SCHEDULE F

DISCLOSURE SCHEDULES

List any information required pursuant to Section 2.2(h) of the Securities Purchase Agreement – Standard Terms.

[SEE ATTACHED]

Last Update: 20070227.111728

Board of Governors of the Federal Reserve System



RSSD ID: 1209716

Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

Report at the close of business as of the last calendar day of the guarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be led by bank holding companies with total consolidated assets of \$500 million or more. In addition, bank holding companies meeting certain criteria must le this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further

information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must le this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Г.	~+~	a f	Report:
_	11.0	OI.	CHURHI.

December 31, 2006

PARK BANCORPORATION, INC.

Month / Date / Year (BHCK 9999)

Printed Name of Chief Financial Of cer (or Equivalent) (BHCK C490)	Legal Title of Bank Holding (1801 GREENWAY CROS		
Signature of Chief Financial Of cer	(Mailing Address of the Bank MADISON	k Holding Company) Street / P.C WI	D. Box (TEXT9110) 53713
Date of Signature	City (TEXT 9130)	State (TEXT 9200)	Zip Code (TEXT 9220

Bank holding companies must maintain in their les a manually signed and attested printout of the data submitted.

Person to whom questions about this report should be directed:

For Federal Reserve Bank Us	e Only		Name / Title (TEXT 8901)
RSSD ID		0.5	Area Code / Phone Number (TEXT 8902)
C.I.		S.F	FAX Number (TEXT 9116)

E-mail Address of Contact (TEXT 4086)

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 37.95 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Of ce of Management and Budget, Paperwork Reduction Project (7100–0128), Washington, D.C. 20503.

1209716

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

For Federal Reserve Bank Use Only
RSSD Number

Schedule HI—Consolidated Income Statement

	Dollar Amounts in Thousands	внск			
1.	Interest income	V 244			
	a. Interest and fee income on loans:		<u> </u>	196	
	(1) In domestic of ces	4010		36728	1.a.(1)
	(2) In foreign of ces, Edge and Agreement subsidiaries, and IBFs	4059		0	1.a.(2)
	b. Income from lease nancing receivables	4065		0	1.b.
	c. Interest income on balances due from depository institutions ¹	4115		18	1.c.
	d. Interest and dividend income on securities:	100	* 12.7		
	(1) U.S. Treasury securities and U.S. government agency obligations (excluding	44.7	(A)	1	
	mortgage-backed securities)	B488		876	1.d.(1)
	(2) Mortgage-backed securities	B489		37	1.d.(2)
	(3) All other securities	4060		38	1.d.(3)
	e. Interest income from trading assets	4069		0	1.e.
	f. Interest income on federal funds sold and securities purchased under agreements	194	1		
	to resell	4020		101	1.f.
	g. Other interest income	4518		76	1.g.
	h. Total interest income (sum of items 1.a through 1.g)	4107		37874	1.h.
2.	Interest expense		1 a 2 7 8		
	a. Interest on deposits:				
	(1) In domestic of ces:		2 (18 S)		
	(a) Time deposits of \$100,000 or more	A517		5414	2.a.(1)(a)
	(b) Time deposits of less than \$100,000	A518		4929	2.a.(1)(b)
	(c) Other deposits	6761		5847	2.a.(1)(c)
	(2) In foreign of ces, Edge and Agreement subsidiaries and IBFs	4172		0	2.a.(2)
	b. Expense on federal funds purchased and securities sold under agreements to	- 4	4.7		• •
	repurchase	4180		879	2.b.
	c. Interest on trading liabilities and other borrowed money (excluding	100	a = a	ú I	
	subordinated notes and debentures)	4185		2018	2.c.
	d. Interest on subordinated notes and debentures and on mandatory convertible	400	22. "N N		
	securities	4397		. 0	2.d.
	e. Other interest expense	4398		0	2.e.
	f. Total interest expense (sum of items 2.a through 2.e)	4073		19087	2.f.
3.	Net interest income (item 1.h minus item 2.f)	4074		18787	3.
	Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230		1200	4.
	Noninterest income:		36.5		
Ψ.	a. Income from duciary activities	4070		0	5.a.
	b. Service charges on deposit accounts in domestic of ces	4483	_,,	1286	5.b.
	c. Trading revenue ²	A220		0	5.c.
	d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490		21	5.d.
	e. Venture capital revenue	B491		0	5.e.
		B492		417	

f. Net servicing fees.....

g. Net securitization income

h. (1) Underwriting income from insurance and reinsurance activities.....

i. Net gains (losses) on sales of loans and leases

j. Net gains (losses) on sales of other real estate owned

I. Other noninterest income³.....

m. Total noninterest income (sum of Items 5.a through 5.l)

k. Net gains (losses) on sales of other assets (excluding securities).....

(2) Income from other insurance and reinsurance activities

417

0

0

44

641

0

0

6587

5.f.

5.g.

5.i

5.j.

5.k.

5.l.

5.h.(1)

5.h.(2)

B492

B493

C386

C387

8560

8561

B496

B497

4079

^{1.} Includes interest income on time certil cates of deposit not held for trading.

^{2.} For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.d.

^{3.} See Schedule HI, memoranda item 6.

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Schedule HI—Continued

Dollar Amounts in Thousands	внск	
6. a. Realized gains (losses) on held-to-maturity securities	3521	0
b. Realized gains (losses) on available-for-sale securities	1 0400	-17
7. Noninterest expense:	Time and w	
a. Salaries and employee bene ts	4135	8689
b. Expenses of premises and xed assets (net of rental income) (excluding salaries and	11.7	
employee bene ts and mortgage interest)	4217	2760
c. (1) Goodwill impairment losses	C216	0
(2) Amortization expense and impairment losses for other intangible assets	C232	4.8
d. Other noninterest expense ⁴	4092	6503
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	18000
B. Income (loss) before income taxes and extraordinary items, and other adjustments	12	1
(sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301	6157
Applicable income taxes (foreign and domestic)		1669
0. Minority interest	4484	0
Income (loss) before extraordinary items and other adjustments (item 8)		
minus items 9 and 10)	4300	4488
2. Extraordinary items, net of applicable taxes and minority interest ⁵	4320	. 0
3. Net income (loss) (sum of items 11 and 12)	1 4040	4488

MEMORANDA

		BHCK		
interest	income (item 3 above) on a fully taxable equivalent basis	4519	18825	M.1.
	·	34.5		
		4592	6195	M.2
•	·	2.2	A 44	
		4313	36	M.3
	· · · · · · · · · · · · · · · · · · ·			
		4507	38	M.4.
10000	55152315 F H, 16511 F 1.61(5), 425 F 5)			
mber of f	ull-time equivalent employees at end of current period	внск	Number	1
	· · · · · · · · · · · · · · · · · · ·	4150	164	M.5.
er nonint	terest income (from Schedule HI, item 5.I, above) (only report amounts that			ì
	•			
ncome a	ind fees from the printing and sale of checks	•••	0	M.6
Earnings	on/increase in value of cash surrender value of life insurance	• • • • • • • • • • • • • • • • • • • •	0	M.6.
ncome a	and fees from automated teller machines (ATMs)	•••	2207	M.6.
Rent and	other income from other real estate owned	4042	0	M.6.
Safe dep	osit box rent	C015	0	M.6.
TEXT	BANKCARD	1.4		
8562		8562	682	M.6.
		A	(A-98)	
TEXT	MERCHANT	24.74		
8563	MERCHANT	8563	1033	MA
	MERCHANT		1033	M.6.
to calculate the	income eve) on a come on to duded in the dud	income before income taxes, extraordinary items, and other adjustments (Item 8 eve) on a fully taxable equivalent basis	interest income (item 3 above) on a fully taxable equivalent basis	interest income (item 3 above) on a fully taxable equivalent basis 4519 18825 income before income taxes, extraordinary items, and other adjustments (Item 8 ve) on a fully taxable equivalent basis 4592 6195 one on tax-exempt loans and leases to states and political subdivisions in the U.S. duded in Schedule HI, items 1.a and 1.b, above) 4313 36 one on tax-exempt securities issued by states and political subdivisions in the U.S. duded in Schedule HI, item 1.d.(3), above) 4507 38 one on full-time equivalent employees at end of current period and to nearest whole number) 4150 164 one one of full-time equivalent employees at end of current period and to nearest whole number) 164 one one of the sum of Schedule HI, items 1.h and 5.m): 8

See Schedule HI, memoranda item 7.
 Describe on Schedule HI, memoranda item 8.

Schedule HI—Continued

MEMORANDA (continued)

	Dollar Amounts in Thousands	внск			
7.	Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts that	100	6 4 4 1 4 7		
	exceed 1% of the sum of Schedule HI, items 1.h and 5.m):	200	T	· · · · · · · · · · · · · · · · · · ·	
	a. Data processing expenses	C017	 	578	M.7.a.
	b. Advertising and marketing expenses	0497	 	705	M.7.b.
	c. Directors' fees	4136	 	. 0	M.7.c.
	d. Printing, stationery, and supplies	C018	 	. 0	M.7.d.
	e. Postage	8403	-	. 0	M.7.e.
	f. Legal fees and expenses	4141	 	0	M.7.f.
	g. FDIC deposit insurance assessments	4146			M.7.g.
	TEXT BANKCARD h 8565	8565	1	59 4	
	· · · · · · · · · · · · · · · · · · ·	9000			M.7.h.
	TEXT MERCHANI	8566	1	858	147:
	TEXT			si A	M.7.i.
	j. 8567	8567		0	M.7.j.
	J. C.	**		Ar J	1VI.7.J.
R	Extraordinary items and other adjustments (from Schedule HI, item 12)	77	W+. F - 4		
0.	(itemize all extraordinary items and other adjustments):		JACK	SE E	
	(Individual and Anna		4		
	TEXT	177.74			
	a. (1) 3571	3571		0	M.8.a.(1)
	(2) Applicable income tax effect		数 。在一个		M.8.a.(2)
		(3,)	(
	TEXT	1.4.			
	b. (1) 3573	3573		. 0	M.8.b.(1)
	(2) Applicable income tax effect BHCK 3574 0			9 8	M.8.b.(2)
	TEXT	2575	T	e e	
	c. (1) 3575 BHCK 3576 0	3575		0	M.8.c.(1)
	(2) Applicable income tax effect		The North	365	M.8.c.(2)
_					
9.	Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a			12	
	through 9.d must equal Schedule HI, item 5.c.) (To be completed by bank holding companies that reported average trading assets				
	(Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding		ne st		
	calendar year):		$r_{r_{r_{r_{r_{r_{r_{r_{r_{r_{r_{r_{r_{r$	200	
	a. Interest rate exposures	8757	Ī .		M.9.a.
	b. Foreign exchange exposures	8758	<u> </u>		M.9.b.
	c. Equity security and index exposures	8759			M.9.c.
	d. Commodity and other exposures	8760			M.9.d.
10.	Not applicable		14 43.7	4	
	Credit losses on derivatives (see instructions)	A251		0	M.11.
12.	a. Income from the sale and servicing of mutual funds and annuities (in domestic of ces) .	8431	ļ	17	M.12.a.
	b. (1) Premiums on insurance related to the extension of credit	C242		0	M.12.b.(1)
	(2) All other insurance premiums	C243	ļ	. 0	M.12.b.(2)
	c. Bene ts, losses, and expenses from insurance-related activities	B983	<u> </u>	. 0	M.12.c.
				1	
13.	Does the reporting bank holding company have a Subchapter S election in effect for federal			<u> </u>	
	tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)		A530	0	M.13.
		nuove	T		
		BHCK	<u>ļ </u>		
	Not applicable	11			
15.	Stock-based employee compensation expense (net of tax effects) calculated for all awards	C409	l e	0	
	under the fair value method	C409	L	U	M.15.

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Schedule HI-A—Changes in Equity Capital

	Dollar Amounts in Thousands	внск]
1.	Equity capital most recently reported for the end of previous calendar year (i.e., after	- 6	972	3 7 7 7 7	•
	adjustments from amended Reports of Income)	3217	<u> </u>	26479	1.
2.	Restatements due to corrections of material accounting errors and changes in	1225 F	100	**6	
	accounting principles	B507		1	2.
3.	Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		26480	3.
		bhct		4	1
4.	Net income (loss) (must equal Schedule HI, item 13)	4340	<u> </u>	4488	4.
	Sale of perpetual preferred stock (excluding treasury stock transactions):	BHCK	1.4	2	
	a. Sale of perpetual preferred stock, gross	3577			5.a.
	b. Conversion or retirement of perpetual preferred stock	3578	<u> </u>		5.b.
6.	Sale of common stock:	13.00		47	
	a. Sale of common stock, gross	3579			∫ 6.a.
	b. Conversion or retirement of common stock	3580			6.b.
7.	Sale of treasury stock	4782			7.
	LESS: Purchase of treasury stock	4783			8.
9.	Changes incident to business combinations, net	4356		,	9.
10.	LESS: Cash dividends declared on preferred stock	4598			10.
11.	LESS: Cash dividends declared on common stock	4460			11.
12.	Other comprehensive income¹	B511		141	12.
13.	Change in the offsetting debit to the liability for Employee Stock Ownership Plan	1	765 S T	A Section 1	
	(ESOP) debt guaranteed by the bank holding company	4591			13.
14.	Other adjustments to equity capital (not included above)	3581			14.
	Total equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14,	bhct	26.4	7 - 4 - 7	
	less items 8, 10, and 11) (must equal item 28 on Schedule HC, Balance Sheet)	3210	<u> </u>	31109	15 .

Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash ow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

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

		Charge-of			Recov (Colui		
Dollar Amounts in Thousands	BHCK			ВНСК			
Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)							
Loans secured by real estate: a. Construction, land development, and other land loans	3582	A	0	3583	, A	0	
in domestic of ces	3584		0	3585		, 0	1.a.
b. Secured by farmland in domestic of ces	3304			3363		S4 .	1.b.
 c. Secured by 1–4 family residential properties in domestic of ces: (1) Revolving, open-end loans secured by 1–4 family 		+¥, ,	13.				
residential properties and extended under lines of			40	7.00	* #	4 3	
credit(2) Closed-end loans secured by 1–4 family residential	5411	27.1	0	5412		0	1.c.(1)
properties in domestic of ces:	C234		0	C217	A 100 (1)	n one o	4 - (0)(.)
(a) Secured by rst liens	C235		0	C218		0	1.c.(2)(a)
(b) Secured by junior liens	5	4.7	City Property	400	, T-1	J Vind	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential	3588	****	0	3589		0	1.d.
properties in domestic of cese. Secured by nonfarm nonresidential properties in	1.0		W *			ran in the second	1.u.
domestic of ces	3590		0	3591		0	1.e.
f. In foreign of ces	B512		0	B513		0	1.6. 1.f.
Loans to depository institutions and acceptances of other banks:			10.7				1.1.
a. To U.S. banks and other U.S. depository institutions	4653		0	4663		0	2.a.
b. To foreign banks	4654		0	4664		0	2.b.
Loans to nance agricultural production and other loans to farmers	4655	*	0	4665			3.
Commercial and industrial loans:	100		100	dr s	- 1.27 g		J.
a. To U.S. addressees (domicile)	4645		. 2	4617		0	4.a.
b. To non-U.S. addressees (domicile)	4646		. 0	4618		. 0	4.b.
Loans to individuals for household, family, and other personal expenditures:		*					
a. Credit cards	B514		30	B515		2	5.a.
b. Other (includes single payment, installment, all student	水 一道	11/2	HOLE IN	.15	2.43	* #	0.0.
loans, and revolving credit plans other than credit cards).	B516		285	B517		25	5.b.
6. Loans to foreign governments and of cial institutions	4643		0	4627		. 0	6.
7. All other loans	4644		0	4628		. 0	7.
8. Lease nancing receivables:	- 128	In of the	3	- Jan Siy	W.	*	
a. To U.S. addressees (domicile)	4658		0	4668		0	8.a.
b. To non-U.S. addressees (domicile)	4659		0	4669		0	8.b.
9. Total (sum of items 1 through 8)	4635		317	4605		27	9.

^{1.} Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B—Continued

MEMORANDA

Dollar Amounts in Thousands	BHCK		BHCK		}
1. Loans to nance commercial real estate, construction, and			424		
land development activities (not secured by real estate)	* /		100		
included in Schedule HI-B, part I, items 4 and 7 above	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees		All San	14.27	7.00	1
(domicile) (included in Schedule HI-B, part I, item 1, above)	4652		4662	0	M.2.
Memorandum item 3 is to be completed by (1) bank hole	dina cor	npanies that.	BHCK]
together with affiliated institutions, have outstanding cr	-	•		4	
(as defined in the instructions) that exceed \$500 million					
bank holding companies that on a consolidated basis a				and the second	
ing companies (as defined in the instructions)		. cara operately nota	100	201	

3. Uncollectible retail credit card fees and nance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)

BHCK		
. ·	4.5	
100	No.	
19. 97	- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
C388	0	M.3.

внск II. Changes in allowance for loan and lease losses 1. Balance most recently reported at end of previous year (i.e., after adjustments from B522 amended Reports of Income) bhct 4605 2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above) **BHCK** 3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less C079 Schedule HI-B, part II, item 4)..... 3. 5523 4. Less: Write-downs arising from transfers of loans to a held-for-sale account 4. bhct 4230 5. Provision for loan and lease losses (must equal Schedule HI, item 4) 5. внск C233 6. Adjustments (see instructions for this schedule)..... 6. bhct 7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) 3123 5822 (must equal Schedule HC, item 4.c) 7.

MEMORANDA

	BHCK		
Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	C435	0	M.1.
•	11		
Memoranda items 2 and 3 are to be completed by (1) bank holding companies	, G .		
that, together with affiliated institutions, have outstanding credit card receivables (as		The state of the	
defined in the instructions) that exceed \$500 million as of the report date or (2) bank	* 5		
holding companies that on a consolidated basis are credit card specialty holding		1 , 1 (1)	
companies (as defined in the instructions)			
2. Separate valuation allowance for uncollectible retail credit card fees and nance charges	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees			
and nance charges (included in Schedule HC, item 4.c and Schedule HI-B,			
part II, item 7)	C390	0	M.3.
Memorandum Item 4 is to be completed by all bank holding companies.	4.0		
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted			
for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B,	12.0		
part II, item 7, above)	C781	0	M.4.

Notes to the Income Statement—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

Dollar Amount in Thousands	внвс	
Total interest income	4107	
a. Interest income on loans and leases	4094	
b. Interest income on investment securities	4218	
2. Total interest expense	4073	
a. Interest expense on deposits	4421	į.
3. Net interest income	4074	
4. Provision for loan and lease losses	4230	
5. Total noninterest income	4079	
a. Income from duciary activities	4070	
b. Trading revenue	A220	
c. Investment banking, advisory, brokerage and underwriting fees and commissions	B490	
d. Venture capital revenue	B491	
e. Net securitization income	B493	
f. Insurance commissions and fees	B494	
6. Realized gains (losses) on held-to-maturity and available-for-sale securities	4091	
7. Total noninterest expense	4093	
a. Salaries and employee bene ts	4135	
b. Goodwill impairment losses	C216	
Income (loss) before taxes, extraordinary items, and other adjustments	4301	
9. Applicable income taxes	4302	
10. Minority interest	4484	
11. Extraordinary items, net of applicable income taxes and minority interest	4320	
12. Net income (loss)	4340	
13. Cash dividends declared	4475	
14. Net charge-offs.	6061	
15. Net interest income (item 3 above) on a fully taxable equivalent basis	4519	

Notes to the Income Statement-Other

Enter in the lines provided below any additional information on speci c line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). *Exclude* any transactions that have been separately disclosed under the reporting requirements speci ed in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT		внск			
0000	Sch. HI, item 1.a(1), Recognition of interest payments on			. 3	
1000	nonaccrual loans to XYZ country	4	(Y)		
1.0		0000		1	350

Notes to the Income Statement—Other

	TEXT	Dollar Amount in Thousands	внск				1
1.	5351		16.	A	.e	4.4	
•	1377			***		4	
			5351		(Part)	0	1.
2.	5352				M	T.	
	\$1	·	5352		1 17	0	_
3.	5353		3002	.	12.0	3 4 4	2.
ა.						g : 44	:
	4 - 4		5353			0	3.
4.	5354	- · · · · · · · · · · · · · · · · · · ·	14				
			5054	74	44	<u>*****</u>	
_	5355		5354			0	4.
5.	3333 (4)	-			yr d		
		-	5355			0	5.
6.	B042		*	, M	7.4	365	· ·
	1						
	10000		B042	1 4 5 6 6 S		0	6.
7.	B043	-	100	1-2	4		
		•	B043		· · · · · · · · · · · · · · · · · · ·	0	7.
8.	B044					32,54	
٥.			*	#			
			B044		teres ye	0	8.
9.	B045	-	4				
		-	B045	, a	4	0	
10.	B046		5045			esper sign	9.
10.	33.5				4 // j		
	4		B046			0	10.

Notes to the Income Statement—Other, Continued

	TEXT	Dollar Amount in Thousands	ВНСК]
11.	B047			14.77			
	,					1	
	B048		B047		- Anna	0	11.
12.	5046						
		1	B048			0	12.
13.	B049		,	3		- 4	12.
				797 y).		. 13	
	- 1		B049			0	13.
14.	B050		e d			1 9	
		•	B050	: :	7 %	0	١.,
15.	B051		B030	k "		•	14.
13.				r Ver	44.2		l
			B051			0	15.
16.	B052				10		
		<u> </u>	4.20	. P.	<u> </u>		ĺ
	B053		B052	Section 1		0	16.
17.	8003						1
		†	B053			0	17.
18.	B054			4	4W .	R/1	''.
					(4) (i	33.	
			B054		· · ·	0	18.
19.	B055						
	6		B055	the Con-	3430430	\$ + 0	
20.	B056		3000		16.7		19.
20.	- 1	1					İ
			B056			0	20.

For Federa	Reserve Bank Use Only	RSSD ID:
C.I.		1209716

NGAG	BANCORPORATION,	TNC
LAKK	DAMCOKE OKALIOM,	TIME

Name of Bank Holding Company

Consolidated Financial Statements for Bank Holding Companies

	20061231
Report at the close of business	**************************************

Schedule HC—Consolidated Balance Sheet

	Dollar A	mounts in Thou	sands	внск		
ASSETS					Market 18	
1. Cash and balances due from depository institutions:				1.14		
a. Noninterest-bearing balances and currency and coin1				0081	30318	1.a.
b. Interest-bearing balances: ²				i e e		
(1) In U.S. of ces				0395	1275	1.b.(1)
(2) In foreign of ces, Edge and Agreement subsidiaries,	and IBFs			0397	0	1.b.(2)
2. Securities:				N.		
a. Held-to-maturity securities (from Schedule HC-B, column	A)			1754	0	2.a.
b. Available-for-sale securities (from Schedule HC-B, column				1773	22715	2.b.
3. Federal funds sold and securities purchased under agreeme		sell:		1	44.0	
a. Federal funds sold in domestic of ces			BHDM	B987	946	3.a.
b. Securities purchased under agreements to resell3			BHCK	B989	. 0	3.b.
b. Securities purchased under agreements to resell ³				4		
a. Loans and leases held for sale				5369	7116	4.a.
b. Loans and leases, net of uneamed income	B528		59087		s#e.	4.b.
c. LESS: Allowance for loan and lease losses	3123		5822		4.74	4.c.
d. Loans and leases, net of unearned income and allowance	for loan	and lease loss	es	* . A		
(item 4.b minus 4.c)				B529	553265	4.d.
5. Trading assets (from Schedule HC-D)				3545	0	5.
6. Premises and xed assets (including capitalized leases)				2145	14103	6.
7. Other real estate owned (from Schedule HC-M)				2150	0	7.
8. Investments in unconsolidated subsidiaries and associated of	ompanie	s		2130	2509	8.
9. Not applicable				1616		
10. Intangible assets:						
a. Goodwill				3163	774	10.a.
b. Other intangible assets (from Schedule HC-M)				0426	364	10.b.
11. Other assets (from Schedule HC-F)				2160	11198	11.
12. Total assets (sum of items 1 through 11)				2170	644583	12.

^{1.} Includes cash items in process of collection and unposted debits.

Includes time certil cates of deposit not held for trading.
 Includes all securities resale agreements in domestic and foreign of ces, regardless of maturity.

Schedule HC—Continued

RSSD ID:

Dollar Amounts in Thou	isands [BHDM		12097
IABILITIES			7. J. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	
3. Deposits:		* + 3 A *		
a. In domestic of ces (from Schedule HC-E):	2		7 Y	
(1) Noninterest-bearing ¹		6631	66959	13.a.
(2) Interest-bearing	L	6636	438621	13.a.
	-	las resources		
 b. In foreign of ces, Edge and Agreement subsidiaries, and IBFs: 	-	BHFN /		
(1) Noninterest-bearing		6631	0	13.b.(
(2) Interest-bearing	L	6636	0]	13.b.
	_	18.		
		BHCK	18	
4. Federal funds purchased and securities sold under agreements to repurchase:	2			
a. Federal funds purchased in domestic of ces ²	BHDM	B993	15000	14.a.
b. Securities sold under agreements to repurchase ³	внск	B995	16124	14.b.
5. Trading liabilities (from Schedule HC-D)		3548	0	15.
Other borrowed money (includes mortgage indebtedness and obligations under	ř	. 5 04	36.33f3	
capitalized leases) (from Schedule HC-M)		3190	52397	16.
7. Not applicable			14	
8. Not applicable	É	and the second	# 1	
9. a. Subordinated notes and debentures ⁴		4062	0	19.a.
 b. Subordinated notes payable to unconsolidated trusts issuing trust preferred security. 	rities,	. 16.35		
and trust preferred securities issued by consolidated special purpose entities		C699	20620	19.b.
Other liabilities (from Schedule HC-G)		2750	3753	20.
1. Total liabilities (sum of items 13 through 20)		2948	613474	21.
22. Minority interest in consolidated subsidiaries and similar items		3000	. 0)	22.
	Į.			
QUITY CAPITAL	ŀ		A 1822	
3. Perpetual preferred stock and related surplus		3283	- 0	23.
4. Common stock (par value)		3230	17	24.
5. Surplus (exclude all surplus related to preferred stock)		3240	717	25.
6. a. Retained earnings		3247	30434	26.a.
b. Accumulated other comprehensive income ⁵		B530	-59	26.b.
7. Other equity capital components ⁶		A130	. 0	27.
28. Total equity capital (sum of items 23 through 27)		3210	31109	28.
 Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) 	L	3300	644583	29.
MEMORANDA (to be completed annually by bank holding companies for the Decei . Has the bank holding company engaged in a full-scope independent external audit a calendar year? (Enter "1" for yes, enter "0" for no)	at any tin	ne during the	BHCK	M.1
If response to Memoranda item 1 is yes, indicate below the name and address of the			• •	
company's independent external auditing mm (see instructions), and the name and e		-		
auditing m's engagement partner. ⁷	an a			
additing this ongagonion parties.				
a h				
a. (1) Name of External Auditing Firm (TEXT C703) b. (1) Name	of Engage	ement Partner (IEX I C/04)	
a. (1) Name of External Auditing Firm (TEXT C703) b. (1) Name	of Engag	ement Partner (1	IEXT C704)	
		ement Partner (1		

- 1. Includes total demand deposits and noninterest-bearing time and savings deposits.
- 2. Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."
- 3. Includes all securities repurchase agreements in domestic and foreign of ces regardless of maturity.
- 4. Includes limited-life preferred stock and related surplus.
- Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash ow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
- 6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.
- 7. The Federal Reserve regards information submitted in response to Memorandum item 2.b. as con dential.

Schedule HC-B—Securities

			Held-to-				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value				(Column C) Amortized Cost	(Column D) Fair Value		
Dollar Amounts in Thousands	внск			внск			внск		внск		
1. U.S. Treasury securities	0211		. 0	0213		0	1286	0	1287	. 0	1
2. U.S. government agency obligations		TAP SET	- 43			•		2. 数字 三 Mp.			
(exclude mortgage-backed securities):		A CHARLES					To Note:				
 a. Issued by U.S. government 				•			5.5				
agencies¹	1289		0	1290	* Table 1	0	1291	. 0	1293	0	2
 b. Issued by U.S. government- 			Moral Co.	Sin P			2000		2.367.37		
sponsored agencies ²	1294		0	1295		0	1297	22019	1298	21937	2
Securities issued by states and	9400		100	0407			1		200404		
political subdivisions in the U.S	8496		0	8497		0	8498	0	8499	0	3
4. Mortgage-backed securities (MBS)			174		13. GP2		1.0	L_{i}	1	AW 1.14	
a. Pass-through securities:	1698	1	0	1699	- 1	0	1701	, ,	1702	<u> </u>	١.
(1) Guaranteed by GNMA	1703		, ,	1705		0	1706	273	1707	265	4
(2) Issued by FNMA and FHLMC	1709	+	1 0	1710			1711	1 0	1713	0	4
(3) Other pass-through securitiesb. Other mortgage-backed securities	9.48	144	1000	4.7		S. C.M	2743		** * 6 *		4
(include CMOs, REMICs, and	1.6	Name of the state of		4			1.2		578.4	A Part and	
stripped MBS):		Fa.	w.		an ***						
(1) Issued or guaranteed by	36		44	34, Lo	and the	a.	Magazi	Days - Fall			
FNMA, FHLMC, or GNMA	1714		. 0	1715		0	1716	522	1717	513	4
(2) Collateralized by MBS issued	100	# 4		100		431	10.75	i e sa	2.34	** AT N	•
or guaranteed by FNMA,	100	A A Track	-#- QV	1.0	en interes		12/14	**	1777	7.547	
FHLMC, or GNMA	1718		0	1719		0	1731	0	1732	0	4
(3) All other mortgage-backed	***	War	100	1300	24 44 mg - 40 mg		7 7Mg	**************************************			
securities	1733		0	1734		0	1735	0	1736	0	4
5. Asset-backed securities (ABS)	C026		. 0	C988		0	C989	0	C027	0	5
6. Other debt securities:	***		Çeri ji		- () () () () () () () () () (
a. Other domestic debt securities	1737		0	1738		0	1	0	1741	0	ϵ
b. Foreign debt securities	1742		0	1743		0	1744	0	1746	0	. 6

^{1.} Includes Small Business Administration "Guaranteed Loan Pool Certi cates," U.S. Maritime Administration obligations, and Export-Import Bank participation certi cates.

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.

MEMORANDA

		Held-to-	Maturity		Available-for-sale					
	•	lumn A) tized Cost		(Column B) Fair Value	,	(Column C) Amortized Cost		(Column D) Fair Value ¹		
Dollar Amounts in Thousands	внск		внск		внск		BHCK			
Investments in mutual funds and other equity securities with readily		lan di	4	- 144.		and the second s				
determinable fair values		MARK HAR		The State of the S	A510	0	A511	0		
Total (sum of 1 through 7) (total of column A must equal Schedule HC,	**************************************	A Property of the Control of the Con	4	ENGL OF						
item 2.a) (total of column D must equal	bhct	e de la companya de					bhct			
Schedule HC, item 2.b)	1754	0	1771	. 0	1772	22814	1773	22715		

MEMORANDA	ВНСК			1
1. Pledged securities ¹	0416		22715	M.1.
2. Remaining maturity or next repricing date of debt securities ^{2,3} (Schedule HC-B, Items 1 through 6.b in columns A and D above):				
a. 1 year and less	0383		18985	M.2.a
b. Over 1 year to 5 years			3465	M.2.b
c. Over 5 years		<u> </u>	265	M.2.c
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar			est mil profe	
year-to-date (report the amortized cost at date of sale or transfer)	1778			М.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, Items 2, 3, 5, and 6):		9	(24 <u> </u>	
a. Amortized cost	8782	<u></u>	0	M.4.a
b. Fair value			. 0	M.4.b

Memorandum item 5 is to be completed
by bank holding companies with total
assets over \$1 billion or with foreign
offices.
5. Asset-backed securities (ABS)(sum

 Asset-backed securities (ABS)(sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):

а.	Credit	card r	eceivables
b.	Home	equity	lines

c. Automobile loans
d. Other consumer loans

e. Commercial and Industrial loans...
f. Other.....

	Held-	o-Maturit	/				Available	-for-sal	e	
	(Column A) Amortized Cost		(Column B) Fair Value			(Columi Amortized			(Colum Fair Va	n D) lue¹
внск		ВНСК			внск			внск		
								5.12		
n (12)		Agrica.				eral Pariorita	18 m		kir i i i	
		100							ń.	30
	. 19 ₆₀	1	24 L						pelula.	
			e eggi.	4 .	40.0	1	14	1.		A.
45.0		5		a.		16.	4.60	3 4.	* 14 A	
B838		0 B839		0	B840		. 0	B841		0
B842		0 B843		0	B844		0	B845		0
B846		0 B847		0	B848		. 0	B849		0
B850		0 B851		0	B852		. 0	B853		. 0
B854		0 B855		0	B856		. 0	B857		. 0
B858		0 B859		0	B860		. 0	B861		0

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

5.a. 5.b.

5.c.

5.d.

5.e.

5.f.

^{2.} Exclude investments in mutual funds and other equity securities with readily determinable fair values.

^{3.} Report xed rate debt securities by remaining maturity and loating debt securities by next repricing date.

Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale and (2) other loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

	1	consolidated (Column A)	lr	Domestic Offices (Column B)	
Dollar Amounts in Thousands	BHCK		BHDM	1 1 1 1	
1. Loans secured by real estate	1410	476748	17 -	(c. 2)、20、20年中	1.
a. Construction, land development, and other land loans		197	1415	29630	1.a.
b. Secured by farmland	4.		1420	460	1.b.
c. Secured by 1-4 family residential properties:	2.4	1.6	17		
(1) Revolving, open-end loans secured by 1–4 family	1				
residential properties and extended under lines of	4		e e		
credit		11.	1797	37640	1.c.(1
(2) Closed-end loans secured by 1–4 family residential	At H	$A = A^{\frac{1}{2}}$			
properties:	1. ·		Ŋ.,		
(a) Secured by rst liens		1	5367	114802	1.c.(2
(b) Secured by junior liens	134000000000000000000000000000000000000		5368	23915	1.c.(2
d. Secured by multifamily (5 or more) residential	73		elit, i i,	en 1 1 2 2	1.0.(2
			1460	36816	1.d.
properties	176		1480	233485	
e. Secured by nonfarm nonresidential properties			i.e.		1.e.
Loans to depository institutions and acceptances of other		χ_{μ}	1288	0	•
banks	1292	0	12.00		2.
a. To U.S. banks and other U.S. depository institutions	1296		4 4 60		2.a.
b. To foreign banks	1230				2.b.
3. Loans to nance agricultural production and other loans to	1590	620	1590	620	_
farmers	-	\$ 2	1766	76492	3.
4. Commercial and industrial loans		76492	1700	70432	4.
a. To U.S. addressees (domicile)	1763	75492		in the second	4.a.
b. To non-U.S. addressees (domicile)	1/64				4.b.
5. Not applicable	nt .				
6. Loans to individuals for household, family, and other					
personal expenditures (i.e., consumer loans) (includes	0 4		40	1 20000	
purchased paper)	ing the second		1975	10590	6.
a. Credit cards	B538	3840			6.a.
b. Other revolving credit plans	B539	137	L		6.b.
 c. Other consumer loans (includes single payment, 	4.3		.		
installment, and all student loans)	2011	6613		, r - , , , , , , , , , , , , , , , , , , 	6.c.
7. Loans to foreign governments and of cial institutions	4		ι.		
(including foreign central banks)	2081	0	2081	0	7.
8. Not applicable					
9. a. Loans for purchasing and carrying securities	1.665			4.	
(secured and unsecured)	1545	389	1545	389	9.a.
b. All other loans	1564	1364	1564	1364	9.b.
0. Lease nancing receivables (net of uneamed income)		1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	2165	0	10.
a. To U.S. addressees (domicile)	2182	0	10 900		10.a.
b. To non-U.S. addressees (domicile)	2183	0	(i j		10.b.
11. LESS: Any unearmed income on loans re ected in	1000	2.3	i William		
items 1–9 above	2123	0	2123	0	11.
12. Total (sum of items 1 through 10 minus item 11)	5.7	But E	66 Tube		
				And the second	
(total of column A must equal Schedule HC, sum of	2122	566203	2122	566203	10
items 4.a and 4.b)	. 2122	300203	214	366203	12.

9/05

Schedule HC-C—Continued

		Consolidated	1
Dollar Amounts in Thousands	внск		
Loans and leases restructured and in compliance with modilied terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures)	1616		
Loans to nance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above	2746))
Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)	B837		
Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions)			
Outstanding credit card fees and nance charges (included in Schedule HC-C, item 6.a, column A)	C391) N
Memorandum item 5 is to be completed by all bank holding companies. 5. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): a. Outstanding balance	C779	# 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
b. Carrying amount included in Schedule HC-C, items 1 through 9	C780		o] ,

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year.

Dollar Amounts in Thousands	BHCK]
ASSETS		
1. U.S. Treasury securities in domestic of ces	3531	」 1.
2. U.S. Government agency obligations in domestic of ces (exclude mortgage-backed	"" · · · · · · · · · · · · · · · · · · ·	
securities)	3532	2.
3. Securities issued by states and political subdivisions in the U.S. in domestic of ces	3533	3.
4. Mortgage-backed securities (MBS) in domestic of ces:	2年. 75. 元集97.	
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	4.a.
b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs,	1.50	
REMICs, and stripped MBS)	3535	4.b.
c. All other mortgage-backed securities	3536	4.c.
5. Other debt securities in domestic of ces	3537	5.
68. Not applicable		
9. Other trading assets in domestic of ces		9.
10. Trading assets in foreign of ces	3542	10.
11. Derivatives with a positive fair value:	18 19 19 19 19 19 19 19 19 19 19 19 19 19	
a. In domestic of ces	3543	11.a.
	BHFN / G	
b. In foreign of ces	3543	11.b.
12. Total trading assets (sum of items 1 through 11)	bhct see	
(must equal Schedule HC, item 5)	3545	12.
	<u>#k</u>	
LIABILITIES	BHCK TO THE SECOND	
13. Liability for short positions	3546	13.
14. Derivatives with a negative fair value		14.
	bhct **	
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule HC, item 15)	3548 0	15.

0

M.4.

Schedule HC-E—Deposit Liabilities¹

Dollar Amounts in Thousands		
1. Deposits held in domestic of ces of commercial bank subsidiaries of the reporting bank		100 mg/s
holding company:	внсв	
a. Demand deposits	. 2210	66959
b. NOW, ATS, and other transaction accounts	1 040-1	93328
c Money market deposit accounts and other savings accounts		104102
d. Time deposits of less than \$100,000	1 0040	116732
e. Time deposits of \$100,000 or more		124459
2. Deposits held in domestic of ces of other depository institutions that are subsidiaries	100	- 34 17
of the reporting bank holding company:	BHOD * / /	4.0
a. Noninterest-bearing balances	3189	0
b. NOW, ATS, and other transaction accounts		
c. Money market deposit accounts and other savings accounts	1 0000	0
d. Time deposits of less than \$100,000	1 00/0	. 0
e. Time deposits of \$100,000 or more	1 0004	. 0
1EMORANDA		
TETTO 1 0 1 10/1	BHDM	
Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243	0
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year	1 4404 1	0
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less	A242	65864

BHFN A245

4. Foreign of ce time deposits with a remaining maturity of one year or less

Schedule HC-F—Other Assets

Dollar Amounts in Thousands	внск]
1. Accrued interest receivable ¹	B556	2985]
2. Net deferred tax assets ²		1522]
3. Interest-only strips receivable (not in the form of a security)3 on:	734	新祖 第四条 型	
a. Mortgage loans	A519	0	
b. Other nancial assets	A520	0	
4. Equity securities that DO NOT have readily determinable fair values4	1752	2559	
5. Life insurance assets		2670	
6. Other	2168	1462]
	bhct	1-12	- Parker
7. Total (sum of items 1 through 6)(must equal Schedule HC, item 11)	2160	11198	1

^{1.} Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.

Schedule HC-G—Other Liabilities

Dollar Amounts in Thousands	внск]
1. Not applicable		4. A.	: 20 T M	
2. Net deferred tax liabilities¹	3049		0] ;
Allowance for credit losses on off-balance sheet credit exposures	B557		0] :
4. Other	B984		3753] 4
	bhct			
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750		3753	ع ا

^{1.} See discussion of deferred income taxes in Glossary entry on "income taxes."

^{1.} The sum of items 1.a through 1.e and items 2.a through 2.e. must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

^{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 HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

^{4.} Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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Schedule HC-H—Interest Sensitivity¹

Dollar Amounts in Thousands	внск		
1. Earning assets that are repriceable within one year or mature within one year	3197	241492	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year	Sar W.C.	CA TO LAND	
included in item 13.a(2) and 13.b(2) on Schedule HC, Balance Sheet	3296	347911	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on		- 14 - 14 - 14 - 14 - 14 - 14 - 14 - 14	
Schedule HC, Balance Sheet	3298	1800	3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	3408	0	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is	12 77		
scheduled to mature within one year	3409	0	5.

^{1.} Bank holding companies with foreign of ces have the option of excluding the smallest of such non-U.S. of ces from coverage in this schedule. Such bank holding companies may omit the smallest of their of ces in foreign countries when arrayed by total assets provided that the assets of the excluded of ces do not exceed 50 percent of the total assets of the bank holding company's assets in foreign countries and 10 percent of the bank holding company's total consolidated assets as of the report date.

Schedule HC-I—Insurance-Related Underwriting Activities (Including Reinsurance)

I. Property and Casualty Underwriting

Schedule HC-I must be completed by all top-tier bank holding companies. (See instructions for additional information.)

,		<u> </u>		г		1
	Dollar Amounts in Thousands	BHCK		Sec.		
ASSETS		67.358	e de l'action.	<i></i>	7 // 3	
1. Reinsurance recoverables	***************************************				. 0	1.
2. Total assets	••••	C244	. (n.S.w.eks		0	2.
			4		45.0	
LIABILITIES			1	4.	7.	
3. Claims and claims adjustment expense reserves	***************************************				, 0	3.
4. Unearned premiums		B991			. 0	4.
			will.	(%t)	1	
5. Total equity	***************************************	C245			. 0	5.
			OM:	18	12.00	
		C246			. 0	6.
6. Net income						
II. Life and Health Underwriting		внск]
			3	Win v	., .	
II. Life and Health Underwriting		C247		M. v	0	1.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables		C247 B992		. ∰. v	0	1.
II. Life and Health Underwriting ASSETS		C247		₩. e	0 0	1
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets		C247 B992		th.	0 0	2.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets		C247 B992 C248			0 0	2.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets		C247 B992 C248		dit y	0 0	2.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets		C247 B992 C248		***	0 0 0	2. 3.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets LIABILITIES 4. Policyholder bene ts and contractholder funds		C247 B992 C248 B994 B996			0 0	2. 3. 4.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets LIABILITIES 4. Policyholder bene ts and contractholder funds		C247 B992 C248		86. gg	0 0 0	2. 3. 4.
II. Life and Health Underwriting ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets LIABILITIES 4. Policyholder bene ts and contractholder funds 5. Separate account liabilities		C247 B992 C248 B994 B996		M. A.	0	2. 3. 4. 5.

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Schedule HC-K—Quarterly Averages

	Dollar Amounts i		nds BHCK		
ASSETS			40	307	
1. Securities			3515		22056
Federal funds sold and securities purchased under agreen	nents to resell	·····	3365		4550
3. Loans and leases			2516		552250
4. a. Trading assets			3401		0
b. Other earning assets			2005		2530
5. Total consolidated assets			3368		616681
IABILITIES			e .	10 11 12	* 7. 清夜
6. Interest-bearing deposits (domestic)			3517		412735
7. Interest-bearing deposits (foreign)			0.404		. 0
Federal funds purchased and securities sold under agreen			1 0050		17615
9. All other borrowed money			Lacas		53197
Not applicable		••••••		100	1.0
EQUITY CAPITAL			11.4		
Equity capital (excludes limited-life preferred stock)			3519		30416
r. Equity capital (excludes inflicted inc professor stock)				·	
			For Fede	ral Reserve Bank U	ise Only
Report only transactions with nonrelated institutions)			C.I.	L	
Schedule HC-L—Derivatives and Off-Balance	e-Sheet Itam	S			
ochequie 110-L—Derivatives and On-Dalanc	.c. Silect item.	3			
	Dollar Amounts in	Thousar	nds BHCK		Т
			10000	# 7	e un
Unused commitments (report only the unused portions of commitments)	commitments that a	are tee pa	d G	4. 20	1 100
			- 14 TA	*** 1 to 10 10 10 10 10 10 10 10 10 10 10 10 10	5 1 1 1 1 1 1 1
or otherwise legally binding):			-14		
a. Revolving, open-end loans secured by 1-4 family reside			- A	To the second	37004
Revolving, open-end loans secured by 1–4 family reside equity lines	••••••		3814		37004
a. Revolving, open-end loans secured by 1–4 family reside equity lines b. Credit card lines		······	3814 3815	T.	13162
a. Revolving, open-end loans secured by 1–4 family reside equity lines b. Credit card lines c. (1) Commitments to fund commercial real estate, const	truction, and land d	evelopme	3814 3815 ont		13162
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	levelopme	3814 3815 ont 3816		13162
a. Revolving, open-end loans secured by 1–4 family reside equity lines b. Credit card lines c. (1) Commitments to fund commercial real estate, const loans secured by real estate	truction, and land d	evelopme	3814 3815 ant 3816		13162 21853
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d	levelopme	3814 3815 ont 3816 ont 6550		13162 21853 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	levelopme levelopme	3814 3815 3816 3816 3817		13162 21853 0 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818		13162 21853 0 0 60125
a. Revolving, open-end loans secured by 1–4 family reside equity lines b. Credit card lines	truction, and land d truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566		13162 21853 0 0 60125 2484
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d 	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820		13162 21853 0 0 60125 2484
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d ntees	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570		13162 21853 0 0 60125 2484 0 3157
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d truction, and land d truction, and land d truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822		13162 21853 0 0 60125 2484 0 3157
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d truction, and land d truction, and land d truction, and land d	levelopme	3814 3815 3816 6550 3817 3818 6566 3820 6570 3822 3411	**************************************	13162 21853 0 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d truction, and land d truction, and land d truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411		13162 21853 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d truction, and land d intees	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411	**************************************	13162 21853 0 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	ievelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411		13162 21853 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411	Beneficiary	13162 21853 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines b. Credit card lines c. (1) Commitments to fund commercial real estate, const loans secured by real estate. (2) Commitments to fund commercial real estate, const loans NOT secured by real estate d. Securities underwriting e. Other unused commitments 2. Financial standby letters of credit and foreign of ce guarar a. Amount of nancial standby letters of credit and foreign of ce guaran a. Amount of performance standby letters of credit conveyed to a. Amount of performance standby letters of credit. 5. Not applicable 6. Securities lent	truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 3433		13162 21853 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines b. Credit card lines c. (1) Commitments to fund commercial real estate, const loans secured by real estate. (2) Commitments to fund commercial real estate, const loans NOT secured by real estate d. Securities underwriting e. Other unused commitments 2. Financial standby letters of credit and foreign of ce guarar a. Amount of nancial standby letters of credit conveyed to 3. Performance standby letters of credit and foreign of ce guaran a. Amount of performance standby letters of credit conveyed. Commercial and similar letters of credit. 5. Not applicable 6. Securities lent 7. Credit derivatives: a. Notional amounts:	truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 54 3433	Beneficiary	13162 21853 0 0 60125 2484 0 3157 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 3433 BHCK 0 C969	Beneficiary	13162 21853 0 0 60125 2484 0 3157 0 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	truction, and land d	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 443 3433 BHCK 0 C969 0 C971	Beneficiary	13162 21853 0 0 60125 2484 0 3157 0 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	cruction, and land d cruction,	levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 3433 BHCK 0 C969 0 C971 0 C973	Beneficiary	13162 21853 0 0 60125 2484 0 3157 0 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	cruction, and land d cruction,	levelopme levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 54 3433 BHCK 0 C969 0 C971 0 C973 0 C975	Beneficiary (Column B)	13162 21853 0 0 60125 2484 0 3157 0 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	cruction, and land d cruction,	levelopme levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 54 3433 BHCK 0 C969 0 C971 0 C973 0 C975	Beneficiary	13162 21853 0 0 60125 2484 0 3157 0 0
a. Revolving, open-end loans secured by 1–4 family reside equity lines	Guaran (Column BHCK C970 C972 C974 C219	levelopme levelopme	3814 3815 3816 3816 6550 3817 3818 6566 3820 6570 3822 3411 54 3433 BHCK 0 C969 0 C971 0 C973 0 C975	Beneficiary (Column B)	13162 21853 0 0 60125 2484 0 3157 0 0

Schedule HC-L—Continued

			Dollar Amounts in	Thousands BHCK		
8.	Spot foreign exchange contracts			8765	0	8.
	All other off-balance-sheet items (examount all other off-balance sheet it item 28, "Total equity capital") (itemi	cclude derivatives) (inc tems that individually o ze and describe in iter	clude in item 9 the agg exceed 10% of Sched ms 9.a through 9.g on	ule HC, ly amounts	## ## ## ## ## ## ## ## ## ## ## ## ##	
	that exceed 25% of Schedule HC, it	·		1 1		9.
	a. Securities borrowed			····		9.a.
	b. Commitments to purchase when-				0	9.b.
	c. Commitments to sell when-issue	a securiues				9.c.
	TEXT					
	d. 6561			6561	0	9.d.
	TEXT				14. 6. 73. 21	J. u .
	е. 6562			6562	. 0	9.e.
	TEXT			***	** 4°	
	f. 6568			6568	0	9.f.
	TEXT 6586			0500		
	9			6586	0	9.g.
10.	Not applicable					
		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
<u> </u>	Derivatives Position Indicators					1
11.	Gross amounts (e.g., notional	(MC)		2.0		
	amounts) (for each column, sum of			A 4 1		
	items 11.a through 11.e must equal				A	
	sum of items 12 and 13):	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	
	a. Futures contracts	0 BHCK 8897	0 BHCK 8698	0 BHCK 8699	0 BHCK 8700	11.a.
	h Enguard contracts	0	0	0	0 BHCK 8/00	1
	b. Forward contracts c. Exchange-traded option			Name of State of Stat		11.b.
	contracts:	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	
	(1) Written options	0	0	0	0	11.c.(1
	(-,	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	1
	(2) Purchased options	0	0	0	. 0	11.c.(2)
	d. Over-the-counter option	1,7 6 34				
	contracts:	BHCK 8709	BHCK 8710	BHCK 8711	BHCK8712	4
	(1) Written options		0	0	0	11.d.(1
	(O) December 2 of the Control	BHCK 8713	BHCK 8714 0	BHCK 8715	BHCK 8716	١.,
	(2) Purchased options	BHCK 3450	BHCK 3828	0 BHCK 8719	0 BHCK 8720	11.d.(2
	e. Swaps	0	0	0	0	11.e.
12	Total gross notional amount of	14.19k3 1			i+ of V	J 11.⊌.
	derivative contracts held for	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	Ĭ
	trading	0	.0	0	0	12.
13.	Total gross notional amount of			1441 6 18	19 4 A	
	derivative contracts held for	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728]
	purposes other than trading	3606	0	0	0	13.

Schedule HC-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					
. 14. Gross fair values of derivative contracts:			4		
a. Contracts held for trading:	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736	
(1) Gross positive fair value	0	0	0	0	14.a.(1)
	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	, ,
(2) Gross negative fair value	0	0	. 0	0	14.a.(2)
b. Contracts held for purposes	3 7 (10)		14	17 4 34 5 F	` '
other than trading:	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	
(1) Gross positive fair value	0	. 0	0	0	14.b.(1)
•	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748	` '
(2) Gross negative fair value	0	0	0	0	14.b.(2)

Schedule HC-M-Memoranda

		Dollar Amounts in Thousands	BHCK				
1.	Total number of bank holding company common shares	NUMBER (UNROUNDED)	3477	4 7	W		
•	outstanding	3459 16020			()		1.
2.	Debt maturing in one year or less (included in Schedule HC,	items 16 and 19.a)			1		
	that is issued to unrelated third parties by bank subsidiaries		6555	<u> </u>		0	2.
3.	Debt maturing in more than one year (included in Schedule F		7.9		9		
	that is issued to unrelated third parties by bank subsidiaries		6556			0	3.
4.	Other assets acquired in satisfaction of debts previously cont		6557			0	4.
	Securities purchased under agreements to resell offset again		6.6		100		
	under agreements to repurchase on Schedule HC		A288			0	5.
6.	Investments in real estate (to be reported only by bank holding				21 T	4.5	
	by the Federal Reserve to have real estate investments)		3656			0	6.
7.	Not applicable			, i*)		2.0	
8.	Has the bank holding company entered into a business comb	ination during the calendar v	ear that	was	BHCK		
٠.	accounted for by the purchase method of accounting? (Enter				C251	0	8.
	(,	•				
9.	Has the bank holding company restated its nancial statement	nts during the last quarter as	a result	of new	BHCK		
	or revised Statements of Financial Accounting Standards? (E	nter "1" for yes; enter "0"	or no)		6689	0	9.
10.	Not Applicable	,	•				
	Have all changes in investments and activities been reported	to the Federal Reserve on the	e Bank	Holdina			
	Company Report of Changes in Organizational Structure (FR						
	leave blank or enter "N/A." The bank holding company must				внск]	
	or enter "0" for no. If the answer to this questions is no, comp				6416	1	11,
	, , , , , , , , , , , , , , , , , , , ,						
	TEXT						
	6428						
	6428 Name of bank holding company of cial verifying FR Y-10 reporting	Area Code and	Phone Numi	er (TEXT 9	009)		
	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print)	Area Code and	r	oer (TEXT 9	009)		
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill:		ВНСК	OBT (TEXT 9	009)	164	40 -
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print)		r	oer (TEXT 9	009)	164	12.a.
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets		BHCK 3164	oer (TEXT 9	(6009)	164	
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164	BHCK 3164	OMER (TEXT 9	(600)	1	12.a.(1)
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164	BHCK 3164 3164 8	oer (TEXT 9	(600)	0	12.a.(1) 12.b.
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164	BHCK 3164 8 8 8026 5507	OF (TEXT 9	(600	1	12.a.(1)
12.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164 vicing assets	BHCK 3164 8026 5507 bhct	per (TEXT 9	009)	0 200	12.a.(1) 12.b. 12.c.
	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164 vicing assets	BHCK 3164 8 8026 5507 bhct 0426	oer (TEXT 9	009)	0	12.a.(1) 12.b.
	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	vicing assetsedule HC, item 10.b)	BHCK 3164 8026 5507 bhct 0426 BHCK	OF (TEXT 9	009)	0 200 # 364	12.a.(1) 12.b. 12.c. 12.d.
	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164 vicing assets	BHCK 3164 8026 5507 bhct 0426 BHCK 2744	OF (TEXT 9	009)	0 200 * 364	12.a.(1) 12.b. 12.c. 12.d. 13.a.
	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164 vicing assets	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745	OF (TEXT 9	009)	0 200 # 364	12.a.(1) 12.b. 12.c. 12.d.
	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage service. All other identiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned.	vicing assetsedule HC, item 10.b)	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct	OF (TEXT 9	009)	0 200 364	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage service. All other identiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal School Other real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	vicing assetsedule HC, item 10.b)	BHCK 3164 B026 5507 bhot 0426 BHCK 2744 2745 bhot 2150			0 200 364 0 0	12.a.(1) 12.b. 12.c. 12.d. 13.a.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage service. All other identiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule in Real estate acquired in satisfaction of debts previously cobbother real estate owned	6438 164 vicing assets	BHCK 3164 B026 5507 bhot 0426 BHCK 2744 2745 bhot 2150 BHCK		009)	364 0 200 364 0 0	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage service. All other identiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal School Other real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	6438 164 vicing assets	BHCK 3164 B026 5507 bhot 0426 BHCK 2744 2745 bhot 2150 BHCK 2309			364 0 200 364 0 0	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	ear or less	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309			0 200 364 0 0 0 0	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage service. All other identiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal School Other real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	ear or less	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333			0 200 364 0 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets b. Purchased credit card relationships and nonmortgage service. All other identiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	ear or less	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct			0 200 364 0 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	ear or less	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333			0 200 364 0 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	edule HC, item 10.b)	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct			0 200 364 0 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	edule HC, item 10.b)	BHCK 3164 B026 5507 bhct 0428 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct 3190		ВНСК	0 200 364 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	edule HC, item 10.b)	BHCK 3164 B026 5507 bhct 0428 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct 3190			0 200 364 0 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
13.	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	edule HC, item 10.b)	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct 3190		ВНСК	0 200 364 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
13. 14 .	Name of bank holding company of cial verifying FR Y-10 reporting (Please type or print) Intangible assets other than goodwill: a. Mortgage servicing assets	6438 164 vicing assets	BHCK 3164 B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2303 2303 2303 bhct 3190		ВНСК	0 200 364 0 0 0 7000 45397	12.a.(1) 12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.

Schedule HC-M—Continued

The following two questions (items 17 and 18) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). See the line item instructions for further details.

17. Does the bank holding company hold, either directly or indirectly through a subsidiary or af liate, any nonnancial equity investments (see instructions for de nition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4 (c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)4(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for yes; enter "0" for no).....

BHCK C161 0 17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below. If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate non nancial equity investments (see instructions for de nition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no).....

BHCK C159

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a. and 19.b. below.

Items 19.a. and 19.b. are to be completed by all bank holding companies that are not required to file the FR Y-12.

19. a. Has the bank holding company sold or otherwise liquidated its holding of any non nancial equity investment since the previous reporting period? (Enter "1" for yes; enter "0" for no)

	внск		
	C700	0	19.a.
,	**************************************	4	
	C701		40 5

b. Does the bank holding company manage any non nancial equity investments for the bene t of others? (Enter "1" for yes; enter "0" for no)

Memoranda items 20 and 21 are to be completed only by bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

		BHCK			
20.	Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:			V	
	a. Net assets	C252		0	20.a.
	b. Balances due from related institutions:		fa.	7	
	(1) Due from the bank holding company (parent company only), gross	4832		0	20.b.(1)
	(2) Due from subsidiary banks of the bank holding company, gross	4833		0	20.b.(2)
	(3) Due from nonbank subsidiaries of the bank holding company, gross	4834		0	20.b.(3)
	c. Balances due to related institutions:	35 7		447	
	(1) Due to bank holding company (parent company only), gross	5041		0	20.c.(1)
	(2) Due to subsidiary banks of the bank holding company, gross	5043		0	20.c.(2)
	(3) Due to nonbank subsidiaries of the bank holding company, gross	5045		0	20.c.(3)
	d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above	100	4	***	
	that qualify as liabilities subordinated to claims of general creditors	5047		0	20.d.
21.	Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to	1.0	100	1 1	
	Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-	100		Z÷. m	
	Leach-Bliley Act	C253		0	21.

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Schedule HC-M—Continued

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting bank holding company's web page that displays risk disclosures, including those about credit and market risk. (Example: www.examplebhc.com/riskdisclosures) Text Output Output								
Dollar Amounts in Thousands	внск							
23. Secured liabilities: a. Amount of "Federal funds purchased in domestic offices" that are secured								
(included in Schedule HC, item 14.a)	F064		*	0	23.a.			
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M,	100	*	n (*)	27-				
item 14.d)	F065	l		50597	23.b.			

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Schedule HC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	Pas: 30 throug	(Column A) Past due 30 through 89 days and still accruing			n B) lue r more ccruing	(0 N		
Dollar Amounts in Thousands	внск		внск			внск		
Loans secured by real estate: a. Construction, land development, and other land loans in domestic				到				
of ces	2759	148	2769	44.	0	3492	0	1.a.
b. Secured by farmland in	3493	0	3494	1884	0	3495		4.6
domestic of ces	5398	90	5399			5400		1.b.
of credit	3390	PA SP	33.99					1.c.(1)
liens(b) Secured by junior	C236	1418	C237		0	C229	282	1.c.(2)(a)
liensd. Secured by multifamily	C238	196	C239		0	C230	8	1.c.(2)(b)
(5 or more) residential properties in domestic			***		24 4	4		
of ces e. Secured by nonfarm nonresidential properties in	3499	101	3500		0	3501		1.d.
domestic of ces	3502	1000	3503		0	3504	0	1.e.
f. In foreign of ces	B572	0	B573	·	. 0	B574	0	1.f.

Schedule HC-N—Continued

			(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			
	Dollar Amounts in Thousands	внск		BHCK			внск				
2.	Loans to depository institutions and acceptances of other banks: a. U.S. banks and other U.S. depository										
	institutions	5377	0	5378		, 0	5379		2.a.		
	b. Foreign banks	5380	. 0	5381		. 0	5382	(2.b.		
3.	Loans to nance agricultural production and other loans										
	to farmers	1594	0	1597		0	1583		3.		
4.	Commercial and industrial	4000	135	1607	i. I	0	1608	128			
_	loans	1606	133	1007		i i	1000	120	4.		
5.	Loans to individuals for household, family, and other personal expenditures:					i i					
	a. Credit cards	B575	5	B576		, 0	B577		5.a.		
	b. Other (includes single payment, installment, all student loans, and revolving credit plans										
	other than credit cards)	B578	38	B579		0	B580	19	5.b.		
6.	Loans to foreign governments and of cial	5389	a de la companya de l	5390	* 3	0	5391				
_	institutions	5459		5460	ļ	+	5461		6. 7.		
	All other loans Lease nancing			1 424		ÿ	,		/ ·		
Ο.	receivables	1226	0	1227		0	1228	C	8.		
9.	Debt securities and other assets (exclude other real estate owned and other	0505		# A			3507				
40	repossessed assets)	3505		3506] ***	***	3307		9.		
10.	TOTAL (sum of items 1 through 9)	5524	3131	5525	1	0	5526	437	10.		
	unough v/		<u> </u>		<u> </u>						

Schedule HC-N—Continued

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

	ł.	(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				
Dollar Amounts in Thousands	BHCK				внск				внск				
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S.							Control of the contro	*		-			
Government	5612			. 0	5613			0	5614			0	11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans")									d.		d.	F.E.	
included in item 11 above	5615			0	5616			0	5617			0	11.6
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in								1					
item 11 above	C866		P	. 0	C867			0	C868	_	KIND ALLES	0	11.

Schedule HC-N-Continued

MEMORANDA

	1	(Column A) Past due 0 through 89 days and still accruing	1	(Column B) Past due 90 days or more and still accruing			
Dollar Amounts in Thousands	внск		BHCK		BHCK		
 Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, 							
memoranda item 1)	1658	. 0	1659	O	1661	0	M.1.
 Loans to nance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, 	**						
items 4 and 7 above	6558	0	6559	0	6560	0	M.2.
 Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to 			7			4 a. W.	
non-U.S. addressees	3508	0	1912	0	1913	0	M.3.
4. Not applicable	# " J			3.4	7.		
 Loans and leases held-for- sale (included in Schedule HC-N, items 1 through 8 				i i i i i i i i i i i i i i i i i i i			
above)	C240	. 0	C241	. 0	C226	0	M.5.

Item 6 is to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

6. Interest rate, foreign
exchange rate, and
commodity and equity
contracts:
Fair value of amounts
carried as assets......

BHCK		внск		
	77 E 10			10.1
				1
	100	7.0		
	THE STATE OF	1		
	100	19,800	_j(*,2)	4.0
3529	0	3530		0

	внск			
7. Additions to nonaccrual assets during the quarter	C410		 0	M.7.
8. Nonaccrual assets sold during the quarter	C411	<u> </u>	0	M.8.

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Schedule HC-P—Closed-End 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	внск		
Retail originations during the quarter of closed-end 1–4 family residential mortgage loans for sale ² :			
a. First liens	F066	16217	1.a.
b. Junior liens	F067	. 0	1.b.
 Wholesale originations and purchases during the quarter of closed-end 1–4 family residential mortgage loans for sale²: 	1.4	Table 1	
a. First liens	F068	0	2.a.
b. Junior liens	F069	0	2.b.
3. Closed-end 1–4 family residential mortgages sold during the quarter:			
a. First liens	F070	16200	3.a.
b. Junior liens	F071	0	3.b.
4. Closed-end 1–4 family residential mortgages held for sale at quarter-end (included in Cohertals NC item 4 c):			
in Schedule HC, item 4.a):	F072	7116	4.a.
a. First liens	F073	0	4.a. 4.b.

^{1.} The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2005.

^{2.} Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

		•
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Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousar	nds bhax	
Tier 1 capital	V. 1	
Total equity capital (from Schedule HC, item 28)	3210	31109
LESS: Net unrealized gains (losses) on available-for-sale securities¹ (if a gain, report as	D11016	Sign of the sign of
positive value; if a loss, report as a negative value)	0404	-59
LESS: Net unrealized loss on available-for-sale equity securities¹ (report loss as a	1986	
positive value)	A221	, 0
4. LESS: Accumulated net gains (losses) on cash ow hedges' (if a gain, report as a position	27.50	10 (a) 10 (5)
value; if a loss, report as a negative value)	1	0
5. LESS: Nonqualifying perpetual preferred stock		0
6. a. Qualifying minority interests in consolidated subsidiaries and similar items	nean i	0
b. Qualifying trust preferred securities ²	l orga l	10059
7. LESS: Disallowed goodwill and other disallowed intangible assets	1 1	974
8. Subtotal (sum of items 1, 6.a. and 6.b, less items 2, 3, 4, 5 and 7)	0007	40253
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	l ncoa l	16
b. LESS: Disallowed deferred tax assets	5610	0
10. Other additions to (deductions from) Tier 1 capital	ncee !	0
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	1 1	40237
Tier 2 capital		·
12. Qualifying subordinated debt and redeemable preferred stock		10561
13. Cumulative perpetual preferred stock includible in Tier 2 capital		0
14. Allowance for loan and lease losses includible in Tier 2 capital		5822
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		0
16. Other Tier 2 capital components		0
17. Tier 2 capital (sum of items 12 through 16)		16383
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	16383
19. Tier 3 capital allocated for market risk	1395	0
20. LESS: Deductions for total risk-based capital	B595	0
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	56620
Total assets for leverage ratio	bhct	
22. Average total assets (from Schedule HC-K, item 5)	3368	616681
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above) .		974
24. LESS: Disallowed servicing assets and purchased credit card relationships	4.20	. (*). (#). (#).
(from item 9.a above)	B591	. 16
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0
•	BHCK	4.7 (4.7)
26. LESS: Other deductions from assets for leverage capital purposes	B596	0
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)		615691
2830. Not applicable		
Capital ratios	внск	Percentage
31. Tier 1 leverage ratio (item 11 divided by item 27)		6.54
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)		7.02
33. Total risk-based capital ratio (item 21 divided by item 62)		9.88
The same same supremental frame and an animal of the same same same same same same same sam		

^{1.} Report amount included in Schedule HC, item 26.b, "Accumulated other comprehensive Income."

Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

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Schedule HC-R—Continued

Bank holding companies are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualities 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 HC-R, each bank holding company should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank holding company 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).

				-		C000	
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	4
	Totals (from	Items Not Subject to		Allocation by Risk	Weight Category		
	Schedule HC)	Risk-Weighting	0%	20%	50%	100%	
Dollar Amounts in Thousands							ᅦ
Balance Sheet Asset Categories		BHCE	BHC0	BHC2	BHC5	BHC9	1
Cash and due from depository institutions (column A	41 W.	Carried States	100 mm	36.36	AND THE STATE OF	and the same of the same of	
equals the sum of Schedule HC, items 1.a, 1.b.(1) and	8HCK 0010		5. 11. 11. 11. 11. 11. 11. 11. 11. 11. 1	The second	Participation of the second	Policina in the second	
1.b.(2))	31593	0	14475	17118	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	, 0	2
	bhcx 1754	4.74	14 July 1840	A PARTIE	10000		S
5. Held-to-maturity securities	0	0	, 0	0	0	0)
•	bhcx 1773			Relia 1	40		
6. Available-for-sale securities	22715	-99	0	22814	0	, 0)
7. Federal funds sold and securities purchased under	BHCK C225	4 4 3	712.44	A	10.00		Ĩ
agreements to resell		1 m 2 m	0	946	30 10 10 10 10 10	0)
	bhct 5369		# p## (100		A	
8. Loans and leases held for sale	7116	0	0	0	7116	0) 588
	bhol B528	***	110	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	***	44	Ä
9. Loans and leases, net of unearned income	559087	0	0	3023	130282	425782	<u>}</u>
	bhox 3123 5822	5822	the state of the s	Control of the Control		A74	
0. LESS: Allowance for loan and lease losses	bhox 3545	3822		A	277	Maria de la compania	
	0100.3545			152 113 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2.2	4.4	ė
1. Trading assets	BHCK B639	The state of the s)	2005	0	0	, S
O All alban and d	28948	990	0	2530	0	25428	2 2
2. All other assets¹	bhct 2170			18 12 1 Char		25420	
12. Total access (augus of thems 0.4 thurs only 40)	644583	-4931	14475	46431	137398	451210	0
13. Total assets (sum of items 34 through 42)		L				1	لــُ

^{1.} Includes premises and xed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

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Schedule HC-R—Continued

	(Column A)		(Column B)	(Column C)	(Column D)	(Column E)	(Column F)
	Face Value	Credit	Credit		Allocation by Risk	Weight Category	
	or Notional Amount	Conversion Factor	Equivalent Amount ¹	0%	20%	50%	100%
Dallas Assessments to Theorem de	Anount	ractor	Aniodist	1 1	20 /8	30 %	100 %
Dollar Amounts in Thousands	BUSIC DE LA		BUCE	BUGG	BUIGO	- Luce	BUOD
erivatives and Off-Balance Sheet Items	BHCK B548	4.00 40.52	BHCE	BHC0	BHC2	BHC5	ВНС9
4. Financial standby letters of credit	24.84 bhot 6570	1.00 or 12.5 ²	2484	U	0		2484
5. Performance standby letters of	3157	.50	1579				1579
credit	bhct 3411	.30	13/3			1.3	13/3
6. Commercial and similar letters of	0	.20	, , , , , , , ,	, ,	' '	0	0
credit	0	A A COMMENT	26.		100		7 4 5 E
7. Risk participations in bankers accep-	BHCK 3429						
tances acquired by the reporting Institution	0	1.00	' ' 0	0		1.74	, ,
reporting institution	bhct 3433		and the second	4		10	
8. Securities lent	, , ,	1.00	0	0	0	. 0	0
9. Retained recourse on small business	bhct A250	(* '# '# '# '			4 . 62	100
obligations sold with recourse	. 0	1.00	0		0	0	
Recourse and direct credit substitutes	3000	2 40	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Array Array		4	
(other than nancial standby letters of		7.0		7.00			New York
credit) subject to the low-level		Mark Towns		name of the same		100	
exposure rule and residual interests			1 X Y	antak merena			75 5
subject to a dollar-for-dollar capital	BHCK B541	Committee of the		A Company		The second second	21 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
requirement	1546	12.5³	19325	1. 1. 1. 1.	100	1 al 5 . V	19325
All other nancial assets sold with	BHCK B876	4.00	- AC	+3-2-1	(2001) (1) (1) (1) (1) (1) (1) (1) (1) (1) (
recourse	20797	1.00	20797	0	0	20797	0
All other off-balance sheet	BHCK B681	4.00	, , , , , , , , , , , , , , , , , , ,		AT ARCHARACT	*3:4: · · · · · · · · · · · · · · · · · ·	, , , , , , , , , , , , , , , , , , ,
liabilities	0 BHCK 6572	1.00	0	0	0	0	0
Unused commitments with an original		.50	0016				2016
maturity exceeding one year	19631	.5U	9816 BHCE A187	0	0	0	9816
4. Derivative contracts			BRCE A167	S feet	***		1 4 A

Column A multiplied by credit conversion factor.

² For nancial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution special factor. For other nancial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

³ Or institution-speci c factor.

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Schedule HC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)
		Allocation by Risk	Weight Category	
	0%	20%	50%	100%
Dollar Amounts in Thousands				
Totals	1.25	7.4		
5. Total assets, derivatives, and off-balance sheet items by risk weight category (for each	BHCK 8696	BHCK B697	BHCK 8698	BHCK B699
column, sum of items 43 through 54)	14475	46431	158195	484414
56. Risk weight factor	× 0%	× 20%	× 50%	× 100%
77. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	BHCK 8700	BHCK B701	BHCK 8702	BHCK B703
item 56)	0	9286	79098	484414
	64 / L	1.04	5.5	BHCK 1651
8. Market risk equivalent assets	100	Harry March	1.0	0
9. Risk-weighted assets before deductions for excess allowance for loan and lease losses	and the same	Mineral Paints	a transfer with a second	BHCK 8704
and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				572798
		100		BHCK A222
0. LESS: Excess allowance for loan and lease losses	AN # 100	AND LOOK		0
VI ELOG. EXCOVE ENGINEERO FOI PORT GIVE 19000 19000	if it		1.00	BHCK 3128
LESS: Allocated transfer risk reserve	10 10 E 10 E	1.0	4.04	0
	1975 N. P. C.	100		BHCK A223
62. Total risk-weighted assets (Item 59 minus Items 60 and 61)		L. Harris	Charles 1	572798

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Schedule HC-R—Continued

MEMORANDA

a. Interest rate contracts 3809 0 8766 0 8767 0 M.2.a. b. Foreign exchange contracts 8711 0 8772 0 8773 0 M.2.b. c. Gold contracts 8771 0 8772 0 8773 0 M.2.c. d. Other precious metals contracts 8774 0 8775 0 8776 0 M.2.d. e. Other commodity contracts 8777 0 8778 0 8779 0 M.2.e. f. Equity derivative contracts A000 0 A001 0 A002 0 M.2.f. g. Credit derivative contracts: (1) Investment grade C980 0 C981 0 C982 0 M.2.g.(Dollar	r Amounts in Thousar	nds B	нск		
With a remaining maturity of (Column B)	1. Current credit exposure across all derivative contracts covered by the risk-based c	apital s	standards		*************	8	764	0	M.1.
Column A One year or less Column B Over one year Over ve years	•	•							
Column A One year or less Column B Over one year Over ve years									,
Notional principal amounts of derivative contracts: 1 BHCK				With a	remaining maturity of	f			
2. Notional principal amounts of derivative contracts: 1			'		•		*	•	
2. Notional principal amounts of derivative contracts: 1		(One year or less		•		Over ve ye	ears	
A. Interest rate contracts 3809 0 8766 0 8767 0 M.2.a.					rough ve years				
a. Interest race contracts b. Foreign exchange contracts c. Gold contracts d. Other precious metals contracts e. Other commodity contracts e. Other	2. Notional principal amounts of derivative contracts:1]
College Coll	a. Interest rate contracts							0	M.2.a.
C. Gold contracts.	b. Foreign exchange contracts							0	M.2.b.
e. Other commodity contracts. 8777								0	M.2.c.
e. Other commodity contracts	d. Other precious metals contracts	1				<u> </u>		0	M.2.d.
f. Equity derivative contracts		L					ļ .	0	M.2.e.
(1) Investment grade	f. Equity derivative contracts	L				1	1	. 0	M.2.f.
(2) Subinvestment grade C983 0 C984 0 C985 0 M.2.g.(BHCK SAPP 0 A.2.g.(3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital: a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC) 5479 0 3.a. b. Cumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC) 5990 0 3.b. c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities) (included in Schedule HC, item 22) d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 22) 4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27) 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock 5483 0 5.a. 5.b.	g. Credit derivative contracts:			-				2.0	
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital: a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	(1) Investment grade							0	M.2.g.(1
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital: a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	(2) Subinvestment grade	C983	0	C984	0	C985	<u> </u>	0	M.2.g.(2
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital: a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)									_
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)						В	нск		
a. Noncumulative perpetual preferred stock (included and reported in "lotal equity capital," on Schedule HC) b. Cumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC) c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities) (included in Schedule HC, item 22) d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 22) 4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27) 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock 5. As 3. A. 3.	3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:						200		
b. Cumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	a. Noncumulative perpetual preferred stock (included and reported in "Total equity	capital	l," on Schedule HC)	,,,,,,,,,,,,	*****************************			0	3.a.
(included in Schedule HC, item 22) d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 22) 4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27). 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock C498 0 3.c. A507 0 3.d. 4. 5.483 0 5.a. 5.b.						5		. 0	3.b.
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 22). 4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27). 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock 5. b.	c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g.,	REIT p	referred securities)					de la lace	
Schedule HC, item 20 or 22). 4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27). 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock.	(included in Schedule HC, item 22)					-		0	3.c.
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27). 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock 5.b.	d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding	ig trust	t preferred securities	i) (inclu	uded in	-		The state	
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27). 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock 5483 0 5.a. 5.b.	Schedule HC, item 20 or 22)		•			Α	.507	0	3.d.
holding company (included in Schedule HC, item 27). 5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27): a. In the form of perpetual preferred stock b. In the form of common stock 5483 0 5.a.							<u> </u>	1.00	
a. In the form of perpetual preferred stock b. In the form of common stock 5483 0 5.a. 5484 0 5.b.						2			4.
b. In the form of common stock	5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in	Sched	dule HC, item 27):					4.07	
b. In the form of common stock	a. In the form of perpetual preferred stock		***************************************		***************************************	L		0	5.a.
						5		0	5.b.
							031	0	6.

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

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

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
ecuritization Activities 1. Outstanding principal balance of assets sold and securitized with	100					The second secon	
servicing retained or with recourse or other seller-provided credit	BHCK 8705	BHCK B706	BHCK B707	BHCK 8708	BHCK B709	BHCK B710	BHCK 8711
enhancements	61947	0	. 0	. 0	0	0	0
 Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a. Credit enhancing interest-only 							Colored Colore
strips (included in HC-B, HC-D,	BHCK B712	BHCK B713	BHCK B714	BHCK 8715	8HCK B716	BHCK 8717	BHCK B718
or HC-F)	0	. 0	0	0	0	0	0
b. Subordinated securities and other residual interests	BHCK C393 0	BHCK C394 0	BHCK C395 0	BHCK C396	BHCK C397 0	BHCK C398	BHCK C399 0
c. Standby letters of credit and	BHCK C400	BHCK C401 0	BHCK C402	BHCK C403	BHCK C404 0	BHCK C405	BHCK C406
other enhancements	0	14.19					
Reporting institution's unused commitments to provide liquidity to	BHCK B726	BHCK B727	BHCK 8728	BHCK B729	BHCK 8730	BHCK 8731	8HCK 8732
structures reported in item 1	0	0	. 0	. 0	0	C	0
Past due loan amounts included in	**************************************			7.17	Sept 19	110000	
item 1:	BHCK B733	BHCK 8734	BHCK 8735	BHCK 8736	BHCK B737	BHCK 8738	BHCK 8739
a. 30-89 days past due	. 0		. 0	0	. 0	C	
	BHCK 8740	BHCK B741	BHCK B742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
b. 90 days or more past due Charge-offs and recoveries on assets	0	0	0	0			0
sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements	gar Albania Ga						學。由
(calendar year-to-date):	BHCK 8747	BHCK B748	BHCK 8749	BHCK B750	BHCK 8751	BHCK B752	BHCK 8753
a. Charge-offs	0 BHCK 8754	0 BHCK 8755	0 BHCK B756	0 BHCK 8757	0 BHCK B758	8HCK B759	0 BHCK B760
	· 0	0	0	0	 	BHCK B/39	

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(Column A) (Column B) (Column C) (Column D) (Column E) (Column F) (Column G) Credit Other Commercial All Other Loans. 1-4 Family Home Auto Card Loans Consumer and Industrial All Leases, and Residential Equity Loans All Other Assets Loans Lines Receivables Loans Dollar Amounts in Thousands 6. Amount of ownership (or seller's) **BHCK B761 BHCK B762 BHCK B763** interests carried as: 6.a. a. Securities (included in HC-B) **BHCK B500 BHCK B501 BHCK B502** 6.b. b. Loans (included in HC-C)..... 7. Past due loan amounts included in **BHCK B764 BHCK B765 BHCK B766** interests reported in item 6.a: 7.a. a. 30-89 days past due **BHCK B767 BHCK B768 BHCK B769** 7.b. b. 90 days or more past due 8. Charge-offs and recoveries on loan amounts included in interests reported **BHCK B770 BHCK B771 BHCK B772** in item 6.a (calendar year-to-date): 8.a. a. Charge-offs..... **BHCK B773 BHCK B774 BHCK B775** 8.b. b. Recoveries 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 institution to other institutions' securitization structures in the form of standby letters of BHCK B777 BHCK 9776 **BHCK B778 BHCK B779 BHCK B780 BHCK B781 BHCK B782** credit, purchased subordinated securities, and other enhancements..... 10. Reporting Institution's unused commit-**BHCK B784 BHCK B787 BHCK B788 BHCK B789 BHCK 8783 BHCK B785 BHCK B786** ments to provide liquidity to other institutions' securitization structures 10. **Asset Sales** 11. Assets sold with recourse or other **BHCK B796 BHCK B790** BHCK 8791 **BHCK B792 BHCK B793 BHCK B794 BHCK B795** seller-provided credit enhancements 61947 11. and not securitized 12. Maximum amount of credit exposure A CONTRACT arising from recourse or other seller-**BHCK 8797 8HCK B800 BHCK B801 BHCK B803 BHCK B798 BHCK 8799 BHCK B802** provided credit enhancements pro-1546 0 0 12. 3/06 vided to assets reported in item 11

Schedule HC-S-Continued

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Schedule HC-S-Continued

MEMORANDA

	Dollar Amounts in Thousands	внск		
1.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:	u. Ligi		
	a. Outstanding principal balance	A249	. 0	M.1.a.
	b. Amount of retained recourse on these obligations as of the report date	A250	. 0	M.1.b.
2.	Outstanding principal balance of assets serviced for others:	1,14		
	a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	61947	M.2.a.
	b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	81928	M.2.b.
	c. Other nancial assets1	A591	31078	M.2.c.
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 of credit, subordinated securities, and other enhancements:		4	
	(1) Conduits sponsored by the bank, a bank af liate, or the bank holding company	B806	0	M.3.a.(1)
	(2) Conduits sponsored by other unrelated institutions	B807	. 0	M.3.a.(2)
	b. Unused commitments to provide liquidity to conduit structures:	DAME 1		, ,
	(1) Conduits sponsored by the bank, a bank af liate, or the bank holding company	B808	0	M.3.b.(1)
	(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.(2)
4.	Outstanding credit card fees and nance charges (included in Schedule HC-S, item 1, column C) ²	C407	. 0	M.4.

^{1.} Memorandum item 2.c is to be completed if the principal balance of other nancial assets serviced for others is more than \$10 million.

^{2.} Memorandum item 4 is to be completed by (1) bank holding companies that, together with af liated institutions, have outstanding credit card receivables (as de ned in the instructions) that exceed \$500 million as of the report date or (2) bank holding companies that on a consolidated basis are credit card specialty holding companies (as de ned in the instructions).

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Notes to the Balance Sheet—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

Dollar Amount in Thousand	S BHBC	
Average loans and leases (net of unearned income)	3516] 1.
Average earning assets	0.400	_ 2.
Average total consolidated assets	0000	3.
4. Average equity capital	10540	 4.

Notes to the Balance Sheet-Other

Enter in the lines provided below any additional information on speci c line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

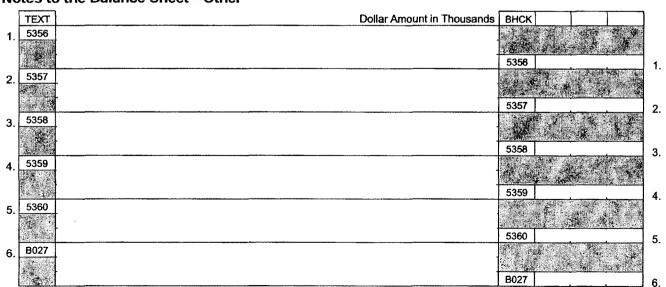
Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT		внск		
0000	Sch. HC, item 16, New loan to holding company's ESOP guaranteed		4	F
	by bank holding company			
48		0000		750

Notes to the Balance Sheet-Other



Notes to the Balance Sheet—Other, Continued

	TEXT	Dollar Amount in Thousands	внск]
7.	B028		10			4.1	
		· · · · · · · · · · · · · · · · · · ·	B028			•	7.
8.	B029		2		, A		
			B029	T	*	•	1
9.	B030		5023			ia.	8.
٠.			7.1	in in			
10.	B031		B030		765 j 56 2		9.
10.							
	B000		B031				10.
11.	B032				.		
			B032	<u> </u>			11.
12.	B033						
			B033	1 1			12.
13.	B034		**			. 1. 1	
			B034	1			13.
14.	B035		*				13.
	4 7		B035	4			١
15.	B036		, 2033	7	ev.		14.
10.	1. (4)		190	: 4 ,4			
40	B037		B036	3174	34		15.
16.	34.		100 A		47		
	2000		B037				16.
17.	B038		1	4.5		**	
			B038				17.
18.	B039		4				
			B039		rasions.		18.
19.	B040						
		·	B040	***			10
20.	B041		2		10 m	7 4	19.
	1. 4		DO41				
	4.4		B041	<u> </u>		<u> </u>	20.

Last Update: 20080430.112755

Board of Governors of the Federal Reserve System



RSSD ID: 1209716

Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y (12 CFR 225.5(b)).

This report form is to be filed by bank holding companies with total consolidated assets of \$500 million or more. In addition, bank holding companies meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further

NOTE: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the report by the individual performing this equ

Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)
Signature of Chief Financial Officer (or Equivalent)
ingliature of Office I mandation of Calabatana
Date of Signature

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information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).			
I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.	PARK BANCORPORATIO	n, inc.	
Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)	Legal Title of Bank Holding C 1801 GREENWAY CROS		
Signature of Chief Financial Officer (or Equivalent)	(Mailing Address of the Bank	: Holding Company) Street / P.C). Box (TEXT 9110)
	MADISON	WI	53713
Date of Signature	City (TEXT 9130)	State (TEXT 9200)	Zip Code (TEXT 9220)
Bank holding companies must maintain in their files a manually sign	ned and attested printout of	of the data submitted.	
	Person to whom quest	ions about this report sh	ould be directed:
For Federal Reserve Bank Use Only	Name / Title (TEXT 8901)		

Date of Report:

December 31, 2007

Month / Date / Year (BHCK 9999)

E-mail Address of Contact (TEXT 4086)

FAX Number (TEXT 9116)

Area Code / Phone Number (TEXT 8902)

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 38.35 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

S.F.

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

For Federal Reserve Bank Use Only
RSSD Number 1209716

S.F.

Schedule HI--Consolidated Income Statement

U	nequie Hi-Consolidated income Statement		
	Dollar Amounts in Thousands	внск	
1. 1	nterest income		
á	a. Interest and fee income on loans:		
	(1) In domestic offices	4010	41778 1
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	0 1
ı	o. Income from lease financing receivables	4065	0 1
	. Interest income on balances due from depository institutions ¹	4115	12 1
	d. Interest and dividend income on securities:		
•	(1) U.S. Treasury securities and U.S. government agency obligations (excluding	. 4	
	mortgage-backed securities)	B488	807 1
	(2) Mortgage-backed securities	B489	22 1
	17	4060	<u> </u>
	(3) All other securities	4069	
	e. Interest income from trading assets		0) 1
1	. Interest income on federal funds sold and securities purchased under agreements	4020	30
	to resell	4518	
,	g. Other interest income	4107	 '
	n. Total interest income (sum of items 1.a through 1.g)	107	42701 1
	nterest expense		
í	a. Interest on deposits:		1 1
	(1) In domestic offices:	93	500
	(a) Time deposits of \$100,000 or more	A517	5894 2
	(b) Time deposits of less than \$100,000	A518	7420 2
	(c) Other deposits	6761	6294 2
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	0 2
	b. Expense on federal funds purchased and securities sold under agreements to	**	
	repurchase	4180	641 2
	c. Interest on trading liabilities and other borrowed money (excluding subordinated	5.44	(
	notes and debentures)	4185	2960 2
	d. Interest on subordinated notes and debentures and on mandatory convertible	多性	1 Mr. 14 11
	securities	4397	0 2
	o. Other interest expense	4398	0 2
	Total interest expense (sum of items 2.a through 2.e)	4073	23209 2
	Net interest income (item 1.h minus item 2.f)	4074	19492 3
	Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230	1500 4
	Noninterest income:	*	
	a. Income from fiduciary activities	4070	0 5
	b. Service charges on deposit accounts in domestic offices	4483	1382 5
	c. Trading revenue ²	A220	0 5
	d. (1) Fees and commissions from securities brokerage	C886	20 5
,	(2) Investment banking, advisory, and underwriting fees and commissions	C888	0 5
		C887	
	(3) Fees and commissions from annuity sales	C386	5
	(4) Underwriting income from insurance and reinsurance activities	C387	
	(5) Income from other insurance activities	B491	
	e. Venture capital revenue	B492	
	f. Net servicing fees	B492 B493	
	g. Net securitization income	B493	
	h. Not applicable		
	. Net gains (losses) on sales of loans and leases	8560	813 5
	. Net gains (losses) on sales of other real estate owned	8561	-30 5
	k. Net gains (losses) on sales of other assets (excluding securities)	B496	367 5
	Other noninterest income ³	B497	5089 5

^{1.} Includes interest income on time certificates of deposit not held for trading.

^{2.} For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

^{3.} See Schedule HI, memoranda item 6.

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Schedule HI—Continued

Dollar Amounts in Thousands	BHCK	
i. a. Realized gains (losses) on held-to-maturity securities	3521	0
b. Realized gains (losses) on available-for-sale securities	1 0 4 0 0 1	12
. Noninterest expense:	24	
a. Salaries and employee benefits	4135	10157
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and	3	
employee benefits and mortgage interest)	4217	3328
c. (1) Goodwill impairment losses		0
(2) Amortization expense and impairment losses for other intangible assets		36
d. Other noninterest expense ⁴		7270
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	20791
. Income (loss) before income taxes and extraordinary items, and other adjustments	* *	* A
(sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301	5317
Applicable income taxes (foreign and domestic)	1000	1452
. Minority interest	4484	. 0
. Income (loss) before extraordinary items and other adjustments (item 8	* * ///	
minus items 9 and 10)	4300	3865
Extraordinary items, net of applicable taxes and minority interest ⁵	4320	
3. Net income (loss) (sum of items 11 and 12)		3865

^{4.} See Schedule HI, memoranda item 7.

MEMORANDA

	BHCK	
. Net interest income (item 3 above) on a fully taxable equivalent basis	4519	19509
. Net income before income taxes, extraordinary items, and other adjustments (Item 8		5 - 10 - 10 - 10 - 10 - 10 - 10 - 10 - 1
above) on a fully taxable equivalent basis	4592	5334
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	24	er er er
(included in Schedule HI, items 1.a and 1.b, above)	4313	34
. Income on tax-exempt securities issued by states and political subdivisions in the U.S.	(A)	Contract to
(included in Schedule HI, item 1.d.(3), above)	4507	
	внск	A1 1
. Number of full-time equivalent employees at end of current period		Number
(round to nearest whole number)	4150	171
Other noninterest income (from Schedule HI, item 5.I, above) (only report amounts that exceed 1% of the sum of Schedule HI, items 1.h and 5.m): a. Income and fees from the printing and sale of checks		0
b. Earnings on/increase in value of cash surrender value of life insurance	·	2915
c. Income and fees from automated teller machines (ATMs)	1010	2313
d. Rent and other income from other real estate owned	C015	
e. Safe deposit box rent	. 3013	
0.000	8562	792
f. 8562 TEXT BANKCARD INCOME	1000	
g. 8563	8563	1126
TEXT TEXT		A SECTION AND A SECTION AS
h. 8564	8564	. 0
i. Net change in the fair values of financial instruments accounted for under a fair	*	7.1
•	F229	0]

^{5.} Describe on Schedule HI, memoranda item 8.

Schedule HI—Continued

MEMORANDA (continued)

Dollar Amounts in Thousand	ds BHCK			
7. Other noninterest expense (from Schedule HI, item 7.d, above) (only report amounts that				
exceed 1% of the sum of Schedule HI, items 1.h and 5.m):	76.25	J. Lyte J.	7.	
a. Data processing expenses				M.7.a.
b. Advertising and marketing expenses		<u> </u>		M.7.b.
c. Directors' fees				M.7.c.
d. Printing, stationery, and supplies		ļ		M.7.d.
e. Postage		ļ	_	M.7.e.
f. Legal fees and expenses				M.7.f.
g. FDIC deposit insurance assessments	4146	45	N	M.7.g.
TEXT BANKCARD EXPENSE h 8565	#F28/1007/2009/	499	661	
WED CHANGE TO THE TANK THE TAN	8565		661 N	M.7.h.
TEXT	8566	7.7944	748	
	0300			M.7.j.
TEXT	8567	I	0 .	
j. [8567]	- F	¥ 19	, , , , , , , , , , , , , , , , , , ,	M.7.j.
Fidencedings, items and other adjustments (from Cahadula UL item 12)	1.		, ta	
3. Extraordinary items and other adjustments (from Schedule HI, item 12)				
(itemize all extraordinary items and other adjustments):	18 - 18 -			
TEXT		14 A		
a. (1) 3571	3571		0 N	M.8.a.(1
(2) Applicable income tax effect BHCK 3572	0 🕮	47.35	F33.050000003	VI.8.a.(2
(2) Applicable filed the chieft				
TEXT	14.	di sa sala	原 列。	
b. (1) 3573	3573		0 N	M.8.b.(1
(2) Applicable income tax effect	0	46	3345.554	M.8.b.(2
	**	Water Contract		
TEXT	42	1	A.	
c. (1) 3575	3575		0 N	M.8.c.(1
(2) Applicable income tax effect	0 👯 🗀	The second second	N	M.8.c.(2
		Let Su-Jan		
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a	. L	3 at 35		
through 9.e must equal Schedule HI, item 5.c.)		ale .		
(To be completed by bank holding companies that reported average trading assets		444		
(Schedule HC-K, Item 4.a) of \$2 million or more for any quarter of the preceding	, A.			
calendar year):	0.75	r Yuger en	100	
a. Interest rate exposures		 		1.9.a.
b. Foreign exchange exposures				4.9.b.
c. Equity security and index exposures				/i.9.c.
d. Commodity and other exposures	F186	 		1.9.d.
e. Credit exposures		***		∕I.9.e.
). Net gains (losses) recognized in earnings on credit derivatives that economically	4	L. Land		
hedge credit exposures held outside the trading account:	C889		0 1	110 ~
a. Net gains (losses) on credit derivatives held for trading	***	+ +		И.10.а. И.10.b.
b. Net gains (losses) on credit derivatives held for purposes other than trading Credit losses on derivatives (see instructions)	A251			и. то.о. И.11,
2. a. Income from the sale and servicing of mutual funds and annuities (in domestic offices		1		и. н. И.12.a.
b. (1) Premiums on insurance related to the extension of credit				л. 12.a. Л.12.b.(
(2) All other insurance premiums		——		л. 12.b.(Л.12.b.(
c. Benefits, losses, and expenses from insurance-related activities		1		л. (2.Б.) Л.12.С.
3. Does the reporting bank holding company have a Subchapter S election in effect for fede		внск		
tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)		- 	0 M	<i>I</i> .13.

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Schedule HI-Continued

MEMORANDA (continued)

	BHCK			ĺ
14. Not applicable				
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards				
under the fair value method	C409	<u> </u>	0	M.15

Memorandum item 16 is to be completed by bank holding companies that are required to complete Schedule HC-C, Memorandum items 6.b and 6.c.

16.	Noncash income from negative amortization on closed-end loans secured by 1-	-4
	family residential properties (included in Schedule HI, item 1.a.(1))	

	Year-to-date	
внск		
(j) seleta	Moral Control	
F228	0	N

M.16.

Schedule HI-A—Changes in Equity Capital

	Doilar Amounts in Thousands	внск			!
1.	Equity capital most recently reported for the end of previous calendar year (i.e., after	47) N	
	adjustments from amended Reports of Income)	3217		31109	1.
	Restatements due to corrections of material accounting errors and changes in		3.350 高		
	accounting principles ¹	B507		0	2.
	Balance end of previous calendar year as restated (sum of items 1 and 2)	B508		31109	3.
		bhct	4 11 1		
4.	Net income (loss) (must equal Schedule HI, item 13)	4340		3865	4.
	Sale of perpetual preferred stock (excluding treasury stock transactions):	внск			
	a. Sale of perpetual preferred stock, gross	3577		0	5.a.
	b. Conversion or retirement of perpetual preferred stock	3578		0	5.b.
	Sale of common stock:		* 1. 7		
	a. Sale of common stock, gross	3579		0	6.a.
	b. Conversion or retirement of common stock	3580		0	6.b.
7.	Sale of treasury stock	4782		0	7.
	LESS: Purchase of treasury stock	4783		0	8.
	Changes incident to business combinations, net	4356		0	9.
	LESS: Cash dividends declared on preferred stock	4598		0	10.
	LESS: Cash dividends declared on common stock	4460		0	11.
	Other comprehensive income ²	B511		57	12.
	Change in the offsetting debit to the liability for Employee Stock Ownership Plan		AT WORLD		
	(ESOP) debt guaranteed by the bank holding company	4591		0	13.
14	Other adjustments to equity capital (not included above)	3581		0	14.
	Total equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14,	bhct		194,	
	less items 8, 10, and 11) (must equal item 28 on Schedule HC, Balance Sheet)	3210		35031	15.

^{1.} Include the cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option, and describe separately in the Notes to the Income Statement—Other, item 1.

Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

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

		Charge-offs ¹ (Column A)		Recoveries (Column B)	
Dollar Amounts in Thousands	внск		внск		
Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)		in light Light III €	***	Account to the second	
Loans secured by real estate: a. Construction, land development, and other land loans is demanded.	3582		35 83		4 -
in domestic officesb. Secured by farmland in domestic offices	3584	0	3585		1.a. 1.b.
 c. Secured by 1–4 family residential properties in domestic offices: 	l e		4		r.D.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of	5411	443	5412	e _e 0	4 ~ /4\
credit(2) Closed-end loans secured by 1–4 family residential properties in domestic offices:	12.4				1.c.(1)
(a) Secured by first liens	C234	80	C217	0	1.c.(2)(
(b) Secured by junior liens	C235	. 0	C218	5	1.c.(2)(
d. Secured by multifamily (5 or more) residential	0.500	250	- 10		
properties in domestic offices	3588	350	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	3590	0	3591	0	1.e.
f. In foreign offices	B512	0	B513	0	1.f.
Loans to depository institutions and acceptances of other banks:	***			100	
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans	· 100		4005		
to farmers	4655	0	4665	0	3.
I. Commercial and industrial loans:	4645	176	4617		
a. To U.S. addressees (domicile)	4646	0	4618		4.a.
b. To non-U.S. addressees (domicile) Loans to individuals for household, family, and other personal expenditures:	i.		***		4.b.
a. Credit cards	B514	63	B515	1	5.a.
b. Other (includes single payment, installment, all student	*	# 12	1		J.a.
loans, and revolving credit plans other than credit cards).	B516	104	B517	3	5.b.
5. Loans to foreign governments and official institutions	4643	0	4627	. 0	6.
7. All other loans	4644	59	4628	22	7.
Lease financing receivables: a. Leases to individuals for household, family, and	* 3	E.			
other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	1275	4605	31	9.

^{1.} Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B—Continued

MEMORANDA

	(Column A) Charge-offs ¹			(Column B) Recoveries	
,		Calendar	year-to-	date	1
Dollar Amounts in Thousands	внск		внск]
Loans to finance commercial real estate, construction, and			24		
land development activities (not secured by real estate)			1000		1
included in Schedule HI-B, part I, items 4 and 7 above	5409		5410	0	۸
Loans secured by real estate to non-U.S. addressees	9		7 7		
(domicile) (included in Schedule HI-B, part I, item 1, above).	4652	0	4662	0	١

Memorandum item 3 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

 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)

Calendar year-to-date					
BHCK					
C388				0	M.3

(Column A) (Column B) Charge-offs1 Recoveries Calendar year-to-date внск **BHCK** 4. Construction, land development, and other land loans (sum of Memorandum items 4.a and 4.b must equal Schedule HI-B, part I, item 1.a): C892 M.4.a. a. 1-4 family residential construction loans..... b. Other construction loans and all land development C893 C894 and other land loans M.4.b. 5. Loans secured by nonfarm nonresidential properties (sum of Memorandum items 5.a and 5.b must equal Schedule HI-B, part I, Item 1.e): a. Loans secured by owner-occupied nonfarm C895 C896 M.5.a nonresidential properties b. Loans secured by other nonfarm nonresidential C898 M.5.b. properties.....

		BHCK		
II.	Changes in allowance for loan and lease losses		24 13. N.A.	
1.	Balance most recently reported at end of previous year (i.e., after adjustments from	B522	5822	
	amended Reports of Income)	bhct	, A	1.
2	Recoveries (must equal Schedule HI-B, part I, item 9, column B, above)	4605	31	2.
	LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above less	внск	A 6	
_	Schedule HI-B, part II, item 4)	C079	1275	3.
4	Less: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4.
•	, 	bhct	1	
5	Provision for loan and lease losses (must equal Schedule HI, item 4)	4230	1500	5.
• • •		внск	47 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	-
6	Adjustments (see instructions for this schedule)	C233	0	6.
	Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)	bhct	S. C. C.	-
•	(must equal Schedule HC, item 4.c)	3123	6078	7.

^{1.} Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B-Continued

MEMORANDA

	BHCK				
Allocated transfer risk reserve included in Schedule Hi-B, part II, item 7	C435			0	M.1.
	1.67	773	thi.	*.	
Memoranda items 2 and 3 are to be completed by (1) bank holding companies that, together		1 A			
with affiliated institutions, have outstanding credit card receivables (as defined in the instruc-				9	
tions) that exceed \$500 million as of the report date or (2) bank holding companies that on a			April -	45	
consolidated basis are credit card specialty holding companies (as defined in the instructions).	10°		1	33	
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	W-4 has a	· Constitution of the cons	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees		v ia	, j.	$\mathbb{A} = \mathbb{A}$	
and finance charges (included in Schedule HC, item 4.c and Schedule HI-B,	0 (A)	* \$ S	yest.	* 3	
part II, item 7)	C390			0	M.3.
Memorandum item 4 is to be completed by all bank holding companies.	1.4	J 400	12.10		
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted					
for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B,	2. 4	44		#.	
part II item 7. above)	C781			. 0	M.4.

Notes to the Income Statement—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

Dollar Amount in Thousands	BHBC	
1. Total interest income	4107	
a. Interest income on loans and leases	4094	
b. Interest income on investment securities	4218	
2. Total interest expense	4073	· · · · · · · · · · · · · · · · · · ·
a. Interest expense on deposits	4421	
3. Net interest income	4074	· · · · · · · · · · · · · · · · · · ·
4. Provision for loan and lease losses	4230	·
5. Total noninterest income	4079	
a. Income from fiduciary activities	4070	•
b. Trading revenue	A220	
c. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	
d. Venture capital revenue	B491	
e. Net securitization income	B493	
f. Insurance commissions and fees	B494	
6. Realized gains (losses) on held-to-maturity and available-for-sale securities	4091	
7. Total noninterest expense	4093	
a. Salaries and employee benefits	4135	
b. Goodwill impairment losses	C216	
8. Income (loss) before taxes, extraordinary items, and other adjustments	4301	
9. Applicable income taxes	4302	
10. Minority interest	4484	
11. Extraordinary items, net of applicable income taxes and minority interest	4320	
12. Net income (loss)	4340	
13. Cash dividends declared	4475	
14. Net charge-offs	6061	
15. Net interest income (item 3 above) on a fully taxable equivalent basis	4519	

Notes to the Income Statement-Other

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Exclude any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT		внск			
0000	Sch. HI, item 1.a(1), Recognition of interest payments on		3 TV	r .	.pat
	nonaccrual loans to XYZ country			w. T	
		0000		1	350

Notes to the Income Statement-Other

	TEXT	Dollar Amount in Thousands	ВНСК			
1.		Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option			* *	
			F465	A	0	1.
2.	5352			4 A . 4	**	
	2		5352		-	
3.	5353		3002			2.
	16	-	- 10		d.	İ
	5354		5353		0	3.
4.	7					ĺ
	5055		5354		0	4.
5.	5355	-				
	4.4		5355		0	5.
6.	B042		4	* *	174	
			B042		0	6.
7.	B043					
		-	B043		0	7.
8.	B044		4	10		<i>'</i> .
			B044			
9.	B045		D044	- ALL		8.
J.						
4.0	B046		B045	S (42)	0	9.
10.	5040		7		4	!
	() ()		B046		0	10.

Notes to the Income Statement—Other, Continued

	TEXT	Dollar Amount in Thousands	внск]
11.	B047			a.	-14	· "K	
	10.7		T				1
	D040		B047			0	11.
12.	B048			in.		and the	
	3		B048	4 1992	e e	0	12.
13.	B049			1.12	\$ 4.	(C1)	12.
10.							
			B049			0	13.
14.	B050		1. 11	40.			
				1,15			4
	D054		B050	ari he		0	14.
15.	B051	-	4		itu.	*	
			B051	. e	****	0	15.
16.	B052		14			1	13.
	100		2,11		TP ye		
	W. 1842		B052	,		0	16.
17.	B053						
	N		DOSO I		14.	0	
40	B054		B053	z ien		16	17.
18.	B034						
			B054	***************************************		0	18.
19.	B055		10.5	14	<i>i</i> 1		
			12 T				
	7.4		B055	100 IF C 1		0	19.
20.	B056	•			1		
		†	B056		V. 3. (1 ·)	/_ w- *	
	2,713		1000			0	20.

For Federal	RSSD ID:	
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		1209716

PARK BANCORPORATION, INC.

Name of Bank Holding Company

Consolidated Financial Statements for Bank Holding Companies

	20071231
Report at the close of business	

Schedule HC-Consolidated Balance Sheet

1	Dollar A	mounts in Thou	sands	внск			
ASSETS					are the		
Cash and balances due from depository institutions:					Distriction		l
a. Noninterest-bearing balances and currency and coin1				0081		29117	1.a.
b. Interest-bearing balances: ²				**		š	-
(1) In U.S. offices		******************		0395		1138	1.b.(1)
	foreign offices, Edge and Agreement subsidiaries, and IBFs					0	1.b.(2)
2. Securities:				10.35			İ
a. Held-to-maturity securities (from Schedule HC-B, column)	eld-to-maturity securities (from Schedule HC-B, column A)					0	2.a.
b. Available-for-sale securities (from Schedule HC-B, column				1773		15554	2.b.
3. Federal funds sold and securities purchased under agreemen		sell: ,		1,1	14 m		1
a. Federal funds sold in domestic offices			BHDM	B987		0	3.a.
b. Securities purchased under agreements to resell ³			BHCK	B989	` .	0	3.b.
4. Loans and lease financing receivables:					1		į
a. Loans and leases held for sale				5369		8205	4.a.
b. Loans and leases, net of uneamed income	B528 -	5	95660				4.b.
c. LESS: Allowance for loan and lease losses	3123		6078			197	4.c.
d. Loans and leases, net of uneamed income and allowance	for loan	and lease loss	es		4.7	4.9	
(item 4.b minus 4.c)				B529	5	89582	4.d.
5. Trading assets (from Schedule HC-D)				3545		0	5.
6. Premises and fixed assets (including capitalized leases)				2145		17062	6.
7. Other real estate owned (from Schedule HC-M)				2150		0	7.
8. Investments in unconsolidated subsidiaries and associated c				2130		2005	8.
9. Not applicable						44	
10. Intangible assets:				. A.	241	17.7	İ
a. Goodwill				3163	- '	0	10.a.
b. Other intangible assets (from Schedule HC-M)				0426		164	10.b.
11. Other assets (from Schedule HC-F)				2160		12175	11.
12. Total assets (sum of items 1 through 11)				2170		75002	12.

^{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 in domestic and foreign offices, regardless of maturity.

Schedule HC-Continued

RSSD ID:

IABILITIE					
•	cito:				
ا سالیم	Sits.				
	domestic offices (from Schedule HC-E):			4. 4. A. A. A. A. A. A. A. A. A. A. A. A. A.	
) Noninterest-bearing ¹			61592	13.a.(
(2)	Interest-bearing		6636	462572	13.a.(
			F	e#	
	foreign offices, Edge and Agreement subsidiaries, and IBFs:		BHFN *		
(1)	Noninterest-bearing		6631	0	13.b.(
(2)	Interest-bearing		6636	0	13.b.(
			Carray N		
			BHCK		
	ral funds purchased and securities sold under agreements to repurchas		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	36474	
	deral funds purchased in domestic offices ²			16474	14.a.
b. Se	ocurities sold under agreements to repurchase3	ВНСК		7617	14.b.
Tradir	ng liabilities (from Schedule HC-D)		3548	0	15.
6. Other	r borrowed money (includes mortgage indebtedness and obligations und	der	76 - A		
capita	alized leases) (from Schedule HC-M)		3190	67147	16.
7. Not ap	pplicable		4.1		
8. Not a	pplicable		S. 2 W.	Ter, age and y	
9. a. Su	bordinated notes and debentures4		4062	0	19.a.
b. Su	bordinated notes payable to unconsolidated trusts issuing trust preferre	ed securities,	7 (4.3)		
and	d trust preferred securities issued by consolidated special purpose entit	ties	C699	20620	19.b.
0. Other	r liabilities (from Schedule HC-G)		2750	3949	20.
1. Total I	liabilities (sum of items 13 through 20)		2948	639971	21.
2. Minor	rity interest in consolidated subsidiaries and similar items		3000	. 0	22.
				Age .	
QUITY (CAPITAL		4.00	The state of	
3. Perpe	etual preferred stock and related surplus			0	23.
4. Comn	mon stock (par value)			17	24.
5. Surpli	us (exclude all surplus related to preferred stock)		3240	717	25.
6. a. Re	etained earnings		3247	34299	26.a.
b. Ac	ocumulated other comprehensive incomes		B530	-2	26.b.
7. Other	r equity capital components ⁶	***************************************	A130	0	27.
	equity capital (sum of items 23 through 27)			35031	28.
	liabilities, minority interest, and equity capital (sum of items 21, 22, and			675002	29.
. Has th	he bank holding company engaged in a full-scope independent external	l audit at any	time during th	BHCK	M 1
	dar year? (Enter "1" for yes, enter "0" for no)				IVI. I
	ponse to Memoranda item 1 is yes, indicate below the name and addres any's independent external auditing firm (see instructions), and the nam				
•		ro and e-mail	addiess of th	l u	
auonir	ing firm's engagement partner. ⁷				
_	L				
a	bb. Name of External Auditing Firm (TEXT C703)	(1) Name of Enga	gement Partner	(TEXT C704)	
(,	·, · · · · · · · · · · · · · · · · · ·	, ,	J	1	
	2) City (TEXT C708) ((2) E-mail Addres	s (TEXT C705)		

^{1.} Includes total demand deposits and noninterest-bearing time and savings deposits.

^{2.} Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

^{3.} Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.

^{4.} Includes limited-life preferred stock and related surplus.

Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

^{6.} Includes treasury stock and unearned Employee Stock Ownership Plan shares.

^{7.} The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.

Schedule HC-B—Securities

		Held-to	Held-to-Maturity					Ө	
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
Dollar Amounts in Thousands	внск		внск		внск		внск		
1. U.S. Treasury securities	0211		0213	0	1286	0	1287	0	1.
2. U.S. government agency obligations	17		136						
(exclude mortgage-backed securities):							100		
Issued by U.S. government	2.4	the second	* A	6	28				
agencies ¹	1289		1290	0	1291	15122	1293	15123	2.
 b. Issued by U.S. government- 	37.3.		¥	T - 7	1000		1000		
sponsored agencies ²	1294	0 	1295	0	1297	0 	1298	0	2.
Securities issued by states and	8496		8497	T 0	8498		8499		
political subdivisions in the U.S	8496	U	8497	U	0490	<u> </u>	0499	V	3.
. Mortgage-backed securities (MBS)		4	177		10.7		594.5		
a. Pass-through securities:	1698	0	1699		1701	1 0	1702		
(1) Guaranteed by GNMA(2) Issued by FNMA and FHLMC	1703		1705	0	 	214	1707	211	4.
(3) Other pass-through securities	1709		1710	0		0	1713	0	4. 4.
b. Other mortgage-backed securities		\$ 1 m	V 40		11.5		uce, s		4.
(include CMOs, REMICs, and	54 T	100	24.1		100	fig. * Hallact A.C.		Marie 185 - Figure	
stripped MBS):	+6.4	**************************************			12.2	4.0	.*		
(1) Issued or guaranteed by		* ************************************	1,140		Sec. 5		#4.50	- 15 Mg - 3	
FNMA, FHLMC, or GNMA	1714	. 0	1715	. 0	1716	222	1717	220	4.
(2) Collateralized by MBS issued				or frage and the		general services		A Part of the	
or guaranteed by FNMA,	100	410	And the		9		100		
FHLMC, or GNMA	1718	0	1719	0	1731	0	1732	0	4.
(3) All other mortgage-backed	100	100	e+-(**)	ration of the second	1		1.736		
securities	1733	0	1734	0	1735	0	1736	0	4.
6. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.
6. Other debt securities:	* 04	entrible Areas (Control				<u>; 22., 74.25, 22.</u>			
a. Other domestic debt securities	1737		1738	0		0	1741	0	6.
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	. 0	6.

^{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.

			Held-to	-Maturit	у					A۱	vailable	-for-Sa	le			RS
	(Column A) Amortized Cost				(Column B) Fair Value			(Column C) Amortized Cost				(Column D) Fair Value¹				
Dollar Amounts in Thousands	внск			внск				внск				внск				1
Investments in mutual funds and other equity securities with readily	11. + 4. 11.14					e de	की क									
determinable fair values	iin.		A	4		7.1	ut,	A510			0	A511			0	7.
Total (sum of 1 through 7) (total of column A must equal Schedule HC,	2003		e ja	•		他					140	4.5				
item 2.a) (total of column D must equal	bhct		14 (v)	1 (1)			1.2		1			bhct		,	. 157	1
Schedule HC, item 2.b)	1754			1771	<u> </u>		0	1772	<u> </u>		15558	1773	<u> </u>	·	15554	8.

MEMORANDA			
ILMOVANDA	внск		
I. Pledged securities¹	0416		15554
. Remaining maturity or next repricing date of debt securities ²³ (Schedule HC-B, items 1 through 6.b in columns A and D above):	15	100	
a. 1 year and less	0383		15123
b. Over 1 year to 5 years			220
c. Over 5 years			211
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)	1778		. 0
Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):		3	4,5
a. Amortized cost	8782		. 0
h Fair value	8783		0

(Column B)

Fair Value

Held-to-Maturity

BHCK

0 B839

B847

0 B851

0 B859

0 B843

0 B855

(Column A)

Amortized Cost

BHCK

B838

B842

B846

B850

B854

B858

Memorandum item 5 is to be completed
by bank holding companies with total
assets over \$1 billion or with foreign
offices.

 Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):

a. Credit card receivables	
b. Home equity lines	
c. Automobile loans	
d. Other consumer loans	

e. Commercial and industrial loans

Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.

8.

0 5.a. 0 5.b. 0 5.c. 0 5.d. 0 5.e. 0 5.f.

Available-for-Sale

0 B841

0 B845

0 B849

0 B853

0 B857

B861

BHCK

(Column D)

Fair Value

(Column C)

Amortized Cost

BHCK

0 B840

0 B844

0 B852

0 B856

0 B860

B848

Schedule HC-C—Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses 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.

·-		(Column A)		(Column B)	
		Consolidated	In	Domestic Offices	
Dollar Amounts in Thousands	внск		BHDM		
Loans secured by real estate	1410	478725		A.	1.
a. Construction, land development, and other land loans			1415	25963	1.a.
b. Secured by farmland	3 .		1420	184	1.b.
c. Secured by 1–4 family residential properties:		74	7.		
(1) Revolving, open-end loans secured by 1-4 family	7 9				
residential properties and extended under lines of	4		396		
credit			1797	39455	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential	1.		ia.		
properties:	4		3 4 2	**************************************	
(a) Secured by first liens			5367	116119	1.c.(2)(a)
(b) Secured by junior liens			5368	22176	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential			1,10	***	
properties			1460	29912	1.d.
e. Secured by nonfarm nonresidential properties	144		1480	244916	1.e.
2. Loans to depository institutions and acceptances of other	di Ma	14.5		1000	
banks	73		1288	0	2.
a. To U.S. banks and other U.S. depository institutions	1292	0	****		2.a.
b. To foreign banks	1296	0			2.b.
3. Loans to finance agricultural production and other loans to	200		4500		
farmers	1590	9	1590	9	3.
4. Commercial and industrial loans	4700	200 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1766	113061	4.
a. To U.S. addressees (domicile)	1763 1764	113061			4.a.
b. To non-U.S. addressees (domicile)	1/04				4.b.
5. Not applicable					
Loans to individuals for household, family, and other					
personal expenditures (i.e., consumer loans) (includes	Y* .		1975	11201	
purchased paper)	B538	4777	3245.2	11201	6.
a. Credit cards	B539	334	l		6.a.
b. Other revolving credit plans	2000	e de la companya della companya della companya de la companya dell		1,	6.b.
c. Other consumer loans (includes single payment,	2011	6090		4	0 -
installment, and all student loans)	2011	19 34 28 31 ST	4.3	* 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -	6.c.
7. Loans to foreign governments and official institutions	2081	0	2081	0	7
(including foreign central banks)	200		150		7.
8. Not applicable	1		y (*)	- 6	
Loans for purchasing and carrying securities (secured and unsecured)	1545	75	1545	75	9.a.
b. All other loans	1564	794	1564	794	9.a. 9.b.
All other loans Lease financing receivables (net of unearned income)	Cya7 C	100	2165	0	9.b. 10.
a. Leases to individuals for household, family, and	2		***	and the same	10.
other personal expenditures (i.e., consumer leases)	F162	0	N. Paris		10.a.
b. All other leases	F163	0	lvis i		10.a. 10.b.
11. LESS: Any unearned income on loans reflected in	•	Carally Comment			IV.D.
items 1–9 above	2123	0	2123	0	11.
12. Total (sum of items 1 through 10 minus item 11)		Transfer by a six of the	8-17		11.
(total of column A must equal Schedule HC, sum of					
items 4.a and 4.b)	2122	603865	2122	603865	12.
nomo T.a anu T.b)	**				. 4.

Schedule HC-C-Continued

MEMORANDA Consolidated Dollar Amounts in Thousands BHCK 1. Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal M.1. expenditures) Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, 2746 M.2. above 3. Loans secured by real estate to non-U.S. addressees (domicile) (included in B837 M.3. Schedule HC-C, item 1, column A) Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions) Outstanding credit card fees and finance charges (included in Schedule HC-C, M.4. item 6.a. column A) Memorandum item 5 is to be completed by all bank holding companies. 5. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale): C779 M.5.a. a. Outstanding balance C780 0 b. Carrying amount included in Schedule HC-C, items 1 through 9..... M.5.b. 6. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices: a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items F230 M.6.a. 1.c.(2)(a) and (b)) Memorandum items 6.b and 6.c are to be completed by bank holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) as of December 31, 2006, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule HC-C, item 12, column B). b. Total maximum remaining amount of negative amortization contractually M.6.b. permitted on closed-end loans secured by 1–4 family residential properties 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 M.6.c. item 6.a above 7. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 7.a and 7.b must equal Schedule HC-C, item 1.a): F158 7277 M.7.a. a. 1-4 family residential construction loans..... F159 18686 M.7.b. b. Other construction loans and all land development and other land loans 8. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 8.a and 8.b must equal Schedule HC-C, item 1.e): F160 83863 M.8.a a. Loans secured by owner-occupied nonfarm nonresidential properties.....

b. Loans secured by other nonfarm nonresidential properties

161053

M.8.b.

F161

Schedule HC-D—Trading Assets and Liabilities

RSSD ID: 1209716

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year.

Dollar Amounts in Thousands	BHCK		
ASSETS			
U.S. Treasury securities in domestic offices	3531		1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed		West William	
securities)	3532		2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		3.
Mortgage-backed securities (MBS) in domestic offices:	维持可能	100	
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	<u> </u>	4.a
b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs,		#	38
REMICs, and stripped MBS)	3535		4.b
c. All other mortgage-backed securities	3536		4.c
5. Other debt securities in domestic offices	3537		5.
68. Not applicable	264		****
9. Other trading assets in domestic offices	3541		9.
10. Trading assets in foreign offices			10.
11. Derivatives with a positive fair value:	9 /5	100	
a. In domestic offices	3543		11.a
	BHFN	The state of the state of	33
b. In foreign offices	3543		11.b
12. Total trading assets (sum of items 1 through 11)	bhct	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	No. 1
(must equal Schedule HC, item 5)	3545		0 12.
	3		9.1
LIABILITIES	внск		. 75
13. Liability for short positions	3546	<u> </u>	13.
14. Derivatives with a negative fair value	3547		14.
-	bhct		
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule HC, item 15)	3548	l	0_15.

Schedule HC-E—Deposit Liabilities¹

Dollar Amounts in Thousands		
Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:	BHCB	
a. Demand deposits	2210	61564
b. NOW, ATS, and other transaction accounts	3187	86083
c Money market deposit accounts and other savings accounts	2389	111975
d. Time deposits of less than \$100,000	0040	199587
e. Time deposits of \$100,000 or more	1	64955
Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:	BHOD	i karan
a. Noninterest-bearing balances	3189	0
b. NOW, ATS, and other transaction accounts	3187	. 0
c. Money market deposit accounts and other savings accounts	1 0000	. 0
d. Time deposits of less than \$100,000	00.40	0
e. Time deposits of \$100,000 or more	0004	0

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	BHDM		
Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243	0] ,
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year	A164	0]
Time deposits of \$100,000 or more with a remaining maturity of one year or less		44379] [
,,,,,,,,	BHFN	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
4. Foreign office time deposits with a remaining maturity of one year or less	A245	0] ,

^{1.} The sum of items 1.a through 1.e and items 2.a through 2.e. must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F-Other Assets

Dollar Amounts in Thousands	BHCK	
1. Accrued interest receivable ¹	B556	3265
2. Net deferred tax assets ²	2148	0
3. Interest-only strips receivable (not in the form of a security) ³ on:		
a. Mortgage loans	A519	0
b. Other financial assets	A520	0
4. Equity securities that DO NOT have readily determinable fair values	1752	3391
5. Life insurance assets	1 0000	2858
6. Other	2168	2661
	bhct	A P
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	12175

^{1.} Include accrued interest receivable on loans, leases, debt securities and other interest-bearing assets.

Schedule HC-G-Other Liabilities

Dollar Amounts in Thousands	ВНСК		7
1. Not applicable	7		
2. Net deferred tax liabilities ¹	3049		0
Allowance for credit losses on off-balance sheet credit exposures	B557		0
4. Other	B984	394	9
	bhct		
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750	394	9

^{1.} See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule HC-H—Interest Sensitivity¹

Dollar Amounts in Thousands	внск		
Earning assets that are repriceable within one year or mature within one year	3197	238223	1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year	4.5	t to	
included in item 13.a(2) and 13.b(2) on Schedule HC, Balance Sheet	3296	333014	2.
3. Long-term debt that reprices within one year included in items 16 and 19.a on	77.5		
Schedule HC, Balance Sheet	3298	0	3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	3408	0	4.
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is		Professional Action	
scheduled to mature within one year	3409	. 0	5.

^{1.} Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the bank holding company's assets in foreign countries and 10 percent of the bank holding company's total consolidated assets as of the report date.

^{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 HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

^{4.} Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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Schedule HC-I—Insurance-Related Underwriting Activities (Including Reinsurance)

I. Property and Casualty Underwriting

Schedule HC-I must be completed by all top-tier bank holding companies. (See Instructions for additional information.)

	Dollar Amounts in Thous	sands BHCK]
ASSETS			184	1
1. Reinsurance recoverables		B988	0	1.
2. Total assets		C244	<u> </u>	2.
LIABILITIES		graph in the		
3. Claims and claims adjustment expense reserves		B990	0	3.
4. Unearned premiums		B991	0	4.
·		1. 1		4
5. Total equity		C245	0	5.
, ,		7 1 7		
6. Net income		C246	. 0	6.
II. Life and Health Underwriting		BHCK		i
II. Life and Health Underwriting		ВНСК		
ASSETS		3.2		
ASSETS 1. Reinsurance recoverables		C247	0	1.
ASSETS		C247 B992	0	ł
ASSETS 1. Reinsurance recoverables		C247 B992	0 0	1. 2. 3.
ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets		C247 B992	0 0	2.
ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets		C247 B992 C248	0 0	2. 3.
ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets LIABILITIES 4. Policyholder benefits and contractholder funds		C247 B992 C248	0 0	2. 3. 4.
ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets		C247 B992 C248	0 0 0	2. 3.
ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets LIABILITIES 4. Policyholder benefits and contractholder funds 5. Separate account liabilities		C247 B992 C248 B994 B996	0 0 0	2. 3. 4. 5.
ASSETS 1. Reinsurance recoverables 2. Separate account assets 3. Total assets LIABILITIES 4. Policyholder benefits and contractholder funds		C247 B992 C248 B994 B996	0 0 0	2. 3. 4.

Schedule HC-K—Quarterly Averages

Dollar Amounts in Thousands	BHCK	
ASSETS		70 33 7
1. Securities	3515	16800
2. Federal funds sold and securities purchased under agreements to resell	3365	763
3. Loans and leases	1 0-40	590313
4. a. Trading assets	3401	. 0
b. Other earning assets	B985	3302
5. Total consolidated assets		654504
LIABILITIES	8	Confidence of the confidence o
6. Interest-bearing deposits (domestic)	3517	459469
7. Interest-bearing deposits (foreign)		0
8. Federal funds purchased and securities sold under agreements to repurchase	1	14011
9. All other borrowed money		63841
10. Not applicable	100	
EQUITY CAPITAL		
11. Equity capital (excludes limited-life preferred stock)	3519	34647

For Federal Reserve Bank Use Only C.I.

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(Report only transactions with nonrelated institutions)

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

(a) 1-4 family residential construction loan commitments (b) Commercial real estate, other construction loan, and land development loan commitments (2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate (3) Securities underwriting (4) Securities underwriting (5) Securities underwriting (6) Securities underwriting (6) Securities underwriting (6) Securities underwriting (7) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities (8) Securities (8) Securities (8) Securities (8) Securities (8) Securities (8) Securities (8) Securities (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (8) Securities underwriting (9) Securities underwriting (1) Credit default swaps (1) Credit default swaps (1) Credit default swaps (1) Credit default swaps (1) Credit default swaps (1) Credit default underwrities (1) Credit default swaps (1) Credit default underwrities (1) Credit		Dollar Am	ounts in Thous	sands	BHCK	I		
Care Care	Unused commitments (report only the unused portions of commitments)				5 Miles (1994)	7	***	
A. Revolving, open-end loans secured by 1-4 family residential properties, e.g., home equity lines 3814 38156 1.8			•					
Sequity lines	* • • • • • • • • • • • • • • • • • • •	ential prope	rties, e.g., horr	ne		94437	4	
Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)(a) and (b)			-	1	3814		38358	1.a.
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal litem 1.c.(1))	b. Credit card lines				3815		15367	1.b.
item 1.c.(1) (a) 1—4 family residential construction loan commitments				1	119	36.		
item 1.c.(1) (a) 1—4 family residential construction loan commitments	loans secured by real estate (sum of items 1.c.(1)(a	ı) and (b) m	ust equal			(* j		
(a) 1-4 family residential construction loan commitments. F164 2775 1.c. (b) Commercial real estate, other construction loan, and land development loan commitments F165 22950 1.c. (c) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate 3817 0 1.c. (d) Securities underwriting 3817 0 1.d. (e) Other unused commitments 5566 388 69067 1.e. (e) Other unused commitments 5566 388 69067 1.e. (e) Other unused commitments 5566 388 2.2 2.a. Amount of financial standby letters of credit and foreign office guarantees 5570 3424 3.a. Amount of performance standby letters of credit and foreign office guarantees 5570 3424 3.a. Amount of performance standby letters of credit conveyed to others 3822 0 0 3.a. Amount of performance standby letters of credit conveyed to others 3822 0 0 3.a. Amount of performance standby letters of credit conveyed to others 3822 0 0 3.a. Amount of performance standby letters of credit conveyed to others 3822 0 0 3.a. Amount of performance standby letters of credit conveyed to others 3822 0 0 3.a. Amount of performance standby letters of credit conveyed to others 3822 0 0 0 0 0 0 0 0 0	• • • • • • • • • • • • • • • • • • • •				3816	<u> </u>	25725	1.c.(1
Commercial real estate, other construction Commercial real estate, other construction Commercial real estate, other construction F165 22950 Commercial real estate, construction, and land development Commitments to fund commercial real estate, construction, and land development Commitments to sell when-issued securities F165 22950 Commercial real estate, construction, and land development Commitments Commercial real estate, construction, and land development Commercial self-self-self-self-self-self-self-self-	· · · ·				129		94 F	•
(b) Commercial real estate, other construction loan, and land development loan commitments with loans NOT secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not secured by real estate with loans not se	• •			2775	14	4.	a T	1.c.(1
Commitments Commitments Commitments Commitments Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate Construction Commitments to fund commercial real estate Construction		3 4 1.		. 4				`
Commitments F165 22350 2350		100	7111	14.34) or in		10.0	
Commitments to fund commercial real estate, construction, and land development loans NOT secured by real eleste 6550 0 1.c.		F165		22950	4.		, a	1.c.(1
Lans NOT secured by real estate 6560 0 1.d.			1 land develop	ment	.			•
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E. Other unused commitments	-				3817		0	•
Financial standby letters of credit and foreign office guarantees	<u> </u>			1	3818		69067	
a. Amount of financial standby letters of credit conveyed to others					6566		388	
Performance standby letters of credit and foreign office guarantees. 6570 3424 3. a. Amount of performance standby letters of credit conveyed to others 3822 0 3. a.	-				3820		. 0	
a. Amount of performance standby letters of credit conveyed to others. 3822 0 3.a. Commercial and similar letters of credit. 3411 0 4. Not applicable 3433 0 6.					6570		3424	
Commercial and similar letters of credit 3411 0 4					3822		0	3.a.
Securities lent				1	3411		0	4.
Credit derivatives: Credit derivatives: BHCK BHCK Column B) Credit default swaps C968 0 C969 0 C971	5. Not applicable				1 (18.1			
Credit derivatives: a. Notional amounts: BHCK BHCK				[3433		0	6.
Credit derivatives: a. Notional amounts: BHCK BHCK								
a. Notional amounts: (1) Credit default swaps							-	
(1) Credit default swaps C988 0 C999 0 7.a. (2) Total return swaps C970 0 C971 0 7.a. (3) Credit options C972 0 C973 0 7.a. (4) Other credit derivatives C974 0 C975 0 7.a. (5) C975 0 7.a. (7) C974 0 C975 0 7.a. (7) C975 0 7.a. (7) C974 0 C975 0 7.a. (7)			(Column A)			(Column I	3)	
(2) Total return swaps								
(3) Credit options				0	C969	<u> </u>	0	7.a.(
(4) Other credit derivatives	•			0	C971		0	7.a.(2
b. Gross fair values: (1) Gross positive fair value	· ·			0	C973		0	7.a.(3
(1) Gross positive fair value C219 0 C221 0 7.b.((2) Gross negative fair value C220 0 C222 0 7.b.(Spot foreign exchange contracts BHCK 8765 0 8. All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance sheet items that individually exceed 10% of Schedule HC, item 28, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28) 3430 0 9.a. a. Securities borrowed 3432 0 9.a. b. Commitments to purchase when-issued securities 3434 0 9.b. c. Commitments to sell when-issued securities 3435 0 9.c. TEXT 6562 6562 0 9.d. f. 6568 6568 0 9.f. TEXT 6568 6568 0 9.f.	• •			0	C975	<u> </u>	0	7.a.(4
(2) Gross negative fair value		C+ 4-C-003-00-00-00-00-00-00-00-00-00-00-00-00		<u> </u>		2000		
Spot foreign exchange contracts 8765 0 8.				0	C221	L	0	7.b.(*
Spot foreign exchange contracts	(2) Gross negative fair value	C220		0	C222	<u> </u>	0	7.b.(2
Spot foreign exchange contracts				r				
All other off-balance-sheet items (exclude derivatives) (include in item 9 the aggregate amount all other off-balance sheet items that individually exceed 10% of Schedule HC, item 28, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28)				ļ				
amount all other off-balance sheet items that individually exceed 10% of Schedule HC, item 28, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28)	•			6	8765		0	8.
item 28, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28) 3430 0 9.a Securities borrowed 3432 0 9.a. b. Commitments to purchase when-issued securities 3434 0 9.b. c. Commitments to sell when-issued securities 3435 0 9.c. TEXT 6561 6562 6562 0 9.e. TEXT 6568 6568 0 9.f.				16				
that exceed 25% of Schedule HC, item 28) 3430 0 9.a. Securities borrowed 3432 0 9.a. b. Commitments to purchase when-issued securities 3434 0 9.b. c. Commitments to sell when-issued securities 3435 0 9.c. TEXT 6561 6561 0 9.d. TEXT 6568 6568 0 9.f. TEXT 6586 6586 0 9.f. TEXT 6586 6586 0 9.f.						2	÷	
a. Securities borrowed	item 28, "Total equity capital") (itemize and describe in item	ns 9.a throu	gh 9.g only am	10unts	1) TV	i i i i i i i i i i i i i i i i i i i		
b. Commitments to purchase when-issued securities 3434 0 9.b. c. Commitments to sell when-issued securities 3435 0 9.c. TEXT 6561 6561 0 9.d. TEXT 6568 6568 0 9.f. TEXT 6586 6586 0 9.f.	that exceed 25% of Schedule HC, item 28)	•••••			3430		0	9.
c. Commitments to sell when-issued securities 3435 0 9.c. d. 6561 6561 0 9.d. TEXT 6562 6562 0 9.e. TEXT 6568 6568 0 9.f. TEXT 6586 6586 0 9.g.						 	0	9.a.
d. TEXT 6561 0 9.d. TEXT 6562 6562 0 9.e. TEXT 6568 6568 0 9.f. TEXT 6586 6586 0 9.g.	·			Г			0	9.b.
d. 6561 0 9.d. TEXT 6562 0 9.e. TEXT 6568 0 9.f. f. 6586 6586 0 9.f.	c. Commitments to sell when-issued securities	••••••			3435	Part Control	0	9.c.
d. 6561 0 9.d. TEXT 6562 0 9.e. TEXT 6568 0 9.f. f. 6586 6586 0 9.f.								
e. TEXT	1 +			Į		13 to 15	光学	
e.	d. 6561				6561		0	9.d.
f. 6568 6586 0 9.f.				I		100	256.8	
f. TEXT	e. 6562	**************************************					0	9.e.
TEXT 6586 0 9.0	1 1					1. j .	1 1	- / - /
TEXT 6586 6586 0 9.0	f. 6568				6568		0	9.f.
					C-12900000	1440 C	12.	
Not applicable	ccec				AND THE	12 May 2	35.6 - 1	
ENGRAPHICAL CONTRACTOR OF THE PROPERTY AND THE PROPERTY A	g				6586			9.a

Schedule HC-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					
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal			4 7 7		
sum of items 12 and 13):	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696	
a. Futures contracts	. 0	0		0	11.a.
	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700	
b. Forward contracts	0	0	0	. 0	11.b.
 c. Exchange-traded option 	7.734	1		*****	
contracts:	BHCK 8701	BHCK 8702	BHCK 8703	BHCK 8704	
(1) Written options	0	0	0	. 0	11.c.(1)
	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708	
(2) Purchased options	0	0	0	0	11.c.(2)
a. a.a. a.a aaaa. apaa	(
contracts:	BHCK 8709	BHCK 8710	BHCK 8711	BHCK8712	
(1) Written options	13723	0	0	0	11.d.(1)
	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716	
(2) Purchased options	0	0	0	0	11.d.(2)
•	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720	
e. Swaps	0		0	0	11.e.
12. Total gross notional amount of	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724	
derivative contracts held for	0	0	0	0	40
trading			0	U	12.
Total gross notional amount of derivative contracts held for	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728	
purposes other than trading	13723	0	0	0	13.
14. Gross fair values of derivative					13.
contracts:				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
a. Contracts held for trading:	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8738	
(1) Gross positive fair value	0	. 0	0	0	14.a.(1)
(1) 2122 221111 21111 21111	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740	14(17
(2) Gross negative fair value	0	0	0	0	14.a.(2)
b. Contracts held for purposes	***	*	14.560 · · · · · · · · · · · · · · · · · · ·		
other than trading:	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744	
(1) Gross positive fair value	0	0	0	. 0	14.b.(1)
•	BHCK 8745	BHCK 8746	8HCK 8747	BHCK 8748	
(2) Gross negative fair value	0	0	. 0	0	14.b.(2)

Schedule HC-M-Memoranda

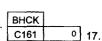
		D-11 A		внск	T			
			mounts in Thousands BER (UNROUNDED)	BHCK	252	1 404: 2 28 2 3	01 3 2 3	
1.	Total number of bank holding company common shares			-	15.00			
	outstanding	3459	16020					1.
2.	Debt maturing in one year or less (included in Schedule HC,			1980	1	7	***	
	that is issued to unrelated third parties by bank subsidiaries			6555		de la companya	. 0	2 .
3.	Debt maturing in more than one year (included in Schedule F	IC, item	s 16 and 19.a)		N		X	
	that is issued to unrelated third parties by bank subsidiaries			6556		+	0	3.
4.	Other assets acquired in satisfaction of debts previously conf	tracted.		6557		4	. 0	4.
5.	Securities purchased under agreements to resell offset again	nst secu	rities sold			2.5		
	under agreements to repurchase on Schedule HC			A288			0	5.
6	Investments in real estate (to be reported only by bank holding			7 12	9			
٠.	by the Federal Reserve to have real estate investments)			3656		-	0	6.
7.	Not applicable			¥		(8)	1	٠.
_	Here the found he left a common material into a business according	-14!	d	4 4		внск)	
8.	Has the bank holding company entered into a business comb		•			C251	0	
	accounted for by the purchase method of accounting? (Enter	r "1" to	yes; enter "0" for n	0)	•••••	(C231		8.
					_	BHCK	1	
9.	Has the bank holding company restated its financial statement		•			BHCK		
	or revised Statements of Financial Accounting Standards? (E	nter "1	" for yes; enter "0" f	or no)	•••••	6689	0	9.
10.	Not applicable							
11.	Have all changes in investments and activities been reported	to the I	ederal Reserve on the	e Bank l	Holding			
	Company Report of Changes in Organizational Structure (FR	RY-10):	Bank holding compa	nies mu	st not	,	,	
	leave blank or enter "N/A." The bank holding company must	enter "1	for yes or for no char	iges to i	eport;	внск		
	or enter "0" for no. If the answer to this questions is no, comp	lete the	FR Y-10			6416	1	11.
	TEXT 6428				· · · · · · · · · · · · · · · · · · ·		·····	
	Name of bank holding company official verifying FR Y=10 reporting (Please type or print)		Area Code and F	hone Numb	er (TEXT 9	9009)		
12.	Intangible assets other than goodwill:			внск				
	a. Mortgage servicing assets			3164			164	12.a.
						174.1		
	(1) Estimated fair value of mortgage servicing assets	6438						
			164		6 1000			12.a.(1)
	 b. Purchased credit card relationships and nonmortgage ser 	vicing a		B026	100		0	12.a.(1) 12.b.
	b. Purchased credit card relationships and nonmortgage ser All other identifiable intangible assets		sets	10000			0	
	b. Purchased credit card relationships and nonmortgage ser c. All other identifiable intangible assets		sets	B026				12.b.
	c. All other identifiable intangible assets		ssets	B026 5507				12.b. 12.c.
12	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Sche		ssets	B026 5507 bhct 0426	7/27		0 1.** 164	12.b.
13.	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal SchoOther real estate owned:	edule H	c, item 10.b)	B026 5507 bhct 0426 BHCK		*	0	12.b. 12.c. 12.d.
13.	c. All other identifiable intangible assets	edule H	C, item 10.b)	B026 5507 bhct 0426		\$ 2 (d)	164	12.b. 12.c. 12.d. 13.a.
13.	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal SchoOther real estate owned:	edule H	C, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745			0 164 0	12.b. 12.c. 12.d.
13.	d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Scho Other real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	edule H	C, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct			164	12.b. 12.c. 12.d. 13.a. 13.b.
	c. All other identifiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	edule H	C, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150	Mac.		0 164 0 0	12.b. 12.c. 12.d. 13.a.
	c. All other identifiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned	edule H	C, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK			0 164	12.b. 12.c. 12.d. 13.a. 13.b.
	c. All other identifiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned c. Total (sum of items 13.a and 13.b) (must equal Schedule Other borrowed money: a. Commercial paper	edule H	C, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309			0 164	12.b. 12.c. 12.d. 13.a. 13.b. 13.c.
	c. All other identifiable intangible assets	edule H	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332			0 164 0 0 0	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b.
	c. All other identifiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cob. Other real estate owned c. Total (sum of items 13.a and 13.b) (must equal Schedule Other borrowed money: a. Commercial paper	edule H	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333	44	# # # # # # # # # # # # # # # # # # #	0 164 0 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c.
	c. All other identifiable intangible assets	ntracted http://doi.org/10.00000000000000000000000000000000000	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct	44	# # # # # # # # # # # # # # # # # # #	0 164 0 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
	c. All other identifiable intangible assets	ntracted http://doi.org/10.00000000000000000000000000000000000	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333	44	# # # # # # # # # # # # # # # # # # #	0 164 0 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b.
	c. All other identifiable intangible assets	ntracted http://doi.org/10.00000000000000000000000000000000000	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct	44		0 164 0 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
14.	c. All other identifiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cobb. Other real estate owned	ntracted HC, iten ear or letthan on	17)sse year	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct	44	внск	0 164 0 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
14.	c. All other identifiable intangible assets	ntracted HC, iten ear or lethan on	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct 3190	44		0 164 0 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
14.	c. All other identifiable intangible assets d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schoother real estate owned: a. Real estate acquired in satisfaction of debts previously cobb. Other real estate owned	ntracted HC, iten ear or lethan on	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct 3190	**	внск	0 164 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.
14.	c. All other identifiable intangible assets	ntracted HC, iten ear or lethan on	c, item 10.b)	B026 5507 bhct 0426 BHCK 2744 2745 bhct 2150 BHCK 2309 2332 2333 bhct 3190	44	внск	0 164 0 0 0 28897 38250	12.b. 12.c. 12.d. 13.a. 13.b. 13.c. 14.a. 14.b. 14.c.

FR Y-9C Page 22

Schedule HC-M—Continued

The following two questions (items 17 and 18) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). See the line item instructions for further details.

17. Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4 (c)(7) of the Bank Holding Company Act, or pursuant to the merchant banking authority of section 4(k)4(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for yes; enter "0" for no).....



If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below. If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no).....



If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a. and 19.b. below.

Items 19.a. and 19.b. are to be completed by all bank holding companies that are not required to file the FR Y-12.

19. a. Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period? (Enter "1" for yes; enter "0" for no)

	внск		
	C700	0	19.a.
?			
•	C701	_	40 6

b. Does the bank holding company manage any nonfinancial equity investments for the benefit of others

Memoranda items 20 and 21 are to be completed only by bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

	BHCK		
20. Balances of broker–dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm–Leach–Bliley Act:		Take N	
a. Net assets	C252	0	20.a.
b. Balances due from related institutions:			
(1) Due from the bank holding company (parent company only), gross	4832	0	20.b.(1)
(2) Due from subsidiary banks of the bank holding company, gross	4833	0	20.b.(2)
(3) Due from nonbank subsidiaries of the bank holding company, gross	4834	0	20.b.(3)
c. Balances due to related institutions:	ace.	ar ar 💥 💥	
(1) Due to bank holding company (parent company only), gross	5041	0	20.c.(1)
(2) Due to subsidiary banks of the bank holding company, gross	5043	0	20.c.(2)
(3) Due to nonbank subsidiaries of the bank holding company, gross	5045	0	20.c.(3)
d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above	7. 9	of the same	ì
that qualify as liabilities subordinated to claims of general creditors	5047	. 0	20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to			1
Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-		10 10 10 10 10 10	
Leach-Bliley Act	C253	0	21.

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Schedule HC-M-Continued

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting bank holding company's web page that displays risk disclosures,	
including those about credit and market risk. (Example: www.examplebhc.com/riskdisclosures)	
TEXT http://	22.

Memoranda item 23 is to be completed by all bank holding companies.

Dollar Amounts in Thousands	внск		
23. Secured liabilities: a. Amount of "Federal funds purchased in domestic offices" that are secured (included in 	4	4	
Schedule HC, item 14.a)	F064	0	23.a.
b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d)	F065	63347	23 h

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Schedule HC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	Past 30 throug	mn A) due h 89 days accruing	90	(Column B) Past due days or more d still accruing	خند ،	(Column C Nonaccrua		
Dollar Amounts in Thousands	внск		внск		BHCK			
Loans secured by real estate: a. Construction, land development, and other land loans in domestic								
offices	2759	0	2769		3492		170	1.a.
b. Secured by farmland in	3493	0	3494	0	3495	· ·		4 6
domestic offices	100 sept.				3493			1.b.
of credit	5398	502	5399	C C	5400	i lib	0	1.c.(1)
liens	C236	1876	C237		C229		1347	1.c.(2)(a)
(b) Secured by junior liens	C238	218	C239	C	C230	40	31	1.c.(2)(b)
Secured by multifamily (5 or more) residential properties in domestic offices	3499	0	3500		3501	a de la companya de l	0	1.d.
Secured by nonfarm nonresidential properties in					2			1.0.
domestic offices	3502	45	3503	0	+		8054	1.e.
f. In foreign offices	B572	0	B573		B574		0	1.f.

Schedule HC-N-Continued

		(Column A) Past due through 89 days nd still accruing		(Column B) Past due dus or more and still accruing			
Dollar Amounts in Thousands	внск		BHCK		BHCK		
2. Loans to depository		$z = w^{\prime}$	i Ç		1		
institutions and acceptances		8.			4		
of other banks:	* , , , ,		7	and the second	A veri		
a. U.S. banks and other	77				1		
U.S. depository			Y	7.4	2.56	W 777	
institutions	5377	0	5378		5379	0	2.a.
b. Foreign banks	5380	. 0	5381	,	5382	0	2.b.
3. Loans to finance agricultural	4		4.)) , - *	4	
production and other loans	14.0	3					
to farmers	1594	. 0	1597		1583	. 0	3.
4. Commercial and industrial		the Cartesian Cartesian			100		
loans	1606	1883	1607		1608	405	4.
Loans to individuals for	illy ser						
household, family, and other			3				
personal expenditures:	B575		B576	1	B577	14	_
a. Credit cards	80/0	38	B310	Control of the second of the s	B3//	14	5.a.
b. Other (includes single	7			7.	#		
payment, installment,			A				
all student loans, and		\mathcal{F}_{i}			4		
revolving credit plans	B578	0	B579		B580	32	5.b.
other than credit cards)	5070	4	3. 4		2000		5.D.
6. Loans to foreign			100	N 18			
governments and official institutions	5389	0	5390		5391	l : ol	6.
7. All other loans	5459	0	5460	1		0	7.
8. Lease financing	.66			*	4		٠.
receivables:	14		in.	4	177		8.
a. Leases to individuals for	*:	A Section 1997 W			j.		
household, family, and	4						
other personal							
expenditures	F166	0	F167	(F168	0	8.a.
b. All other leases	F169	. 0	F170		F171	0	8.b.
9. Debt securities and other	104 · · ·	Electric de la servición					
assets (exclude other real	11.					7.4	
estate owned and other	1		4			14.01	
repossessed assets)	3505	0	3506		3507	0	9.
10. TOTAL (sum of items 1	100	1999.			1000	A	
through 9)	5524	4582	5525	0	5526	10053	10.

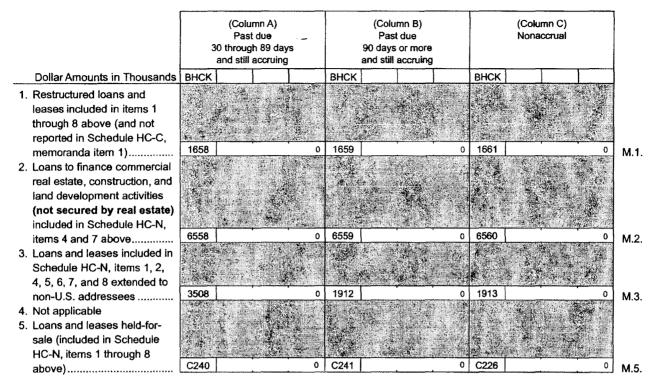
Schedule HC-N-Continued

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

	(Column A) Past due 30 through 89 days and still accruing			1	•	•		(Column C) Nonaccrual				
Dollar Amounts in Thousands	внск				внск			внск	<u> </u>	<u> </u>		i
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S.					,							
Government	5612			0	5613			0 5614			0	11
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans")	ES.						20					
included in item 11 above	5615			. 0	5616			5617			0	1
b. Rebooked "GNMA loans" that have been repur- chased or are eligible for repurchase included in	4					*						
item 11 above	C866			. 0	C867	7		C868			0	11

Schedule HC-N—Continued

MEMORANDA



Item 6 is to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

BHCK		внск	
		4.6	
3529	0	3530	0

	внск			
7. Additions to nonaccrual assets during the quarter	C410		2453	M.7.
8. Nonaccrual assets sold during the quarter	C411	·	. 0	M.8.

M.6.

properties.....

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M.10.b.

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MEMORANDA (continued)

(Column A) (Column B) (Column C) Past due Past due Nonaccrual 30 through 89 days 90 days or more and still accruing and still accruing **BHCK** Dollar Amounts in Thousands | BHCK **BHCK** 9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule HC-N, item 1.a): a. 1-4 family residential F176 construction loans M.9.a. b. Other construction loans and all land development F175 F177 F173 M.9.b. and other land loans 10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a. and 10.b must equal Schedule HC-N, item 1.e): a. Loans secured by owneroccupied nonfarm non-F178 F182 residential properties M.10.a. b. Loans secured by other nonfarm nonresidential

Schedule HC-P—Closed-End 1–4 Family Residential Mortgage Banking Activities in Domestic Offices

F181

F183

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1–4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	BHCK		
Retail originations during the quarter of closed-end 1–4 family residential mortgage loans for sale ² :			
a. First liens	F066	35130	1.a.
b. Junior liens	F067	0	1.b.
 Wholesale originations and purchases during the quarter of closed-end 1–4 family residential mortgage loans for sale²: 			
a. First liens	F068	0	2.a.
b. Junior liens	F069	. 0	2.b.
3. Closed-end 1–4 family residential mortgages sold during the quarter:	19	(* <u>.</u>	
a. First liens	F070	31723	3.a.
b. Junior liens	F071	0	3.b.
 Closed-end 1–4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a): 			
a. First liens	F072	8205	4.a.
b. Junior liens	F073		4.b.
5. Noninterest income for the quarter from the sale, securitization, and servicing of	12	1	
closed-end 1-4 family residential mortgage loans (included in Schedule HI, items	2. 1.		
5.f, 5.g, and 5.i)	F184	303	5.

^{1.} The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2006.

F179

^{2.} Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

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Schedule HC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule HC-Q is to be completed by bank holding companies that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule HC-D—Trading Assets and Liabilities.

	Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule HC)										
		(Column A) Total Fair Value Reported on Schedule HC			(Column B) Level 2 Fair Value Measurements			(Column C) Level 3 Fair Value Measurements			
Dollar Amounts in Thousands	внск			внск			внск			1	
ASSETS					* 12 p		77.7		19.15		
1. Loans and leases	F243		0	F244		. 0	F245		0] ،	
2. Trading assets	F246		. 0	F247		. 0	F248		0] :	
a. Nontrading securities at fair value with changes in fair value reported in current	7.5		ter tree					10			
earnings (included in Schedule HC-Q, item 2, above)	F240	1	0	F241		0	F242		0		
3. All other financial assets and servicing assets	F249		. 0	F250		0	F251		. 0		
		: , F	14								
LIABILITIES		1.35	12.5	4.7	j k	•		7		4	
4. Deposits	F252	<u> </u>	0	F253		. 0	F254		0	_ 4	
5. Trading liabilities	F255		0	F256		0	F257		0] ;	
6. All other financial liabilities and servicing liabilities	F258		. 0	F259		0	F260	<u> </u>	. 0] (
•	120,000		100		14.6	r Veg	9.4	*. * W	6		
7. Loan commitments (not accounted for as derivatives)	F261		0	F262		. 0	F263		0	1 7	

		-
or Federal	Reserve Bank Use Only	RSSD ID:
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Schedule HC-R—Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands	bhcx		7
Tier 1 capital			
Total-equity capital (from Schedule HC, item 28)	3210	35031	1.
LESS: Net unrealized gains (losses) on available-for-sale securities¹ (if a gain, report as a	внск	17.	1.
*	8434	-2	1 _
positive value; if a loss, report as a negative value)	74		2.
3. LESS: Net unrealized loss on available-for-sale equity securities¹ (report loss as a	A221	0	1
positive value)	45.275.2000.100	His fr	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, report as a positive			1
value; if a loss, report as a negative value)	4336	. 0	4.
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5.
6. a. Qualifying minority interests in consolidated subsidiaries and similar items	B589	0	6.6
b. Qualifying trust preferred securities ²	C502	11670	6.1
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	<u> </u>	7.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for		$\mathbf{A} \cdot \mathbf{A} = \mathbf{A} \cdot \mathbf{A}$	
under a fair value option that is included in retained earnings and is attributable			
to changes in the bank holding company's own creditworthiness (if a net gain,	10.00		
report as a positive value; if a net loss, report as a negative value)	F264	. 0	7.6
8. Subtotal (sum of items 1, 6.a. and 6.b, less items 2, 3, 4, 5, 7.a, and 7.b)	C227	46703	8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	16	1
b. LESS: Disallowed deferred tax assets	5610	0	9.8
	B592	 	9.1
10. Other additions to (deductions from) Tier 1 capital	8274	46687	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)			J 11.
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	8950	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	6078	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15.
16. Other Tier 2 capital components	B594	0	16.
17. Tier 2 capital (sum of items 12 through 16)	5311	15028	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	15028	18.
,	·		1
19. Tier 3 capital allocated for market risk	1395	0	19.
20. LESS: Deductions for total risk-based capital	B595	0	20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	61715	21.
Total assets for leverage ratio	bhct		1
· ·	3368	654504	22
22. Average total assets (from Schedule HC-K, item 5)	B590	0	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)		1	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships	B591	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	١
(from item 9.a above)		16	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25.
	внск		
26. LESS: Other deductions from assets for leverage capital purposes	B596	0	26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	654488	27.
28.–30. Not applicable			
Capital ratios	внск	Percentage	
31. Tier 1 leverage ratio (item 11 divided by item 27)	7204	7.13	31.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	7.44	32.
			33.

^{1.} Report amount included in Schedule HC, item 26.b, "Accumulated other comprehensive income."

^{2.} Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

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Schedule HC-R—Continued

Bank holding companies 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 HC-R, each bank holding company should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank holding company 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).

•						C000
	(Column A)			(Column D)	(Column E)	(Column F)
	Totals	Items Not		Allocation by Risk	Weight Category	
	(from Schedule HC)	Subject to Risk-Weighting	0%	20%	50%	100%
Dollar Amounts in Thousands	T	Table 113 gram g				
		BHCE	BHC0	BHC2	BHC5	BHC9
Ialance Sheet Asset Categories		SACTOR STATE	2010-01	and the same		7.5
4. Cash and due from depository institutions (column A	BHCK 0010	1.5	4.5	8 8 943	100	7. W
equals the sum of Schedule HC, items 1.a, 1.b.(1) and	30255	0	14566	15689		0
1.b.(2))	bhcx 1754	- A	4	24	4.42	- 14
35. Held-to-maturity securities	0	0	. 0	. 0	0	. 0
or Hold-to-maturity occurred	bhcx 1773	70-2 Table 1		1 1 1 1 1 1	1916	7.1
86. Available-for-sale securities	15554	-4	, , 0	15558	, , 0	, , 0
77. Federal funds sold and securities purchased under	BHCK C225	The State of the S	Parallel Committee Committee	September 1	in tea lea	
agreements to resell	0		. 0	0		0
	bhct 5369				1.0	100
8. Loans and leases held for sale	8205	0	0	0	8205	, 0
	bhct 8528		A-4		Section 1999	1145 MW
9. Loans and leases, net of unearned income	595660	. 0	0	3469	112798	479393
,	bhcx 3123	A 1	es a la company			
0. LESS: Allowance for loan and lease losses	6078	6078	7. A.	Appropriate Park	and the same	1.4
	bhcx 3545	100	34.7			
1. Trading assets	0	, 0	0	0	0	. 0
	BHCK B639		100	3 T T T T T T T T T T T T T T T T T T T	124	*
2. All other assets ¹	31406	16	0	3302	0	28088
	bhat 2170	- 24-	giêr			4.4
43. Total assets (sum of items 34 through 42)	675002	-6066	14566	38018	121003	507481

^{1.} Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

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Schedule	HC-R—Continued

	(Column A)		(Column B)	(Column C)	(Column D)	(Column E)	(Column F)]
	Face Value	Credit	Credit	Allocation by Risk vielunt Category				
	or Notional Amount	Conversion Factor	Equivalent Amount ¹	0%	20%	50%	100%	1
Dollar Amounts in Thousands								1
Derivatives and Off-Balance Sheet Items	BHCK B546	74 4 38 V V V	BHCE	BHC0	BHC2	BHC5	BHC9	1
44. Financial standby letters of credit	388	1.00 or 12.5 ²	388	0	0	0	388	3
45. Performance standby letters of	bhol 6570	and the second	*		Same and the second second			
credit	3424	.50	1712		. 0	. 0	1712	
46. Commercial and similar letters of	bhct 3411		**************************************	•	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			4
credit	0	.20	0	0	. 0	. 0	0)
17. Risk participations in bankers accep-			40.0	4.44		f., f.	To the di	1
tances acquired by the	BHCK 3429	17.		************************************	Long the state of		-	
reporting institution	. 0	1.00	0	0		# 11 to 12 t	0	
	bhot 3433				- 7 3 4 3 4	, , , , , , , , , , , , , , , , , , ,	1,73	2
48. Securities lent	. 0	1.00	0	0	0	. 0	0	1
19. Retained recourse on small business	bhot A250	(ata) to a con-		7.7	3 March 1993	M	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
obligations sold with recourse	0	1.00	0	0	0	0	0	1
50. Recourse and direct credit substitutes	4	A Special				With the second	100	
(other than financial standby letters of		27 14 24	t.			Section 1	S. Carlot	
credit) subject to the low-level				2.7.7.3	*			
exposure rule and residual interests	- 1960 - 1960		1	7.4		,	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Š
subject to a dollar-for-dollar capital	BHCK 8541	menal second		300			美工器	4
requirement	1645	12.5³	20563		1111	Sign of the second	20563	1
51. All other financial assets sold with	BHCK B875	Contract to 100		A STATE OF THE STA	entrales in the world	,	14.	Ž
recourse	26169	1.00	26169	0	. 0	26169	0)
52. All other off-balance sheet	BHCK B681		11/1/19/2	Mar. 100 Mar.		4 14 5 14 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	
liabilities	0	1.00	0	0	0	. 0	0	7
53. Unused commitments with an original	BHCK 6572	N. GROOM	74.72	Total Control of the Control	8 (5 5	1.45.4	Park Minn	ă
maturity exceeding one year	37060	.50	18530	0	0	4572	13958	3
	7.00		BHCE A187	4.5	43.2			
54. Derivative contracts	1 40		0	0	0	0	3	

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 HC-R—Continued

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	(Column	(Column C)		D)	(Column E)	(Column	F)			
			Allocation by	y Risk	Weight Category					
	0%	0%		0%			50%	100%		
Dollar Amounts in Thousands										
Totals								į		
5. Total assets, derivatives, and off-balance sheet items by risk weight category (for each		>6	BHCK 8697 566 38018		BHCK B698	BHCK B69	9			
column, sum of items 43 through 54)	14566				151744	544				
56. Risk weight factor	× 0%	× 0%		× 20% × 50%		× 100%		1		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	BHCK B700		BHCK B701		BHCK B702	BHCK 8703				
item 56)		0		7604	75872	54	4102			
,	7.5	48.	7 3			BHCK 165	1	1		
58. Market risk equivalent assets	100		34 A.		10 4		0			
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses	Tree .	¥7.	Chin.			BHCK B70	4			
and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)	400					62	7578] ,		
	S.		5.0	2.		BHCK A22	2			
60. LESS: Excess allowance for loan and lease losses	13 N		4.9				0] ,		
	35 20		0.0	- 100	at in the	BHCK 312	8]		
61. LESS: Allocated transfer risk reserve	4		A SECTION OF THE SECT				0] (
	- 1 T	4.2				BHCK A22	3			
62. Total risk-weighted assets (item 59 minus items 60 and 61)	¥		and the same	* 4		62	7578	1		

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Schedule HC-R—Continued

MEMORANDA

			Dollar Amo	ounts in Thous	ands B	нск			
Current credit exposure across all derivative contracts covered by the	ne risk-based capital standar	ds		*****************	8	764		0] M
,	·								
		•	VACIAL						7
				ining maturity	OI TO				-
	, ,	ımn A)		olumn B)		(Column C) Over five years			
	One ye	ar or less	1	one year h five years		Over	ive years	•	
	внск		внск	I live years	внск	т т		$\overline{}$	1
2. Notional principal amounts of derivative contracts:1	2000				0 8767			0	┨.
a. Interest rate contracts		· · · · · · · · · · · · · · · · · · ·			0 8770	 		, 0	- "
b. Foreign exchange contracts	0774	+ 0	 		0 8773	 		+ 0	٦ إ-
c. Gold contracts		- 	 		0 8776			· 0	
d. Other precious metals contracts		- 0	 		0 8779	 		, 0	
e. Other commodity contracts	4000		A001		0 A002	 		- 0	"
g. Credit derivative contracts:				- 1 J		and the second	• • • • • • • •	12.00	
(1) Investment grade	0000		C981		o C982			0	1
(2) Subinvestment grade		0	C984		0 C985	1		0	
(2) Oubline Stude	·····		.L.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						, ,,
					В	нск	T		1
3. Preferred stock (including related surplus) eligible for inclusion in Tie	er 1 capital:				7				1
Noncumulative perpetual preferred stock (included and reported in the stock)	•	chedule HC)			5	479		0	
b. Cumulative perpetual preferred stock (included and reported in "T	, , ,	•			5	990		0	
c. Other noncumulative preferred stock eligible for inclusion in Tier 1						¥.,	Y. 11		
(included in Schedule HC, item 22)					<u> </u> c	498		0	
d. Other cumulative preferred stock eligible for inclusion in Tier 1 ca					10	2 074	10.00		1
Schedule HC, item 20 or 22)						507		. 0	
4. Offsetting debit to the liability (i.e., the contra account) for Employee	Stock Ownership Plan (ESC	DP) debt guare	anteed by the	e reporting bar			12.5	- Vi lla	
holding company (included in Schedule HC, item 27)					2	771		. 0	
5. Treasury stock (including offsetting debit to the liability for ESOP det							gis, T		4
a. In the form of perpetual preferred stock	***************************************	••••••		******************	I	483		0	
b. In the form of common stock	***************************************				1	484		0	4
6. Market risk equivalent assets attributable to specific risk (included in	Schedule HC-R, item 58)	**********		**********	LF	031		0	_

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

For Federal	Reserve	Bank Us	e Only
C.I.	∟		

RSSD ID:

1209716

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

·						(2)	C000
	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
curitization Activities Outstanding principal balance of assets sold and securitized with		and the second s					
servicing retained or with recourse or other seller-provided credit	BHCK 8705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
enhancements	. 0	. 0	0	. 0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a. Credit enhancing interest-only							
strips (included in HC-B, HC-D, or HC-F)	BHCK B712	BHCK B713	BHCK B714	BHCK B715	BHCK 8716	BHCK B717	BHCK B718
	0	. 0	. 0	. 0	. 0	. 0	0
b. Subordinated securities and other	BHCK C393	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399
residual interests	. 0	. 0_	0	0	0	. 0	
c. Standby letters of credit and	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406
other enhancements	0	. 0	0	. 0	0	0	0
. Reporting institution's unused	BHCK B726	BHCK 8727	BHCK B728	BHCK B729	BHCK B730	BHCK B731	BHCK B732
commitments to provide liquidity to	0	0	0	0	BHCK B130	0	BHCK B/32
structures reported in item 1		•				6.00	140
item 1:	BHCK B733	BHCK 8734	BHCK B735	BHCK B736	BHCK B737	BHCK B738	BHCK 8739
a. 30–89 days past due	0	0	0	0	0	0	. 0
a. oo-oo aayo paot ado	BHCK B740	BHCK 8741	BHCK 8742	BHCK B743	BHCK B744	BHCK B745	BHCK B746
b. 90 days or more past due	0	0	0	0	0	0	0
Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other		Property (1997)					
seller-provided credit enhancements	BHCK 8747	BHCK B748	BHCK B749	BHCK B750	BHCK B751	BHCK B752	BHCK B753
(calendar year-to-date):	0	0	0	Brick 8/50		BHCK 8/52	
a. Charge-offs	BHCK B754	BHCK B755	BHCK 8756	BHCK B757	0 BHCK B758	BHCK 8759	1 BHCK B760
b. Recoveries	0	0	0	0		DITICK B/39	

Schedule HC-S-Continued

	(Column A) 1–4 Family Residential Loans	Equity Card Loans Consumer and Industrial		Auto Other Loans Consumer		(Column G) All Other Loans, All Leases, and All Other Assets		
Dollar Amounts in Thousands								
Amount of ownership (or seller's) interests carried as:		BHCK 8761	BHCK B762			BHCK B763	4.5	0 -
a. Securities (included in HC-B)	***	BHCK B500	BHCK B501	AND THE RESERVE		BHCK B502		6.a.
b. Loans (included in HC-C) 7. Past due loan amounts included in	Aug.	0	0					6.b.
interests reported in item 6.a:		BHCK 8764	BHCK B765	1	3.4	BHCK 8766	7.00 M	
a. 30-89 days past due		0 BHCK B767	0 BHCK B768			8HCK B769		7.a.
b. 90 days or more past due			0	AL PROPERTY.	and the second	0	10.0	7.b.
8. Charge-offs and recoveries on loan	The second second				A de la company			
amounts included in interests reported in item 6.a (calendar year-to-date):		BHCK B770	BHCK B771			BHCK B772		
a. Charge-offs	1	0 BHCK B773	BHCK B774	100		0 BHCK 8775		8.a.
b. Recoveries		0	0		14.5	. 0		8.b.
-		44					1364	
For Securitization Facilities Sponsored By or Otherwise Established By Other			2004	1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1				
institutions		177	4.00			THE STATE OF		
Maximum amount of credit exposure arising from credit enhancements								
provided by the reporting institution to	1200	Table Street,	***		35 July 1997			
other institutions' securitization struc- tures in the form of standby letters of	The state of the s		en en en en en en en en en en en en en e			42 - 1.12 E		
credit, purchased subordinated securi-	BHCK B776	BHCK B777	BHCK B778	BHCK B779	BHCK 8780	BHCK B781	BHCK B782	
ties, and other enhancements	0	0	1 2	0	0		H	9.
 Reporting institution's unused commit- ments to provide liquidity to other insti- 	BHCK B783	BHCK 8784	BHCK B785	BHCK 8786	BHCK B787	BHCK 8788	BHCK B789	
tutions' securitization structures	. 0	0	0	0	0	0	0	10.
Asset Sales		•		* 3 · · · · · · · · · · · · · · · · · ·	A Craft M	11.0		
11. Assets sold with recourse or other	8HCK B790	BHCK B791	BHCK 8792	BHCK B793	BHCK B794	BHCK B795	BHCK 8796	
seller-provided credit enhancements and not securitized	59036	0	0	BHCK B/85		0	0	11.
12. Maximum amount of credit exposure	ti de			1.5	4.			
arising from recourse or other seller- provided credit enhancements pro-	BHCK B797	BHCK 8798	BHCK B799	BHCK B800	BHCK B801	BHCK 8802	BHCK B803	
vided to assets reported in item 11	1645	. 0	0	. 0	. 0	, , , 0		12. 3/06

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Schedule HC-S-Continued

MEMORANDA

	Dollar Amounts in Thousands	внск]
1.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:	196		
	a. Outstanding principal balance	A249		M.1.a.
	b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b.
2.	Outstanding principal balance of assets serviced for others (includes participations serviced for others):		7.0 m	i
	a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	59036	M.2.a.
	b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	71811	M.2.b.
	c. Other financial assets ¹	A591	30291	M.2.c.
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 of credit, subordinated securities, and other enhancements:			
	(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B806	0	M.3.a.(1)
	(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.(2)
	b. Unused commitments to provide liquidity to conduit structures:	4.74	2.2	1
	(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B808	0	M.3.b.(1)
	(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.(2)
4.	Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C) ²	C407	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 million.

^{2.} Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Notes to the Balance Sheet—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(les) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

Dollar Amount in Thousands	ВНВС	٦
Average loans and leases (net of unearned income)	3516	1 1.
Average earning assets	1	2.
Average total consolidated assets		3.
Average equity capital	Locati	4.

Notes to the Balance Sheet-Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT		внск			
0000	Sch. HC, item 16, New loan to holding company's ESOP guaranteed		LA	7.5	7 M
	by bank holding company			. (1)	
		0000			750

Notes to the Balance Sheet-Other

	TEXT	Dollar Amount in Thousands	ВНСК		İ
1.	5356				
	2.24		1.47	richte, 🕦	ļ
			5356		1.
2.	5357				
			4.3		
			5357		2.
3.	5358			***	
	1			4.0	
			5358		3.
4.	5359			A	
	4 1		5359		4.
5.	5360			7 Kaling 1	
	1				
			5360		5.
6.	B027				
	13.13		7		ı
	2.4		B027		6.

Notes to the Balance Sheet—Other, Continued

	TEXT	Dollar Amount in Thousands	внск				
7.	B028						
			B028		, *** ,		7.
8.	B029			34 ·	į.	16	··
	7	•	B029	%.\	,		8.
9.	B030		1,32		-	4	0.
			B030		Α	* 4	
10.	B031		3030	Ţ.	ii.		9.
						1	
11.	B032		B031		26 (36)	6 1	10.
• • • •							
40	B033		B032	- P	į į	0 . 2	11.
12.	7		A .				
	D024		B033				12.
13.	B034						
			B034	17. 4			13.
14.	B035					4	
	4.5		B035			N S	14.
15.	B036	•					
	1.0		B036	1999 20		•	15.
16.	B037						
	н 4		B037		10. 18.16. 76 17		16.
17.	B038	-					
	4.0	+	B038	4.		¥ st	17.
18.	В039				40	30	17.
		 	B039		10 (20)		40
19.	B040		2000				18.
		+	B040			14.	١
20.	B041		D040	4	4.0		19.
	1,2	1	7 5 7			+,	
	tu 16-1		B041]	20.

FR Y-9C OMB Number 7100-0128 Avg. hrs. per response: 40.50 Expires February 28, 2011

Consolidated Financial Statements for Bank Holding Companies — FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$500 million or more. In addition, bank holding companies meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further information.

However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief. Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Date of Report:

December 31, 2008

Month / Date / Year (BHCK 9999)

Robert H. Laux	Park Bancorporation
Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)	Legal Title of Bank Holding Company (TEXT 9010)
Signature of Chief Financial Officer (or Equivalent)	[1815 Greenway Cross Street / P.O. Box (TEXT 9110) (Mailing Address of the Bank Holding Company)
Date of Signature	Madison WI 53713- City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.

E-mail Address of Contact (TEXT 4086)

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 40.50 hours per response, including time to

Person to whom questions about this report should be directed:

and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

Schedule HI-Consolidated Income Statement

	Dollar Amoun	ts in Thousands	
		Mil Thou	
1. Interest income			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by 1-4 family residential properties	4435	5,795	1.a.(1)(
(b) All other loans secured by real estate	4436	27,839	
(c) All other loans	F821	7,988	' ' '
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs			1.a.(2)
b. Income from lease financing receivables	4065		1.b
c. Interest income on balances due from depository institutions (1)			1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. government agency obligations (excluding			
mortgage-backed securities)	B488	452	1.d.(1)
(2) Mortgage-backed securities	B489		1.d.(2)
	4060		1.d.(2)
(3) All other securities			
e. Interest income from trading assets	4069		1.e.
f. Interest income on federal funds sold and securities purchased under agreements	F4000 F	43]	4.6
to resell	4020		1.f.
g. Other interest income	4518		1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107	42,148	1.h.
2. Interest expense			
a. Interest on deposits:			
(1) In domestic offices:			
(a) Time deposits of \$100,000 or more	A517	3,023	
(b) Time deposits of less than \$100,000	A518	9,669	2.a.(1)(
(c) Other deposits	6761	3,158	2.a.(1)(
(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172	0]:	2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to			
repurchase	4180	295	2.b.
c. Interest on trading liabilities and other borrowed money (excluding			
subordinated notes and debentures)	4185	3,420	2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397	0 2	2.d.
e. Other interest expense	4398	0 2	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	19,565	2.f.
3. Net interest income (item 1.h minus item 2.f).	4074	22,583	3.
4. Provision for loan and lease losses (from Schedule HI-B, part II, item 5)	4230	7,465	4.
5. Noninterest income:			
a. Income from fiduciary activities	4070	0 (5,a.
b. Service charges on deposit accounts in domestic offices	4483	1,511	5.b.
c. Trading revenue (2)	A220		5.c.
d. (1) Fees and commissions from securities brokerage	C886		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	*************************************		5.d.(2)
(3) Fees and commissions from annuity sales	C887		5.d.(2)
(4) Underwriting income from insurance and reinsurance activities			5.d.(4)
•	C387		5.d.(5)
(5) Income from other insurance activities			
e. Venture capital revenue	B491		5.e.
f. Net servicing fees	B492		5.f.
g. Net securitization income.	[B493]		5.g.
h. Not applicable	(a===1		
i. Net gains (losses) on sales of loans and leases	8560		5.i.
j. Net gains (losses) on sales of other real estate owned	8561		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496		5.k.
I. Other noninterest income (3)	B497		5.1.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	10,135	5.m.

⁽¹⁾ Includes interest income on time certificates of deposit not held for trading.
(2) For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.
(3) See Schedule HI, memoranda item 6.

Dollar Amounts in Thousands

Schedule HI—Continued

	внскві	Mil Thou	
6. a. Realized gains (losses) on held-to-maturity securities	3521	0 6	3.a.
b. Realized gains (losses) on available-for-sale securities	3196	171 6	5.b.
7. Noninterest expense:			
a. Salaries and employee benefits	4135	10,735 7	7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and			
employee benefits and mortgage interest)	4217	3,805 7	7.b.
c. (1) Goodwill impairment losses	C216	0 7	7.c.(1
(2) Amortization expense and impairment for other intangible assets	C232	0 7	
d. Other noninterest expense (4)	4092	8,292 7	r.d.
e. Total noninterest expense (sum of items 7 a through 7.d)	4093	22,832 7	'.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments			
(sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301	2,592 8	3.
9. Applicable income taxes (foreign and domestic)	4302	(149) 9).
10. Minority interest	4484	0 1	0.
11. Income (loss) before extraordinary items and other adjustments (item 8			
minus items 9 and 10)	4300	2,741 1	1.
12. Extraordinary items, net of applicable taxes and minority interest (5)	4320	0 1	2.
13. Net income (loss) (sum of items 11 and 12)	4340	2,741 1	
(4) See Schedule HI, memoranda item 7.			
(5) Describe on Schedule HI, memoranda item 8.			
Memoranda	(nu oudni	1	
	BHCKBil	Mil Thou	
Net interest income (item 3 above) on a fully taxable equivalent basis	4519	22,583 N	1.7.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8	<u> </u>		
above) on a fully taxable equivalent basis.	4592	2,602 N	1.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the			
U.S. (included in Schedule HI, items 1.a and 1.b, above)	4313	19 N	1.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.			
(included in Schedule HI, item 1.d(3), above)	4507	0 M	1.4.
Niverban of full times against annulus and at any and affection	Ducids		
5. Number of full-time equivalent employees at end of current period	BHCK Number		
(round to nearest whole number)	4150	170 M	1.5.
6. Other noninterest income (from schedule HI, 5.1 above) (only report amounts greater			
than \$25,000 that exceed 3% of Schedule HI, item 5.I):			
than \$20,000 that exceed 578 of contentie 111, item 5.15.	ВНСК ВіІ	Mil Thou	
a. Income and fees from the printing and sale of checks	C013		l.6.a
b. Earnings on/increase in value of cash surrender value of life insurance			1.6.b
c. Income and fees from automated teller machines (ATMs)	C016	3,011 M	
d. Rent and other income from real estate owned	4042		l.6.d
e. Safe deposit box rent	C015		l.6.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option		0 M	
	F555		i.6.g.
g. Bank card and credit card interchange fees. h. TEXT	1 333	301 101	.u.g.
8562	8562	0 м	G L
	6362	M	.0.11.
i. TEXT	0500		٠.
8563	8563	O_M	.6.1.
j. TEXT	0501	<u></u>	٠.
8564	8564	0 м	.o.j.

Schedule HI-Continued

Memoranda (continued)

Dollar Amounts in Thousands внскві міі Thou 7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts greater than \$25,000 that exceed 3% of Schedule HI, item 7.d): 616 M.7.a. C017 Data processing expenses 0497 850 M.7.b. b. Advertising and marketing expenses 4136 0 M.7.c. Directors' fees..... C. C018 0 M.7.d. đ. Printing, stationery, and supplies. Postage..... 8403 0 M.7.e. f Legal fees and expenses..... 4141 0 M.7.f. FDIC deposit insurance assessments..... 4146 442 M.7.g g. Accounting and auditing expenses..... F556 0 M.7.h. h Consulting and advisory expenses F557 0 M.7.i. 521 M.7.j. F558 Automated teller machine (ATM) and interchange expenses..... F559 Telecommunications expenses. 289 M.7.k TEXT 8565 8565 0 M.7.I. TEXT m 8566 0 M.7.m. 8566 n. TEXT 8567 0 M.7.n. 8567 8. Extraordinary items and other adjustments (from Schedule HI, item 12) (itemize all extraordinary items and other adjustments): TEXT a. (1) 3571 0 M.8.a.(1) BHCK 3572 0 (2) Applicable income tax effect M.8.a.(2) b. (1) TEXT 3573 0 M.8.b.(1) (2) Applicable income tax effect BHCK 3574 0 M.8.b.(2) TEXT c. (1) 3575 3575 0 M.8.c.(1) BHCK 3576 (2) Applicable income tax effect 0 M.8.c.(2) 9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.) (To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year): 8757 0 M.9.a. Interest rate exposures 0 b. Foreign exchange exposures 8758 M.9.b. 0 C. Equity security and index exposures 8759 M.9.c. d. Commodity and other exposures 8760 0 M.9.d. Credit exposures F186 0 M.9.e. 10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: 0 M.10.a. Net gains (losses) on credit derivatives held for trading C889 **0** M.10.b. Net gains (losses) on credit derivatives held for purposes other than trading C890 11. Credit losses on derivatives (see instructions) A251 0 M.11 12. a Income from the sale and servicing of mutual funds and annuities (in domestic offices) 8431 15 M.12.a. (1) Premiums on insurance related to the extension of credit C242 0 M.12.b.(1) b. 0 M.12.b.(2) (2) All other insurance premiums C243 0 M.12.c. Benefits, losses, and expenses from insurance-related activities **B983** внск 13. Does the reporting bank holding company have a Subchapter S election in effect for **0** M.13. federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)..... A530

Schedule HI—Continued

Memoranda (continued)

	,			внсквіі	Mil	Thou]
	Memorandum item 14 is to	be completed by bank ho	lding companies that have elected to				
	account for assets and liab	ilities under a fair value o	ption.				
14.	Net gains (losses) recognized value option:	d in earnings on assets and	liabilities that are reported at fair value under a fair				
	a. Net gains (losses) on asse	ts		F551		0	M.14.a.
	(1) Estimated net gains (los	sses) on loans attributable t	to changes in instrument-specific credit risk	F552		0	M.14.a.(1)
	b. Net gains (losses) on liabili	ities		F553		0	M.14.b.
	(1) Estimated net gains (los	sses) on liabilities attributab	le to changes in instrument-specific credit risk	F554		0	M.14.b.(1)
5.	Stock-based employee comp	ensation expense (net of ta	x effects) calculated for all awards under				
	the fair value method			C409		0	M.15.
							_
	morandum item 16 is to be co hedule HC-C, Memorandum ite		impanies that are required to complete				
	Todalo 110 o, momorandam ke	omo o.b. ana o.o.		внсквіі	Mil	Thou	7
6.	Noncash income from negative	ve amortization on closed-ei	nd loans secured by				
	1-4 family residential propertie	es (included in Schedule HI	, item 1.a.(1)(a))	F228		0	M.16.

Schedule HI-A—Changes in Equity Capital

	Dollar An	nounts in Thousa	no
	внск в	l Mil Thou]
1. Equity capital most recently reported for the end of previous calendar year (i.e., after			4
adjustments from amended Reports of Income)	3217	35,031	1
Restatements due to corrections of material accounting errors and changes in			4
accounting principles (1)	B507	0	٠
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	35,031]
	bhct		1
4. Net income (loss) (must equal Schedule HI, item 13)	4340	2,741	ŀ
5. Sale of perpetual preferred stock (excluding treasury stock transactions):	внск		1
a. Sale of perpetual preferred stock, gross	3577	0]
b. Conversion or retirement of perpetual preferred stock	3578	0]
6. Sale of common stock:			1
a. Sale of common stock, gross	3579	0](
b. Conversion or retirement of common stock.	3580	0](
7. Sale of treasury stock	4782	0	1
8. LESS: Purchase of treasury stock	4783	0];
9. Changes incident to business combinations, net	4356	0	١
LESS: Cash dividends declared on preferred stock	4598	0]
LESS: Cash dividends declared on common stock	4460	0	1
2. Other comprehensive income (2)	B511	83	1
3. Change in the offsetting debit to the liability for Employee Stock Ownership Plan			1
(ESOP) debt guaranteed by the bank holding company	4591	0]
Other adjustments to equity capital (not included above)	3581	0] ·
5. Total equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14,	bhct		1
less items, 8, 10, and 11)(must equal item 28 on Schedule HC, Balance Sheet)	3210	37,855	1

⁽¹⁾ Include the comulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option, and describe separately in the Notes to the Income Statement-Other, item 1.

⁽²⁾ Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan related changes other than net periodic benefit cost.

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

Dollar Amounts in Thousands

Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)	Charge-offs (Column A)	1	Recoveries (Column B)		
(ruly constitutes)	внсквіі	Mil Tho	ВНСКВІІ	Mil Tho	u
1. Loans secured by real estate:					
Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	242	C892	0	1.a.(1)
(2) Other construction loans and all land					
development and other land loans	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices	3584	0	3585	0	1.b.
 c. Secured by 1-4 family residential properties in domestic offices: 					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of					
credit	5411	442	5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential					
properties in domestic offices			 		4
(a) Secured by first liens	C234		C217		1.c.(2).(a
(b) Secured by junior liens	C235	159	C218	0	1.c.(2).(b
d. Secured by multifamily (5 or more) residential					4
properties in domestic offices	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	<u> </u>	1.e.(1)
(2) Loans secured by other nonfarm nonresidential	[0030]	V	C090	v	1 1.6.(1)
properties	C897	10	C898	0	1.e.(2)
f. In foreign offices.	B512	0	B513	0	
Loans to depository institutions and acceptances of other banks:			P DO 10	-	.
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	1 2.a.
b. To foreign banks.	4654	0	4664	. 0	
3. Loans to finance agricultural production and other loans	,			-] -
to farmers.	4655	0	4665	0	7 3.
4. Commercial and industrial loans:	, 40 ·				
a. To U.S. addressees (domicile)	4645	4,280	4617	. 0	4.a.
b. To non-U.S. addressees (domicile)	4646	0	4618	0	4.b.
Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	104	B515	0	5.a.
 Other (includes single payment, installment, all student loans, and revolving credit plans other than 					
credit cards)	B516		B517	17	4
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans.	4644	0	4628	0	7.
Lease financing receivables: a. Leases to individuals for household, family,					\$ \$ \$
and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	5,394	4605	17	9.

⁽¹⁾ Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B—Continued

MEMORANDA	Charge-offs	1		Recoveries		
	(Column A)			(Column B)		
A broad of Francisco and State of State	—— ВНСКВІІ	Mil	Thou	внскві	Mil	Thou
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)						
included in Schedule HI-B, part I, items 4 and 7 above	5409		0	5410	200 St. (0.31 S. 200)	0
Loans secured by real estate to non-U.S. addressees	[5403]			34101		
(domicile) (included in Schedule HI-B, part I, item 1, above)	4652		n	4662		0
ζ			-			
				Dollar Amo BHCK Bil	ounts in Mil	Thousan Thou
Memorandum item 3 is to be completed by (1) bank holding companies together with affiliated institutions, have outstanding credit card receivable (as defined in the institutions) that exceed \$500 million as of the report de	les					
(2) bank holding companies (as defined in the instructions).						
Uncollectable retail credit card fees and finance charges reversed agains	•					
in charge-offs against the allowance for loan and lease losses)				C388	***************************************	0
	enter par que en caracter de la companya de la companya de la companya de la companya de la companya de la comp			Dollar Amo	ounts in T	Thousand
II. Changes in allowance for loan and lease losses						111.00
1. Balance most recently reported at end of previous year (i.e., after adjus	stments					
from amended Reports of Income)				B522		6,078
				bhct		
2. Recoveries (must equal Schedule HI-B, part I, item 9, column B, above) .				4605		17
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A a				C079	**************	5,394
less Schedule HI-B, part II, item 4)				BHCK		0,004
4. Less: Write-downs arising from transfers of loans to a held-for-sale accou				5523		0
t. Less. Write-downs ansing from transfers of loans to a field-for-sale accord	###			bhct		0
5. Provision for loan and lease losses (must equal Schedule HI, item 4)				4230		7,465
Adjustments (see instructions for this schedule)			••	C233		7,403
7. Balance at end of current period (sum of items 1, 2, 5, and 6, less items 3				bhct		U
(must equal Schedule HC, item 4.c)	•	100		3123		8,166
(must equal scriedule 110, fielii 4.0)				5125		0,100
Memoranda				Dollar Amo BHCK Bil	unts in T	housand Thou
 Allocated transfer risk reserve included in Schedule HI-B, part II, item 7 			•••	C435		0
Memorandum items 2 and 3 are to be completed by (1) bank holding com	npanies					
that, together with affiliated institutions, have outstanding credit card rece	ivables (as					
Defined in the institutions) that exceed \$500 million as of the report date of	or (2) bank					
holding companies that on a consolidated basis are credit card speciality						
holding companies (as defined in the instructions).						
2. Separate valuation allowance for uncollectable retail credit card fees and	finance charges			C389		0
3. Amount of allowance for uncollectable retail credit card fees and finance of	•					
and finance charges (included in Schedule HC, item 4.c and Schedule HI part II, item 7)		******		C390		0
Memorandum item 4 is to be completed by all bank holding compani						-
Amount of allowance for post-acquisition losses on purchased impaired to						
accounted for in accordance with AICPA Statement of Position 03-3 (included)						
in Schedule HI-B, part II, item 7, above)				C781		0

⁽¹⁾ Include write-downs arising from transfers to a held-for-sale account

Dollar Amounts in Thousands

Notes to the Income Statement—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

		внвс	Bil	Mil	Thou]
1.	Total interest income	4107			N/A	1.
	a. Interest income on loans and leases	4094			N/A	1.a.
	b. Interest income on investment securities.	4218			N/A	1.b.
2.	Total interest expense	4073			N/A	2.
	a. Interest expense on deposits.	4421			N/A	2.a.
3.	Net interest income	4074			N/A	3.
4.	Provision for loan and lease losses	4230			N/A	4.
5.	Total noninterest income	4079			N/A	5.
	a. Income from fiduciary activities	4070			N/A	5.a.
	b. Trading revenue	A220			N/A	5.b.
	c. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490			N/A	5.c.
	d. Venture capital revenue	B491			N/A	5.d.
	e. Net securitization income	B493			N/A	5.e.
	f. Insurance commissions and fees.	B494			N/A	5;f.
6.	Realized gains (losses) on held-to-maturity and available-for-sale securities	4091			N/A	6.
7.	Total noninterest expense	4093			N/A	7.
	a. Salaries and employee benefits	4135			N/A	7.a.
	b. Goodwill impairment losses	C216			N/A	7.b.
8.	Income (loss) before taxes, extraordinary items, and other adjustments	4301			N/A	8.
9.	Applicable income taxes	4302			N/A	9.
10.	Minority interest	4484			N/A	10.
11.	Extraordinary items, net of applicable income taxes and minority interest	4320			N/A	11.
12:	Net income (loss)	4340			N/A	12.
	Cash dividends declared	4475			N/A	13.
14.	Net charge-offs	6061		4-	N/A	14.
15:	Net interest income (item 3 above) on a fully taxable equivalent basis	4519			N/A	15:

Notes to the Income Statement-Other

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Exclude any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT		ВНСКВІ	Mil	Thou
0000	Sch. HI, item 1.a(1), Recognition of interest payments on			
	nonaccrual loans to XYZ country			
		0000	1	350

Notes to the Income Statement-Other

			unt in thousands	3
TEXT		BHCKBil	Mil Thou]
1.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option			
		F465	0	
2. 5352				.
				4
		5352	N/A	<u>.</u>
3. 5353		was e		
	2 4 4 20 2 20 20 20 20 20 20 20 20 20 20 20 2	5050	N/A	4
4 5054		5353	N/A	<u> </u> :
4. 5354		_		
		5354	N/A	٦,
5. 5355		3334	1974	٠ ا
0. 0000				
		5355	N/A	۱,
6. B042				7
		B042	N/A	٦,
7. B043				
		B043	N/A] ;
8. B044				
				Ĭ
		B044	N/A] [
9. B045		_		
				4
		B045	N/A] 9
10. <u>B046</u>				
l l				-
		B046	N/A	J 1

Notes to the Income Statement—Other, Continued

	Dollar amount in	thousands	
TEXT	BHCK Bil M	1il Thou	
11. B047			
	P047	N/A	
12. 8048		N/A	11
12. BU46			
	B048	N/A	12
13. B049			
	B049	N/A	13
14. B050			
	B050	N/A	14
15. B051			
	B051	N/A	15
16. B052			
	B052	N/A	16
17. B053	BWZ	NA I	10
17.			
	B053	N/A	17
18. B054			
	B054	N/A	18.
19. B055			
	B055	N/A	19.
20. B056			
	B056	N/A 2	20.

For Federal Reserve Bank Use Only
C.I

Park Bancorporation

Name of Bank Holding Company

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business December 31, 2008

Schedule HC—Consolidated Balance Sheet

				Dollar Amoun	ts in Thousands	_
				BHCKBil	Mil Thou	
ASSETS						
1. Cash and balances due from depository instituti	ions:					
a. Noninterest-bearing balances and currency a	and coin (1)			0081	38,190	1.a.
b. Interest-bearing balances: (2)						
(1) In U.S. offices				0395	11	1.b.(1
(2) In foreign offices, Edge and Agreement su	ubsidiaries, and IBFs			0397	0	1.b.(2
2. Securities :						
a. Held-to-maturity securities (from Schedule Ho	C-B, column A)			1754	0	2.a.
b. Available-for-sale securities (from Schedule I				1773	16,183	2.b.
3. Federal funds sold and securities purchased un	der agreements to resell:					
a. Federal funds sold in domestic offices			BHDM	B987	0	3.a.
b. Securities purchased under agreements to re	esell (3)		внск	B989	0	3.b.
Loans and lease financing receivables:	The second secon					
a. Loans and leases held for sale	*	*		5369	15,511	4.a.
b. Loans and leases, net of unearned income		B528	707,022			·4.b.
c. LESS: Allowance for loan and lease losses		3123	8,166		5	4.c.
d. Loans and leases, net of unearned income ar	nd allowance for loan and lease			*		
losses (item 4.b minus items 4.c)		20 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -		B529	698,856	4.d.
5. Trading assets (from Schedule HC-D)	*	- (1-24) A		3545	0	5∈
6. Premises and fixed assets (including capitalized	i leases)	** - ** - ** - ** - ** - ** - ** - **		2145	16,457	6. 7 .
7. Other real estate owned (from Schedule HC-M).			v	2150	552	7.
8. Investments in unconsolidated subsidiaries and	associated companies	45 CT 0128 4 10		2130	1,748	- 8.
9. Not applicable		18000				
10. Intangible assets:						
a. Goodwill				3163	0	10.a.
b. Other intangible assets (from Schedule HC-M	1)			0426	834	10.b.
11. Other assets (from Schedule HC-F)	•			2160	27,543	11.
12. Total assets (sum of items 1 through 11)				2170	815,885	12.

⁽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 in domestic and foreign offices, regardless of maturity.

Schedule HC-Continued

BHDM Bil 6631 6636 BHFN 6631 6636 BHCK 1 B993 C B995 3548 3190	69,543 533,026 0 0 0 8,604 5,922 0
BHFN 6631 6636 BHCK B993 8995 3548	533,026 0 0 8,604 5,922
BHFN 6631 6636 BHCK B993 8995 3548	533,026 0 0 8,604 5,922
BHFN 6631 6636 BHCK B993 8995 3548	533,026 0 0 8,604 5,922
BHFN 6631 6636 BHCK B993 8995 3548	533,026 0 0 8,604 5,922
BHFN 6631 6636 BHCK 1 B993 8 B995 3548	8,604 5,922
6631 6636 BHCK 1 B993 8 B995 3548	8,604 5,922
BHCK B993 B995 3548	8,604 5,922
BHCK 1 B993 3 B995 3 5 4 8	8,604 5,922
1 B993 C B995 3548	5,922
3548 S	5,922
3548 S	5,922
3548	
	0
3190	
3190	
	118,550
4062	0
	4
C699	26,810
2750	15,575
2948	778,030
3000	0
[assa]	
	0
-	17
	717
THE PERSON NAMED IN COLUMN 1	37,040
	81
	0
	37,855
3300	815,885
	2750 2948

⁽¹⁾ Includes total demand deposits and noninterest-bearing time and savings deposits.

⁽²⁾ Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."

⁽³⁾ Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.

⁽⁴⁾ Includes limited-life preferred stock and related surplus.
(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

⁽⁶⁾ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

⁽⁷⁾ The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.

Schedule HC-B — Securities	Held-to-Maturity						Available-for-Sale						
Dollar Amounts in Thousands	(Column A) Amortized Cost			,		(Column C) Amortized Cost			(Column D Fair Value	,			
	внсквіі		Γhou	BHCKBil	Mil	Thou	ВНСКВІІ	Mil	Thou	внсквіі	Mil	Thou	
U.S. Treasury securities U.S. government agency obligations (exclude mortgage-backed securities): a. Issued by U.S. government	0211		0	0213		0	1286		0	1287		0] 1.
agencies (1)	1289		0	1290		0	1291		0	1293		0	2.a.
b. Issued by U.S. government-													Į
sponsored agencies (2)	1294		0	1295		0	1297		14,018	1298	800000000000	14,151	2.b.
3. Securities issued by states and	rainat -			Laval			La de al			l a soot			1
political subdivisions in the U.S 4. Mortgage-backed securities (MBS) a. Pass-through securities:	8496		0	8497		0	8498		0	8499		0] 3.
(1) Guaranteed by GNMA	1698		0	1699		0	1701		0	1702	***************************************	0] 4.a.
(2) Issued by FNMA and FHLMC	1703		0	1705		0	1706		159	1707		161] 4.a.
 (3) Other pass-through securities b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by 	1709		0	1710		0	1711		0	1713		0] 4.a.
FNMA, FHLMC, or GNMA (2) Collateralized by MBS issued or guaranteed by FNMA,	1714		0	1715	·	0	1716		71	1717		71] 4.b
FHLMC, or GNMA	1718		0	1719		0	1731		0	1732		0	1 4.b.
(3) All other mortgage-backed													
securities	1733		0	1734		0	1735		0	1736		0] 4.b.
5. Asset-backed securities (ABS) 6. Other debt securities:	C026		0	C988		0	C989		0	C027		0] 5.
a. Other domestic debt securities	1737		0	1738		0	1739		400	1741		400] 6.a.
b. Foreign debt securities	1742		0	1743		0	1744		0	1746		0	6.b.

⁽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 HC-B - Continued

	Held-to-Ma	turity					Available-f	or-sale					
Dollar Amounts in Thousands	(Column A) Amortized			(Column B) Fair Value		. des	(Column C Amortized	,	. 4 .	(Column D Fair Value	,		
entered on the second second to the second s	внск віі	Mil	Thou	BHCK Bil	Mil	Thou	внсквіі	Mil	Thou	внсквіі	Mil	Thou	
7. Investments in mutual funds and other equity securities with readily							and the second						
determinable fair values							A510		1,400	A511		1,400	7.
Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal	bhct									bhct			
Schedule HC, item 2.b)	1754		0	1771		0	1772	- 1	16,048			16,183	8.

Memoranda

	BHCK	3il M	fil Thou	l
1. Pledged securities (1)	0416	72.	15,783	M.1.
2. Remaining maturity or next repricing date of debt securities (2)(3)(Schedule HC-B, items 1 through 6.b in 1999).				
a. 1 year and less	0383		9,021	M.2.a.
b. Over 1 year to 5 years	0384		5,762	M.2.b.
c. Over 5 years.	0387		0	M.2.c.
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)	1778		0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):				
a. Amortized cost	8782		0	M.4.a.
b. Fair value	8783		0	M.4.b.

Held-to-Ma	turity				2 2 2	Availa	ble-fo	r-Sale	100			
(Column A) Amortized ((Column I Fair Value	,	·	(Colur Amort				(Column E Fair Value	,	
внсквіі	Mil	Thou	внсквіі	Mil	Thou	внск	Bil	Mil	Thou	ВНСКВІІ	Mil	Thou

Memorandum item 5 is to be completed by bank holding companies with total assets over \$1 billion or with foreign offices.

- Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):
- a. Credit card receivables
- b. Home equity lines
- c. Automobile loans
- d. Other consumer loans
- e. Commercial and industrial loans

()the	ſ

B838	N/A	B839	N/A	B840	N/A	B841	N/A	5.a.
B842	N/A	B843		B844	N/A	B845	N/A	5.b.
B846	N/A	B847	N/A	B848	N/A	B849	N/A	5.c.
B850	N/A	B851	- N/A	B852	N/A	B853	N/A	5.d.
B854	N/A	B855	N/A	B856	N/A	B857	N/A	5.e.
B858	N/A	B859	N/A	B860	N/A	B861	N/A	5.f.

- (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 debt securities by next repricing date.

Schedule HC-C — Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses 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.

		Consolidat	ed		Domestic C	Offices		1
		(Column A)			(Column B)			1
		ВНСКВІІ	Mil	Thou	BHDMBil	Mil	Thou	J
L	oans secured by real estate	1410		592,078				1.
а	. Construction, land development, and other land loans:				внск			
	(1) 1-4 family residential construction loans				F158		6,884] 1.a.(1
	(2) Other construction loans and all land							
	development and other land loans				F159		85,671	1.a.(2
					BHDM			
b	Secured by farmland				1420		201	1.b.
С	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				1797		50,137	1.c.(1
	(2) All other loans secured by 1-4 family residential properties:							
	(a) Secured by first liens				5367		121,433	1.c.(2
	(b) Secured by junior liens				5368		20,586	1.c.(2
đ	. Secured by multifamily (5 or more) residential	r			10			
е	properties: Secured by nonfarm nonresidential properties:				1460		35,938] 1.d.
	(1) Loans secured by owner-occupied nonfarm				внск			
	nonresidential properties				F160		60,249	1.e.(1
	(2) Loans secured by other nonfarm nonresidential properties.				F161		210,979	1.e.(2
Ė	dans to depository institutions and acceptances of other				BHDM			Ì
	anks				1288		0	2.
	. To U.S. banks and other U.S. depository institutions	1292		0				2.a.
	. To foreign banks.	1296		0				2.b.
	pans to finance agricultural production and other loans to	12301						Z.U.
	irmers	1590		104	1590		104	3.
	ommercial and industrial loans	<u> </u>			1766		117,763	4.
	To U.S. addressees (domicile)	1763		117,763			,	4.a.
	To non-U.S. addressees (domicile).	1764		0				4.b.
	ot applicable	17041						4.D.
	cans to individuals for household, family, and other							
	ersonal expenditures (i.e., consumer loans) (includes							
рι	urchased paper)				1975		11,680	6.
a.	Credit cards	B538		5,216				6.a.
b.	Other revolving credit plans	B539		338				6.b.
Ç.	Other consumer loans (includes single payment,							
	installment, and all student loans)	2011		6,126				6.c.
	pans to foreign governments and official institutions							
	ncluding foreign central banks)	2081		0	2081		0	7.
	ot applicable							
	Loans for purchasing and carrying securities	CI		400				_
	ecured and unsecured)	1545			1545			9.a.
	All other loans.	1564			1564			9.b.
	ease financing receivables (net of unearned income) Leases to individuals for household, family,				2165		0	10.
	and other personal expenditures (i.e., consumer leases)	F162		0				10.a.
b.	All other leases	F163		0				10.b.
	ESS: Any unearned income on loans reflected in							
ite	ems 1-9 above	2123		0	2123		0	11.
	otal (sum of items 1 through 10 minus item 11) otal of column A must equal Schedule HC, sum of							
•	ems 4.a and 4.b)	2122		722,533	2122		722,533	12.

Schedule HC-C—Continued

MEMORANDA

	Dollar Amounts in	Thousands
	BHDMBil	Mil Thou
 Loans and leases restructured and in compliance with modified terms (included in Sche- above and not reported as past due or nonaccrual in Schedule HC-N, memorandum iter 		
a. Loans secured by 1-4 family residential properties in domestic offices	F576	0 M.1.a
b. Other loans and all other leases (exclude loans to individuals for household,	ВНСК	
family, and other personal expenditures)	1616	0 M.1.b
2. Loans to finance commercial real estate, construction, and land development activities	внск	
(not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above	e2746	0 M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in		
Schedule HC-C, item 1, column A)	B837	0 M.3.
Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companie that on a consolidated basis are credit card specialty holding companies (as defined in	es	
the instructions).		
4. Outstanding credit card fees and finance charges (included in Schedule HC-C,		
item 6.a., column A)	C391	0 M,4.
Management of the City of the Committee of the Alberta Committee of the Alberta Committee of the Committee o		
Memorandum item 5 is to be completed by all bank holding companies. 5. Purchased impaired loans held for investment accounted for in accordance with		
AICPA Statement of Position 03-3 (exclude loans held for sale):		
a Outstanding balance	C779	0 M.5.a
b. Carrying amount included in Schedule HC-C, items 1 through 9		0 M.5.b
 Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices: 		
a. Total carrying ammount of closed-end loans with negative amortization features secur		
1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)).	F230	0 M.6.a
Memorandum items 6.b and 6.c are to be completed by bank holding companies that ha loans with negative amortization features secured by 1-4 family residential properties (as in Schedule HC-C, Memorandum item 6.a) as of December 31, 2007 , that exceeded the million or 5 percent of total loans and leases, net of unearned income in domestic offices reported in Schedule HC-C, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted	s reported e lesser of \$100 s (as	
on closed-end loans secured by 1-4 family residential properties.	F231	0 _M.6.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	Food	0]M.6.c.
item 6.a above	F232	M.6.c.
7. Not applicable 8. Not applicable		
Loans secured by 1-4 family residential properties in domestic offices in	вном	
process of foreclosure (included in Schedule HC-C, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(l		1,735 M.9.
the restriction of the forest and the section of the control of the first of the fi	-//	

Dollar Amounts in Thousands

Schedule HC-C—Continued

MEMORANDA (continued)

Memorandum items 10 and 11 are to be completed by bank holding companies that have elected to measure loans included in Schedule HC-C, items 1 through 9, at fair value under a fair value option.

	Consolidat (Column A)	ed		Domestic (Column B)	Offices	rnousanus	
	внскві	Mil	Thou	BHDMBil	Mil	Thou	
10. Loans measured at fair value:							
a. Loans secured by real estate	F608		0				M .10.a.
(1) Construction, land development, and other land loans				F578		0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				F579		0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:(a) Revolving, open-end loans secured by1-4 family residential properties and							
extended under lines of credit(b) Closed-end loans secured by 1-4 family residential properties:				F580		0	M.10.a.(3)(a)
(i) Secured by first liens				F581		0	M.10.a.(3)(b)(i)
(ii) Secured by junior liens				F582			M.10.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties				F583			M.10.a.(4)
(5) Secured by nonfarm nonresidential properties				F584			M.10.a.(5)
b. Commercial and industrial loans.	F585		0	F585			M.10.b.
 c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper). 							
(1) Credit cards	F586		0	F586		0	M.10.c.(1)
(2) Other revolving credit plans	F587		0	F587		0	M.10.c.(2)
(3) Other consumer loans (includes single							
payment, installment, and all student loans)	F588		0	F588		0	M.10.c.(3)
d. Other loans	F589		0	F589		0	M.10.d.
 Unpaid principal balances of loans measured at fair value (reported in memorandum item 10): 							
a. Loans secured by real estate	F609		0]			M.11.a.
(1) Construction, land development, and other land				Feet			
loans				F590		U	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				F591			M.11.a.(2)
(3) Secured by 1-4 family residential properties:				1 2011			WI. + 1.a.(2)
(a) Revolving, open-end loans secured by 1-4 family residential properties and							
extended under lines of credit				F592		0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(i) Secured by first liens				F593			M.11.a.(3)(b)(i)
(ii) Secured by junior liens				F594		0]	M.11.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties				F595		0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties				F596		0	M.11.a.(5)
b. Commercial and industrial loans	F597		0	F597		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	F598		0	F598		0	M.11.c.(1)
(2) Other revolving credit plans	F599		0	F599		0	M.11.c.(2)
(3) Other consumer loans (includes single				1974			
payment, installment, and all student loans)	F600		0	F600	·		M.11.c.(3)
d. Other loans	F601		0	F601		0	M.11.d.

Schedule HC-D—Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, Item 4.a) of \$2 million or more in any of the four preceding quarters.

U.S. Treasury securities	(Column A) BHCM Bil	Mil Thou	(Column B) BHCKBil	Mil		
U.S. Treasury securities	3531			avu	Thou]
U.S. government agency obligatios (exclude mortgage-backed securities)	3531					
mortgage-backed securities)		0	3531		0] 1.
* *	[]		T			1.
	3532		3532		0	2.
Securities issued by states and political subdivisions in the U.S Mortgage-backed securities (MBS): a. Pass-through securities issued or guaranteed by	3533	0	3533		0] 3.
FNMA, FHLMC, or GNMA	3534	0	3534		0	4.a.
 Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include 						
CMOs, REMICs, and stripped MBS)	3535		3535		0	4.b.
c. All other mortgage-backed securities	3536	0	3536		0	4.c.
Other debt securities	3537	0	3537		0	5.
Loans:	внск					
a. Loans secured by real estate	F610	0				6.a.
(1) Construction, land development, and other land			BHDM			
loans(2) Secured by farmland (including farm residential			F604			6.a.(1)
and other improvements)			F605		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			F606		0	6.a.(3)(a
(b) Closed-end loans secured by 1-4 family residential properties:						
(i) Secured by first liens.	4.		F607	-		6.a.(3)(b)
(ii) Secured by junior liens			[F611]		0]	6.a.(3)(b
(4) Secured by multifamily (5 or more) residential			Faial			
properties		, 4	F612			6.a.(4)
(5) Secured by nonfarm nonresidential properties	r		F613			6.a.(5)
b. Commercial and industrial loans	F614	0	F614		0]	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards	F615	0	F615			6.c.(1)
(2) Other revolving credit plans	F616	0	F616		0_	6.c.(2)
(3) Other consumer loans (includes single	E047 I	^	Ico.			0 - (0)
payment, installment, and all student loans)	F617	0	F617			6.c.(3)
d. Other loans	F618	0	F618		0]	6.d.
Not applicable	DUCM		внск			
Not applicable	BHCM	•				•
Other trading assets	3541	U	3541		0]	9 .
Not applicable Derivatives with a positive fair value	3543	0	3543		0	11.
Total trading assets (sum of items 1 through 11)	bhct	· ·	BHDM			16.
9 ,	3545	0	3545		0	12
(total of column A must equal Schedule HC, item 5)		0	5545 [12.
BILITIES	BHCK	•	2546			13.0
a. Liabilities for short positions.	3546		3546			13.a.
b. All other trading liabilities.	F624		F624			13.b.
Derivatives with a negative fair value	3547	0	3547		0)	14.
Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule HC, item 15)	3548		3548		0]	

Dollar Amounts in Thousands

Schedule HC-D—Continued

MEMORANDA

	Consolidat			Domestic (Offices		
	(Column A)			(Column B)			
	ВНСКВІІ	Mil	Thou	BHDMBil	Mil	Thou	
Unpaid principal balance of loans measured at fair value (reported in Schedule HC-D, items 6.a through 6.d.)							
a. Loans secured by real estate	F790		0	П			M.1.a.
(1) Construction, land development, and other land	F. 551			_			
loans				F625		0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				F626			M.1.a.(2)
(3) Secured by 1-4 family residential properties:				10201			Wi. 1.0.(2)
(a) Revolving, open-end loans secured by 1-4 family residential properties and							
extended under lines of credit				F627		0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(i) Secured by first liens				F628		0	M.1.a.(3)(b)(i)
(ii) Secured by junior liens				F629		0	M.1.a.(3)(b)(ii)
(4) Secured by multifamily (5 or more) residential properties				F630	-	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties				F631		0	M.1.a.(5)
b. Commercial and industrial loans	F632		0	F632		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	F633		0	F633		0	M.1.c.(1)
(2) Other revolving credit plans	F634		0	F634		0	M.1.c.(2)
(3) Other consumer loans (includes single	•						
payment, installment, and all student loans)	F635		0	F635		0	M.1.c.(3)
d. Other loans	F636		0	F636		0	M.1.d.
2. Not applicable							
3. Loans measured at fair value that are past due 90 days							
or more:							
a. Fair value	F639			F639		0	M.3.a.
b. Unpaid principal balance	F640		0	F640		0	M.3.b.

Memoranda items 4 through 10 are to be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a.) of \$1 billion or more in any of the four preceding quarters.

4. Asset-backed securities:

a. Residential mortgage-backed securities.

a. Residential mortgage-backed securities
b. Commercial mortgage-backed securities
c. Credit card receivables
d. Home equity lines
e. Automobile loans
f. Other consumer loans.
g. Commercial and industrial loans
D. Okhar

Dollar /	Amount	ts in Thou	usands	
ВНС	(Bil	Mil	Thou	1
F641			0	
				M.4.a
F642			0	M.4.b.
F643			0	M.4.c.
F644			0	M.4.d.
F645			0	M.4.e.
F646			0	M.4.f.
F647			0	M.4.g.
F648			0	M.4.h.

Schedule HC-D-Continued

MEMORANDA (continued)

		Dollar Amounts in	
	Collateralized debt obligations:	BHCKBII I	Ail Thou
	a. Synthetic.	F649	0 M.5.a
	b. Other.	F650	0 M.5.b
3 .	Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0 M.6.
7.	Equity securities:		
	a. Readily determinable fair values	F652	0 M.7.a
	b. Other	F653	0 M.7.b
3.	Loans pending securitization	F654	0 M.8.
	Other trading assets (itemize and describe amounts included in Schedule HC-D, item 9 that are greater than \$25,000 and exceed 25% of the item)		
	a. BHTX		
	F655	F655	0 M.9.a
	b. BHTX		
	F656	F656	0 M.9.b
	c. BHTX		
	F657	F657	0 M.9.c
	Other trading liabilities (itemize and describe amounts included in Schedule HC-D, item 13 that are greater than \$25,000 and exceed 25% of the item)		
	a. BHTX		
	F658	F658	0 M.10.a
	b. BHTX		
	F659	F659	0 M.10.b
	c. BHTX		
	F660	F660	0 M.10.d
		7	

Schedule HC-E—Deposit Liabilities (1)

		Dollar Amounts in Thousands			
.	ВНСВВІІ	Mil Thou]		
Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank					
holding company:			Š.		
a Demand deposits	2210	69,543	1.a.		
b. NOW, ATS, and other transaction accounts	3187	80,366	1.b.		
c. Money market deposit accounts and other savings accounts	2389	145,052	1.c.		
d. Time deposits of less than \$100,000	6648	243,249	1.d.		
e. Time deposits of \$100,000 or more.	2604	64,359	1.e.		
2. Deposits held in domestic offices of other depository institutions that are subsidiaries					
of the reporting bank holding company:	BHOD		1		
a. Noninterest-bearing balances	3189	0	2.a.		
b. NOW, ATS, and other transaction accounts	3187	0	2.b.		
c. Money market deposit accounts and other savings accounts	2389	0	2.c.		
d. Time deposits of less than \$100,000	6648	0	2.d.		
e. Time deposits of \$100,000 or more	2604	0	2.e.		
MEMORANDA					
MEMORANDA	ВНДМВі	Mil Thou	1		
Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243	6,608	M.1.		
Brokered deposits less than \$100,000 with a remaining maturity of more than one year	A164	1,065			
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less	A242	42,075	М.З.		
- , , , , , , , , , , , , , , , , , , ,	BHFN				
Foreign office time deposits with a remaining maturity of one year or less	A245	0	M.4.		

⁽¹⁾ The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F-Other Assets

	Dollar Amour	nts in Thousands	
	BHCKBil	Mil Thou]
Accrued interest receivable(1)	B556	2,554] 1
2. Net deferred tax assets (2)	2148	1,745	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:			I
a. Mortgage loans	A519	0	3.a.
b. Other financial assets	A520	0	3.b.
Equity securities that DO NOT have readily determinable fair values (4)	1752	3,889	4.
5. Life insurance assets	C009	3,044	5.
6. Other	2168	16,311	6.
	bhct		3
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11)	2160	27,543	7.
(1) Include accrued interest receivable on loans, losses, 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 HC, it Schedule HC, item 5, as appropriate. (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.	tem 2.b, or as	s trading assets	ın

Schedule HC-G-Other Liabilities

1			Dollar Amounts in Thousar			
	BHC	Bil	Mil	Thou	1	
1. Not applicable					Ī.	
2. Net deferred tax liabilities (1)	3049			0] 2.	
Allowance for credit losses on off-balance sheet credit exposures	B557			0] 3.	
4. Other.	B984			15,575	4.	
	bhct				Ī	
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20)	2750			15,575	5.	
					_	

⁽¹⁾ See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule HC-H-Interest Sensitivity (1)

Dollar Amounts i	Dollar Amounts in Thousands		
внек.	Mil Thou]	
Earning assets that are repriceable within one year or mature within one year.	282,235]-1.	
Interest-bearing deposit liabilities that reprice within one year or mature within one year		를.	
included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet	416,370	2.	
Long-term debt with a remaining maturity of more than one year but reprices within one year		Ē	
included in items 16 and 19.a on Schedule HC, Balance Sheet	0	3.	
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	0]4.	
5. Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is		I	
scheduled to mature within one year	0	5.	

⁽¹⁾ Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the holding company's assets in foreign countries and 10 percent of the holding company's total consolidated assets as of the report date.

Schedule HC-I-Insurance-Related Underwriting Activities (including reinsurance)

Part I. Property and Casualty Underwriting
Schedule HC-I must be completed by all top-tier bank holding companies.
(See instructions for additional information.)

	Dollar Amounts in	n Thousands
ASSETS	внсквіі	Mil Thou
Reinsurance recoverables	B988	0 1.
2. Total assets	C244	0 2.
LIABILITIES		
Claims and claims adjustment expense reserves	B990	0 3.
4. Unearned premiums	B991	0 4.
5. Total equity	C245	0 5.
6. Net Income	C246	0 6.
·	Dollar Amounts in	
ASSETS	внсквіі	Mil Thou
ASSETS 1. Reinsurance recoverables		
ASSETS	внсквіі	Mil Thou
ASSETS 1. Reinsurance recoverables	BHCKBil C247	Mil Thou 0 1.
ASSETS 1. Reinsurance recoverables	BHCK Bil C247 B992	Mil Thou 1. 0 1. 0 2. 0 3.
ASSETS 1. Reinsurance recoverables	BHCK Bil C247 B992	Mil Thou 0 1. 0 2.
ASSETS 1. Reinsurance recoverables	BHCK Bil C247 B992 C248 B994 B996	Mil Thou 1. 0 1. 0 2. 0 3.
ASSETS 1. Reinsurance recoverables	BHCK Bil C247 B992 C248 B994 B996	Mil Thou 0 1. 0 2. 0 3. 0 4.

Schedule HC-K—Quarterly Averages

		its in Thousands	
	- BHCK Bil	Mil Thou	
ASSETS			
1. Securities	3515	13,186	1.
2. Federal funds sold and securities purchased under agreements to resell	3365	1,450	2.
3. Loans and leases	3516	695,745	3.
en de la companya de la companya de la companya de la companya de la companya de la companya de la companya de La companya de la companya de la companya de la companya de la companya de la companya de la companya de la co	вном	and the second s	ĺ
a. Loans secured by 1-4 family residential properties in domestic offices.	3465	112,592	3.a
b. All other loans secured by real estate in domestic offices.	3466	438,313	3.b
c. All other loans in domestic offices.	F724	144,840	3.c
	внск		
4. a. Trading assets	3401	0	4.a
b. Other earning assets	B985	3,889	4.b
5. Total consolidated assets	3368	763,542	5.
LIABILITIES			
Interest-bearing deposits (domestic)	3517	518,120	6.
7. Interest-bearing deposits (foreign)	3404	0	7.
Federal funds purchased and securities sold under agreements to repurchase	3353	9,133	8.
9. All other borrowed money	2635	85,968	9.
10. Not applicable			
EQUITY CAPITAL			
11. Equity capital (excludes limited-life preferred stock)	3519	39,160	11.

or Federal Reserve Bank Use	l
Only	l
~ 1 1	

(Report only transactions with nonrelated Institutions) Schedule HC-L—Derivatives and Off-Balance-Sheet Items

		Dollar A	Amounts in Thousands	
_		ВНСК	Bil Mil Thou	
	Unused commitments (report only the unused portions of commitments that are fee paid			
	or otherwise legally binding):			
	Revolving, open-end loans secured by 1-4 family residential properties, e.g., home equity lines	3814	40,973	П 1.а.
	b. Credit card lines	3815		-
	c. (1) Commitments to fund commercial real estate, construction, and land development	3015	10,433	ט.יו ב
	loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1))	3816	54,938	٦ ₁
	(a) 1-4 family residential construction loan commitments	 		-
	(b) Commercial real estate, other construction loan, and land development loan commitmen			-
	(2) Commitments to fund commercial real estate, construction, and land development	na <u>[1 100</u>	32,044	_ 1.0.
	loans NOT secured by real estate.	6550	0] 1.c.
	d. Securities underwriting		0	
	e. Other unused commitments		79,841	-
	Financial standby letters of credit and foreign office guarantees	ļ	443	_
	a. Amount of financial standby letters of credit conveyed to others		25	2.a
	Performance standby letters of credit and foreign office guarantees	·	1,855	
	a. Amount of performance standby letters of credit conveyed to others	}	0	-
٠.	Commercial and similar letters of credit	}	0	
	Not applicable		-	_
	Securities lent	3433	0	٦6.
	The second secon	• • • • • • • • • • • • • • • • • • •		_
	Gu	arantor	Beneficiary	7
Cr	edit derivatives: (Co	olumn A)	(Column B)	
a.	Notional amounts: BHCK B	il Mil Thou Bl	ICK Bil Mil Th	nou 7
(1) Credit default swaps:	0 C9	969	0 7
(2	2) Total return swaps C970	0 Cs	71	0.7
(3	3) Credit options C972	0 Cs	73	0 .7
(4	l) Other credit derivatives	0 09	75	0 7
b . 1	Gross fair values		The state of the s	7
) Gross positive fair value.	0 C2	21	0 7
	2) Gross negative fair value C220	0 C2		0 7

		Dollar Amoun	ts in Thousands	
		— ВНСКВіІ	Mil Thou]
8.	Spot foreign exhange contracts	8765	0	8.
9.	All other off-balance-sheet items (exclude derivatives)(include in item 9 the aggregate amount of all other off-balance sheet items that individually exceed 10% of Schedule HC, item 28, "Total equity capital")			
	(itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28)	3430	0	9.
	a. Securities borrowed	3432	0	9.a.
	b. Commitments to purchase when-issued securities.	3434	0	9.b.
	c. Commitments to sell when-issued securities	3435	0	9.c.
	d. TEXT			
	6561	6561	0	9.d.
	e. TEXT			Ī
	6562	6562	0] 9.e.
	f. TEXT			
	6568	6568	0	9.f.
	g. TEXT			Î
	6586	6586	0	9.g.
10	Not applicable			9

Schedule HC-L-Continued

Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
	Tril Bil Mil Thou			Tril Bil Mil Thou
Gross amounts (e.g., notional amounts (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):				
a. Futures contracts		0	0	0
	BHCK 8693	BHCK 8694	BHCK 8695	BHCK 8696
b. Forward contracts		0	0	0
	BHCK 8697	BHCK 8698	BHCK 8699	BHCK 8700
c. Exchange-traded option contracts:	0	I 0	0	0
(1) Written options	***			
(D) D	BHCK 8701 0	BHCK 8702 0	BHCK 8703 0	BHCK 8704 0
(2) Purchased options		<u> </u>		
d. Over the counter entire contracts:	BHCK 8705	BHCK 8706	BHCK 8707	BHCK 8708
d. Over-the-counter option contracts: (1) Written options	116,052	1 0	0	0
(1) Witten options	BHCK 8709	BHCK 8710	BHCK 8711	BHCK 8712
(2) Purchased options		0	0	0
(2) I dividaded options	BHCK 8713	BHCK 8714	BHCK 8715	BHCK 8716
e. Swaps		0	0	0
E. Owaps	BHCK 3450	BHCK 3826	BHCK 8719	BHCK 8720
2.Total gross amount of derivative	BHOR 5450	Dirioit cozo	DITOR 67 16	Briok 6/20
contracts held for trading	342,335	0	0	0
	BHCK A126	BHCK A127	BHCK 8723	BHCK 8724
Total gross amount of derivative contracts held for purposes other				
than trading	0	0	0	0
entropy of the same of the sam	BHCK 8725	BHCK 8726	BHCK 8727	BHCK 8728
4. Gross fair values of derivative contracts:				
a. Contracts held for trading: (1) Gross positive fair value	11,588	0	0	0
TO TOO HOUSING IGH VAIDE	BHCK 8733	BHCK 8734	BHCK 8735	BHCK 8736
(2) Gross negative fair value	300 Marie 1980 Marie 1980 Marie 1980 Marie 1980 Marie 1980 Marie 1980 Marie 1980 Marie 1980 Marie 1980 Marie 1	BHCK 6734	0	BHCK 67.56
(2) Gross negative fall value	BHCK 8737	BHCK 8738	BHCK 8739	BHCK 8740
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value		0	0	0
•	BHCK 8741	BHCK 8742	BHCK 8743	BHCK 8744
(2) Gross negative fair value	0	0	0	0
÷	BHCK 8745	BHCK 8746	BHCK 8747	BHCK 8748

12th - 1 13. **x**

Schedule HC-M-Memoranda

	_					Dollar Amour	ts in Thou	ısands
	1.	Total number of bank holding company common shares		NUMBER (UNROU	IDED)	BHCKBil	Mil	Thou
	(outstanding	3	459	16,020	J.		
	2. i	Debt maturing in one year or less (included in Schedule HC, items 16 and	19.a)					
	1	that is issued to unrelated third parties by bank subsidiaries		•••••		6555		0
	3.	Debt maturing in more than one year (included in Schedule HC, items 16 a	nd 19.a)				
	1	that is issued to unrelated third parties by bank subsidiaries				6556		0
	4. (Other assets acquired in satisfaction of debts previously contracted				6557		0
	5.	Securities purchased under agreements to reselln offset against securities	sold					
	1	under agreements to repurchase on Schedule HC				A288		0
		Investments in real estate (to be reported only by bank holding companies						
	١	by the Federal Reserve to have real estate investments)				3656		0
	7. 1	Not applicable						
	8. I	Has the bank holding company entered into a business combination during	the cal	endar year that was		внск		
	á	accounted for by the purchase method of accounting? (Enter "1" for yes; en	iter "0"	for no)		C251		0
		Has the bank holding company restated its financial statements during the		•		внск		
		or revised Statemets of Financial Accounting Standards? (Enter "1" for yes;				6689		0
		. Not applicable		,				
	11.	Have all changes in investments and activities been reported to the Feder	al Rese	rve on the Bank				
		Holding Company Report of Changes in Organizational Structure (FR Y-1) Bank holding companies must not leave blank or enter "N/A." The bank ho		ompany must				
		enter "1" for yes or for no changes to report; or enter "0" for no.	9			внск		
w11 - w		If the answer to this question is no, complete the FR Y-10.				6416		1
	TF	EXT 2 2 2	94 . ,					
	-	28						
	<u> </u>	Name of bank holding company official verifying FR Y-10 reporting				Area Code an	d Phone I	Number
e e e		(Please type or print)				(TEXT 9009)		
	12.	Intangible assets other than goodwill:	-			BHCKBil	Mil	Thou
		a. Mortgage servicing assets				3164		834
professional and the second			1 1 1 1 1 1					
the operator of		(1) Estimated fair value of mortgage servicing assets		6438	834]****		
		b. Purchased credit card relationships and nonmortgage servicing assets.	·			B026		0
		c. All other identifiable intangible assets				5507		0
-						bhct		-
i e se		d. Total (sum of items 12-a, 12.b, and 12.c) (must equal Schedule HC, iter	m 10.b)			0426		834
	13.		- X			внск		
		a. Real estate acquired in satisfaction of debts previously contracted				2744		552
		b. Other real estate owned				2745		0
						bhct		
		c. Total (sum or items 13.a and 13.b) (must equal Schedule HC, item 7)				2150		552
	14.	Other borrowed money:				ВНСК		
		a. Commercial paper				2309		0
		b. Other borrowed money with a remaining maturity of one year or less				2332		55,300
		c. Other borrowed money with a remaining maturity of one year or less				2333		63,250
		o. Other bettowed money with a tentaliting maturity of more than one year	l	***************************************		20000000		00,£00
		d. Total (sum of items 14 a. 14 h. and 14 a) (must squal Schodula HC. item	m 16\			bhct 3100	4	18 550
	45	d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item		***************************************		3190	1	18,550
	15.	Does the holding company sell private label or third party mutual funds an			BHO			٠,٠
		annuities? (Enter "1" for yes; enter "0" for no)			B56	9]		1
					Bus	oz Ine I	A #11	The
					_		Mil	Thou
	16.	Assets under management in proprietary mutual funds and annuities			B57	U		0

The following two questions (items 17 and 18) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). In most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.

17. Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the the merchant banking authority of section 4(k)4(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K? (Enter "1" for yes; enter "0" for no).....

BHCK C161 0 17

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below. If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate nonfiancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date? (Enter "1" for yes; enter "0" for no).....

BHCK N/A 18

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a and 19.b below.

Items 19.a and 19.b are to be completed by all bank holding companies that are not required to file the FR Y-12.

19. a. Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period?

(Enter "1" for yes; enter "0" for no).....

(Enter "1" for yes; enter "0" for no)	C/00
b. E	Does the bank holding company manage any nonfinancial equity investments for the benefit of others?	
(Enter "1" for yes; enter "0" for no)	C701

0 19.a

Memoranda items 20 and 21 are to be completed only by top-tier bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:

- a. Net assets.....
- b. Balances due from related institutions:
 - (1) Due from the bank holding company (parent company only), gross.....
 - (2) Due from the subsidiary banks of the bank holding company, gross.....
 - (3) Due from nonbank subsidiaries of the bank holding company, gross.....
- c. Balances due to related institutions:
- (1) Due to bank holding company (parent company only), gross.....
- (2) Due to subsidiary banks of the bank holding company, gross.....
- (3) Due to nonbank subsidiaries of the bank holding company, gross......
- d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors.....
- 21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act

внсквіі	Mil	Thou]
C252		0	20.a.
4832		0	20.b.(1)
4833		0	20.b.(2)
4834		0	20.b.(3)
			Ř
5041		0	20.c.(1)
5043		0	20.c.(2)
5045		0	20.c.(3)
5047		0	20.d.
C253		0	21.

Schedule HC-M—Continued

And the second s

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

 Address (URL) for the reporting bank holding company's web page that displays risk disclosures, including those about credit and market risk. 			
(Example: www.examplebhc.com/riskdisclosures) TEXT C497 http://			22.
Memoranda item 23 is to be completed by all bank holding companies.	Dollar Amounts		7
23. Secured liabilities: a. Amount of "Federal funds purchased in domestic offices" that are secured	BHCK Bil	Mil Thou]],,,
(included in Schedule HC, item 14.a). b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).	F064 F065 F	112,750	23.a 23.b
	F065	112,750	23.b

9/06

Schedule HC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	(Column A) Past due 30 through 8 and still accr		Nonaccrus or more	· •
	внсквіі	Mil Thou BHCKBil	Mil Thou BHCKBil	Mil Thou
Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices: (1) 1-4 family residential				
construction loans	F172	0 F174	0 F176	0 1.a.(1)
(2) Other construction loans and all land development and	[Final	4,411 F175	0.1543	
other land loansb. Secured by farmland in	F173	4,411 F175	0 F177	248 1.a.(2)
domestic offices	3493	0 3494	0 3495	0 1.b.
c. Secured by 1-4 family residential properties domestic offices: (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines				
of credit	5398	370 5399	0 5400	144 1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:(a) Secured by				
first liens	C236	3,558 C237	0 C229	2,492 1.c.(2).(a)
(b) Secured by	[assal	207 Lossel	A Least	204
junior liensd. Secured by multifamily (5 or more) residential properties in domestic	C238	. 997 C239	0 C230	201 1.c.(2).(b)
offices	3499	0 3500	0 3501	0 1.d.
e. Secured by nonfarm non- residential properties in in domestic offices: (1) Loans secured by owner-occupied nonfarm non- residential				
properties	F178	0 F180	0 F182	463 1.e.(1)
(2) Loans secured by other nonfarm nonresidential				
properties	F179	202 F181	0 F183	449 1.e.(2)
f. In foreign offices	B572	0 B573	0 B574	0 1.f.

Schedule HC-N-Continued

	(Column A) Past due		(Column E Past due	,	(Column (Nonaccru	,	
	30 through 8		90 days or				
	and still acc		and still ad BHCK Bil		ВНСКВіІ	Mil Thou	1
Loans to depository institutions and acceptances of other banks: a. U.S. banks and other U.S. depository							
institutions	5377	0	5378	0	5379	0	2.a.
b. Foreign banks	5380	0	5381	0	5382	0	2.b.
Loans to finance agricultural production and other loans							
to farmers	1594	0	1597	0	1583	0	3.
Commercial and industrial							
loans	1606	857	1607	0	1608	355	4.
 Loans to individuals for household, family, and other personal expenditures: 							
a. Credit Cards	B575	68	B576	0	B577	69	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	110	B579	0	B580	53	1 5.b.
Coans to foreign governments and official	[55/4]	110			B 360		J 3.0.
institutions	5389	0	5390	0	5391	0	16.
7. All other loans	5459	0	5460	0	5461	0	7
Lease financing receivables: a. Leases to individuals for household, family, and other personal			•				
expenditures	F166	. 0	F167	0	F168	0	8.a.
b. All other leases	F169	0	F170	. 0	F171	0	8.b.
Debt securities and other assets (exclude other real estate owned and other							
repossessed assets)	3505	0	3506	0	3507	0	9.
10. TOTAL (sum of items 1 through 9)	5524	10,573	5525	0	5526	4,474	10.

Schedule HC-N-Continued

hold, family, and other

personal expenditures).....

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

	(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	
	BHCKBil Mil Thou	BHCKBII MII Th	ou BHCKBil Mil Thou	
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S.				
Government	5612 0	5613	0 5614 0] 11.
Guaranteed portion of loans and leases (exclude rebooked "GNMA loans")				
included in item 11 above	. 5615 0	5616	0 5617 0] 11.a
 b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase 				
included in item 11 above	C866 0	C867	0 C868 0	111.1
MEMORANDA	(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	
	BHCKBil Mil Thou	BHCKBil Mil The	ou BHCKBil Mil Thou]
1. Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, memoranda item 1): a. Loans secured by 1-4 family residential properties in domestic				
offices	F661 0	F662	0 F663 0	M.1.
b. Other loans and all other leases (exclude loans to individuals for house-		1 002 ****	-1.334	J. W. 1.

0 1659

1658

0 1661

0 M.1.b.

Schedule HC-N—Continued

MEMORANDA (continued)	(Column A) Past due 30 through 89 c and still accruin	days	(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N.	BHCK Bil Mi	Thou	BHCK	Mil	Thou	ВНСКВІ	Mil	Thou	
items 4 and 7 above	6558	0]	6559		0	6560		0	M.2.
Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to									
non-U.S. addressees above	3508	0	1912		0	1913		0	M.3.
4. Not Applicable 5. Loans and leases held-for- sale and loans measured at fair value (included in Schedule (HC-N, items 1 through 8 above): a. Loans and leases held									
for sale	C240	0	C241		0	C226		0	M.5.a.
 b. Loans measured at fair value: 								-	
(1) Fair value	F664	. 0	F665		0	F666		0	M.5.b.(1)
(2) Unpaid principal									
balance	F667	0	F668		0	F669		0	M.5.b.(2)
Item 6 is to be reported only by bank holding com amounts of off-balance-sheet derivative contracts 6. Interest rate, foreign exchange rate, and commodity and equity contracts: Fair value of amounts		hedule HC-					\$2 billio	n or mo	re in par/notional
carried as assets	3529	N/A	3530		NI/A				
carned as assets	3529	IV/A.	3530		N/A	M.O.			
7. Additions to nonaccrual assets during the quar	ter					BHCK Bil C410	Mil	Thou 2,06	

Schedule HC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

qualiter-end toans held for sale in domestic offices exceed \$10 million for two consecutive qualiters.	Dollar Amounts	in Thousands	
parallel professional and the contract of the	BHCK Bil	Mil Thou]
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:(2)			_
a. Closed-end first liens	F066	24,736	-
b. Closed-end junior liens	F067	0	1.b.
c. Open-end loans extended under lines of credit:	BHDM		
(1) Total commitment under the lines of credit	F670	0	1.c.
(2) Principal amount funded under the lines of credit	F671	0] 1.c.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage			4
loans for sale:(2)	внск		4
a. Closed-end first liens	F068		2.a.
b. Closed-end junior liens.	F069	0	2.b.
c. Open-end loans extended under lines of credit:	BHDM		
(1) Total commitment under the lines of credit	F672		2.c.
(2) Principal amount funded under the lines of credit	F673	0	2.c.
3. 1-4 family residential mortgages sold during the quarter:	внск		1
a. Closed-end first liens	F070	10,271	3.a
b. Closed-end junior liens	F071	0	3.b
c. Open-end loans extended under lines of credit:	BHDM]
(1) Total commitment under the lines of credit	F674	0	3.c.
(2) Principal amount funded under the lines of credit	F675	0	3.c.
. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a):	внск		
a. Closed-end first liens	F072	15,511	4.a.
b. Closed-end junior liens.	F073	0	4.b.
c. Open-end loans extended under lines of credit:	BHDM		1
(1) Total commitment under the lines of credit	F676	0	4.c.
(2) Principal amount funded under the lines of credit	F677		•
. Noninterest income for the quarter from the sale, securitization, and servicing of			į
1-4 family residential mortgage loans (included in Schedule HI, items 5.f, 5.g, and 5.i):	внск		1
a. Closed-end 1-4 family residential mortgage loans.	F184	1,846] 5.a.
b. Open-end 1-4 family residential mortgage loans	вном		1
extended under lines of credit.	F560	0	5.b.
. Repurchase and indemnifications of 1-4 family residential mortgage loans during the quarter:			ğ
a. Closed-end first liens	F678	0	6.a.
b. Closed-end junior liens.	F679	0] 6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F680		6.c.
(2) Principal amount funded under the lines of credit	F681	0	6.c.(

⁽¹⁾ The \$1 billion asset size test is generally based on the total assets reported as of June 30, 2007.

⁽²⁾ Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Schedule HC-Q is to be completed by bank holding companies that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule HC-D--Trading Assets and Liabilities

	Fair Value Measurement Schedule HC)	s for Assets and Liabilities ເ	ınder a Fair Value Option a	and Trading Assets and Lia	bilities (Included in
	(Column A) Total Fair Value Reported on Schedule HC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar Amounts in Thousand	S			•	
	BHCK Bil Mil Tho	u BHCK Bil Mil Thou	BHCK Bil Mil Thou	BHCK Bil Mil Thou	BHCK Bil Mil Thou
ASSETS 1. Loans and leases	F243 0	F682 0	F690 0	F244 0	F245 0
2. Trading assets					F248 0 2
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule HC-Q,	12-0	7,000			
item 2, above)	F240 () F684 0	F692 0	F241 0	F242 0 2
3. All other financial assets and servicing assets	F249 (F685 0	F693 0	F250 0	F251 0
LIABILITIES					
4. Deposits	F252	F686 0	F694 0	F253 0	F254 0
5. Trading liabilities					F257 0
6. All other financial liabilities and servicing					
liabilities	F258 (D F688 0	F696 0	F259 0	F260 0
7. Loan commitments (not accounted for as					
derivatives)	F261	F689 0	F697 0	F262 0	F263 0

Dollar Amounts in Thousands

This schedule is to be submitted on a consolidated basis.

Tier 1 capital	bhcx Bil	Mil Thou	
Total equity capital (from Schedule HC, item 28)	3210	37,855 1	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as	внск		
a positive value; if a loss, report as a negative value)	8434	81 2	2.
3. LESS: Net unrealized loss on available-for-sale equity securities (1) (report loss as a positive value)	A221	0 3	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	0 4	4.
5. LESS: Nonqualifying perpetual preferred stock	B588	0 5	5.
6.a. Qualifying minority interests in consolidated subsidiaries and similar items	B589	0 6	ô.a.
b. Qualifying trust preferred securities (2)	C502	13,325 6	6.b.
7.a.LESS: Disallowed goodwill and other disallowed intangible assets	B590	0 7	7.a.
b.LESS: Cummulative 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 holding company's own credit worthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0 7	7.b.
8. Subtotal (sum of items 1 and 6.a. and 6.b., less items 2, 3, 4, 5, 7.a and 7.b)	C227	51,099 8	3.
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	83 9	
b. LESS: Disallowed deferred tax assets	5610	0 9	
10. Other additions to (deductions from) Tier 1 capital	B592	0 1	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	51,016	11.
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	13,485 1	40
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593		12. 13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	8,166 1	
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		14. 15.
16. Other Tier 2 capital components	B594		15. 16.
17. Tier 2 capital (sum of items 12 through 16)	5311	21,651	
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	21,651	
	02/3	21,031	10.
19. Tier 3 Capital allocated for market risk	1395	0 1	19
20. LESS: Deductions for total risk-based capital	B595	0 2	
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	72,667 2	
and the state of the state of the state of the state of the state of the state of the state of the state of the	<u> </u>		•
Total assets for leverage ratio	bhct		
22. Average total assets (from Schedule HC-K, item 5)	3368	763,542 2	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 a above)	B590	0 2	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	83 2	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0 2	25.
	внск		
26. LESS: Other deductions from assets for leverage capital purposes	B596	0 2	26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	763,459	27.
Capital ratios	BHCKPerce	ntage	
31. Tier 1 leverage ratio (item 11 divided by item 27)	7204	6.68 % 3	s1.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	6.59 % 3	
33. Total risk-based capital ratio (item 21 divided by item 62)	7205	9 39 9/ 3	

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

⁽²⁾ Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

Schedule HC-R-Continued

Bank holding companies 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 HC-R, each bank holding company should decide for itself how detailed a risk-weighted analysis it wishes to perform. In other words, a bank holding company 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).

	(Column A)	nn A) (Column B)		(Colu	umn C)		(Colu	ımn D)	(Colu	ımn E)		(Columi	1 F)	
	Totals (from		Items No	t	-		y Risk \								<u> </u>
			Subject to F		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil Mil	Thou	Bil Mi	l Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil N	til Thou
Balance Sheet Asset Categories			BHCE		внс	:0		внс	2		внс	5		BHC9	
34. Cash and due from depository institutions (Column A															
equals the sum of Schedule HC, items 1.a, 1.b.(1) and	BHCK 0010														
1.b.(2))	38	,201		0			15,763			22,438					0
	BHCX 1754														
35. Held-to-maturity securities		0	<u>i</u>	. 0			0			0			0		0
	BHCX 1773														
6. Available-for-sale securities	16	6,183	14 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	135			0			15,648			0		400
7. Federal funds sold and securities purchased under	BHCK C225														
agreements to resell		0					0			0					0
	BHCT 5369]												
8. Loans and leases held for sale	15	5,511	l	0	I		0	Π		0	I	15	5,511		0
	BHCT B528														
9. Loans and leases, net of unearned income	707	,022		0			0			9,870		117	,594		579,558
	BHCX 3123														
0, LESS: Allowance for loan and lease losses	8	3,166		8,166	1										
	BHCX 3545														
1. Trading assets		0		0	T		0	Γ	**********	0	Γ		0		0
	BHCK B639														
2. All other assets (1)	47	7,134	1	(83)			0	1		3,800	T		0		43,417
	BHCT 2170	***		, ,											
43. Total assets (sum of items 34 through 42)		5.885	1	(8,114)	T		15.763	I		51,756	T	13.	3,105		623,375

⁽¹⁾ Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule HC-R-Continued

	(Column A)		(Column B)	(Column C)	(Column	D)	(Colu	mn E)	(Column F)	
	Face Value or Notional	Credit	Credit	Allocation t	by Risk \	Neight Ca	ategory				
	Amount	Conversion Factor	Equivalent Amount (1)	0%	0%		20%			100%	
Dollar Amounts in Thousands		. 40.01	Bil Mil Thou	Bil Mil	Thou	Bil M	il Thou	Bil	Mil Thou	Bil Mil	Thou
Derivatives and Off-Balance Sheet Items	BHCK B546		BHCE	внс0		BHC2		BHC	5	ВНС9	
44. Financial standby letters of credit	443	1.00 or 12.5 ²	443		0		0		0		443 44
45. Performance standby letters of	bhct 6570										
credit	1,855	.50	928		0		0		0		928 45
46. Commercial and similar letters of	bhct 3411										
credit	0	.20	0		0		0		0		0 46
47. Risk participations in bankers											
acceptances acquired by the	BHCK 3429							-			
reporting institution		1,00	0		0		. 0]			0 47
	bhct 3433										
48. Securities lent	0	1.00	0		0		0		0		0 48
49. Retained recourse on small business	bhct A250										
obligations sold with recourse	0	1.00	0		0	<u> </u>	0		0		0 49
50. Recourse and direct credit substitutes	BHCK B541										
(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)	4,119	12.50	42,014	1							42,014 50
51. All other financial assets sold with	BHCK B675	12.00	12,014	J							42,014 30
	4,045	4.00	4,045	T	0		0	T	4.045		0 51
recourse	BHCK B681	1.00	4,045		U		U	<u> </u>	4,045		0] 51
		1.00	T 0	1	0		0	-	0		
liabilities	BHCK 6572	1.00	U	.	U	1	U	1	U		0 52
53. Unused commitments with an original	58,840	FO	29,420	T	0	1	0	T -	5,146	r	24,274 53
maturity exceeding one year	30,040	.ου	29,420 BHCE A167		U		U		5,146		24,214 53
54. Derivative contracts			2.546		0	T	0	T	2,546	1	F.
J4. Denvative contracts			2,340	1	<u> </u>		U		2,346	j	54

The second secon

And the second s

⁽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 or 1,00. See instructions for further information.

⁽³⁾ Or institution-specific factor.

Schedule HC-R-Continued

÷ .	(Colun	nn C)		(Colu	ımn D)		(Colu	mn E)		(Colu	ımn F)	
	Alloca	tion by	Risk \	Veigh	t Categ	ory						
	0%		20%	20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	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)
56. Risk weight factor
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)
58. Market risk equivalent assets
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)
60. LESS: Excess allowance for loan and lease losses
61. LESS: Allocated transfer risk reserve
62. Total risk-weighted assets (item 59 minus items 60 and 61)

BHCK B696	BHCK B697	BHCK B698	BHCK B699
15,763	51,756	144,842	691,034
x 0%	x 20%	x 50%	x 100%
BHCK B700	BHCK B701	BHCK B702	BHCK B703
0	10,351	72,421	691,034
			BHCK 1651
4			0
			BHCK B704
÷			773,806
			BHCK A222
			0
			BHCK 3128
			0
			BHCK A223
			773,806

Schedule HC-R—Continued

MEMORANDA Dollar Amounts in Thousands				внск ві	Mil Tho	ou
1. Current credit exposure across all derivative contracts covered by the risk-based capital stand	dards			8764		0 M.1.
	With a remaining mat	turity of]
	(Column A) (Column B))	
	One year or less	Over one year through five y		Over five y		
2. Notional principal amounts of derivative contracts: (1)	BHCK Trit Bit Mit			BHCK Tril	Bil Mil Tho	u
a. Interest rate contracts	3809	0 8766	84,837		141,446	
b. Foreign exchange contracts	3812	0 8769	0	8770	0	M.2.b.
c. Gold contracts	8771	0 8772	0	8773	O	M.2.c.
d. Other precious metals contracts	8774	0 8775	0	8776	0	M.2.d.
e. Other commodity contracts	8777	0 8778	0	8779	0	M.2.e.
f. Equity derivative contracts	A000	0 A001	0	A002	0	M.2.f.
g. Credit derivative contracts:						
(1) Investment grade	C980	0 C981		C982		M.2.g.(1)
(2) Subinvestment grade	C983	0 C984	0	C985	<u>C</u>	M.2.g.(2)
				внск вії	Mil The	
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:				Drickipii	HAIR TELES	<u> </u>
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," o	n Schedule HC)	******************************		5479		0 3.a.
b. Cumulative perpetual preferred stock (included and reported in "Total equity capital," on So	chedule HC)			5990		0 3.b.
c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT prefe				C498		0 3.c.
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preference)			item	[AEOT]		<u>.</u>
20 or 22) Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (I			n le	A507		0 3.d.
holding company (included in Schedule HC, item 27)	, ,		IIIK	2771		0 4.
Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule		***************************************				-J ''
a. In the form of perpetual preferred stock	and the state of t	***************************************		5483		0 5.a.
b. In the form of common stock				5484		0 5.b.
6. Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58	3)			F031		0 6.

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

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

					y transaction		C000
	(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	All Other Assets
Dollar Amounts in Thousands	Bil Mil Tho	ou Bil Mil Tho	u Bil Mil T	hou Bil Mil	Thou Bil Mil	Thou Bil Mil	Thou Bil Mil Thou
ecuritization Activities Outstanding principal balance of assets sold and securitized with servicing retained or with recourse							
or other seller-provided credit	BHCK B705	BHCK B706	BHCK B707	BHCK B708	BHCK B709	BHCK B710	BHCK B711
enhancements		0	0	0	0	0	0 0
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a.Credit enhancing interest-only strips							
(included in HC-B, HC-D,	BHCK B712	BHCK B713	BHCK B714	BHCK B715	BHCK B716	BHCK B717	BHCK B718
or HC-F)		0	0	0	0	0	0 0
b. Subordinated securities, and other	ВНСК СЗ93	BHCK C394	BHCK C395	BHCK C396	BHCK C397	BHCK C398	BHCK C399
residual interests		0	0	0	0	0	0 0
c. Standby letters of credit and	BHCK C400	BHCK C401	BHCK C402	BHCK C403	BHCK C404	BHCK C405	BHCK C406
other enhancements		0	0	0	0	0	0 0
Reporting institution's unused							
commitments to provide liquidity to	BHCK B726	BHCK B727	BHCK B728	BHCK B729		BHCK B731	BHCK B732
structures reported in item 1		0	0	0	0	<u> </u>	0 0
Past due loan amounts included in	EURU BRA	DURW DZE	DUIGU D205	BHCK B736	BHCK B737	DUOV DZOD	DUOY BZ00
item 1:	BHCK B733	BHCK B734	BHCK B735	0 BHCK B/36	0 BHCK B737	BHCK B738	BHCK B739 0 0
a. 30-89 days past due	BHCK B740	BHCK B741	BHCK B742	BHCK B743		BHCK B745	0 0 BHCK B746
b 00 days as man and dyn	BRCK B/40	0	0	0	0	0	0 0
b. 90 days or more past due				· ·		V J	
(calendar year-to-date)	BHCK B747	BHCK B748	BHCK B749	BHCK B750) BHCK B751	BHCK B752	BHCK B753
a. Charge-offs		0	0	0	0	0	0 0
	BHCK B754	BHCK B755	BHÇK B756	BHCK B75	7 BHCK B758	BHCK B759	BHCK B760
		0	01	0	0	0	0 0

Schedule HC-S-Continued

	(Column A 1-4 Family Residentia Loans	, al 	(Column Home Equity Lines	,	(Column (Credit Card Receivabl	es	(Column D) Auto Loans		(Column E) Other Consumer Loans		(Column F Commerci and Indust Loans	al rial	(Column C All Other L All Leases All Other A	oans , and \ssets	
Dollar Amounts in Thousands	Bil Mil	Thou	Bil M	il Thou	Bil Mil	Thou	Bil Mil	Thou	Bil Mil	Thou	Bil Mil	Thou	Bil Mil	Thou]
Amount of ownership (or seller's)			DUOY 57	~	DUOK DZO		7				BHCK B763				
interests carried as:			внск вл	0	BHCK B762	0	-				BRUK B103	0			
a. Securities (included in HC-B)							-				0110/4 5500				6.a.
			BHCK B5		BHCK B50		4				BHCK B502				
b. Loans (included in HC-C)			L	0		0	J					0]			6.b.
7. Past due loan amounts included in			1		lanava-	-	-				B. 1011 B.700	1			
interests reported in item 6.a:			внск в7		BHCK B76		-				ВНСК В766				_
a. 30-89 days past due				0		0	4					0			7.a.
			BHCK B7		BHCK B76		4				BHCK B769				
b. 90 days or more past due				0		0	J				L	0			7.b.
8. Charge-offs and recoveries on loan															
amounts included in interests reported							-			Y					
in item 6.a (calendar year-to-date)			BHCK B7		BHCK B77		4				BHCK B772				
a. Charge-offs				0		0	4					0			8.a.
			BHCK B7		BHCK B77	4	4				BHCK B775				
b. Recoveries			L	0		0	Ц					0			8.b.
F0							c.								
For Securitization Facilities Sponsored By or Otherwise Established By Other					** *** . *										
Institutions							1 4								
Maximum amount of credit exposure							194								
arising from credit enhancements															
provided by the reporting institution to															
other institutions' securitization struc-															
tures in the form of standby letters of											_				4
credit, purchased subordinated securi-	BHCK B77		BHCK B7		BHCK B77		BHCK <u>B779</u>		BHCK B780		BHCK B781		BHCK B782		4
ties, and other enhancements		0	<u> </u>	0		0		0	<u> </u>	0	l	0		0] 9.
10.Reporting institution's unused commit-			_												
ments to provide liquidity to other insti-	BHCK B78		BHCK B7		BHCK B78		BHCK B786		BHCK B787		BHCK B788		BHCK B789		4
tution's securitization structures		0	1	0		C		0		0	<u> </u>	0		0	10.
Asset Sales															
11.Assets sold with recourse or other seller-provided credit enhancements	ВНСК В79	1	внск в7	01	BHCK B79	2	BHCK B793		BHCK B794		BHCK B795		BHCK B796		1
and not securitized		117,860		<u>ه</u> 0	394		142	0		0		0	BHUN B/SC		11.
12.Maximum amount of credit exposure	L	111,000				<u> </u>	<u>' </u>	U	1	U	1	U U		U	111.
arising from recourse or other seller-															
provided credit enhancements pro-	внск в79	7	внск в7	98	BHCK B79	9	BHCK B800		BHCK B801		BHCK B802		BHCK B803	<u>ostolispäärittijäis</u> }	1
vided to assets reported in item 11		4 119		0			D. FOR BOOK	0	4	n		n		n	12

Schedule HC-S-Continued

MEMORANDA Dollar Amounts in Thousands	BHCK Bil	Mil Thou	
Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a.
b. Amount of retained recourse or other seller-provided credit enhancements on these obligations as of the report date	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	117,860	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	64,175	M.2.b.
c. Other financial assets (1)	A591	28,691	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process			
of foreclosure at quarter-end (include closed-end and open-end loans)	F699	0	M.2.d.
3. Asset-backed commercial paper conduits:			
Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B806	0	M.3.a.(1)
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company	B807	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 holding company	B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.	B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C)(2)	C407	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 million.

⁽²⁾ Memorandum item 4 is to be completed by (1) bank holding companies that, 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) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Notes to the Balance Sheet—Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

	Dollar A	mount	s in Thou	n Thousands		
	внвс	Bil	Mił	Thou	ĺ	
Average loans and leases (net of unearned income)	3516			N/A	1.	
Average earning assets	3402			N/A	2.	
3. Average total consolidated assets	3368			N/A	3.	
4. Average equity capital	3519			N/A	4.	

Notes to the Balance Sheet-Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT		внск	Bil	Mil	Thou
0000	Sch. HC, item 16, New loan to holding company's ESOP guaranteed				
	by bank holding company				
		0000			750

Notes to the Balance Sheet-Other

	Dollar Amount in Tho	ousands
TEXT	BHCK Bil Mil.	Thou
1 5356		3 7 '*
	5356	N/A
2. 5357	· · · · · · · · · · · · · · · · · · ·	4.4
	5357	N/A
3. 5358		
	5358	N/A
4. 5359	[3336]	
4. 5359		
	5359	N/A
5. 5360	3000)	
0.000		
	5360	N/A
6. B027		
	B027	N/A
7. B028		
	B028	N/A
8. 8029		
	B029	N/A
9. B030		
	B030	N/A
10. B031		
		- N/4 1.
	B031	N/A 1

Notes to the Balance Sheet—Other, Continued

	Dollar Amounts in Ti	
EXT	BHCK Bil Mil	Thou
032		
		-
	B032	N/A 11.
033		
	B033	N/A 12.
034		
	1004	- N/A 1 46
	B034	N/A 13.
035		
	Poor	N/A 14.
200	B035	N/A 14.
036		
	B036	N/A 15.
007	8036	N/A 15.
037		
	B037	N/A 16.
038	B007	10.
	B038	N/A 17.
039	Beee	
		e e e e e
	B039	N/A 18.
040		-
	B040	N/A 19.
041		
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September 1997 Annual Control of the	B041	N/A 20.
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Remarks

Enter in the lines provided below any additional remarks you may have.

TEXT4769	
	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1
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