Federal Financial Institutions Examination Council

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

Institution Name	**CARROLLTON BANK**
City	**COLUMBIA**
State	**MD**
Zip Code	**21046**
Call Report Quarter End Date	**3/31/2009**
Report Type	**041**
RSSD-ID	**854520**
FDIC Certificate Number	**12433**
OCC Charter Number	**0**
ABA Routing Number	**52000773**
Last updated on	**8/5/2009**

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date	RCON9999	**20090331**	1.
2. FDIC certificate number	RSSD9050	**12433**	2.
3. Legal title of bank	RSSD9017	**Carrollton Bank**	3.
4. City	RSSD9130	**Columbia**	4.
5. State abbreviation	RSSD9200	**MD**	5.
6. Zip code	RSSD9220	**210462139**	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name	TEXTC490	**CONF**	1.a.1.
2. Title	TEXTC491	**CONF**	1.a.2.
3. E-mail Address	TEXTC492	**CONF**	1.a.3.
4. Telephone	TEXTC493	**CONF**	1.a.4.
5. FAX	TEXTC494	**CONF**	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name	TEXTC495	**CONF**	1.b.1.
2. Title	TEXTC496	**CONF**	1.b.2.
3. E-mail Address	TEXT4086	**CONF**	1.b.3.
4. Telephone	TEXT8902	**CONF**	1.b.4.
5. FAX	TEXT9116	**CONF**	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title	TEXTB962	**CONF**	2.a.
b. E-mail Address	TEXTB926	**CONF**	2.b.
c. Telephone	TEXTB963	**CONF**	2.c.
d. FAX	TEXTB964	**CONF**	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name	TEXTC366	**CONF**	3.a.1.
2. Title	TEXTC367	**CONF**	3.a.2.
3. E-mail Address	TEXTC368	**CONF**	3.a.3.
4. Telephone	TEXTC369	**CONF**	3.a.4.
5. FAX	TEXTC370	**CONF**	3.a.5.
b. Secondary Contact			3.b.
1. Name	TEXTC371	**CONF**	3.b.1.
2. Title	TEXTC372	**CONF**	3.b.2.
3. E-mail Address	TEXTC373	**CONF**	3.b.3.
4. Telephone	TEXTC374	**CONF**	3.b.4.
5. FAX	TEXTC375	**CONF**	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name	TEXTC437	**CONF**	4.a.1.
2. Title	TEXTC438	**CONF**	4.a.2.
3. E-mail Address	TEXTC439	**CONF**	4.a.3.
4. Telephone	TEXTC440	**CONF**	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name	TEXTC442	**CONF**	4.b.1.
2. Title	TEXTC443	**CONF**	4.b.2.
3. E-mail Address	TEXTC444	**CONF**	4.b.3.
4. Telephone	TEXTC445	**CONF**	4.b.4.
c. Third Contact			4.c.
1. Name	TEXTC870	**CONF**	4.c.1.
2. Title	TEXTC871	**CONF**	4.c.2.
3. E-mail Address	TEXTC872	**CONF**	4.c.3.
4. Telephone	TEXTC873	**CONF**	4.c.4.
d. Fourth Contact			4.d.
1. Name	TEXTC875	**CONF**	4.d.1.
2. Title	TEXTC876	**CONF**	4.d.2.
3. E-mail Address	TEXTC877	**CONF**	4.d.3.
4. Telephone	TEXTC878	**CONF**	4.d.4.

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

Dollar amounts in thousands

1. Comments?	RCON6979	**No**	1.
2. Bank Management Statement	TEXT6980		2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties	RIAD4435	**1,319**	1.a.1.a.
b. All other loans secured by real estate	RIAD4436	**2,740**	1.a.1.b.
2. Commercial and industrial loans	RIAD4012	**494**	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards	RIADB485	**0**	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB486	**39**	1.a.3.b.
4. Loans to foreign governments and official institutions	RIAD4056	**0**	1.a.4.
5. All other loans	RIAD4058	**0**	1.a.5.
6. Total interest and fee income on loans	RIAD4010	**4,592**	1.a.6.
b. Income from lease financing receivables	RIAD4065	**1**	1.b.
c. Interest income on balances due from depository institutions	RIAD4115	**1**	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	**240**	1.d.1.
2. Mortgage-backed securities	RIADB489	**424**	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	**212**	1.d.3.
e. Interest income from trading assets	RIAD4069	**0**	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	**0**	1.f.
g. Other interest income	RIAD4518	**-9**	1.g.
h. Total interest income	RIAD4107	**5,461**	1.h.

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	**13**	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs)	RIAD0093	**201**	2.a.2.a.
b. Time deposits of $100,000 or more	RIADA517	**458**	2.a.2.b.
c. Time deposits of less than $100,000	RIADA518	**1,012**	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	**1**	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	**370**	2.c.
d. Interest on subordinated notes and debentures	RIAD4200	**0**	2.d.
e. Total interest expense	RIAD4073	**2,055**	2.e.
3. Net interest income	RIAD4074	**3,406**	3.
4. Provision for loan and lease losses	RIAD4230	**165**	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	**0**	5.a.
b. Service charges on deposit accounts	RIAD4080	**189**	5.b.
c. Trading revenue	RIADA220	**0**	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage	RIADC886	**115**	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions	RIADC888	**0**	5.d.2.
3. Fees and commissions from annuity sales	RIADC887	**0**	5.d.3.
4. Underwriting income from insurance and reinsurance activities	RIADC386	**0**	5.d.4.
5. Income from other insurance activities	RIADC387	**15**	5.d.5.
e. Venture capital revenue	RIADB491	**0**	5.e.
f. Net servicing fees	RIADB492	**0**	5.f.
g. Net securitization income	RIADB493	**0**	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases	RIAD5416	**81**	5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	**-8**	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496	**0**	5.k.
l. Other noninterest income	RIADB497	**1,416**	5.l.
m. Total noninterest income	RIAD4079	**1,808**	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	**0**	6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	**0**	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	**2,305**	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	**742**	7.b.
c. Not available			7.c.
1. Goodwill impairment losses	RIADC216	**0**	7.c.1.
2. Amortization expense and impairment losses for other intangible assets	RIADC232	**31**	7.c.2.
d. Other noninterest expense	RIAD4092	**1,200**	7.d.
e. Total noninterest expense	RIAD4093	**4,278**	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments	RIAD4301	**771**	8.
9. Applicable income taxes (on item 8)	RIAD4302	**250**	9.
10. Income (loss) before extraordinary items and other adjustments	RIAD4300	**521**	10.
11. Extraordinary items and other adjustments, net of income taxes	RIAD4320	**0**	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	**521**	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	**0**	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	**521**	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	**11**	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	**NR**	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	**1**	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	**112**	M.4.
5. Number of full-time equivalent employees at end of current period	RIAD4150	**140**	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	RIAD4024	**0**	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition	RIAD9106	**0**	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures	RIAD8757	**NR**	M.8.a.
b. Foreign exchange exposures	RIAD8758	**NR**	M.8.b.
c. Equity security and index exposures	RIAD8759	**NR**	M.8.c.
d. Commodity and other exposures	RIAD8760	**NR**	M.8.d.
e. Credit exposures	RIADF186	**NR**	M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading	RIADC889	**0**	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	**0**	M.9.b.
10. Credit losses on derivatives	RIADA251	**0**	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	**No**	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	**NR**	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets	RIADF551	**NR**	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	**NR**	M.13.a.1.
b. Net gains (losses) on liabilities	RIADF553	**NR**	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	**NR**	M.13.b.1.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	**25,566**	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles	RIADB507	**0**	2.
3. Balance end of previous calendar year as restated	RIADB508	**25,566**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	**521**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	**9,201**	5.
6. Treasury stock transactions, net	RIADB510	**0**	6.

Dollar amounts in thousands			
7. Changes incident to business combinations, net	RIAD4356	**0**	7.
8. Cash dividends declared on preferred stock	RIAD4470	**0**	8.
9. Cash dividends declared on common stock	RIAD4460	**382**	9.
10. Other comprehensive income	RIADB511	**-923**	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above)	RIAD4415	**0**	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	**33,983**	12.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RIADC891	**0**	RIADC892	**0**	1.a.1.
2. Other construction loans and all land development and other land loans	RIADC893	**0**	RIADC894	**0**	1.a.2.
b. Secured by farmland	RIAD3584	**0**	RIAD3585	**0**	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	**0**	RIAD5412	**2**	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RIADC234	**50**	RIADC217	**0**	1.c.2.a.
b. Secured by junior liens	RIADC235	**0**	RIADC218	**0**	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RIAD3588	**0**	RIAD3589	**0**	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	**0**	RIADC896	**0**	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RIADC897	**0**	RIADC898	**0**	1.e.2.
2. Loans to depository institutions and acceptances of other banks	RIAD4481	**0**	RIAD4482	**0**	2.
3. Not applicable					3.
4. Commercial and industrial loans	RIAD4638	**4**	RIAD4608	**44**	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards	RIADB514	**0**	RIADB515	**0**	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	**5**	RIADB517	**2**	5.b.
6. Loans to foreign governments and official institutions	RIAD4643	**0**	RIAD4627	**0**	6.
7. All other loans	RIAD4644	**0**	RIAD4628	**0**	7.
8. Lease financing receivables	RIAD4266	**0**	RIAD4267	**11**	8.
9. Total	RIAD4635	**59**	RIAD4605	**59**	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	**0**	RIAD5410	**0**	M.1.
2. Not available					M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	**0**	RIAD4662	**0**	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	RIAD4654	**0**	RIAD4664	**0**	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	**0**	RIAD4618	**0**	M.2.c.

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	**0**	RIADF187	**0**	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	**0**	RIAD4665	**0**	M.3.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	**NR**	M.4.

Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands			
1. Balance most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	**2,916**	1.
2. Recoveries	RIAD4605	**59**	2.
3. Charge-offs.....	RIADC079	**59**	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	**0**	4.
5. Provision for loan and lease losses.....	RIAD4230	**165**	5.
6. Adjustments.....	RIADC233	**17**	6.
7. Balance end of current period.....	RIAD3123	**3,098**	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	**0**	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	**NR**	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	**NR**	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above).....	RIADC781	**0**	M.4.

Schedule RI-E - Explanations

Dollar amounts in thousands			
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	**4**	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	**39**	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	**28**	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	**0**	1.d.
e. Safe deposit box rent.....	RIADC015	**7**	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	**0**	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	**348**	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	**Click here for value**	1.h.1.
2. Amount of component.....	RIAD4461	**890**	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	**POP Trans Fees**	1.i.1.
2. Amount of component.....	RIAD4462	**47**	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463		1.j.1.

Dollar amounts in thousands

2. Amount of component	RIAD4463	**0**	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses	RIADC017	**185**	2.a.
b. Advertising and marketing expenses	RIAD0497	**74**	2.b.
c. Directors' fees	RIAD4136	**60**	2.c.
d. Printing, stationery, and supplies	RIADC018	**37**	2.d.
e. Postage	RIAD8403	**39**	2.e.
f. Legal fees and expenses	RIAD4141	**117**	2.f.
g. FDIC deposit insurance assessments	RIAD4146	**124**	2.g.
h. Accounting and auditing expenses	RIADF556	**78**	2.h.
i. Consulting and advisory expenses	RIADF557	**27**	2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	**21**	2.j.
k. Telecommunications expenses	RIADF559	**47**	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component	TEXT4464	**Misc. Loan Expense**	2.l.1.
2. Amount of component	RIAD4464	**64**	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component	TEXT4467	**Other Insurance Expense**	2.m.1.
2. Amount of component	RIAD4467	**38**	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component	TEXT4468		2.n.1.
2. Amount of component	RIAD4468	**0**	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component	TEXT4469		3.a.1.
2. Amount of component	RIAD4469	**0**	3.a.2.
3. Applicable income tax effect	RIAD4486	**0**	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component	TEXT4487		3.b.1.
2. Amount of component	RIAD4487	**0**	3.b.2.
3. Applicable income tax effect	RIAD4488	**0**	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component	TEXT4489		3.c.1.
2. Amount of component	RIAD4489	**0**	3.c.2.
3. Applicable income tax effect	RIAD4491	**0**	3.c.3.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component	TEXTB526		4.a.1.
2. Amount of component	RIADB526	**0**	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component	TEXTB527		4.b.1.
2. Amount of component	RIADB527	**0**	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.

Dollar amounts in thousands

1. Describe component	TEXT4498		5.a.1.
2. Amount of component	RIAD4498	**0**	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component	TEXT4499		5.b.1.
2. Amount of component	RIAD4499	**0**	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component	TEXT4521	**Click here for value**	6.a.1.
2. Amount of component	RIAD4521	**17**	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component	TEXT4522		6.b.1.
2. Amount of component	RIAD4522	**0**	6.b.2.
7. Other explanations:			7.
a. Comments?	RIAD4769	**No**	7.a.
b. Other explanations	TEXT4769		7.b.

(TEXT4461) Fees Related to Mortgage Company

(TEXT4521) Change in allocation of reserve against off-balance sheet exposure

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin	RCON0081	**6,998**	1.a.
b. Interest-bearing balances	RCON0071	**1,783**	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	**10,047**	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	**55,651**	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold	RCONB987	**239**	3.a.
b. Securities purchased under agreements to resell	RCONB989	**0**	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCON5369	**31,070**	4.a.
b. Loans and leases, net of unearned income	RCONB528	**285,547**	4.b.
c. Allowance for loan and lease losses	RCON3123	**3,098**	4.c.
d. Loans and leases, net of unearned income and allowance	RCONB529	**282,449**	4.d.
5. Trading assets (from Schedule RC-D)	RCON3545	**0**	5.
6. Premises and fixed assets (including capitalized leases)	RCON2145	**7,168**	6.
7. Other real estate owned (from Schedule RC-M)	RCON2150	**1,708**	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON2130	**0**	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill	RCON3163	**0**	10.a.
b. Other intangible assets (from Schedule RC-M)	RCON0426	**154**	10.b.
11. Other assets (from Schedule RC-F)	RCON2160	**16,599**	11.
12. Total assets	RCON2170	**413,866**	12.
13. Deposits:			13.
a. In domestic offices	RCON2200	**312,009**	13.a.

Dollar amounts in thousands

1. Noninterest-bearing	RCON6631	**46,840**	13.a.1.
2. Interest-bearing	RCON6636	**265,169**	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased	RCONB993	**3,895**	14.a.
b. Securities sold under agreements to repurchase	RCONB995	**7,592**	14.b.
15. Trading liabilities (from Schedule RC-D)	RCON3548	**0**	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	**51,530**	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures	RCON3200	**0**	19.
20. Other liabilities (from Schedule RC-G)	RCON2930	**4,857**	20.
21. Total liabilities	RCON2948	**379,883**	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus	RCON3838	**0**	23.
24. Common stock	RCON3230	**5,883**	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON3839	**15,157**	25.
26. Not available			26.
a. Retained earnings	RCON3632	**17,766**	26.a.
b. Accumulated other comprehensive income	RCONB530	**-4,823**	26.b.
c. Other equity capital components	RCONA130	**0**	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCON3210	**33,983**	27.a.
b. Noncontrollng (minority) interests in consolidated subsidiaries	RCON3000	**0**	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCONG105	**33,983**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	**413,866**	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2008	RCON6724	**1**	M.1.
2. Bank's fiscal year-end date	RCON8678	**1231**	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits	RCON0020	**4,065**	1.a.
b. Currency and coin	RCON0080	**2,932**	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks	RCON0083	**0**	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	**423**	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks	RCON0073	**0**	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	**0**	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	**1,361**	4.
5. Total	RCON0010	**8,781**	5.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCON0211	RCON0213	RCON1286	RCON1287	
1. U.S. Treasury securities	**0**	**0**	**0**	**0**	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
	RCON1289	RCON1290	RCON1291	RCON1293	
a. Issued by U.S. Government agencies	**0**	**0**	**0**	**0**	2.a.
	RCON1294	RCON1295	RCON1297	RCON1298	
b. Issued by U.S. Government-sponsored agencies	**0**	**0**	**18,566**	**18,635**	2.b.
	RCON8496	RCON8497	RCON8498	RCON8499	
3. Securities issued by states and political subdivisions in the U.S.	**3,913**	**4,022**	**8,098**	**8,088**	3.
4. Mortgage-backed securities (MBS):					4.
a. Pass-through securities:					4.a.
	RCON1698	RCON1699	RCON1701	RCON1702	
1. Guaranteed by GNMA	**0**	**0**	**11**	**11**	4.a.1.
	RCON1703	RCON1705	RCON1706	RCON1707	
2. Issued by FNMA and FHLMC	**5,640**	**5,833**	**14,950**	**15,955**	4.a.2.
	RCON1709	RCON1710	RCON1711	RCON1713	
3. Other pass-through securities	**0**	**0**	**0**	**0**	4.a.3.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
	RCON1714	RCON1715	RCON1716	RCON1717	
1. Issued or guaranteed by FNMA, FHLMC, or GNMA	**0**	**0**	**5,006**	**5,148**	4.b.1.
	RCON1718	RCON1719	RCON1731	RCON1732	
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	**0**	**0**	**0**	**0**	4.b.2.
	RCON1733	RCON1734	RCON1735	RCON1736	
3. All other mortgage-backed securities	**0**	**0**	**3,844**	**3,329**	4.b.3.
	RCONC026	RCONC988	RCONC989	RCONC027	
5. Asset-backed securities (ABS)	**0**	**0**	**0**	**0**	5.
6. Other debt securities:					6.
	RCON1737	RCON1738	RCON1739	RCON1741	
a. Other domestic debt securities	**494**	**17**	**11,675**	**4,381**	6.a.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCON1742	RCON1743	RCON1744	RCON1746	
b. Foreign debt securities	**0**	**0**	**0**	**0**	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA510	RCONA511	
			0	**104**	7.
	RCON1754	RCON1771	RCON1772	RCON1773	
8. Total	**10,047**	**9,872**	**62,150**	**55,651**	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities	RCON0416	56,633	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less	RCONA549	4,875	M.2.a.1.
2. Over three months through 12 months	RCONA550	274	M.2.a.2.
3. Over one year through three years	RCONA551	1,465	M.2.a.3.
4. Over three years through five years	RCONA552	1,297	M.2.a.4.
5. Over five years through 15 years	RCONA553	27,111	M.2.a.5.
6. Over 15 years	RCONA554	489	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less	RCONA555	26	M.2.b.1.
2. Over three months through 12 months	RCONA556	50	M.2.b.2.
3. Over one year through three years	RCONA557	1,796	M.2.b.3.
4. Over three years through five years	RCONA558	822	M.2.b.4.
5. Over five years through 15 years	RCONA559	9,868	M.2.b.5.
6. Over 15 years	RCONA560	9,044	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less	RCONA561	8,477	M.2.c.1.
2. Over three years	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	2,255	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost	RCON8782	2,584	M.4.a.
b. Fair value	RCON8783	2,683	M.4.b.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS):					M.5.
	RCONB838	RCONB839	RCONB840	RCONB841	
a. Credit card receivables	**NR**	**NR**	**NR**	**NR**	M.5.a.
	RCONB842	RCONB843	RCONB844	RCONB845	
b. Home equity lines	**NR**	**NR**	**NR**	**NR**	M.5.b.
	RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans	**NR**	**NR**	**NR**	**NR**	M.5.c.
	RCONB850	RCONB851	RCONB852	RCONB853	
d. Other consumer loans	**NR**	**NR**	**NR**	**NR**	M.5.d.
	RCONB854	RCONB855	RCONB856	RCONB857	
e. Commercial and industrial loans	**NR**	**NR**	**NR**	**NR**	M.5.e.
	RCONB858	RCONB859	RCONB860	RCONB861	
f. Other	**NR**	**NR**	**NR**	**NR**	M.5.f.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans			RCONF158	**6,815**	1.a.1.
2. Other construction loans and all land development and other land loans			RCONF159	**49,026**	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	**0**	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	**35,559**	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens			RCON5367	**78,287**	1.c.2.a.
b. Secured by junior liens			RCON5368	**2,982**	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			RCON1460	**3,735**	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	**50,144**	1.e.1.
2. Loans secured by other nonfarm nonresidential properties			RCONF161	**55,532**	1.e.2.
2. Loans to depository institutions and acceptances of other banks			RCON1288	**0**	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks	RCONB532	**0**			2.a.1.
2. To other commercial banks in the U.S.	RCONB533	**0**			2.a.2.
b. To other depository institutions in the U.S.	RCONB534	**0**			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks	RCONB536	**0**			2.c.1.
2. To other banks in foreign countries	RCONB537	**0**			2.c.2.
3. Loans to finance agricultural production and other loans to farmers			RCON1590	**0**	3.
4. Commercial and industrial loans			RCON1766	**32,906**	4.
a. To U.S. addressees (domicile)	RCON1763	**32,906**			4.a.
b. To non-U.S. addressees (domicile)	RCON1764	**0**			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards			RCONB538	**0**	6.a.
b. Other revolving credit plans			RCONB539	**439**	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)			RCON2011	**939**	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)			RCON2081	**0**	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCON2107	**0**	8.
9. Other loans			RCON1563	**245**	9.
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	**200**			9.a.
b. All other loans (exclude consumer loans)	RCON1564	**45**			9.b.
10. Lease financing receivables (net of unearned income)			RCON2165	**8**	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	**0**			10.a.

Dollar amounts in thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
b. All other leases	RCONF163	8			10.b.
11. Any unearned income on loans reflected in items 1-9 above			RCON2123	0	11.
12. Total loans and leases, net of unearned income			RCON2122	316,617	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands			
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Loans secured by 1-4 family residential properties	RCONF576	1,231	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1616	0	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less	RCONA564	2,052	M.2.a.1.
2. Over three months through 12 months	RCONA565	2,524	M.2.a.2.
3. Over one year through three years	RCONA566	2,062	M.2.a.3.
4. Over three years through five years	RCONA567	3,468	M.2.a.4.
5. Over five years through 15 years	RCONA568	4,313	M.2.a.5.
6. Over 15 years	RCONA569	62,862	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less	RCONA570	79,230	M.2.b.1.
2. Over three months through 12 months	RCONA571	27,016	M.2.b.2.
3. Over one year through three years	RCONA572	32,741	M.2.b.3.
4. Over three years through five years	RCONA573	56,412	M.2.b.4.
5. Over five years through 15 years	RCONA574	30,543	M.2.b.5.
6. Over 15 years	RCONA575	6,621	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	70,056	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B	RCON2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	2,906	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	NR	M.6.
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):			M.7.
a. Outstanding balance	RCONC779	0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.

Dollar amounts in thousands

a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b))	RCONF230	**0**	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	**NR**	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	**NR**	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	**0**	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans	RCONF578	**NR**	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF579	**NR**	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	**NR**	M.10a3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10a3b
1. Secured by first liens	RCONF581	**NR**	M.10a3b1.
2. Secured by junior liens	RCONF582	**NR**	M.10a3b2.
4. Secured by multifamily (5 or more) residential properties	RCONF583	**NR**	M.10.a.4.
5. Secured by nonfarm nonresidential properties	RCONF584	**NR**	M.10.a.5.
b. Commercial and industrial loans	RCONF585	**NR**	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards	RCONF586	**NR**	M.10.c.1.
2. Other revolving credit plans	RCONF587	**NR**	M.10.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans)	RCONF588	**NR**	M.10.c.3.
d. Other loans	RCONF589	**NR**	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans	RCONF590	**NR**	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF591	**NR**	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	**NR**	M.11a3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11a3b
1. Secured by first liens	RCONF593	**NR**	M.11a3b1.
2. Secured by junior liens	RCONF594	**NR**	M.11a3b2.
4. Secured by multifamily (5 or more) residential properties	RCONF595	**NR**	M.11.a.4.
5. Secured by nonfarm nonresidential properties	RCONF596	**NR**	M.11.a.5.
b. Commercial and industrial loans	RCONF597	**NR**	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards	RCONF598	**NR**	M.11.c.1.
2. Other revolving credit plans	RCONF599	**NR**	M.11.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans)	RCONF600	**NR**	M.11.c.3.
d. Other loans	RCONF601	**NR**	M.11.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				M.12.
	RCONG091	RCONG092	RCONG093	
a. Loans secured by real estate	0	0	0	M.12.a.
	RCONG094	RCONG095	RCONG096	
b. Commercial and industrial loans	0	0	0	M.12.b.
	RCONG097	RCONG098	RCONG099	
c. Loans to individuals for household, family, and other personal expenditures	0	0	0	M.12.c.
	RCONG100	RCONG101	RCONG102	
d. All other loans and all leases	0	0	0	M.12.d.

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

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

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

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

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

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

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

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

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands			
1. U.S. Treasury securities	RCON3531	**NR**	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	**NR**	2.
3. Securities issued by states and political subdivisions in the U.S.	RCON3533	**NR**	3.
4. Mortgage-backed securities (MBS):			4.
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON3534	**NR**	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON3535	**NR**	4.b.
c. All other mortgage-backed securities	RCON3536	**NR**	4.c.
5. Other debt securities	RCON3537	**NR**	5.
6. Loans:			6.
a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans	RCONF604	**NR**	6.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF605	**NR**	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF606	**NR**	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens	RCONF607	**NR**	6.a.3.b.1.
2. Secured by junior liens	RCONF611	**NR**	6.a.3.b.2.

Dollar amounts in thousands

4. Secured by multifamily (5 or more) residential properties	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties	RCONF613	NR	6.a.5.
b. Commercial and industrial loans	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards	RCONF615	NR	6.c.1.
2. Other revolving credit plans	RCONF616	NR	6.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans)	RCONF617	NR	6.c.3.
d. Other loans	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value	RCON3543	NR	11.
12. Total trading assets	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions	RCON3546	NR	13.a.
b. Other trading liabilities	RCONF624	NR	13.b.
14. Derivatives with a negative fair value	RCON3547	NR	14.
15. Total trading liabilities	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements)	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627	NR	M.1.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3.b.
1. Secured by first liens	RCONF628	NR	M.1.a.3.b.1.
2. Secured by junior liens	RCONF629	NR	M.1.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans	RCONF634	NR	M.1.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans)	RCONF635	NR	M.1.c.3.
d. Other loans	RCONF636	NR	M.1.d.
2. Not applicable			M.2.
3. Loans measured at fair value that are past due 90 days or more:			M.3.
a. Fair value	RCONF639	NR	M.3.a.
b. Unpaid principal balance	RCONF640	NR	M.3.b.
4. Asset-backed securities:			M.4.
a. Residential mortgage-backed securities	RCONF641	NR	M.4.a.
b. Commercial mortgage-backed securities	RCONF642	NR	M.4.b.
c. Credit card receivables	RCONF643	NR	M.4.c.
d. Home equity lines	RCONF644	NR	M.4.d.
e. Automobile loans	RCONF645	NR	M.4.e.

Dollar amounts in thousands

f. Other consumer loans	RCONF646	NR	M.4.f.
g. Commercial and industrial loans	RCONF647	NR	M.4.g.
h. Other	RCONF648	NR	M.4.h.
5. Collateralized debt obligations:			M.5.
a. Synthetic	RCONF649	NR	M.5.a.
b. Other	RCONF650	NR	M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	NR	M.6.
7. Equity securities:			M.7.
a. Readily determinable fair values	RCONF652	NR	M.7.a.
b. Other	RCONF653	NR	M.7.b.
8. Loans pending securitization	RCONF654	NR	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component	TEXTF655		M.9.a.1.
2. Amount of component	RCONF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component	TEXTF656		M.9.b.1.
2. Amount of component	RCONF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component	TEXTF657		M.9.c.1.
2. Amount of component	RCONF657	NR	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component	TEXTF658		M.10.a.1.
2. Amount of component	RCONF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component	TEXTF659		M.10.b.1.
2. Amount of component	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component	TEXTF660		M.10.c.1.
2. Amount of component	RCONF660	NR	M.10.c.2.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549		RCONB550	
	75,674		228,476	1.
2. U.S. Government	RCON2202		RCON2520	
	3		0	2.
3. States and political subdivisions in the U.S.	RCON2203		RCON2530	
	0		5,710	3.

Dollar amounts in thousands	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
	RCONB551		RCONB552	
4. Commercial banks and other depository institutions in the U.S.....	**369**		**1,777**	4.
	RCON2213		RCON2236	
5. Banks in foreign countries.....	**0**		**0**	5.
	RCON2216		RCON2377	
6. Foreign governments and official institutions (including foreign central banks).....	**0**		**0**	6.
	RCON2215	RCON2210	RCON2385	
7. Total.....	**76,046**	**46,840**	**235,963**	7.

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands			
1. Selected components of total deposits:			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	**22,910**	M.1.a.
b. Total brokered deposits.....	RCON2365	**32,070**	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits issued in denominations of less than $100,000.....	RCON2343	**20,576**	M.1.c.1.
2. Brokered deposits issued in denominations of $100,000 and certain brokered retirement deposit accounts.....	RCON2344	**100**	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits issued in denominations of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	**16,217**	M.1.d.1.
2. Brokered deposits issued in denominations of $100,000 or more with a remaining maturity of one year or less.....	RCONA244	**11,494**	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	**NR**	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	**43,540**	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	**26,186**	M.2.a.2.
b. Total time deposits of less than $100,000.....	RCON6648	**105,826**	M.2.b.
c. Total time deposits of $100,000 or more.....	RCON2604	**60,410**	M.2.c.
1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of $100,000 or more," above.....	RCONF233	**6,040**	M.2.c.1.
3. Maturity and repricing data for time deposits of less than $100,000:			M.3.
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	**11,020**	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	**62,224**	M.3.a.2.
3. Over one year through three years.....	RCONA581	**29,773**	M.3.a.3.
4. Over three years.....	RCONA582	**2,809**	M.3.a.4.
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	**73,244**	M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:			M.4.

Dollar amounts in thousands

a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less	RCONA584	**13,200**	M.4.a.1.
2. Over three months through 12 months	RCONA585	**34,840**	M.4.a.2.
3. Over one year through three years	RCONA586	**11,487**	M.4.a.3.
4. Over three years	RCONA587	**883**	M.4.a.4.
b. Time deposits of $100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)	RCONA242	**48,040**	M.4.b.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable	RCONB556	**1,666**	1.
2. Net deferred tax assets	RCON2148	**4,160**	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans	RCONA519	**0**	3.a.
b. Other financial assets	RCONA520	**0**	3.b.
4. Equity securities that DO NOT have readily determinable fair values	RCON1752	**3,723**	4.
5. Life insurance assets	RCONC009	**4,633**	5.
6. All other assets	RCON2168	**2,417**	6.
a. Prepaid expenses	RCON2166	**748**	6.a.
b. Repossessed personal property (including vehicles)	RCON1578	**0**	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	**553**	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	**0**	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component	TEXT3549		6.e.1.
2. Amount of component	RCON3549	**0**	6.e.2.
f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component	TEXT3550		6.f.1.
2. Amount of component	RCON3550	**0**	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component	TEXT3551		6.g.1.
2. Amount of component	RCON3551	**0**	6.g.2.
7. Total	RCON2160	**16,599**	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits	RCON3645	**145**	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	**1,677**	1.b.
2. Net deferred tax liabilities	RCON3049	**0**	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	**247**	3.
4. All other liabilities	RCON2938	**2,788**	4.
a. Accounts payable	RCON3066	**13**	4.a.
b. Deferred compensation liabilities	RCONC011	**584**	4.b.
c. Dividends declared but not yet payable	RCON2932	**0**	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	**0**	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component	TEXT3552	**Click here for value**	4.e.1.

Dollar amounts in thousands

2. Amount of component	RCON3552	**1,969**	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3553		4.f.1.
2. Amount of component	RCON3553	**0**	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3554		4.g.1.
2. Amount of component	RCON3554	**0**	4.g.2.
5. Total	RCON2930	**4,857**	5.

(TEXT3552) Pension/FAS158

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions	RCON3381	**451**	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RCONB558	**18,773**	2.
3. Mortgage-backed securities	RCONB559	**30,189**	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.)	RCONB560	**21,985**	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	**708**	5.
6. Loans:			6.
a. Total loans	RCON3360	**308,714**	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties	RCON3465	**108,856**	6.b.1.
2. All other loans secured by real estate	RCON3466	**164,728**	6.b.2.
c. Commercial and industrial loans	RCON3387	**33,470**	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards	RCONB561	**0**	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562	**1,279**	6.d.2.
7. Trading assets	RCON3401	**0**	7.
8. Lease financing receivables (net of unearned income)	RCON3484	**21**	8.
9. Total assets	RCON3368	**404,297**	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	**26,154**	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs)	RCONB563	**68,801**	11.a.
b. Time deposits of $100,000 or more	RCONA514	**46,670**	11.b.
c. Time deposits of less than $100,000	RCONA529	**111,481**	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	**10,387**	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	**61,862**	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	**0**	M.1.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCON3814	**39,715**	1.a.
b. Credit card lines	RCON3815	**0**	1.b.

Dollar amounts in thousands			
c. Commercial real estate, construction, and land development:			1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments	RCONF164	**2,626**	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments	RCONF165	**18,736**	1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate	RCON6550	**0**	1.c.2.
d. Securities underwriting	RCON3817	**0**	1.d.
e. Other unused commitments	RCON3818	**40,004**	1.e.
2. Financial standby letters of credit	RCON3819	**662**	2.
a. Amount of financial standby letters of credit conveyed to others	RCON3820	**NR**	2.a.
3. Performance standby letters of credit	RCON3821	**1,919**	3.
a. Amount of performance standby letters of credit conveyed to others	RCON3822	**NR**	3.a.
4. Commercial and similar letters of credit	RCON3411	**0**	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	**0**	6.

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

Dollar amounts in thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps	RCONC968	**0**	RCONC969	**0**	7.a.1.
2. Total return swaps	RCONC970	**0**	RCONC971	**0**	7.a.2.
3. Credit options	RCONC972	**0**	RCONC973	**0**	7.a.3.
4. Other credit derivatives	RCONC974	**0**	RCONC975	**0**	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value	RCONC219	**0**	RCONC221	**0**	7.b.1.
2. Gross negative fair value	RCONC220	**0**	RCONC222	**0**	7.b.2.

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

Dollar amounts in thousands			
8. Spot foreign exchange contracts	RCON8765	**0**	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON3430	**0**	9.
a. Securities borrowed	RCON3432	**0**	9.a.
b. Commitments to purchase when-issued securities	RCON3434	**0**	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	RCONC978	**0**	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component	TEXT3555		9.d.1.
2. Amount of component	RCON3555	**0**	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component	TEXT3556		9.e.1.
2. Amount of component	RCON3556	**0**	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component	TEXT3557		9.f.1.
2. Amount of component	RCON3557	**0**	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	**0**	10.

		Dollar amounts in thousands	
a. Commitments to sell when-issued securities	RCON3435	**0**	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component	TEXT5592		10.b.1.
2. Amount of component	RCON5592	**0**	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component	TEXT5593		10.c.1.
2. Amount of component	RCON5593	**0**	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component	TEXT5594		10.d.1.
2. Amount of component	RCON5594	**0**	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component	TEXT5595		10.e.1.
2. Amount of component	RCON5595	**0**	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank	RCONC223	**0**	11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCONC224	**0**	11.b.

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

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCON8693	RCON8694	RCON8695	RCON8696	
a. Futures contracts	0	0	0	0	12.a.
	RCON8697	RCON8698	RCON8699	RCON8700	
b. Forward contracts	6,844	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCON8701	RCON8702	RCON8703	RCON8704	
1. Written options	0	0	0	0	12.c.1.
	RCON8705	RCON8706	RCON8707	RCON8708	
2. Purchased options	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCON8709	RCON8710	RCON8711	RCON8712	
1. Written options	6,844	0	0	0	12.d.1.
	RCON8713	RCON8714	RCON8715	RCON8716	
2. Purchased options	10,000	0	0	0	12.d.2.
	RCON3450	RCON3826	RCON8719	RCON8720	
e. Swaps	0	0	0	0	12.e.
	RCONA126	RCONA127	RCON8723	RCON8724	
13. Total gross notional amount of derivative contracts held for trading	0	0	0	0	13.
	RCON8725	RCON8726	RCON8727	RCON8728	
14. Total gross notional amount of derivative contracts held for purposes other than trading	23,689	0	0	0	14.
	RCONA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate	0				14.a.
15. Not available					15.
a. Contracts held for trading:					15.a.
	RCON8733	RCON8734	RCON8735	RCON8736	
1. Gross positive fair value	0	0	0	0	15.a.1.
	RCON8737	RCON8738	RCON8739	RCON8740	
2. Gross negative fair value	0	0	0	0	15.a.2.

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
b. Contracts held for purposes other than trading:					15.b.
	RCON8741	RCON8742	RCON8743	RCON8744	
1. Gross positive fair value.....	**553**	**0**	**0**	**0**	15.b.1.
	RCON8745	RCON8746	RCON8747	RCON8748	
2. Gross negative fair value.....	**0**	**0**	**0**	**0**	15.b.2.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	**3,281**	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	**1**	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets	RCON3164	**0**	2.a.
1. Estimated fair value of mortgage servicing assets	RCONA590	**0**	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets	RCONB026	**0**	2.b.
c. All other identifiable intangible assets	RCON5507	**154**	2.c.
d. Total	RCON0426	**154**	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures	RCON5372	**0**	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land	RCON5508	**0**	3.b.1.
2. Farmland	RCON5509	**0**	3.b.2.
3. 1-4 family residential properties	RCON5510	**683**	3.b.3.
4. Multifamily (5 or more) residential properties	RCON5511	**0**	3.b.4.
5. Nonfarm nonresidential properties	RCON5512	**1,025**	3.b.5.
6. Foreclosed properties from "GNMA loans"	RCONC979	**0**	3.b.6.
c. Total	RCON2150	**1,708**	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures	RCON5374	**0**	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	RCON5375	**0**	4.b.
c. Total	RCON2130	**0**	4.c.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less	RCONF055	**15,400**	5.a.1.a.
b. Over one year through three years	RCONF056	**32,900**	5.a.1.b.
c. Over three years through five years	RCONF057	**3,230**	5.a.1.c.
d. Over five years	RCONF058	**0**	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above)	RCON2651	**10,400**	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above)	RCONF059	**0**	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less	RCONF060	**0**	5.b.1.a.
b. Over one year through three years	RCONF061	**0**	5.b.1.b.
c. Over three years through five years	RCONF062	**0**	5.b.1.c.
d. Over five years	RCONF063	**0**	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above)	RCONB571	**0**	5.b.2.
c. Total	RCON3190	**51,530**	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	**Yes**	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	**0**	7.
8. Primary Internet Web site address of the bank (home page), if any	TEXT4087	**Click here for value**	8.

Dollar amounts in thousands			
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCON4088	**Yes**	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	**3,895**	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	**0**	10.b.

(TEXT4087) www.carrolltonbank.com

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
	RCONF172	RCONF174	RCONF176	
1. 1-4 family residential construction loans.....	**0**	**0**	**891**	1.a.1.
	RCONF173	RCONF175	RCONF177	
2. Other construction loans and all land development and other land loans.....	**149**	**0**	**3,963**	1.a.2.
	RCON3493	RCON3494	RCON3495	
b. Secured by farmland.....	**0**	**0**	**0**	1.b.
c. Secured by 1-4 family residential properties:				1.c.
	RCON5398	RCON5399	RCON5400	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	**429**	**0**	**263**	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
	RCONC236	RCONC237	RCONC229	
a. Secured by first liens.....	**72**	**0**	**1,006**	1.c.2.a.
	RCONC238	RCONC239	RCONC230	
b. Secured by junior liens.....	**15**	**73**	**15**	1.c.2.b.
	RCON3499	RCON3500	RCON3501	
d. Secured by multifamily (5 or more) residential properties.....	**0**	**0**	**0**	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.
	RCONF178	RCONF180	RCONF182	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	**646**	**486**	**0**	1.e.1.
	RCONF179	RCONF181	RCONF183	
2. Loans secured by other nonfarm nonresidential properties...	**0**	**474**	**0**	1.e.2.
	RCONB834	RCONB835	RCONB836	
2. Loans to depository institutions and acceptances of other banks.....	**0**	**0**	**0**	2.
3. Not applicable				3.
	RCON1606	RCON1607	RCON1608	
4. Commercial and industrial loans.....	**235**	**245**	**601**	4.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans to individuals for household, family, and other personal expenditures:				5.
	RCONB575	RCONB576	RCONB577	
a. Credit cards	0	0	0	5.a.
	RCONB578	RCONB579	RCONB580	
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	39	0	34	5.b.
	RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions	0	0	0	6.
	RCON5459	RCON5460	RCON5461	
7. All other loans	0	0	0	7.
	RCON1226	RCON1227	RCON1228	
8. Lease financing receivables	0	0	0	8.
	RCON3505	RCON3506	RCON3507	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0	0	9.
	RCON5612	RCON5613	RCON5614	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	0	0	328	10.
	RCON5615	RCON5616	RCON5617	
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	0	0	254	10.a.
	RCONC866	RCONC867	RCONC868	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	0	0	0	10.b.
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				M.1.
	RCONF661	RCONF662	RCONF663	
a. Loans secured by 1-4 family residential properties	394	0	0	M.1.a.
	RCON1658	RCON1659	RCON1661	
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	0	0	0	M.1.b.
	RCON6558	RCON6559	RCON6560	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	0	0	0	M.2.
3. Not available				M.3.
	RCON1248	RCON1249	RCON1250	
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	0	0	0	M.3.a.
	RCON5380	RCON5381	RCON5382	
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	0	0	0	M.3.b.
	RCON1254	RCON1255	RCON1256	
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	0	0	0	M.3.c.
	RCONF166	RCONF167	RCONF168	
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	0	0	0	M.3.d.
	RCON1594	RCON1597	RCON1583	
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	0	0	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				M.5.
	RCONC240	RCONC241	RCONC226	
a. Loans and leases held for sale	0	0	0	M.5.a.
b. Loans measured at fair value:				M.5.b.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONF664	RCONF665	RCONF666	
1. Fair value	0	0	0	M.5.b.1.
	RCONF667	RCONF668	RCONF669	
2. Unpaid principal balance	0	0	0	M.5.b.2.

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

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

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

Dollar amounts in thousands			
7. Additions to nonaccrual assets during the quarter	RCONC410	2,120	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

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

Dollar amounts in thousands			
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	313,175	1.
2. Total allowable exclusions	RCONF237	1,022	2.
3. Not applicable			3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF238	NR	4.
5. Total daily average of allowable exclusions	RCONF239	NR	5.
1. Total deposits of the bank:			M.1.
a. Deposit accounts (excluding retirement accounts) of $100,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of $100,000 or less	RCONF049	169,952	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of $100,000 or less	RCONF050	NR	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than $100,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than $100,000	RCONF051	119,246	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than $100,000	RCONF052	593	M.1.b.2.
c. Retirement deposit accounts of $250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of $250,000 or less	RCONF045	22,955	M.1.c.1.
2. Number of retirement deposit accounts of $250,000 or less	RCONF046	NR	M.1.c.2.
d. Retirement deposit accounts of more than $250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than $250,000	RCONF047	0	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000	RCONF048	0	M.1.d.2.
2. Estimated amount of uninsured deposits	RCON5597	NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title	TEXTA545		M.3.a.
b. FDIC Certificate Number	RCONA545	0	M.3.b.

Dollar amounts in thousands

4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than $250,000 (see instructions):			M.4.
a. Amount of noninterest-bearing transaction accounts of more than $250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)	RCONG167	**12,536**	M.4.a.
b. Number of noninterest-bearing transaction accounts of more than $250,000	RCONG168	**23**	M.4.b.

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens	RCONF066	**99,463**	1.a.
b. Closed-end junior liens	RCONF067	**0**	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit	RCONF670	**0**	1.c.1.
2. Principal amount funded under the lines of credit	RCONF671	**0**	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens	RCONF068	**0**	2.a.
b. Closed-end junior liens	RCONF069	**0**	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit	RCONF672	**0**	2.c.1.
2. Principal amount funded under the lines of credit	RCONF673	**0**	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens	RCONF070	**87,424**	3.a.
b. Closed-end junior liens	RCONF071	**0**	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit	RCONF674	**0**	3.c.1.
2. Principal amount funded under the lines of credit	RCONF675	**0**	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens	RCONF072	**31,070**	4.a.
b. Closed-end junior liens	RCONF073	**0**	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit	RCONF676	**0**	4.c.1.
2. Principal amount funded under the lines of credit	RCONF677	**0**	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans	RIADF184	**81**	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	**0**	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens	RCONF678	**170**	6.a.
b. Closed-end junior liens	RCONF679	**0**	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit	RCONF680	**0**	6.c.1.
2. Principal amount funded under the lines of credit	RCONF681	**0**	6.c.2.

Schedule RC-Q - Financial Assets and Liabilities Measured at Fair Value

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCONF243	RCONF682	RCONF690	RCONF244	RCONF245	
1. Loans and leases	**0**	**0**	**0**	**0**	**0**	1.
	RCONF246	RCONF683	RCONF691	RCONF247	RCONF248	
2. Trading assets	**0**	**0**	**0**	**0**	**0**	2.
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	RCONF240	RCONF684	RCONF692	RCONF241	RCONF242	
	0	**0**	**0**	**0**	**0**	2.a.
	RCONF249	RCONF685	RCONF693	RCONF250	RCONF251	
3. All other financial assets and servicing assets	**56,205**	**0**	**104**	**55,385**	**716**	3.
	RCONF252	RCONF686	RCONF694	RCONF253	RCONF254	
4. Deposits	**0**	**0**	**0**	**0**	**0**	4.
	RCONF255	RCONF687	RCONF695	RCONF256	RCONF257	
5. Trading liabilities	**0**	**0**	**0**	**0**	**0**	5.
	RCONF258	RCONF688	RCONF696	RCONF259	RCONF260	
6. All other financial liabilities and servicing liabilities	**0**	**0**	**0**	**0**	**0**	6.
	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	
7. Loan commitments (not accounted for as derivatives)	**0**	**0**	**0**	**0**	**0**	7.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a)	RCON3210	**33,983**	1.
2. Net unrealized gains (losses) on available-for-sale securities	RCON8434	**-3,935**	2.
3. Net unrealized loss on available-for-sale equity securities	RCONA221	**0**	3.
4. Accumulated net gains (losses) on cash flow hedges	RCON4336	**-888**	4.
5. Nonqualifying perpetual preferred stock	RCONB588	**0**	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCONB589	**0**	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets	RCONB590	**154**	7.a.
b. Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness	RCONF264	**0**	7.b.
8. Subtotal	RCONC227	**38,652**	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships	RCONB591	**0**	9.a.
b. Disallowed deferred tax assets	RCON5610	**0**	9.b.
10. Other additions to (deductions from) Tier 1 capital	RCONB592	**0**	10.
11. Tier 1 capital	RCON8274	**38,652**	11.
12. Qualifying subordinated debt and redeemable preferred stock	RCON5306	**0**	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCONB593	**0**	13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCON5310	**3,345**	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCON2221	**47**	15.
16. Other Tier 2 capital components	RCONB594	**0**	16.
17. Tier 2 capital	RCON5311	**3,392**	17.
18. Allowable Tier 2 capital	RCON8275	**3,392**	18.
19. Tier 3 capital allocated for market risk	RCON1395	**0**	19.
20. Deductions for total risk-based capital	RCONB595	**0**	20.
21. Total risk-based capital	RCON3792	**42,044**	21.
22. Average total assets (from Schedule RC-K, item 9)	RCON3368	**404,297**	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above)	RCONB590	**154**	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	**0**	24.
25. Disallowed deferred tax assets (from item 9.b above)	RCON5610	**0**	25.
26. Other deductions from assets for leverage capital purposes	RCONB596	**-888**	26.
27. Average total assets for leverage capital purposes	RCONA224	**405,031**	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11	RCONC228	**0**	28.a.
b. Adjustment to total risk-based capital reported in item 21	RCONB503	**0**	28.b.
29. Adjustment to risk-weighted assets reported in item 62	RCONB504	**0**	29.
30. Adjustment to average total assets reported in item 27	RCONB505	**0**	30.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio	RCON7273	**0.000000**	RCON7204	**0.095430**	31.
32. Tier 1 risk-based capital ratio	RCON7274	**0.000000**	RCON7206	**0.118153**	32.
33. Total risk-based capital ratio	RCON7275	**0.000000**	RCON7205	**0.128522**	33.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCON0010	RCONC869	RCONB600	RCONB601		RCONB602	
34. Cash and balances dues from depository institutions	**8,781**	**0**	**4,293**	**4,488**		**0**	34.
	RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607	
35. Held-to-maturity securities	**10,047**	**-493**	**0**	**7,968**	**1,585**	**987**	35.
	RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612	
36. Available-for-sale securities	**55,651**	**-11,641**	**11**	**52,648**	**553**	**14,080**	36.
37. Federal funds sold and securities purchased under agreements	RCONC225		RCONC063	RCONC064		RCONB520	
to resell	**239**		**0**	**239**		**0**	37.
	RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621	
38. Loans and leases held for sale	**31,070**	**0**	**0**	**0**	**31,070**	**0**	38.
	RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626	
39. Loans and leases, net of unearned income	**285,547**	**0**	**0**	**254**	**53,934**	**231,359**	39.
	RCON3123	RCON3123					
40. Allowance for loan and lease losses	**3,098**	**3,098**					40.
	RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631	
41. Trading Assets	**0**	**0**	**0**	**0**	**0**	**0**	41.
	RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339	
42. All other assets	**25,629**	**150**	**0**	**4,115**	**218**	**21,146**	42.
	RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340	
43. Total Assets	**413,866**	**-15,082**	**4,304**	**69,712**	**87,360**	**267,572**	43.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCONB546	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583	
44. Financial standby letters of credit	**704**	**704**	**0**	**0**	**0**	**704**	44.
	RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
45. Performance standby letters of credit	**1,919**	**960**	**0**	**0**	**0**	**960**	45.
	RCON3411	RCONB655	RCONB656	RCONB657	RCONB658	RCONB659	
46. Commercial and similar letters of credit	**0**	**0**	**0**	**0**	**0**	**0**	46.

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON3429	RCONB660	RCONB661	RCONB662		RCONB663	
	0	0	0	0		0	47.
	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668	
48. Securities lent	0	0	0	0	0	0	48.
49. Retained recourse on small business obligations sold with recourse	RCONA250	RCONB669	RCONB670	RCONB671	RCONB672	RCONB673	
	0	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCONB541	RCONB542				RCONB543	
	0	0				0	50.
	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	
51. All other financial assets sold with recourse	0	0	0	0	0	0	51.
	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	
52. All other off-balance sheet liabilities	0	0	0	0	0	0	52.
53. Unused commitments with an original maturity exceeding one year	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691	
	0	0	0	0	0	0	53.
		RCONA167	RCONB693	RCONB694	RCONB695		
54. Derivative contracts		553	0	0	553		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category			RCONB696	RCONB697	RCONB698	RCONB699	
			4,304	69,712	87,913	269,236	55.
56. Risk weight factor							56.
			RCONB700	RCONB701	RCONB702	RCONB703	
57. Risk-weighted assets by risk weight category			0	13,942	43,957	269,236	57.
						RCON1651	
58. Market risk equivalent assets						0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve						RCONB704	
						327,135	59.
						RCONA222	
60. Excess allowance for loan and lease losses						0	60.
						RCON3128	
61. Allocated transfer risk reserve						0	61.
						RCONA223	
62. Total risk-weighted assets						327,135	62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands			
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON8764	**553**	M.1.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
	RCON3809	RCON8766	RCON8767	
a. Interest rate contracts	**0**	**10,000**	**0**	M.2.a.
	RCON3812	RCON8769	RCON8770	
b. Foreign exchange contracts	**0**	**0**	**0**	M.2.b.
	RCON8771	RCON8772	RCON8773	
c. Gold contracts	**0**	**0**	**0**	M.2.c.
	RCON8774	RCON8775	RCON8776	
d. Other precious metals contracts	**0**	**0**	**0**	M.2.d.
	RCON8777	RCON8778	RCON8779	
e. Other commodity contracts	**0**	**0**	**0**	M.2.e.
	RCONA000	RCONA001	RCONA002	
f. Equity derivative contracts	**0**	**0**	**0**	M.2.f.
g. Credit derivative contracts:				M.2.g.
	RCONC980	RCONC981	RCONC982	
1. Investment grade	**0**	**0**	**0**	M.2.g.1.
	RCONC983	RCONC984	RCONC985	
2. Subinvestment grade	**0**	**0**	**0**	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	
	0	0	0	0	0	0	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	
	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	
	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements.....	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	
	0	0	0	0	0	0	0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
								4.
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	
	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	
	0	0	0	0	0	0	0	5.b.
6. Amount of ownership (or seller's) interests carried as:								
								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763		
		0	0			0		6.a.

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
		RCONB500	RCONB501			RCONB502		
b. Loans (included in Schedule RC-C).....		0	0			0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
								7.
		RCONB764	RCONB765			RCONB766		
a. 30-89 days past due.....		0	0			0		7.a.
		RCONB767	RCONB768			RCONB769		
b. 90 days or more past due.....		0	0			0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
								8.
		RIADB770	RIADB771			RIADB772		
a. Charge-offs.....		0	0			0		8.a.
		RIADB773	RIADB774			RIADB775		
b. Recoveries.....		0	0			0		8.b.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCONB776	RCONB777	RCONB778	RCONB779	RCONB780	RCONB781	RCONB782	
	0	0	0	0	0	0	0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCONB783	RCONB784	RCONB785	RCONB786	RCONB787	RCONB788	RCONB789	
	0	0	0	0	0	0	0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCONB790	RCONB791	RCONB792	RCONB793	RCONB794	RCONB795	RCONB796	
	0	0	0	0	0	0	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCONB797	RCONB798	RCONB799	RCONB800	RCONB801	RCONB802	RCONB803	
	0	0	0	0	0	0	0	12.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance	RCONA249	**0**	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCONA250	**0**	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	**0**	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	**461**	M.2.b.
c. Other financial assets (includes home equity lines)	RCONA591	**0**	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	**0**	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	**0**	M.3.a.1.
2. Conduits sponsored by other unrelated institutions	RCONB807	**0**	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	**0**	M.3.b.1.
2. Conduits sponsored by other unrelated institutions	RCONB809	**0**	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C	RCONC407	**NR**	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?	RCONA345	**No**	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCONA346	**No**	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?	RCONB867	**No**	3.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	RCONB868	RCONB869	RCONB870	RCONB871	
4. Personal trust and agency accounts	**NR**	**NR**	**NR**	**NR**	4.
5. Retirement related trust and agency accounts:					5.
	RCONB872	RCONB873	RCONB874	RCONB875	
a. Employee benefit - defined contribution	**NR**	**NR**	**NR**	**NR**	5.a.
	RCONB876	RCONB877	RCONB878	RCONB879	
b. Employee benefit - defined benefit	**NR**	**NR**	**NR**	**NR**	5.b.
	RCONB880	RCONB881	RCONB882	RCONB883	
c. Other retirement accounts	**NR**	**NR**	**NR**	**NR**	5.c.
	RCONB884	RCONB885	RCONC001	RCONC002	
6. Corporate trust and agency accounts	**NR**	**NR**	**NR**	**NR**	6.
	RCONB886		RCONB888		
7. Investment management agency accounts	**NR**		**NR**		7.
	RCONB890	RCONB891	RCONB892	RCONB893	
8. Other fiduciary accounts	**NR**	**NR**	**NR**	**NR**	8.
	RCONB894	RCONB895	RCONB896	RCONB897	
9. Total fiduciary accounts	**NR**	**NR**	**NR**	**NR**	9.
		RCONB898		RCONB899	
10. Custody and safekeeping accounts		**NR**		**NR**	10.
11. Not applicable					11.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

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

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:				M.4.
	RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts	NR	NR	NR	M.4.a.
	RIADB950	RIADB951	RIADB952	
b. Retirement related trust and agency accounts	NR	NR	NR	M.4.b.
	RIADB953	RIADB954	RIADB955	
c. Investment management agency accounts	NR	NR	NR	M.4.c.
	RIADB956	RIADB957	RIADB958	
d. Other fiduciary accounts and related services	NR	NR	NR	M.4.d.
	RIADB959	RIADB960	RIADB961	
e. Total fiduciary settlements, surcharges, and other losses	NR	NR	NR	M.4.e.

General Instructions

Dollar amounts in thousands			
1. Who Must Report on What Forms			1.
a. Close of Business			1.a.
b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
2. Organization of the Instruction Books			2.
3. Preparation of the Reports			3.
4. Signatures			4.
a. Officer Declaration			4.a.
b. Director Attestation			4.b.
5. Submission of the Reports			5.
a. Submission Date			5.a.
b. Amended Reports			5.b.
6. Retention of Reports			6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports			7.
a. Exclusions from the Coverage of the Consolidated Report			7.a.
8. Rules of Consolidation			8.
9. Reporting by Type of Office (For banks with foreign offices)			9.
10. Publication Requirements for the Report of Condition			10.
11. Release of Individual Bank Reports			11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements			12.
13. Accrual Basis Reporting			13.
14. Miscellaneous General Instructions			14.
a. Rounding			14.a.

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

Glossary

	Dollar amounts in thousands		
1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Accrued Interest Receivable Related to Credit Card Securitizations			7.
8. Acquisition, Development, or Construction (ADC) Arrangements			8.
9. Agreement Corporation			9.
10. Allowance for Loan and Lease Losses			10.
11. Applicable Income Taxes			11.
12. Associated Company			12.
13. ATS Account			13.
14. Bankers Acceptances			14.
a. Bank-Owned Life Insurance			14.a.
15. Banks, U.S. and Foreign			15.
16. Banks in Foreign Countries			16.
17. Bill-of-Lading Draft			17.
18. Borrowings and Deposits in Foreign Offices			18.
19. Brokered Deposits			19.
20. Broker's Security Draft			20.
21. Business Combinations			21.
22. Call Option			22.
23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
26. Certificate of Deposit			26.
27. Changes in Accounting Estimates			27.
28. Changes in Accounting Principles			28.
29. Clearing Accounts			29.
30. Commercial Banks in the U.S.			30.
31. Commercial Letter of Credit			31.
32. Commercial Paper			32.
33. Commodity or Bill-of-Lading Draft			33.
34. Common Stock of Unconsolidated Subsidaries, Investments in			34.
35. Continuing Contract			35.
36. Corporate Joint Venture			36.
37. Corrections of Accounting Errors			37.
38. Coupon Stripping, Treasury Receipts, and STRIPS			38.
39. Custody Account			39.
40. Dealer Reserve Account			40.
a. Deferred Compensation Agreements			40.a.
41. Deferred Income Taxes			41.

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

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

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