March 31, 2013

CALL REPORT FORM 041

Insured Commercial Banks and FDIC-Supervised Savings Banks

For national and state nonmember banks all questions pertaining to the enclosed forms and their completion should be directed to the FDIC Call Reports Analysis Section, telephone toll-free (800) 688-3342

Federal Deposit Insurance Corporation
Call Reports Analysis Section
550 17th Street, NW, Room F-5083
Washington, DC 20429

For state member banks, all questions pertaining to the enclosed forms and their completion should be directed to your Federal Reserve District Bank.

Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency
Board of Governors of the Federal Reserve System

Federal Financial Institutions Examination Council

Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only—FFIEC 041

Report at the close of business March 31, 2013 (20130331)
(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).; and 12 U.S.C. 1464 (Savings association).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.
This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member national banks, and savings assns.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

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

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

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

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

AB&T National Bank
Legal Title of Bank (RSSD 9017)

Albany
City (RSSD 9130)

GA **31707**
State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

FDIC Certificate Number 35029
(RSSD 9050)

The estimated average burden associated with this information collection is 45.8 hours per respondent and is estimated to vary from 17 to 710 hours pe response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the require form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent' activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unles it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should b directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary Board of Governors of the Federal Reserve System, 20th and C Streets, NW Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of th Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429

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

Table of Contents

Signature Page..... 1
Contact Information..... 3, 4

Report of Income

Schedule RI—Income Statement..... RI-1, 2, 3, 4
Schedule RI-A—Changes in Bank Equity Capital... RI-5
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses..... RI-5, 6, 7
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks)..... RI-8
Schedule RI-E—Explanations..... RI-9, 10

Report of Condition

Schedule RC—Balance Sheet RC-1, 2
Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks)..... RC-3
Schedule RC-B—Securities RC-3, 4, 5, 6, 7, 8
Schedule RC-C—Loans and Lease Financing Receivables:
Part I. Loans and Leases RC-9, 10, 11, 12, 13, 14
Part II. Loans to Small Businesses and Small Farms..... RC-15, 16
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks)..... RC-17, 18, 19
Schedule RC-E—Deposit Liabilities..... RC-20, 21
Schedule RC-F—Other Assets..... RC-22
Schedule RC-G—Other Liabilities RC-22
Schedule RC-K—Quarterly Averages..... RC-23
Schedule RC-L—Derivatives and Off-Balance Sheet Items..... RC-24, 25, 26, 27
Schedule RC-M—Memoranda RC-28, 29, 30
Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets..... RC-31, 32, 33 34, 35, 36
Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments..... RC-37, 38, 39, 40
Schedule RC-P—1-4 Family Residential Mortgage Banking Activities (to be completed only by selected banks)..... RC-41
Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks)..... RC-42, 43
Schedule RC-R—Regulatory Capital..... RC-44, 45, 46 47, 48, 49
Schedule RC-S—Servicing, Securitization, and Asset Sales Activities..... RC-50, 51, 52
Schedule RC-T—Fiduciary and Related Services..... RC-53, 54, 55, 56
Schedule RC-V—Variable Interest Entities..... RC-57
Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income..... RC-58

For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC (3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

Contact Information for the Report of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports	**Other Person to Whom Questions about the Reports Should be Directed**
Laura A. Hancock	**Stan W. Edmonds**
Name (TEXTC490)	Name (TEXTC495)
Senior Vice President / CFO	**Vice President / Financial Manager**
Title (TEXTC491)	Title (TEXTC496)
laura.hancock@abtgold.com	**stan.edmonds@abtgold.com**
E-Mail Address (TEXTC492)	E-Mail Address (TEXT4086)
229/446-2201/202	**229/446-2201/217**
Area Code / Phone Number / Extension (TEXTC493)	Area Code / Phone Number / Extension (TEXT8902)
229/446-2274	**229/446-2274**
Area Code / Fax Number (TEXTC494)	Area Code / Fax Number (TEXT9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter “none” for the contact ’s e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

Primary Contact	**Secondary Contact**
Laura A. Hancock	**Stan W. Edmonds**
Name (TEXT C366)	Name (TEXT C371)
Senior Vice President / CFO	**Vice President / Financial Manager**
Title (TEXT C367)	Title (TEXT C372)
laura.hancock@abtgold.com	**stan.edmonds@abtgold.com**
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
229/446-2201/202	**229/446-2201/217**
Area Code / Phone Number / Extension (TEXT C369)	Area Code / Phone Number / Extension (TEXT C374)
229/446-2274	**229/446-2274**
Area Code / Fax Number (TEXT C370)	Area Code / Fax Number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA Patriot Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers of FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail addresss if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Maximum number of allowed characters for the names and titles is 40. The maximum number for e-mail addresses is 75.

Primary Contact	**Secondary Contact**
Dana White	**Faith Holcombe**
Name (TEXT C437)	Name (TEXT C442)
Senior Vice President / BSA Officer	**Senior Oper. Spec. / Compliance Admin.**
Title (TEXT C438)	Title (TEXT C443)
dana.white@abtgold.com	**faith.holcombe@abtgold.com**
E-Mail Address (TEXT C439)	E-Mail Address (TEXT C444)
229/446-2201/229	**229/446-2201/222**
Area Code / Phone Number / Extension (TEXT C440)	Area Code / Phone Number / Extension (TEXT C445)

Third Contact	**Fourth Contact**
Daniela Russell	
Name (TEXT C870)	Name (TEXT C875)
BSA Administrator	
Title (TEXT C871)	Title (TEXT C876)
daniela.russell@abtgold.com	
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
229/446-2201/227	
Area Code / Phone Number / Extension (TEXT C873)	Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income
for the period January 1, 2013 — March 31, 2013

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1–4 family residential properties	RIAD4435	**98**	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436	**670**	1.a.(1)(b)
(2) Commercial and industrial loans	RIAD4012	**187**	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RIADB485	**0**	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans and other consumer loans)	RIADB486	**143**	1.a.(3)(b)
(4) Loans to foreign governments and official institutions	RIAD4056	**0**	1.a.(4)
(5) All other loans (1)	RIAD4058	**0**	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	**1,098**	1.a.(6)
b. Income from lease financing receivables	RIAD4065	**0**	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115	**7**	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	**0**	1.d.(1)
(2) Mortgage-backed securities	RIADB489	**77**	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	**14**	1.d.(3)
e. Interest income from trading assets	RIAD4069	**0**	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	**0**	1.f.
g. Other interest income	RIAD4518	**0**	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	**1,196**	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	**3**	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	RIAD0093	**19**	2.a.(2)(a)
(b) Time deposits of $100,000 or more	RIADA517	**24**	2.a.(2)(b)
(c) Time deposits of less than $100,000	RIADA518	**21**	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	**2**	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	**31**	2.c.

1 Includes interest and fee income on “Loans to depository institutions and acceptances of other banks,” “Loans to finance agricultural production and other loans to farmers,” “Obligations (other than securities and leases) of states and political subdivisions in the U.S.,” and “Loans to nondepository financial institutions and other loans.”
2 Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Bil Mil Thou	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			RIAD4200	**0**	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			RIAD4073	**100**	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	**1,096**			3.
4. Provision for loan and lease losses	RIAD4230	**1**			4.
5. Noninterest income:					
a. Income from fiduciary activities(1)			RIAD4070	**90**	5.a.
b. Service charges on deposit accounts			RIAD4080	**67**	5.b.
c. Trading revenue(2)			RIADA220	**0**	5.c.
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	**0**	5.f.
g. Net securitization income			RIADB493	**0**	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			RIAD5416	**0**	5.i.
j. Net gains (losses) on sales of other real estate owned			RIAD5415	**4**	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)			RIADB496	**0**	5.k.
l. Other noninterest income*			RIADB497	**137**	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	**298**			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	RIAD3521	**0**			6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	**0**			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			RIAD4135	**788**	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			RIAD4217	**145**	7.b.
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	**351**	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	**1,284**			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301	**109**			8.
9. Applicable income taxes (on item 8)	RIAD4302	**0**			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	**109**			10.
11. Extraordinary items and other adjustments, net of income taxes*	RIAD4320	**0**			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	**109**			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	**0**			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	**109**			14.

* Describe on Schedule RI-E—Explanations

1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

2 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Year-to-date	
		RIAD	Bil Mil Thou
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	M.1.	RIAD4513	**0**
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets (1)			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	M.2.	RIAD8431	**0**
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)	M.3.	RIAD4313	**0**
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	M.4.	RIAD4507	**8**
			Number
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	M.5.	RIAD4150	**45**
Memorandum item 6 is to be completed by:(1) • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.*			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	M.6.	RIAD4024	**0**
			CC YY MM DD
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(2)	M.7.	RIAD9106	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) *Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.*		RIAD	Bil Mil Thou
a. Interest rate exposures	M.8.a.	RIAD8757	**0**
b. Foreign exchange exposures	M.8.b.	RIAD8758	**0**
c. Equity security and index exposures	M.8.c.	RIAD8759	**0**
d. Commodity and other exposures	M.8.d.	RIAD8760	**0**
e. Credit exposures	M.8.e.	RIADF186	**0**
Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a.—8.e. above.(1)			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	M.8.f.	RIADK090	**0**
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	M.8.g.	RIADK094	**0**
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	M.9.a.	RIADC889	**0**
b. Net gains (losses) on credit derivatives held for purposes other than trading	M.9.b.	RIADC890	**0**
10. To be completed by banks with $300 million or more in total assets: (1)			
Credit losses on derivatives (see instructions)	M.10.	RIADA251	**0**
			Yes No
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	M.11.	RIADA530	**N**

1 The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.
2 For example, a bank acquired on March 1, 2013, would report 20130301.

Schedule RI—Continued

Memoranda—Continued Dollar Amounts in Thousands		Year-to-date RIAD	Bil Mil Thou	
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.				
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		**0**	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	RIADF551		**0**	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552		**0**	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553		**0**	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554		**0**	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses	RIADJ319		**0**	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320		**0**	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b)(Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321		**0**	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	**10,782**	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from RI-E, item 4) *	RIADB507	**0**	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	**10,782**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	**109**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	**0**	5.
6. Treasury stock transactions, net	RIADB510	**0**	6.
7. Changes incident to business combinations, net	RIAD4356	**0**	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	**0**	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	**0**	9.
10. Other comprehensive income(1)	RIADB511	**-34**	10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)(from RI-E, item 5.)	RIAD4415	**5**	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a.)	RIAD3210	**10,862**	12.

*Describe on Schedule RI-E—Explanations.
1 Includes, but not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

Part I. Charge-offs and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil Mil Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil Mil Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans	RIADC891	**0**	RIADC892	**0**	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	**3**	RIADC894	**1**	1.a.(2)
b. Secured by farmland	RIAD3584	**0**	RIAD3585	**0**	1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RIAD5411	**0**	RIAD5412	**0**	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	RIADC234	**0**	RIADC217	**5**	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) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	**69**	RIADC896	**0**	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	**1**	RIADC898	**3**	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RIAD4481	**0**	RIAD4482	**0**	2.
3. Not applicable.					
4. Commercial and industrial loans	RIAD4638	**0**	RIAD4608	**5**	4.

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

Schedule RI-B—Continued

Part I.—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil Mil Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil Mil Thou	
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans	RIADK129	0	RIADK133	0	5.b.
c. Other (includes and revolving credit plans other than credit cards and other consumer loans)	RIADK205	5	RIADK206	1	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans (2)	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables	RIAD4266	0	RIAD4267	0	8.
9. Total (sum of items 1 through 8)	RIAD4635	78	RIAD4605	15	9.

1 Include write-downs arising from transfers of loans to the held-for-sale account.
2 Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil Mil Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil Mil Thou	
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. Memorandum items 2.a. through 2.d. are to be completed by banks with $300 million or more in total assets:(2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	RIAD4654	0	RIAD4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	0	RIAD4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0	M.2.d.
3. Memorandum item 3 is to be completed by:(2)					
• banks with $300 million or more in total assets, and					
• banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:					
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0	M.3.

	Calendar year-to-date RIAD	Bil Mil Thou	
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	0	M.4.

1 Include write-downs arising from transfers of loans to the held-for-sale account.
2 The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	**1,788**	1.
2. Recoveries (must equal part I, item 9, column B above)	RIAD4605	**15**	2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, Part II, item 4.)	RIADC079	**78**	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	**0**	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4.)	RIAD4230	**1**	5.
6. Adjustments* (see instructions for this schedule) (from RI-E, item 6.a. and 6.b.)	RIADC233	**0**	6.
7. Balance end of current period (sum of items 1, 2, 5, 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	**1,726**	7.

* Describe on Schedule RI-E - Explanations.

Memoranda — Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	**0**	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	**0**	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	**0**	M.3.
Memorandum item 4 is to be completed by all banks.			
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7., above)	RIADC781	**0**	M.4.

Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

To be completed by Institutions with $1 billion or more in total assets (1)

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Real estate loans:													
a. Construction loans	RCONM708	**0**	RCONM709	**0**	RCONM710	**0**	RCONM711	**0**	RCONM712	**0**	RCONM713	**0**	1.a.
b. Commercial real estate loans	RCONM714	**0**	RCONM715	**0**	RCONM716	**0**	RCONM717	**0**	RCONM719	**0**	RCONM720	**0**	1.b.
c. Residential real estate loans	RCONM721	**0**	RCONM722	**0**	RCONM723	**0**	RCONM724	**0**	RCONM725	**0**	RCONM726	**0**	1.c.
2. Commercial loans(1)(2)	RCONM727	**0**	RCONM728	**0**	RCONM729	**0**	RCONM730	**0**	RCONM731	**0**	RCONM732	**0**	2.
3. Credit cards	RCONM733	**0**	RCONM734	**0**	RCONM735	**0**	RCONM736	**0**	RCONM737	**0**	RCONM738	**0**	3.
4. Other consumer loans	RCONM739	**0**	RCONM740	**0**	RCONM741	**0**	RCONM742	**0**	RCONM743	**0**	RCONM744	**0**	4.
5. Unallocated, if any							RCONM745	**0**					5.
6. Total (for each column, sum of items 1.a through 5) (3)	RCONM746	**0**	RCONM747	**0**	RCONM748	**0**	RCONM749	**0**	RCONM750	**0**	RCONM751	**0**	6.

1. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans.

3. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 4.

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Bil Mil Thou	
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.:					
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	46	1.g.
h. Gains on bargain purchases			RIADJ447	68	1.h.
i.	TEXT4461		RIAD4461	0	1.i.
j.	TEXT4462		RIAD4462	0	1.j.
k.	TEXT4463		RIAD4463	0	1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, items 7.d.:					
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	26	2.g.
h. Accounting and auditing expenses			RIADF556	0	2.h.
i. Consulting and advisory expenses			RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses			RIADF558	0	2.j.
k. Telecommunications expenses			RIADF559	0	2.k
l.	TEXT4464	**Internet Banking Expense**	RIAD4464	41	2.l.
m.	TEXT4467	**Core Processing Expense**	RIAD4467	37	2.m.
n.	TEXT4468		RIAD4468	0	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a. (1)	TEXT4469		RIAD4469	0	3.a.(1)
(2) Applicable income tax effect	RIAD4486	0			3.a.(2)
b. (1)	TEXT4487		RIAD4487	0	3.b.(1)
(2) Applicable income tax effect	RIAD4488	0			3.b.(2)
c. (1)	TEXT4489		RIAD4489	0	3.c.(1)
(2) Applicable income tax effect	RIAD4491	0			3.c.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands			RIAD	Year-to-date Bil Mil Thou	
4. Cumulative effect of changes in account-principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a.	TEXTB526		RIADB526	**0**	4.a.
b.	TEXTB527		RIADB527	**0**	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498	**Stock Options**	RIAD4498	**5**	5.a.
b.	TEXT4499		RIAD4499	**0**	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6.) (itemize and describe all adjustments):					
a.	TEXT4521		RIAD4521	**0**	6.a.
b.	TEXT4522		RIAD4522	**0**	6.b.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

	RIAD	Yes No	
Comments?.....	RIAD4769	**N**	7.

Other explanations (please type or print clearly): Please enter no more than 75 characters a line. (TEXT 4769)

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2013

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCON	Bil Mil Thou	
ASSETS					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			RCON0081	**1,370**	1.a.
b. Interest-bearing balances (2)			RCON0071	**11,505**	1.b.
2. Securities:					
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	**18,290**	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			RCONB987	**0**	3.a.
b. Securities purchased under agreements to resell (3)			RCONB989	**0**	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			RCON5369	**0**	4.a.
b. Loans and leases, net of unearned income	RCONB528	**94,841**			4.b.
c. LESS: Allowance for loan and lease losses (from RI-B, Part II, item 7.)	RCON3123	**1,726**			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			RCONB529	**93,115**	4.d.
5. Trading assets (from Schedule RC-D if completed)			RCON3545	**0**	5.
6. Premises and fixed assets (including capitalized leases)			RCON2145	**2,855**	6.
7. Other real estate owned (from Schedule RC-M)			RCON2150	**1,790**	7.
8. Investments in unconsolidated subsidiaries and associated companies			RCON2130	**0**	8.
9. Direct and indirect investments in real estate ventures			RCON3656	**0**	9.
10. Intangible assets:					
a. Goodwill			RCON3163	**0**	10.a.
b. Other intangible assets (from Schedule RC-M)			RCON0426	**0**	10.b.
11. Other assets (from Schedule RC-F)			RCON2160	**1,701**	11.
12. Total assets (sum of items 1 through 11)			RCON2170	**130,626**	12.
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			RCON2200	**108,501**	13.a.
(1) Noninterest-bearing(4)	RCON6631	**28,120**			13.a.(1)
(2) Interest-bearing	RCON6636	**80,381**			13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5)			RCONB993	**0**	14.a.
b. Securities sold under agreements to repurchase(6)			RCONB995	**7,543**	14.b.
15. Trading liabilities (from Schedule RC-D if completed)			RCON3548	**0**	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCON3190	**3,603**	16.
17. and 18. Not applicable.					
19. Subordinated notes and debentures(7)			RCON3200	**0**	19.
20. Other liabilities (from Schedule RC-G)			RCON2930	**117**	20.
21. Total liabilities (sum of items 13 through 20)			RCON2948	**119,764**	21.
22. Not applicable.					

1 Includes cash items in process of collection and unposted debits.
2 Includes time certificates of deposit not held for trading.
3 Includes all securities resale agreements, regardless of maturity.
4 Includes noninterest-bearing demand, time and savings deposits.
5 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, “Other borrowed money.”
6 Includes all securities repurchase agreements, regardless of maturity.
7 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
EQUITY CAPITAL			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	RCON3838	**0**	23.
24. Common stock	RCON3230	**3,750**	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	**25,747**	25.
26. a. Retained earnings	RCON3632	**-18,874**	26.a.
b. Accumulated other comprehensive income (1)	RCONB530	**239**	26.b.
c. Other equity capital components (2)	RCONA130	**0**	26.c.
27. a. Total equity capital (sum of items 23 through 26.c.)	RCON3210	**10,862**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCON3000	**0**	27.b.
28. Total equity capital (sum of items 27.a. and 27.b.)	RCONG105	**10,862**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	**130,626**	29.

Memoranda

To be reported with the March Report of Condition.

	RCON	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2012	RCON6724	**2**	M.1.

0 = Not applicable for the current quarter.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
6 = Review of the bank's financial statements by external auditors
7 = Compilation of the bank's financial statements by external auditors
8 = Other audit procedures (excluding tax preparation work)
9 = No external audit work

To be reported with the March Report of Condition.	RCON	MM DD	
2. Bank's fiscal year-end date	RCON8678	**1231**	M.2.

1 Includes net, but not limted to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension, and other postretirement plan adjustments.
2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A—Cash and Balances Due from Depository Institutions

Schedule RC-A is to be completed only by banks with $300 million or more in total assets.(1) Exclude assets held for trading.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	RCON0020	0	1.a.
b. Currency and coin	RCON0080	0	1.b.
2. Balances due from depository institutions in the U.S:			
a. U.S. branches and agencies of foreign banks	RCON0083	0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	0	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCON0073	0	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	0	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	0	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	0	5.

1. The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies(1)	RCON1289	0	RCON1290	0	RCON1291	3,885	RCON1293	3,892	2.a.
b. Issued by U.S. Government-sponsored agencies(2)	RCON1294	0	RCON1295	0	RCON1297	0	RCON1298	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	0	RCON8497	0	RCON8498	749	RCON8499	769	3.

1 Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

2 Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Bil Mil Thou	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Bil Mil Thou	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Bil Mil Thou	Available-for-sale (Column D) Fair Value(1) RCON	Available-for-sale (Column D) Fair Value(1) Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	3,881	RCONG303	3,976	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	1,640	RCONG307	1,657	4.a.(2)
(3) Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONG312	0	RCONG313	0	RCONG314	7,127	RCONG315	7,368	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0	4.b.(2)
(3) All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	0	RCONG323	0	4.b.(3)
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142	0	RCONK143	0	RCONK144	0	RCONK145	0	4.c.(1)(a)
(b) Other pass-through securities	RCONK146	0	RCONK147	0	RCONK148	0	RCONK149	0	4.c.(1)(b)

1 U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil Mil Thou	Held-to-maturity (Column B) Fair Value RCON	Bil Mil Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil Mil Thou	Available-for-sale (Column D) Fair Value(1) RCON	Bil Mil Thou	
4.c.(2) Other commercial MBS: (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONK150	0	RCONK151	0	RCONK152	0	RCONK153	0	4.c.(2)(a)
(b) All other commercial MBS	RCONK154	0	RCONK155	0	RCONK156	0	RCONK157	0	4.c.(2)(b)
5. Asset-backed securities and structured financial products: a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0	5.a.
b. Structured financial products: (1) Cash	RCONG336	0	RCONG337	0	RCONG338	769	RCONG339	628	5.b.(1)
(2) Synthetic	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0	5.b.(2)
(3) Hybrid	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0	5.b.(3)
6. Other debt securities: a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	0	RCON1741	0	6.a.
b. Foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					RCONA510	0	RCONA511	0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	0	RCON1771	0	RCON1772	18,051	RCON1773	18,290	8.

1 U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
2 Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Pledged securities (1)	RCON0416	**13,418**	M.1.
2. Maturity and repricing data for debt securities (1)(2) (excluding those in nonaccrual status):			
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:(3),(4)			
(1) Three months or less	RCONA549	**1,641**	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	**0**	M.2.a.(2)
(3) Over one year through three years	RCONA551	**238**	M.2.a.(3)
(4) Over three years through five years	RCONA552	**131**	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	**1,728**	M.2.a.(5)
(6) Over 15 years	RCONA554	**1,550**	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:(3),(5)			
(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	**665**	M.2.b.(4)
(5) Over five years through 15 years	RCONA559	**2,420**	M.2.b.(5)
(6) Over 15 years	RCONA560	**2,549**	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: (6)			
(1) Three years or less	RCONA561	**5,921**	M.2.c.(1)
(2) Over three years	RCONA562	**1,447**	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	**0**	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	**0**	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	RCON8782	**0**	M.4.a.
b. Fair value	RCON8783	**0**	M.4.b.

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value

2 Exclude investments in mutual funds and other equity securities with readily determinable fair values

3 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date

4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported i Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6 columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgage included in Schedule RC-B, item 4.a, columns A and D.

5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lie 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgage included in Schedule RC-B, item 4.a, columns A and D.

6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Bil Mil Thou	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Bil Mil Thou	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Bil Mil Thou	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value Bil Mil Thou	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.(1)									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a.):									
a. Credit card receivables	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0	M.5.a.
b. Home equity lines	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0	M.5.b.
c. Automobile loans	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0	M.5.c.
d. Other consumer loans	RCONB850	0	RCONB851	0	RCONB852	0	RCONB853	0	M.5.d.
e. Commercial and industrial loans	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0	M.5.e.
f. Other	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	0	M.5.f.

1. The $1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil Mil Thou	Held-to-maturity (Column B) Fair Value RCON	Bil Mil Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil Mil Thou	Available-for-sale (Column D) Fair Value RCON	Bil Mil Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	RCONG348	0	RCONG349	0	RCONG350	769	RCONG351	628	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG352	0	RCONG353	0	RCONG354	0	RCONG355	0	M.6.b.
c. Corporate and similar loans	RCONG356	0	RCONG357	0	RCONG358	0	RCONG359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	RCONG360	0	RCONG361	0	RCONG362	0	RCONG363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	0	RCONG365	0	RCONG366	0	RCONG367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCONG368	0	RCONG369	0	RCONG370	0	RCONG371	0	M.6.f.
g. Other collateral or reference assets	RCONG372	0	RCONG373	0	RCONG374	0	RCONG375	0	M.6.g.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets(1) RCON	Bil Mil Thou	(Column B) To Be Completed by All Banks RCON	Bil Mil Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans			RCONF158	172	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	3,558	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	4,978	1.b.
c. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit			RCON1797	9,408	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens			RCON5367	22,440	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	1,107	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	1,673	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	20,196	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	16,474	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			RCON1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	RCONB532	0			2.a.(1)
(2) To other commercial banks in the U.S.	RCONB533	0			2.a.(2)
b. To other depository institutions in the U.S.	RCONB534	0			2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	RCONB536	0			2.c.(1)
(2) To other banks in foreign countries	RCONB537	0			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers			RCON1590	1	3.
4. Commercial and industrial loans			RCON1766	10,334	4.
a. To U.S. addressees (domicile)	RCON1763	0			4.a.
b. To non-U.S. addressees (domicile)	RCON1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			RCONB538	0	6.a.
b. Other revolving credit plans			RCONB539	3,001	6.b.
c. Automobile loans			RCONK137	340	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			RCONK207	1,152	6.d.
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.

1 The $300 million asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-C—Continued

Part I.—Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1) RCON	Bil Mil Thou	(Column B) To Be Completed by All Banks RCON	Bil Mil Thou	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			RCONJ454	**0**	9.a.
b. Other loans			RCONJ464	**7**	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	**0**			9.b.(1)
(2) All other loans (exclude consumer loans)	RCONJ451	**0**			9.b.(2)
10. Lease financing receivables (net of unearned income)			RCON2165	**0**	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	**0**			10.a.
b. All other leases	RCONF163	**0**			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above			RCON2123	**0**	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			RCON2122	**94,841**	12.

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	RCONK158	**0**	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK159	**594**	M.1.a.(2)
b. Loans secured by 1–4 family residential properties	RCONF576	**516**	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK160	**0**	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	**688**	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162	**2,753**	M1.d.(2)
e. Commercial and industrial loans	RCONK256	**0**	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets.(1) (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e)			
(1) To U.S. addressees (domicile)	RCONK163	**0**	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK164	**0**	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK165	**0**	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):			
(1) Loans secured by farmland	RCONK166	**0**	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	RCONK167	**0**	M.1.f.(2)
(3) Not applicable			

1 The $300 million asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-C—Continued

Part I.—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONK098	**0**	M.1.f.(4)(a)
(b) Automobile loans	RCONK203	**0**	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK204	**0**	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	RCONK212	**0**	M.1.f.(5)
(6) Other loans (1)	RCONK267	**0**	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by: (2)			
• Banks with $300 million or more in total assets			
• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans			
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6). above	RCONK168	**0**	M.1.f.(6)(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3),(4)			
(1) Three months or less	RCONA564	**3,705**	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	**4,081**	M.2.a.(2)
(3) Over one year through three years	RCONA566	**7,694**	M.2.a.(3)
(4) Over three years through five years	RCONA567	**6,745**	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	**213**	M.2.a.(5)
(6) Over 15 years	RCONA569	**0**	M.2.a.(6)
2. 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: (3),(5)			
(1) Three months or less	RCONA570	**16,280**	M.2.b.(1)
(2) Over three months through 12 months	RCONA571	**10,171**	M.2.b.(2)
(3) Over one year through three years	RCONA572	**13,973**	M.2.b.(3)
(4) Over three years through five years	RCONA573	**18,857**	M.2.b.(4)
(5) Over five years through 15 years	RCONA574	**9,147**	M.2.b.(5)
(6) Over 15 years	RCONA575	**4**	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	**21,616**	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, col B (6)	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	**1,174**	M.4.

1 Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2 The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.
3 Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.
4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
5 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
6 Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

Schedule RC-C—Continued

Part I.—Continued

Memoranda - Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
5. To be completed by banks with $300 million or more in total assets: (1)			
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.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0	M.6.
Memorandum item 7 is to be completed by all banks.			
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
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:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCONF230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2012, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).			
Does your bank meet the requirements to complete M.8.b. and M.8.c? Enter Y or N	N		
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	RCONF231	0	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	0	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.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.			
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF579	0	M.10.a.(2)
(3) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	RCONF581	0	M.10.a.(3)(b)(1)
(2) Secured by junior liens	RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF584	0	M.10.a.(5)
b. Commercial and industrial loans	RCONF585	0	M.10.b.

1 The $300 million asset size test are generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda - Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
10.c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans	RCONF587	0	M.10.c.(2)
(3) Automobile loans	RCONK196	0	M.10.c.(3)
(4) Other consumer loans	RCONK208	0	M.10.c.(4)
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):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF591	0	M.11.a.(2)
(3) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	RCONF593	0	M.11.a.(3)(b)(1)
(2) Secured by junior liens	RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF596	0	M.11.a.(5)
b. 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):			
(1) Credit cards	RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans	RCONF599	0	M.11.c.(2)
(3) Automobile loans	RCONK195	0	M.11.c.(3)
(4) Other consumer loans	RCONK209	0	M.11.c.(4)
d. Other loans	RCONF601	0	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows not Expected to Be Collected		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	RCONG091	0	RCONG092	0	RCONG093	0	M.12.a.
b. Commercial and industrial loans	RCONG094	0	RCONG095	0	RCONG096	0	M.12.b.
c. Loans to individuals for household, family, and other expenditures	RCONG097	0	RCONG098	0	RCONG099	0	M.12.c.
d. All other loans and all leases	RCONG100	0	RCONG101	0	RCONG102	0	M.12.d.

Schedule RC-C—Continued

Part I.—Continued

Memoranda - Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
Memorandum item 13 to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2012.				
13. Construction, land development, and other land loans with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376		0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIADG377	RIAD	0	M.13.b.
Memorandum item 14 is to be completed by all banks		RCON		
14. Pledged loans and leases	RCONG378		11,136	M.14.
Memorandum item 15 is to be completed for the December report only.				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466		0	M15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467		0	M15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468		0	M15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469		0	M15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:				
		RCON	Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470		0	M15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471		0	M15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of $1,000,000 or less and farm loans with "original amounts" of $500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:
(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.
(2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	RCON	YES NO	
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e(1) and 1.e.(2), 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, (1) have original amounts of $100,000 or less Indicate in the box with either a Y or an N	RCON6999	**N**	1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.
If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.
If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

	Number of Loans		
	RCON		
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	RCON5562	**81**	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed $100,000.)	RCON5563	**95**	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
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) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of $100,000 or less	RCON5564	**12**	RCON5565	**383**	3.a.
b. With original amounts of more than $100,000 through $250,000	RCON5566	**34**	RCON5567	**4,097**	3.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5568	**35**	RCON5569	**13,101**	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 (1)):					
a. With original amounts of $100,000 or less	RCON5570	**56**	RCON5571	**1,689**	4.a.
b. With original amounts of more than $100,000 through $250,000	RCON5572	**25**	RCON5573	**2,655**	4.b.
c. With original amounts of more than $250,000 through $1,000,000	RCON5574	**14**	RCON5575	**3,691**	4.c.

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

Schedule RC-C—Continued

Part II.—Continued

Agricultural Loans to Small Farms

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

	RCON	YES NO	
Indicate in the box with either a Y or an N	RCON6860	**N**	5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number of Loans		
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, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	RCON5576	**13**	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	RCON5577	**0**	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
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 (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With original amounts of $100,000 or less	RCON5578	**4**	RCON5579	**88**	7.a.
b. With original amounts of more than $100,000 through $250,000	RCON5580	**7**	RCON5581	**1,109**	7.b.
c. With original amounts of more than $250,000 through $500,000	RCON5582	**2**	RCON5583	**575**	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					
a. With original amounts of $100,000 or less	RCON5584	**0**	RCON5585	**0**	8.a.
b. With original amounts of more than $100,000 through $250,000	RCON5586	**0**	RCON5587	**0**	8.b.
c. With original amounts of more than $250,000 through $500,000	RCON5588	**0**	RCON5589	**0**	8.c.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.
Note: Schedule RC-D is to be completed only by banks with $100 million or more in total assets.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
ASSETS			
1. U.S. Treasury securities	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.	RCON3533	0	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS)	RCONG380	0	4.b.
c. All other residential MBS	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONK197	0	4.d.
e. All other commercial MBS	RCONK198	0	4.e.
5. Other debt securities:			
a. Structured financial products:			
(1) Cash	RCONG383	0	5.a.(1)
(2) Synthetic	RCONG384	0	5.a.(2)
(3) Hybrid	RCONG385	0	5.a.(3)
b. All other debt securities	RCONG386	0	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF605	0	6.a.(2)
(3) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens	RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF613	0	6.a.(5)
b. Commercial and industrial loans	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF615	0	6.c.(1)
(2) Other revolving credit plans	RCONF616	0	6.c.(2)
(3) Automobile loans	RCONK199	0	6.c.(3)
(4) Other consumer loans	RCONK210	0	6.c.(4)
d. Other loans	RCONF618	0	6.d.
7.–8. Not applicable			
9. Other trading assets	RCON3541	0	9.
10. Not applicable			
11. Derivatives with a positive fair value	RCON3543	0	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	0	12.

LIABILITIES	RCON	Bil Mil Thou	
13.a. Liability for short positions	RCON3546	0	13.a.
b. Other trading liabilities	RCONF624	0	13.b.
14. Derivatives with a negative fair value	RCON3547	0	14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	RCON3548	0	15.

1 U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF626	0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:			
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens	RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans	RCONF634	0	M.1.c.(2)
(3) Automobile loans	RCONK200	0	M.1.c.(3)
(4) Other consumer loans	RCONK211	0	M.1.c.(4)
d. Other loans	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due by 90 days or more:			
a. Fair value	RCONF639	0	M.2.a.
b. Unpaid principal balance	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG332	0	M.3.b.
c. Corporate and similar loans	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCONG651	0	M.3.f.
g. Other collateral or reference assets	RCONG652	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	RCONG387	0	M.4.a.
b. Pledged loans	RCONG388	0	M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.			
5. Asset-backed securities:			
a. Credit card receivables	RCONF643	0	M.5.a.
b. Home equity lines	RCONF644	0	M.5.b.
c. Automobile loans	RCONF645	0	M.5.c.
d. Other consumer loans	RCONF646	0	M.5.d.
e. Commercial and industrial loans	RCONF647	0	M.5.e.
f. Other	RCONF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	0	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	RCONF652	0	M.7.a.
b. Other	RCONF653	0	M.7.b.
8. Loans pending securitization	RCONF654	0	M.8.

Schedule RC-D—Continued

Memoranda - Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
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): (1)				
a.	TEXTF655	RCONF655	0	M.9.a.
b.	TEXTF656	RCONF656	0	M.9.b.
c.	TEXTF657	RCONF657	0	M.9.c.
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)				
a.	TEXTF658	RCONF658	0	M.10.a.
b.	TEXTF659	RCONF659	0	M.10.b.
c.	TEXTF660	RCONF660	0	M.10.c.

1. Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts: (Column A) Total Transaction Account (Including Total Demand Deposits) RCON	Bil Mil Thou	Transaction Accounts: (Column B) Memo: Total Demand Deposits (1) (Included in Column A) RCON	Bil Mil Thou	Nontransaction Accounts: (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Bil Mil Thou	
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	**41,792**			RCONB550	**64,286**	1.
2. U.S. Government	RCON2202	**0**			RCON2520	**0**	2.
3. States and political subdivisions in the U.S.	RCON2203	**1,533**			RCON2530	**884**	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	**6**			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 (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	**43,331**	RCON2210	**43,331**	RCON2385	**65,170**	7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	**4,594**	M.1.a.
b. Total brokered deposits	RCON2365	**0**	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):(2)			
(1) Brokered deposits of less than $100,000	RCON2343	**0**	M.1.c.(1)
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	RCONJ472	**0**	M.1.c.(2)
d. Maturity data for brokered deposits:			
(1) Brokered deposits 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 of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	RCONK219	**0**	M.1.d.(2)
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	**0**	M.1.d.(3)
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.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	**0**	M.1.f.

1 Includes interest-bearing and noninterest-bearing demand deposits.
2 The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effecton the report date.

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	RCON6810	**32,655**	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	**6,855**	M.2.a.(2)
b. Total time deposits of less than $100,000	RCON6648	**12,034**	M.2.b.
c. Total time deposits of $100,000 through $250,000	RCONJ473	**9,144**	M.2.c.
d. Total time deposits of more than $250,000	RCONJ474	**4,483**	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	**1,496**	M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:			
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:(1),(2)			
(1) Three months or less	RCONA579	**2,807**	M.3.a.(1)
(2) Over three months through 12 months	RCONA580	**6,992**	M.3.a.(2)
(3) Over one year through three years	RCONA581	**1,766**	M.3.a.(3)
(4) Over three years	RCONA582	**469**	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)(3)	RCONA241	**9,799**	M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:			
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of:(1),(4)			
(1) Three months or less	RCONA584	**3,095**	M.4.a.(1)
(2) Over three months through 12 months	RCONA585	**8,163**	M.4.a.(2)
(3) Over one year through three years	RCONA586	**1,227**	M.4.a.(3)
(4) Over three years	RCONA587	**1,142**	M.4.a.(4)
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	RCONK221	**7,688**	M.4.b.
c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)	RCONK222	**3,569**	M.4.c.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
3 Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Accrued interest receivable(1)	RCONB556	**412**	1.
2. Net deferred tax assets(2)	RCON2148	**0**	2.
3. Interest-only strips receivable (not in the form of a security)(3) on:			
a. Mortgage loans	RCONA519	**0**	3.a.
b. Other financial assets	RCONA520	**0**	3.b.
4. Equity securities that DO NOT have readily determinable fair values(4)	RCON1752	**481**	4.
5. Life insurance assets:			
a. General account life insurance assets	RCONK201	**0**	5.a.
b. Separate account life insurance assets	RCONK202	**0**	5.b.
c. Hybrid account life insurance assets	RCONK270	**0**	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item or $202)	RCON2168	**808**	6.
a. Prepaid expenses (excluding prepaid assessments)	RCON2166	**0**	6.a.
b. Repossessed personal property (including vehicles)	RCON1578	**0**	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	**0**	6.c.
d. Retained interest in accrued interest receivable related to securitized credit cards	RCONC436	**0**	6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448	**0**	6.e.
f. Prepaid deposit insurance assessments	RCONJ449	**638**	6.f.
g. TEXT3549	RCON3549	**0**	6.g.
h. TEXT3550	RCON3550	**0**	6.h.
i. TEXT3551	RCON3551	**0**	6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	**1,701**	7.

1 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2 See discussion of deferred income taxes in Glossary entry on "income taxes."
3 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
4 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. a. Interest accrued and unpaid on deposits(1)	RCON3645	**9**	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	**102**	1.b.
2. Net deferred tax liabilities(2)	RCON3049	**0**	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	**0**	3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item or $1)	RCON2938	**6**	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. TEXT3552	RCON3552	**0**	4.e.
f. TEXT3553	RCON3553	**0**	4.f.
g. TEXT3554	RCON3554	**0**	4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCON2930	**117**	5.

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

Schedule RC-K—Quarterly Averages

(1)

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON3381	**10,999**	1.
2. U.S. Treasury securities and U.S. Government agency obligations(2)(excluding mortgage-backed securities)	RCONB558	**0**	2.
3. Mortgage-backed securities(2)	RCONB559	**15,687**	3.
4. All other securities(2),(3) (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	**1,566**	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	**304**	5.
6. Loans:			
a. Total loans	RCON3360	**91,891**	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties	RCON3465	**10,068**	6.b.(1)
(2) All other loans secured by real estate	RCON3466	**60,637**	6.b.(2)
c. Commercial and industrial loans	RCON3387	**9,726**	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RCONB561	**0**	6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and consumer loans)	RCONB562	**11,148**	6.d.(2)
7. To be completed by banks with $100 million or more in total assets:(4)			
Trading assets	RCON3401	**0**	7.
8. Lease financing receivables (net of unearned income)	RCON3484	**0**	8.
9. Total assets(5)	RCON3368	**125,007**	9.
LIABILITIES			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	**15,416**	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	RCONB563	**38,467**	11.a.
b. Time deposits of $100,000 or more	RCONA514	**14,111**	11.b.
c. Time deposits of less than $100,000	RCONA529	**12,144**	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	**8,132**	12.
13. To be completed by banks with $100 million or more in total assets:(4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	**2,592**	13.

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Memorandum item 1 is to be completed by:(4) • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.*			
1. Loans to finance agricultural production and other loans to farmers	RCON3386	**0**	M.1.

1 For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
2 Quarterly averages for all debt securities should be based on amortized cost.
3 Quarterly averages for all equity securities should be based on historical cost.
4 The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.
5 The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1– 4 family residential properties, e.g., home equity lines	RCON3814	**7,266**	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.			
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above)	RCONJ477	**0**	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	RCONJ478	**0**	1.a.(2)
b. Credit card lines	RCON3815	**0**	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.(1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)			
(1) Unused consumer credit card lines	RCONJ455	**0**	1.b.(1)
(2) Other unused credit card lines	RCONJ456	**0**	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1–4 family residential construction loan commitments	RCONF164	**254**	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCONF165	**1,123**	1.c.(1)(b)
(2) NOT secured by real estate	RCON6550	**0**	1.c.(2)
d. Securities underwriting	RCON3817	**0**	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	RCONJ457	**15,381**	1.e.(1)
(2) Loans to financial institutions	RCONJ458	**0**	1.e.(2)
(3) All other unused commitments	RCONJ459	**3,575**	1.e.(3)
2. Financial standby letters of credit	RCON3819	**0**	2.
Item 2.a. is to be completed by banks with $1 billion or more in total assets (1)			
a. Amount of financial standby letters of credit conveyed to others — RCON3820 **0**			2.a.
3. Performance standby letters of credit	RCON3821	**0**	3.
Item 3.a. is to be completed by banks with $1 billion or more in total assets (1)			
a. Amount of performance standby letters of credit conveyed to others — RCON3822 **0**			3.a.
4. Commercial and similar letters of credit	RCON3411	**30**	4.
5. Not applicable			
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	**0**	6.

7. Credit derivatives:	(Column A) Sold Protection RCON	Bil Mil Thou	(Column B) Purchase Protection RCON	Bil Mil Thou	
a. Notional amounts:					
(1) Credit default swaps	RCONC968	**0**	RCONC969	**0**	7.a.(1)
(2) Total return swaps	RCONC970	**0**	RCONC971	**0**	7.a.(2)
(3) Credit options	RCONC972	**0**	RCONC973	**0**	7.a.(3)
(4) Other credit derivatives	RCONC974	**0**	RCONC975	**0**	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCONC219	**0**	RCONC221	**0**	7.b.(1)
(2) Gross negative fair value	RCONC220	**0**	RCONC222	**0**	7.b.(2)

1. The asset size tests and the $300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2012, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
7. c. Notional amounts by regulatory capital treatment: (1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	RCONG401	0	7.c.(1)(a)
(b) Purchased protection	RCONG402	0	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	RCONG403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCONG404	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCONG405	0	7.c(2)(c)

	With a remaining maturity of						
	(Column A) One Year or Less		(Column B) Over One Year through Five Years		(Column C) Over Fve Years		
Dollar Amounts in Thousands	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	RCONG406	0	RCONG407	0	RCONG408	0	7.d.(1)(a)
(b) Subinvestment grade	RCONG409	0	RCONG410	0	RCONG411	0	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCONG412	0	RCONG413	0	RCONG414	0	7.d.(2)(a)
(b) Subinvestment grade	RCONG415	0	RCONG416	0	RCONG417	0	7.d.(2)(b)

	RCON	Bil Mil Thou	
8. Spot foreign exchange contracts	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a., "Total bank equity capital" or $2,715)	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 another party (e.g., Federal Home Loan Bank) on the bank's behalf	RCONC978	0	9.c.
d. TEXT3555	RCON3555	0	9.d.
e. TEXT3556	RCON3556	0	9.e.
f. TEXT3557	RCON3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a., "Total bank equity capital" or $2,715)	RCON5591	0	10.
a. Commitments to sell when-issued securities	RCON3435	0	10.a.
b. TEXT5592	RCON5592	0	10.b.
c. TEXT5593	RCON5593	0	10.c.
d. TEXT5594	RCON5594	0	10.d.
e. TEXT5595	RCON5595	0	10.e.

	RCON	Tril Bil Mil Thou	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCONC224	0	11.b.

1 Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.
2 Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
3 Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

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		
Derivatives Position Indicators	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):									
a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0	12.a.
b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0	12.b.
c. Exchange-traded option contracts:									
(1) Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0	12.c.(1)
(2) Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0	12.c.(2)
d. Over-the-counter option contracts:									
(1) Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0	12.d.(1)
(2) Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0	12.d.(2)
e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0							14.a.
15. Gross fair value of derivative contracts:									
a. Contracts held for trading:									
(1) Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0	15.a.(1)
(2) Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0	15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0	15.b.(1)
(2) Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0	15.b.(2)

Schedule RC-L—Continued

Memorandum item 16 is to be completed only by banks with total assets of $10 billion or more. (1)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
16. Over-the counter derivatives:											
a. Net current credit exposure	RCONG418	0	RCONG419	0	RCONG420	0	RCONG421	0	RCONG422	0	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollars	RCONG423	0	RCONG424	0	RCONG425	0	RCONG426	0	RCONG427	0	16.b.(1)
(2) Cash—Other currencies	RCONG428	0	RCONG429	0	RCONG430	0	RCONG431	0	RCONG432	0	16.b.(2)
(3) U.S. Treasury securities	RCONG433	0	RCONG434	0	RCONG435	0	RCONG436	0	RCONG437	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCONG438	0	RCONG439	0	RCONG440	0	RCONG441	0	RCONG442	0	16.b.(4)
(5) Corporate bonds	RCONG443	0	RCONG444	0	RCONG445	0	RCONG446	0	RCONG447	0	16.b.(5)
(6) Equity securities	RCONG448	0	RCONG449	0	RCONG450	0	RCONG451	0	RCONG452	0	16.b.(6)
(7) All other collateral	RCONG453	0	RCONG454	0	RCONG455	0	RCONG456	0	RCONG457	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG458	0	RCONG459	0	RCONG460	0	RCONG461	0	RCONG462	0	16.b.(8)

1 The $10 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCON	Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			RCON6164	**3,570**	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	**2**			1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			RCON3164	**0**	2.a.
(1) Estimated fair value of mortgage servicing assets	RCONA590	**0**			2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets			RCONB026	**0**	2.b.
c. All other identifiable intangible assets			RCON5507	**0**	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			RCON0426	**0**	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land			RCON5508	**382**	3.a.
b. Farmland			RCON5509	**0**	3.b.
c. 1–4 family residential properties			RCON5510	**183**	3.c.
d. Multifamily (5 or more) residential properties			RCON5511	**751**	3.d.
e. Nonfarm nonresidential properties			RCON5512	**474**	3.e.
f. Foreclosed properties from "GNMA loans"			RCONC979	**0**	3.f.
g. Total (sum of items 3.a through 3.f.) (must equal Schedule RC, item 7)			RCON2150	**1,790**	3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less			RCONF055	**0**	5.a.(1)(a)
(b) Over one year through three years			RCONF056	**0**	5.a.(1)(b)
(c) Over three years through five years			RCONF057	**0**	5.a.(1)(c)
(d) Over five years			RCONF058	**0**	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)			RCON2651	**0**	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			RCONF059	**0**	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less			RCONF060	**3,603**	5.b.(1)(a)
(b) Over one year through three years			RCONF061	**0**	5.b.(1)(b)
(c) Over three years through five years			RCONF062	**0**	5.b.(1)(c)
(d) Over five years			RCONF063	**0**	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)			RCONB571	**0**	5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)			RCON3190	**3,603**	5.c.

1 Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
2 Report both fixed- and floating-rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
3 Report fixed-rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
4 Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Yes / No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	**N**	6.

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

8. Primary Internet website address of the bank (home page), if any (from Institution Information screen)
(TEXT4087) (Example: www.examplebank.com)
http://www.abtgold.com 8.

	RCON	Yes / No	
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCON4088	**Y**	9.

	RCON	Bil Mil Thou	
10. Secured liabilities:			
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	**0**	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d))	RCONF065	**3,603**	10.b.

	RCON	Yes / No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	**N**	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	**N**	12.

	RCON	Bil Mil Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	RCONK169	**0**	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	RCONK170	**0**	13.a.(1)(a)(2)
(b) Secured by farmland	RCONK171	**0**	13.a.(1)(b)
(c) Secured by 1–4 family residential properties:			
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONK172	**0**	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:			
(a) Secured by first liens	RCONK173	**0**	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	RCONK174	**0**	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	RCONK175	**0**	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	**0**	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK177	**0**	13.a.(1)(e)(2)
(2) Not applicable.			
(3) Commercial and industrial loans	RCONK179	**0**	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONK180	**0**	13.a.(4)(a)
(b) Automobile loans	RCONK181	**0**	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	RCONK182	**0**	13.a.(4)(c)

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
13. a. (5) All other loans and all leases	RCONK183	0	13.a.(5)
Itemize the categories of loans and leases (as dened in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):			
(a) Loans to depository institutions and acceptances of other banks	RCONK184	0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions	RCONK185	0	13.a.(5)(b)
(c) Other loans(1)	RCONK186	0	13.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by: (2)			
• Banks with $300 million or more in total assets			
• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exeeding 5 percent of total loans			
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above	RCONK178	0	13.a.(5)(c)(1)
(d) Lease financing receivables	RCONK273	0	13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land	RCONK187	0	13.b.(1)
(2) Farmland	RCONK188	0	13.b.(2)
(3) 1–4 family residential properties	RCONK189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties	RCONK190	0	13.b.(4)
(5) Nonfarm nonresidential properties	RCONK191	0	13.b.(5)
(6) Not applicable.			
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	RCONK192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnication assets)	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (3)	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (3)	RCONK194	0	14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owner's Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)		Number	
	RCONL133	0	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		Yes No	
	RCONL135	N	15.b.

1 Includes “Loans to finance agricultural production and other loans to farmers,” “Obligations (other than securities and loans) of states and political subdivisions in the U.S.,” and “Loans to nondepository financial institutions and other loans.”
2 The $300 million asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.
3 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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 RCON	Bil Mil Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil Mil Thou	(Column C) Nonaccrual RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	0	1.a.(2)
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	320	1.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	40	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	RCONC236	0	RCONC237	0	RCONC229	0	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	69	RCONF180	0	RCONF182	2,448	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	900	RCONF181	0	RCONF183	1,090	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable.							
4. Commercial and industrial loans	RCON1606	0	RCON1607	0	RCON1608	72	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0	5.a.
b. Automobile loans	RCONK213	0	RCONK214	0	RCONK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Loans to foreign governments and official institutions	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans(1)	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	0	9.

1 Includes past due and nonaccrual “Loans to finance agricultural production and other loans to farmers,” “Obligations (other than securities and leases) of states and political subdivisions in the U.S.,” and “Loans to nondepository financial institutions and other loans.”

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	RCONK036	**0**	RCONK037	**0**	RCONK038	**0**	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	RCONK039	**0**	RCONK040	**0**	RCONK041	**0**	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCONK042	**0**	RCONK043	**0**	RCONK044	**0**	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans	RCONK045	**0**	RCONK046	**0**	RCONK047	**0**	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans	RCONK048	**0**	RCONK049	**0**	RCONK050	**0**	11.a.(1)(b)
(2) Secured by farmland	RCONK051	**0**	RCONK052	**0**	RCONK053	**0**	11.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCONK054	**0**	RCONK055	**0**	RCONK056	**0**	11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens	RCONK057	**0**	RCONK058	**0**	RCONK059	**0**	11.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060	**0**	RCONK061	**0**	RCONK062	**0**	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONK063	**0**	RCONK064	**0**	RCONK065	**0**	11.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	**0**	RCONK067	**0**	RCONK068	**0**	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	RCONK069	**0**	RCONK070	**0**	RCONK071	**0**	11.a.(5)(b)
b. Not applicable.							
c. Commercial and industrial loans	RCONK075	**0**	RCONK076	**0**	RCONK077	**0**	11.c.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing RCON	Bil Mil Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil Mil Thou	(Column C) Nonaccrual RCON	Bil Mil Thou	
11. d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	RCONK078	0	RCONK079	0	RCONK080	0	11.d.(1)
(2) Automobile loans	RCONK081	0	RCONK082	0	RCONK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK084	0	RCONK085	0	RCONK086	0	11.d.(3)
e. All other loans and all leases	RCONK087	0	RCONK088	0	RCONK089	0	11.e.
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):							
(1) Loans to depository institutions and acceptances of other banks	RCONK091	0	RCONK092	0	RCONK093	0	11.e.(1)
(2) Loans to foreign governments and official institutions	RCONK095	0	RCONK096	0	RCONK097	0	11.e.(2)
(3) Other loans(1)	RCONK099	0	RCONK100	0	RCONK101	0	11.e.(3)
Item 11.e.(3)(a) is to be completed by: (2) • *Banks with $300 million or more in total assets* • *Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans* (a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above	RCONK072	0	RCONK073	0	RCONK074	0	11.e.(3)(a)
(4) Lease financing receivables	RCONK269	0	RCONK271	0	RCONK272	0	11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCONK102	0	RCONK103	0	RCONK104	0	11.f.

1 Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2 The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RC-N—Continued

Memoranda Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing RCON	Bil Mil Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil Mil Thou	(Column C) Nonaccrual RCON	Bil Mil Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1–4 family residential construction loans	RCONK105	**0**	RCONK106	**0**	RCONK107	**0**	M.1.a.(1)
(2) Other constructions loans and all land development and other land loans	RCONK108	**0**	RCONK109	**0**	RCONK110	**0**	M.1.a.(2)
b. Loans secured by 1–4 family residential properties	RCONF661	**0**	RCONF662	**0**	RCONF663	**0**	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111	**0**	RCONK112	**0**	RCONK113	**0**	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	**0**	RCONK115	**0**	RCONK116	**2,185**	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117	**0**	RCONK118	**0**	RCONK119	**0**	M.1.d.(2)
e. Commercial and industrial loans	RCONK257	**0**	RCONK258	**0**	RCONK259	**0**	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets. (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e): (1)							
(1) To U.S. addressees (domicile)	RCONK120	**0**	RCONK121	**0**	RCONK122	**0**	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK123	**0**	RCONK124	**0**	RCONK125	**0**	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCONK126	**0**	RCONK127	**0**	RCONK128	**320**	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):							
(1) Loans secured by farmland	RCONK130	**0**	RCONK131	**0**	RCONK132	**0**	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	RCONK134	**0**	RCONK135	**0**	RCONK136	**0**	M.1.f.(2)
(3) Not applicable							

1 The $300 million asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing RCON	Bil Mil Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil Mil Thou	(Column C) Nonaccrual RCON	Bil Mil Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.(4)(a)
(b) Automobile loans	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	RCONK283	0	RCONK284	0	RCONK285	0	M.1.f.(5)
(6) Other loans(1)	RCONK286	0	RCONK287	0	RCONK288	0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by: (2) *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schdule RC-C, part I, item 3) exceeding 5 percent of total loans* (a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above	RCONK138	0	RCONK139	0	RCONK140	0	M.1.f.(6)(a)
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	0	RCON6559	0	RCON6560	0	M.2.
3. Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:(2) a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0	M.3.d.

1 Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2 The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

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

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days		(Column B) Past due 90 days or more		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets:(1)					
6. Derivative contracts:					
Fair value of amounts carried as assets	RCON3529	0	RCON3530	0	M.6.

	RCON	Bil Mil Thou	
7. Additions to nonaccrual assets during the quarter	RCONC410	552	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

Dollar Amounts in Thousands	(Column A) Past Due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	RCONL183	0	RCONL184	0	RCONL185	0	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 though 7, above	RCONL186	0	RCONL187	0	RCONL188	0	M.9.b.

1 The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a., Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 15 on a fully consolidated basis.

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	**108,510**	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONF237	**0**	2.
3. Not applicable.			
4. Average consolidated total assets for the calendar quarter	RCONK652	**125,004**	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	RCONK653	Number **1**	4.a.
5. Average tangible equity for the calendar quarter (1)	RCONK654	**10,608**	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCONK655	**0**	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	RCONG465	**0**	7.a.
b. Over one year through three years	RCONG466	**0**	7.b.
c. Over three years through five years	RCONG467	**0**	7.c.
d. Over five years	RCONG468	**0**	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less	RCONG469	**0**	8.a.
b. Over one year through three years	RCONG470	**0**	8.b.
c. Over three years through five years	RCONG471	**0**	8.c.
d. Over five years	RCONG472	**0**	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	RCONG803	**0**	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated reciprocal brokered deposits	RCONL190	**0**	9.a.
10. Banker's bank certification:			
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCONK656	**Yes No** **N**	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.			
a. Banker's bank deduction	RCONK657	**0**	10.a.
b. Banker's bank deduction limit	RCONK658	**0**	10.b.
11. Custodial bank certification:			
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	RCONK659	**Yes No** **N**	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.			
a. Custodial bank deduction	RCONK660	**0**	11.a.
b. Custodial bank deduction limit	RCONK661	**0**	11.b.

1 See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit account (excluding retirement accounts) of $250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less			RCONF049	**74,854**	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	Number **5,629**			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:(1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000			RCONF051	**29,060**	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	Number **64**			M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less: (1)					
(1) Amount of retirement deposit accounts of $250,000 or less			RCONF045	**4,325**	M.1.c.(1)
(2) Number of retirement deposit accounts of $250,000 or less	RCONF046	Number **213**			M.1.c.(2)
d. Retirement deposit accounts of more than $250,000: (1)					
(1) Amount of retirement deposits account of more than $250,000			RCONF047	**271**	M.1.d.(1)
(2) Number of retirement deposit accounts of more than $250,000	RCONF048	Number **1**			M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3)			RCON5597	**0**	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? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			RCON	FDIC Cert No.	
TEXTA545			RCONA545	**0**	M.3.

Dollar Amounts in Thousands			RCON	Bil Mil Thou	
4. Not applicable					
Memorandum items 5.a. and 5.b. are to be completed by all banks.					
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than $250,000 (see instructions):(4)					
a. Amount of noninterest-bearing transaction accounts of more than $250,000			RCONJ944	**10,345**	M.5.a.
b. Number of noninterest-bearing transaction accounts of more than $250,000	RCONJ945	Number **19**			M.5.b.

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
2 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.
3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a. through 1.d. and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
4 Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	RCONK663	0	M.6.a.
b. Substandard	RCONK664	0	M.6.b.
c. Doubtful	RCONK665	0	M.6.c.
d. Loss	RCONK666	0	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCONK675	0	M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations	RCONK667	0	M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations	RCONK668	0	M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	RCONK676	0	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCONK669	0	M.11.
12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCONK678	0	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	RCONK679	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCONK680	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCONK681	0	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK682	0	M.13.d.
e. Commercial and industrial loans	RCONK670	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCONK671	0	M.13.f.
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	RCONK672	0	M.13.g.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	RCONK673	0	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCONK674	0	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCONL189	0	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONL194	0	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195	0	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196	0	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	0	M.17.d.

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

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets[1] and (2) banks with less than $1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale[2] from all sources, loan sales, or quarter-end loans held for sale or trading exceed $10 million for two consecutive quarters.

Does the bank meet either of the tests above? If you answer Yes, please complete Schedule RC-P ..... **N**

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale (2):			
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) Total commitment under the lines of credit	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of closed-end 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:			
(1) Total commitment under the lines of credit	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0	2.c.(2)
3. 1–4 family residential mortgage loans sold during the quarter:			
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:			
(1) Total commitment under the lines of credit	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0	3.c.(2)
4. 1–4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, items 4.a. and 5):			
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:			
(1) Total commitment under the lines of credit	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c., 5.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loan	RIADF184	0	5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	RCONF678	0	6.a.
b. Closed-end junior liens	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	0	7.a.
b. For representations and warranties made to other parties	RCONL192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a. and 7.b.)	RCONM288	0	7.c.

1 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.
2 Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that:
(1) Had total assets of $500 million or more as of the beginning of their fiscal year; or
(2) Had total assets of less than $500 million as of the beginning of their fiscal year and either:
(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Does the bank meet either of the tests above? If you answer Yes, please complete Schedule RC-Q ..... **N**

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
ASSETS											
1. Available-for-sale securities (from RC-B, 8., Column D)	RCON1773	0	RCONG474	0	RCONG475	0	RCONG476	0	RCONG477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	RCONG478	0	RCONG479	0	RCONG480	0	RCONG481	0	RCONG482	0	2.
3. Loans and leases held for sale	RCONG483	0	RCONG484	0	RCONG485	0	RCONG486	0	RCONG487	0	3.
4. Loans and leases held for investment	RCONG488	0	RCONG489	0	RCONG490	0	RCONG491	0	RCONG492	0	4.
5. Trading assets:											
a. Derivative assets	RCON3543	0	RCONG493	0	RCONG494	0	RCONG495	0	RCONG496	0	5.a.
b. Other trading assets	RCONG497	0	RCONG498	0	RCONG499	0	RCONG500	0	RCONG501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b., above)	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0	5.b.(1)
6. All other assets	RCONG391	0	RCONG392	0	RCONG395	0	RCONG396	0	RCONG804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b. plus item 6.)	RCONG502	0	RCONG503	0	RCONG504	0	RCONG505	0	RCONG506	0	7.
LIABILITIES											
8. Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	RCONG507	0	RCONG508	0	RCONG509	0	RCONG510	0	RCONG511	0	9.
10. Trading liabilities:											
a. Derivative liabilities	RCON3547	0	RCONG512	0	RCONG513	0	RCONG514	0	RCONG515	0	10.a.
b. Other trading liabilities	RCONG516	0	RCONG517	0	RCONG518	0	RCONG519	0	RCONG520	0	10.b.
11. Other borrowed money	RCONG521	0	RCONG522	0	RCONG523	0	RCONG524	0	RCONG525	0	11.
12. Subordinated notes and debentures	RCONG526	0	RCONG527	0	RCONG528	0	RCONG529	0	RCONG530	0	12.
13. All other liabilities	RCONG805	0	RCONG806	0	RCONG807	0	RCONG808	0	RCONG809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	0	RCONG532	0	RCONG533	0	RCONG534	0	RCONG535	0	14.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	RCONG536	**0**	RCONG537	**0**	RCONG538	**0**	RCONG539	**0**	RCONG540	**0**	M.1.a.
b. Nontrading derivative assets	RCONG541	**0**	RCONG542	**0**	RCONG543	**0**	RCONG544	**0**	RCONG545	**0**	M.1.b.
c. TEXTG546	RCONG546	**0**	RCONG547	**0**	RCONG548	**0**	RCONG549	**0**	RCONG550	**0**	M.1.c.
d. TEXTG551	RCONG551	**0**	RCONG552	**0**	RCONG553	**0**	RCONG554	**0**	RCONG555	**0**	M.1.d.
e. TEXTG556	RCONG556	**0**	RCONG557	**0**	RCONG558	**0**	RCONG559	**0**	RCONG560	**0**	M.1.e.
f. TEXTG561	RCONG561	**0**	RCONG562	**0**	RCONG563	**0**	RCONG564	**0**	RCONG565	**0**	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives)	RCONF261	**0**	RCONF689	**0**	RCONF697	**0**	RCONF262	**0**	RCONF263	**0**	M.2.a.
b. Nontrading derivative liabilities	RCONG566	**0**	RCONG567	**0**	RCONG568	**0**	RCONG569	**0**	RCONG570	**0**	M.2.b.
c. TEXTG571	RCONG571	**0**	RCONG572	**0**	RCONG573	**0**	RCONG574	**0**	RCONG575	**0**	M.2.c.
d. TEXTG576	RCONG576	**0**	RCONG577	**0**	RCONG578	**0**	RCONG579	**0**	RCONG580	**0**	M.2.d.
e. TEXTG581	RCONG581	**0**	RCONG582	**0**	RCONG583	**0**	RCONG584	**0**	RCONG585	**0**	M.2.e.
f. TEXTG586	RCONG586	**0**	RCONG587	**0**	RCONG588	**0**	RCONG589	**0**	RCONG590	**0**	M.2.f.

Schedule RC-R—Regulatory Capital

Amounts in Thousands	RCON	Bil Mil Thou	
Tier 1 capital			
1. Total bank equity capital (from Schedule RC, item 27.a.)	RCON3210	**10,862**	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	RCON8434	**239**	2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities(1)(report loss as a positive value)	RCONA221	**0**	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges(1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	RCON4336	**0**	4.
5. LESS: Nonqualifying perpetual preferred stock	RCONB588	**0**	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCONB589	**0**	6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	RCONB590	**0**	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	RCONF264	**0**	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a., and 7.b.)	RCONC227	**10,623**	8.
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	RCONB591	**0**	9.a.
b. LESS: Disallowed deferred tax assets	RCON5610	**0**	9.b.
10. Other additions to (deductions from) Tier 1 capital	RCONB592	**0**	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a. and 9.b.)	RCON8274	**10,623**	11.
Tier 2 Capital			
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	**1,193**	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 (sum of items 12 through 16)	RCON5311	**1,193**	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	**1,193**	18.
19. Tier 3 capital allocated for market risk	RCON1395	**0**	19.
20. LESS: Deductions for total risk-based capital	RCONB595	**0**	20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCON3792	**11,816**	21.
Total Assets for Leverage Ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCONL136	**125,007**	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCONB590	**0**	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a. above)	RCONB591	**0**	24.
25. LESS: Disallowed deferred tax assets (from item 9.b. above)	RCON5610	**0**	25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCONL137	**0**	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25	RCONL138	**125,007**	27.
Adjustments for Financial Subsidiaries			
28.a. Adjustments to Tier 1 capital reported in item 11	RCONC228	**0**	28.a.
b. Adjustment to total risk-based capital reported in item 21	RCONB503	**0**	28.b.
29. Adjustment to risk-weighted assets reported in item 62	RCONB504	**0**	29.
30. Adjustment to average total assets reported in item 27	RCONB505	**0**	30.

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

Schedule RC-R—Regulatory Capital—Continued

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1)	RCON7273	**0.00**	RCON7204	**8.50**	31.
32. Tier 1 risk-based capital ratio (2)	RCON7274	**0.00**	RCON7206	**11.19**	32.
33. Total risk-based capital ratio (3)	RCON7275	**0.00**	RCON7205	**12.45**	33.

1 The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
2 The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
3 The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Dollar Amounts in Thousands	(Column A) Totals *(from Schedule RC)*		(Column B) Items Not Subject to Risk Weighting		(Column C) Allocation by Risk Weight Category 0%		(Column D) 20%		(Column E) 50%		(Column F) 100%		
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		
Balance Sheet Asset Categories													
34. Cash and balances due from depository institutions (Col. A equals the sum of Sch. RC items 1.a and 1.b)	RCON0010	**12,875**	RCONC869	**0**	RCONB600	**11,064**	RCONB601	**1,811**			RCONB602	**0**	34.
35. Held-to-maturity securities (RC, 2a)	RCON1754	**0**	RCONB603	**0**	RCONB604	**0**	RCONB605	**0**	RCONB606	**0**	RCONB607	**0**	35.
36. Available-for-sale securities (RC, 2b)	RCON1773	**18,290**	RCONB608	**-531**	RCONB609	**14,893**	RCONB610	**2,388**	RCONB611	**0**	RCONB612	**1,540**	36.
37. Federal funds sold and securities purchased under agreements to resell (RC 3)	RCONC225	**0**			RCONC063	**0**	RCONC064	**0**			RCONB520	**0**	37.
38. Loans and leases held for sale (RC,4a)	RCON5369	**0**	RCONB617	**0**	RCONB618	**0**	RCONB619	**0**	RCONB620	**0**	RCONB621	**0**	38.
39. Loans and leases, net of unearned income (RC,4b)	RCONB528	**94,841**	RCONB622	**0**	RCONB623	**851**	RCONB624	**462**	RCONB625	**22,523**	RCONB626	**71,005**	39.
40. LESS: Allowance for loan and lease losses (RC,4c)	RCON3123	**1,726**	RCON3123	**1,726**									40.
41. Trading assets (RC,5)	RCON3545	**0**	RCONB627	**0**	RCONB628	**0**	RCONB629	**0**	RCONB630	**0**	RCONB631	**0**	41.
42. All other assets (1) (sum of RC, 6 through 11)	RCONB639	**6,346**	RCONB640	**0**	RCONB641	**961**	RCONB642	**158**	RCONB643	**0**	RCON5339	**5,227**	42.
43. Total assets (sum of items 34 through 42)	RCON2170	**130,626**	RCONB644	**-2,257**	RCON5320	**27,769**	RCON5327	**4,819**	RCON5334	**22,523**	RCON5340	**77,772**	43.

1 Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items								
44. Financial standby letters of credit (RC-L, 2) (2)	RCONB546 **0**	1.00	RCONB547 **0**	RCONB548 **0**	RCONB581 **0**	RCONB582 **0**	RCONB583 **0**	44.
45. Performance standby letters of credit (RC-L,3)	RCON3821 **0**	0.50	RCONB650 **0**	RCONB651 **0**	RCONB652 **0**	RCONB653 **0**	RCONB654 **0**	45.
46. Commercial and similar letters of credit (RC-L,4)	RCON3411 **30**	0.20	RCONB655 **6**	RCONB656 **0**	RCONB657 **0**	RCONB658 **0**	RCONB659 **6**	46.
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON3428 **0**	1.00	RCONB660 **0**	RCONB661 **0**	RCONB662 **0**		RCONB663 **0**	47.
48. Securities lent (RC-L,6)	RCON3433 **0**	1.00	RCONB664 **0**	RCONB665 **0**	RCONB666 **0**	RCONB667 **0**	RCONB668 **0**	48.
49. Retained recourse on small business obligations sold with recourse	RCONA250 **0**	1.00	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 (3)	RCONB541 **0**	12.50	RCONB542 **0**				RCONB543 **0**	50.
51. All other financial assets sold with recourse	RCONB675 **0**	1.00	RCONB676 **0**	RCONB677 **0**	RCONB678 **0**	RCONB679 **0**	RCONB680 **0**	51.
52. All other off-balance sheet liabilities	RCONB681 **0**	1.00	RCONB682 **0**	RCONB683 **0**	RCONB684 **0**	RCONB685 **0**	RCONB686 **0**	52.
53. Unused commitments:								
a. With an original maturity exceeding one year	RCON3833 **10,868**	0.50	RCONB687 **5,434**	RCONB688 **0**	RCONB689 **0**	RCONB690 **0**	RCONB691 **5,434**	53.a.
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCONG591 **0**	0.10	RCONG592 **0**	RCONG593 **0**	RCONG594 **0**	RCONG595 **0**	RCONG596 **0**	53.b.
54. Derivative contracts			RCONA167 **0**	RCONB693 **0**	RCONB694 **0**	RCONB695 **0**		54.

1 Column A multiplied by credit conversion factor
2 For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information
3 Or institution-specific factor.

Schedule RC-R—Continued

Dollar Amounts in Thousands	Column C Allocation by Risk Weight Category 0% Bil Mil Thou	Column D 20% Bil Mil Thou	Column E 50% Bil Mil Thou	Column F 100% Bil Mil Thou	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54)	RCONB696 **27,769**	RCONB697 **4,819**	RCONB698 **22,523**	RCONB699 **83,212**	55.
56. Risk-weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCONB700 **0**	RCONB701 **964**	RCONB702 **11,262**	RCONB703 **83,212**	57.
58. Market risk equivalent assets				RCON1651 **0**	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCONB704 **95,438**	59.
60. LESS: Excess allowance for loan and lease losses				RCONA222 **533**	60.
61. LESS: Allocated transfer risk reserve				RCON3128 **0**	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCONA223 **94,905**	62.

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON8764	**0**	M.1.

Schedule RC-R—Continued

Memoranda—Continued	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	RCON	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts:(1)							
a. Interest rate contracts	RCON3809	**0**	RCON8766	**0**	RCON8767	**0**	M.2.a.
b. Foreign exchange contracts	RCON3812	**0**	RCON8769	**0**	RCON8770	**0**	M.2.b.
c. Gold contracts	RCON8771	**0**	RCON8772	**0**	RCON8773	**0**	M.2.c.
d. Other precious metals contracts	RCON8774	**0**	RCON8775	**0**	RCON8776	**0**	M.2.d.
e. Other commodity contracts	RCON8777	**0**	RCON8778	**0**	RCON8779	**0**	M.2.e.
f. Equity derivative contracts	RCONA000	**0**	RCONA001	**0**	RCONA002	**0**	M.2.f.
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	RCONG597	**0**	RCONG598	**0**	RCONG599	**0**	M.2.g.(1)
(2) Subinvestment grade	RCONG600	**0**	RCONG601	**0**	RCONG602	**0**	M.2.g.(2)

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

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

Dollar Amounts in Thousands	(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		
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		
Bank Securitization Activities															
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	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0	1.
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 retained interest-only strips (included in Schedules RC-B or RC-F or in Sch. RC, item 5)	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0	2.a.
b. Subordinated securities and other residual interests	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0	2.b.
c. Standby letters of credit & other enhancements	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0	3.
4. Past due loan amounts included in item 1:															
a. 30–89 days past due	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0	4.a.
b. 90 days or more past due	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0	4.b.
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	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0	5.a.
b. Recoveries	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0	5.b.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(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	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Sch RC-B or Sch RC, item 5)	RCONB761 0	RCONB762 0				RCONB763 0		6.a.
b. Loans (included in Schedule RC-C)	RCONB500 0	RCONB501 0				RCONB502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a.:								
a. 30–89 days past due	RCONB764 0	RCONB765 0				RCONB766 0		7.a.
b. 90 days or more past due	RCONB767 0	RCONB768 0				RCONB769 0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs	RIADB770 0	RIADB771 0				RIADB772 0		8.a.
b. Recoveries	RIADB773 0	RIADB774 0				RIADB775 0		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776 0	RCONB777 0	RCONB778 0	RCONB779 0	RCONB780 0	RCONB781 0	RCONB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783 0	RCONB784 0	RCONB785 0	RCONB786 0	RCONB787 0	RCONB788 0	RCONB789 0	10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(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		
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		
Bank Asset Sales															
11. Assets sold with recourse or other seller-provided credit enhancements and not securities by the reporting bank	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	0	RCONB795	0	RCONB796	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	0	RCONB802	0	RCONB803	0	12.

Memoranda	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improveme Act of 1994:				
a. Outstanding principal balance		RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date (from Schedule RC-R, item 49)		RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others				
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) (1)		RCONA591	0	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-en and open-end loans)		RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters credit, subordinated securities, and other enhancements				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		RCONB806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions		RCONB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		RCONB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions		RCONB809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)		RCONC407	0	M.4.

1 Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 millio
2 Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $5 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purpose

Schedule RC-T—Fiduciary and Related Services

	RCON	YES	NO	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCONA345	y		1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCONA346	y		2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCONB867	y		3.

Please enter the total fiduciary assets (item 10., Col. A & B in thousands of dollars) as of December 31 of the preceding year		**54,169**
Does the instititution have gross fiduciary and related services income greater than 10% of revenue (RI 3. & RI 5.m.) as of December 31 of the preceding calendar year? (Enter Y or N)	YES	NO
		N

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

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		
	Tril Bil Mil Thou		Tril Bil Mil Thou						
FIDUCIARY AND RELATED ASSETS									
4. Personal trust and agency accounts	RCONB868	0	RCONB869	0	RCONB870	0	RCONB871	0	4.
5. Employee benefit and retirement-related trust and agency accounts:									
a. Employee benefit—defined contribution	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0	5.a.
b. Employee benefit—defined benefit	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0	5.b.
c. Other employee benefit and retirement-related accounts	RCONB880	0	RCONB881	0	RCONB882	0	RCONB883	0	5.c.
6. Corporate trust and agency accounts	RCONB884	0	RCONB885	0	RCONC001	0	RCONC002	0	6.
7. Investment management and investment advisory agency accounts	RCONB886	0	RCONJ253	0	RCONB888	0	RCONJ254	0	7.
8. Foundation and endowment trust and agency accounts	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0	8.
9. Other fiduciary accounts	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	0	RCONB895	0	RCONB896	0	RCONB897	0	10.

Schedule RC-T—Continued

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		
	Tril Bil Mil Thou		Tril Bil Mil Thou						
11. Custody and safekeeping accounts			RCONB898	0			RCONB899	0	11.
12. Not applicable.									
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	0	RCONJ260	0	RCONJ261	0	RCONJ262	0	13.

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

Memoranda Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
a. Noninterest-bearing deposits	RCONJ263	0	RCONJ264	0	RCONJ265	0	M.1.a
b. Interest-bearing deposits	RCONJ266	0	RCONJ267	0	RCONJ268	0	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	RCONJ269	0	RCONJ270	0	RCONJ271	0	M.1.c
d. State, county, and municipal obligations	RCONJ272	0	RCONJ273	0	RCONJ274	0	M.1.d
e. Money market mutual funds	RCONJ275	0	RCONJ276	0	RCONJ277	0	M.1.e
f. Equity mutual funds	RCONJ278	0	RCONJ279	0	RCONJ280	0	M.1.f.
g. Other mutual funds	RCONJ281	0	RCONJ282	0	RCONJ283	0	M.1.g
h. Common trust funds and collective investment funds	RCONJ284	0	RCONJ285	0	RCONJ286	0	M.1.h
i. Other short-term obligations	RCONJ287	0	RCONJ288	0	RCONJ289	0	M.1.i.
j. Other notes and bonds	RCONJ290	0	RCONJ291	0	RCONJ292	0	M.1.j.
k. Investments in unregistered funds and private equity investments	RCONJ293	0	RCONJ294	0	RCONJ295	0	M.1.k

AB&T National Bank, Albany, GA

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1.l. Other common and preferred stocks	RCONJ296	0	RCONJ297	0	RCONJ298	0	M.1.l.
m. Real estate mortgages	RCONJ299	0	RCONJ300	0	RCONJ301	0	M.1.m
n. Real estate	RCONJ302	0	RCONJ303	0	RCONJ304	0	M.1.n.
o. Miscellaneous assets	RCONJ305	0	RCONJ306	0	RCONJ307	0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCONJ308	0	RCONJ309	0	RCONJ310	0	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCON	Bil Mil Thou	RCON		
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCONJ311	0	RCONJ312	0	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCON		RCON	Tril Bil Mil Thou	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	RCONB927	0	RCONB928	0	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCONJ313	0	RCONJ314	0	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	0			M.2.b.

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON		RCON	Bil Mil Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	RCONB931	0	RCONB932	0	M.3.a.
b. International/Global equity	RCONB933	0	RCONB934	0	M.3.b.
c. Stock/Bond blend	RCONB935	0	RCONB936	0	M.3.c.
d. Taxable bond	RCONB937	0	RCONB938	0	M.3.d.
e. Municipal bond	RCONB939	0	RCONB940	0	M.3.e.
f. Short-term investments/Money market	RCONB941	0	RCONB942	0	M.3.f.
g. Specialty/Other	RCONB943	0	RCONB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCONB945	0	RCONB946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts RIAD	(Column A) Gross Losses Managed Accounts Mil Thou	(Column B) Gross Losses Non-Managed Accounts RIAD	(Column B) Gross Losses Non-Managed Accounts Mil Thou	(Column C) Recoveries RIAD	(Column C) Recoveries Mil Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management and investment advisory agency accounts	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	RIADB959	0	RIADB960	0	RIADB961	0	M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:
Maximum number of allowed characters for the name and title is 40. The maximum number for E-Mail Address is 76.

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Area Code / Phone Number / Extension (TEXT B963)

Area Code / FAX number (TEXT B964)

AB&T National Bank, Albany, GA

Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles RCON	(Column A) Bil Mil Thou	(Column B) ABCP Conduits RCON	(Column B) Bil Mil Thou	(Column C) Other VIEs RCON	(Column C) Bil Mil Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	RCONJ981	0	RCONJ982	0	RCONJ983	0	1.a.
b. Held-to-maturity securities	RCONJ984	0	RCONJ985	0	RCONJ986	0	1.b.
c. Available-for-sale securities	RCONJ987	0	RCONJ988	0	RCONJ989	0	1.c.
d. Securities purchased under agreements to resell	RCONJ990	0	RCONJ991	0	RCONJ992	0	1.d.
e. Loans and leases held for sale	RCONJ993	0	RCONJ994	0	RCONJ995	0	1.e.
f. Loans and leases, net of unearned income	RCONJ996	0	RCONJ997	0	RCONJ998	0	1.f.
g. Less: Allowance for loan and lease losses	RCONJ999	0	RCONK001	0	RCONK002	0	1.g.
h. Trading assets (other than derivatives)	RCONK003	0	RCONK004	0	RCONK005	0	1.h.
i. Derivative trading assets	RCONK006	0	RCONK007	0	RCONK008	0	1.i.
j. Other real estate owned	RCONK009	0	RCONK010	0	RCONK011	0	1.j.
k. Other assets	RCONK012	0	RCONK013	0	RCONK014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	RCONK015	0	RCONK016	0	RCONK017	0	2.a.
b. Derivative trading liabilities	RCONK018	0	RCONK019	0	RCONK020	0	2.b.
c. Commercial paper	RCONK021	0	RCONK022	0	RCONK023	0	2.c.
d. Other borrowed money (exclude commercial paper)	RCONK024	0	RCONK025	0	RCONK026	0	2.d.
e. Other liabilities	RCONK027	0	RCONK028	0	RCONK029	0	2.e
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	RCONK030	0	RCONK031	0	RCONK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	RCONK033	0	RCONK034	0	RCONK035	0	4.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in RI-E, item 2.g; and RC-F, item 6.f, RC-O memo. 6-9, 14 and 15; and RC-P 7.a. and 7.b. is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMEN DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS O INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

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

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

	RCON	Yes	No
Comments?	RCON6979		**N**

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT6980)

Please enter no more than 75 characters a line.