gross positive fair value.....	RCONC219	0	7.a.1.
2. Gross negative fair value.....	RCONC220	0	7.a.2.
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary....	RCONA535	0	7.b.
1. Gross positive fair value.....	RCONC221	0	7.b.1.
2. Gross negative fair value.....	RCONC222	0	7.b.2.
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. Disclose component and the dollar amount of that component:			9.c.
1. Describe component.....	TEXT3555	NR	9.c.1.
2. Amount of component.....	RCON3555	0	9.c.2.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3556	NR	9.d.1.
2. Amount of component.....	RCON3556	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3557	NR	9.e.1.
2. Amount of component.....	RCON3557	0	9.e.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.

Dollar amounts in thousands

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.
	RCON8701	RCON8702	RCON8703	RCON8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCON8705	RCON8706	RCON8707	RCON8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCON8709	RCON8710	RCON8711	RCON8712	
1. Written options.....	0	0	0	0	12.d.1.
	RCON8713	RCON8714	RCON8715	RCON8716	
2. Purchased options.....	0	0	0	0	12.d.2.
e. Swaps.....	0	0	0	0	12.e.
	RCONA126	RCONA127	RCON8723	RCON8724	
13. Total gross notional amount of derivative contracts held for trading.....	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	0	0	0	0	14.
	RCONA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	0				14.a.
15. Not available					15.
a. Contracts held for trading:					15.a.
	RCON8733	RCON8734	RCON8735	RCON8736	
1. Gross positive fair value.....	0	0	0	0	15.a.1.
	RCON8737	RCON8738	RCON8739	RCON8740	
2. Gross negative fair value.....	0	0	0	0	15.a.2.

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	28,384	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	6	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	626	2.b.
c. All other identifiable intangible assets.....	RCON5507	0	2.c.
d. Total.....	RCON0426	626	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	0	3.b.1.
2. Farmland.....	RCON5509	0	3.b.2.
3. 1-4 family residential properties.....	RCON5510	0	3.b.3.
4. Multifamily (5 or more) residential properties.....	RCON5511	0	3.b.4.
5. Nonfarm nonresidential properties.....	RCON5512	0	3.b.5.
c. Total.....	RCON2150	0	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. With a remaining maturity of one year or less.....	RCON2651	14,000	5.a.1.
2. With a remaining maturity of more than one year through three years.....	RCONB565	20,000	5.a.2.
3. With a remaining maturity of more than three years.....	RCONB566	20,000	5.a.3.
b. Other borrowings:			5.b.
1. With a remaining maturity of one year or less.....	RCONB571	0	5.b.1.
2. With a remaining maturity of more than one year through three years.....	RCONB567	0	5.b.2.
3. With a remaining maturity of more than three years.....	RCONB568	0	5.b.3.
c. Total.....	RCON3190	54,000	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.
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.

(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:			
	RCON2759	RCON2769	RCON3492
a. Construction, land development, and other land loans.....	0	0	850
	RCON3493	RCON3494	RCON3495
b. Secured by farmland.....	0	0	0
c. Secured by 1-4 family residential properties:			
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	RCON5399	RCON5400
	0	0	0
2. Closed-end loans secured by 1-4 family residential properties:			
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229
	0	0	0
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230
	0	0	192
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501
	0	0	0
e. Secured by nonfarm nonresidential properties.....	RCON3502	RCON3503	RCON3504
	709	0	140
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836
	0	0	0
3. Not applicable			
	RCON1606	RCON1607	RCON1608
4. Commercial and industrial loans.....	13	0	0
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards.....	RCONB575	RCONB576	RCONB577
	0	0	0
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB578	RCONB579	RCONB580
	5	0	0
6. Loans to foreign governments and official institutions.....	RCON5389	RCON5390	RCON5391
	0	0	0
	RCON5459	RCON5460	RCON5461
7. All other loans.....	0	0	0
	RCON1226	RCON1227	RCON1228
8. Lease financing receivables.....	0	0	35
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCON3505	RCON3506	RCON3507
	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.....	RCON5612	RCON5613	RCON5614
	0	0	140
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	RCON5615	RCON5616	RCON5617
	0	0	131
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCONC866	RCONC867	RCONC868
	0	0	0

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
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).....		RCON1658	RCON1659	RCON1661	
		0	0	0	M.1.
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	M.2.
3. Not available					M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		RCON1248	RCON1249	RCON1250	
		0	0	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....		RCON5380	RCON5381	RCON5382	
		0	0	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....		RCON1254	RCON1255	RCON1256	
		0	0	0	M.3.c.
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RC-N, item 8, above).....		RCON1271	RCON1272	RCON1791	
		0	0	0	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....		RCON1594	RCON1597	RCON1583	
		0	0	0	M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....		RCONC240	RCONC241	RCONC226	
		0	0	0	M.5.

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-O - Other Data for Deposit Insurance and FICO Assessments

Dollar amounts in thousands				
1. Unposted debits:				1.
a. Actual amount of all unposted debits.....		RCON0030	0	1.a.
b. Separate amount of unposted debits:				1.b.
1. Actual amount of unposted debits to demand deposits.....		RCON0031	0	1.b.1.
2. Actual amount of unposted debits to time and savings deposits.....		RCON0032	0	1.b.2.
2. Unposted credits:				2.
a. Actual amount of all unposted credits.....		RCON3510	0	2.a.
b. Separate amount of unposted credits:				2.b.
1. Actual amount of unposted credits to demand deposits.....		RCON3512	0	2.b.1.
2. Actual amount of unposted credits to time and savings deposits.....		RCON3514	0	2.b.2.
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits).....		RCON3520	0	3.
4. Deposits of consolidated subsidiaries (not included in total deposits):				4.
a. Demand deposits of consolidated subsidiaries.....		RCON2211	0	4.a.
b. Time and savings deposits of consolidated subsidiaries.....		RCON2351	0	4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries.....		RCON5514	0	4.c.
5. Not applicable				5.

Dollar amounts in thousands

6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:			6.
a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B).....	RCON2314	0	6.a.
b. Amount reflected in time and savings deposits (included in Schedule RC-E, item 7, column A or C, but not column B).....	RCON2315	0	6.b.
7. Unamortized premiums and discounts on time and savings deposits:			7.
a. Unamortized premiums.....	RCON5516	0	7.a.
b. Unamortized discounts.....	RCON5517	0	7.b.
8. To be completed by banks with "Oakar deposits."			8.
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:			8.a.
1. Total deposits purchased or acquired from other FDIC-insured institutions during the quarter.....	RCONA531	0	8.a.1.
2. Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF).....	RCONA532	0	8.a.2.
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter.	RCONA533	0	8.b.
9. Deposits in lifeline accounts			9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits).....	RCON8432	0	10.
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:			11.
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....	RCON8785	0	11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	RCONA181	0	11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E.....	RCONA182	0	11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):			12.
a. Amount of assets netted against demand deposits.....	RCONA527	0	12.a.
b. Amount of assets netted against time and savings deposits.....	RCONA528	0	12.b.
1. Total deposits of the bank:			M.1.
a. Deposit account of \$100,000 or less:			M.1.a.
1. Amount of deposit accounts of \$100,000 or less.....	RCON2702	151,190	M.1.a.1.
2. Number of deposit accounts of \$100,000 or less.....	RCON3779	NR	M.1.a.2.
b. Deposit accounts of more than \$100,000:			M.1.b.
1. Amount of deposit accounts of more than \$100,000.....	RCON2710	495,581	M.1.b.1.
2. Number of deposit accounts of more than \$100,000.....	RCON2722	994	M.1.b.2.
2. Estimated amount of uninsured deposits.....	RCON5597	396,181	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCON3210	78,299	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	-512	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	0	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCON4336	0	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCONB589	0	6.
7. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	7.
8. Subtotal.....	RCONC227	78,811	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	78,811	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	8,439	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	8,439	17.
18. Allowable Tier 2 capital.....	RCON8275	8,439	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	87,250	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	770,893	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	770,893	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	0.1022	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0	RCON7206	0.1072	32.
33. Total risk-based capital ratio.....	RCON7275	0	RCON7205	0.1187	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	47.
48. Securities lent.....	RCON3433 0	RCONB664 0	RCONB665 0	RCONB666 0	RCONB667 0	RCONB668 0	48.
49. Retained recourse on small business obligations sold with recourse.....	RCONA250 0	RCONB669 0	RCONB670 0	RCONB671 0	RCONB672 0	RCONB673 0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement..	RCONB541 0	RCONB542 0				RCONB543 0	50.
51. All other financial assets sold with recourse.....	RCONB675 0	RCONB676 0	RCONB677 0	RCONB678 0	RCONB679 0	RCONB680 0	51.
52. All other off-balance sheet liabilities.....	RCONB681 0	RCONB682 0	RCONB683 0	RCONB684 0	RCONB685 0	RCONB686 0	52.
53. Unused commitments with an original maturity exceeding one year.....	RCON3833 108,460	RCONB687 54,230	RCONB688 0	RCONB689 0	RCONB690 0	RCONB691 54,230	53.
54. Derivative contracts.....		RCONA167 0	RCONB693 0	RCONB694 0	RCONB695 0		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696 19,982	RCONB697 115,586	RCONB698 53,278	RCONB699 685,320	55.
56. Risk weight factor							56.
57. Risk-weighted assets by risk weight category.....			RCONB700 0	RCONB701 23,117	RCONB702 26,639	RCONB703 685,320	57.
58. Market risk equivalent assets.....						RCON1651 0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704 735,076	59.
60. Excess allowance for loan and lease losses.....						RCONA222 0	60.
61. Allocated transfer risk reserve.....						RCON3128 0	61.
62. Total risk-weighted assets.....						RCONA223 735,076	62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCON8764	0	M.1.
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Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year of less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				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.

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 and All Leases
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
	0	0	0	0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718
	0	0	0	0	0	0	0
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399
	0	0	0	0	0	0	0
c. Standby letters of credit and other enhancements.....	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406
	0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739
	0	0	0	0	0	0	0
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746
	0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
	0	0	0	0	0	0	0
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
	0	0	0	0	0	0	0
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763	
		0	0			0	
b. Loans (included in Schedule RC-C).....		RCONB500	RCONB501			RCONB502	
		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:			M.2.
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	0	M.2.b.
c. Other financial assets.....	RCONA591	52,221	M.2.c.
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

Dollar amounts in thousands		(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
		RCONB868	RCONB869	RCONB870	RCONB871
4. Personal trust and agency accounts.....		NR	NR	NR	NR
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution.....		NR	NR	NR	NR
b. Employee benefit - defined benefit.....		NR	NR	NR	NR
c. Other retirement accounts.....		NR	NR	NR	NR
6. Corporate trust and agency accounts.....		NR	NR	NR	NR
7. Investment management agency accounts.....		NR		NR	
8. Other fiduciary accounts.....		NR	NR	NR	NR
9. Total fiduciary accounts.....		NR	NR	NR	NR
10. Custody and safekeeping accounts.....			NR		NR
11. Not applicable					

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.

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Dollar amounts in thousands			
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b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
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3. Preparation of the Reports			3.
4. Signatures			4.
a. Officer Declaration			4.a.
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5. Submission of the Reports			5.
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13. Accrual Basis Reporting			13.
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Dollar amounts in thousands

b. Negative Entries			14.b.
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Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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