

Federal Financial Institutions Examination Council



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

Institution Name	COLONIAL AMERICAN BANK
City	WEST CONSHOHOCKEN
State	PA
Zip Code	19428
Call Report Quarter End Date	6/30/2007
Report Type	041
RSSD-ID	3487509
FDIC Certificate Number	58412
OCC Charter Number	0
ABA Routing Number	31918996
Last updated on	7/26/2007

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20070630	1.
2. FDIC certificate number.....	RSSD9050	58412	2.
3. Legal title of bank.....	RSSD9017	Colonial American Bank	3.
4. City.....	RSSD9130	Click here for value	4.
5. State abbreviation.....	RSSD9200	PA	5.
6. Zip code.....	RSSD9220	19428	6.

(RSSD9130) West Conshohocken

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.

Dollar amounts in thousands

3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
5. FAX.....	TEXTC441	CONF	4.a.5.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
5. FAX.....	TEXTC446	CONF	4.b.5.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
5. FAX.....	TEXTC874	CONF	4.c.5.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.
5. FAX.....	TEXTC879	CONF	4.d.5.

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

Dollar amounts in thousands

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

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate.....	RIAD4011	6	1.a.1.
2. Commercial and industrial loans.....	RIAD4012	2	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	6	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	14	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	115	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	8	1.d.1.
2. Mortgage-backed securities.....	RIADB489	0	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	0	1.d.3.

Dollar amounts in thousands

e. Interest income from trading assets.....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	0	1.f.
g. Other interest income.....	RIAD4518	0	1.g.
h. Total interest income.....	RIAD4107	137	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	1	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	6	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	5	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	15	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	0	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	27	2.e.
3. Net interest income.....	RIAD4074	110	3.
4. Provision for loan and lease losses.....	RIAD4230	0	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	0	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	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	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	0	5.k.
l. Other noninterest income.....	RIADB497	1	5.l.
m. Total noninterest income.....	RIAD4079	1	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	309	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	84	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	1,442	7.d.
e. Total noninterest expense.....	RIAD4093	1,835	7.e.

Dollar amounts in thousands

8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	-1,724	8.
9. Applicable income taxes (on item 8).....	RIAD4302	0	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	-1,724	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.
12. Net income (loss).....	RIAD4340	-1,724	12.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	0	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	13	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	NR	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	NR	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)).....	RIADF228	NR	M.12.

Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	0	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	0	3.
4. Net income (loss).....	RIAD4340	-1,724	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	7,311	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	0	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total equity capital end of current period.....	RIAD3210	5,587	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.....	RIAD3582	0	RIAD3583	0		1.a.
b. Secured by farmland.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	RIAD5412	0		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	0	RIADC217	0		1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	RIAD3589	0		1.d.
e. Secured by nonfarm nonresidential properties.....	RIAD3590	0	RIAD3591	0		1.e.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0		2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	0	RIAD4608	0		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	0	RIADB517	0		5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	0	RIAD4628	0		7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0		8.
9. Total.....	RIAD4635	0	RIAD4605	0		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	NR	RIAD4662	NR		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	NR	RIAD4664	NR		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	NR	RIAD4618	NR		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	NR	RIADF187	NR		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	NR	RIAD4665	NR		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 I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column A) Recoveries Calendar year-to-date		
5. Construction, land development, and other land loans						M.5.
a. 1-4 family residential construction loans.....	RIADC891	NR	RIADC892	NR		M.5.a.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column A) Recoveries Calendar year-to-date	
b. Other construction loans and all land development and other land loans.....	RIADC893	NR	RIADC894	NR	M.5.b.
6. Loans secured by nonfarm nonresidential properties:					M.6.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	NR	RIADC896	NR	M.6.a.
b. Loans secured by other nonfarm nonresidential properties.....	RIADC897	NR	RIADC898	NR	M.6.b.

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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	0	1.
2. Recoveries	RIAD4605	0	2.
3. Charge-offs.....	RIADC079	0	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	0	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	0	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.I)			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Disclose component and the dollar amount of that component:			1.f.
1. Describe component.....	TEXT4461	NR	1.f.1.
2. Amount of component.....	RIAD4461	0	1.f.2.
g. Disclose component and the dollar amount of that component:			1.g.
1. Describe component.....	TEXT4462	NR	1.g.1.
2. Amount of component.....	RIAD4462	0	1.g.2.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4463	NR	1.h.1.
2. Amount of component.....	RIAD4463	0	1.h.2.
i. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.i.
2. Other noninterest expense (from Schedule RI, item 7.d)			2.
a. Data processing expenses.....	RIADC017	50	2.a.
b. Advertising and marketing expenses.....	RIAD0497	30	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	22	2.d.

Dollar amounts in thousands

e. Postage.....	RIAD8403	6	2.e.
f. Legal fees and expenses.....	RIAD4141	7	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	2	2.g.
h. Disclose component and the dollar amount of that component:			2.h.
1. Describe component.....	TEXT4464	Click here for value	2.h.1.
2. Amount of component.....	RIAD4464	1,245	2.h.2.
i. Disclose component and the dollar amount of that component:			2.i.
1. Describe component.....	TEXT4467	NR	2.i.1.
2. Amount of component.....	RIAD4467	0	2.i.2.
j. Disclose component and the dollar amount of that component:			2.j.
1. Describe component.....	TEXT4468	NR	2.j.1.
2. Amount of component.....	RIAD4468	0	2.j.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469	NR	3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487	NR	3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489	NR	3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option.....	RIADF465	0	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	NR	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	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	NR	6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	NR	6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.

Dollar amounts in thousands

a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4464) Pre-opening expenses

(TEXT4769) Colonial American Bank commenced operations on February 9, 2007. The net pre-opening expenses incurred prior to February 9, 2007 are reported in the Report of Income as other non-interest expenses.

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	145	1.a.
b. Interest-bearing balances.....	RCON0071	1,166	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	6,246	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	250	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	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	0	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	1,426	4.b.
c. Allowance for loan and lease losses.....	RCON3123	0	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCONB529	1,426	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	636	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	0	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCON2130	0	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	0	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	255	11.
12. Total assets.....	RCON2170	10,124	12.
13. Deposits:			13.
a. In domestic offices.....	RCON2200	4,501	13.a.
1. Noninterest-bearing.....	RCON6631	584	13.a.1.
2. Interest-bearing.....	RCON6636	3,917	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	0	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	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	0	19.

Dollar amounts in thousands

20. Other liabilities (from Schedule RC-G).....	RCON2930	36	20.
21. Total liabilities.....	RCON2948	4,537	21.
22. Minority interest in consolidated subsidiaries.....	RCON3000	0	22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	751	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	6,560	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	-1,724	26.a.
b. Accumulated other comprehensive income.....	RCONB530	0	26.b.
27. Other equity capital components.....	RCONA130	0	27.
28. Total equity capital.....	RCON3210	5,587	28.
29. Total liabilities, minority interest, and equity capital.....	RCON3300	10,124	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 2006.....	RCON6724	NR	M.1.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	NR	1.a.
b. Currency and coin.....	RCON0080	NR	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	NR	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	NR	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	NR	4.
5. Total.....	RCON0010	1,311	5.

Schedule RC-B - Securities

	(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	
Dollar amounts in thousands					
1. U.S. Treasury securities.....	RCON0211	RCON0213	RCON1286	RCON1287	1.
	0	0	0	0	
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCON1289	RCON1290	RCON1291	RCON1293	2.a.
	0	0	0	0	
b. Issued by U.S. Government-sponsored agencies.....	RCON1294	RCON1295	RCON1297	RCON1298	2.b.
	6,246	6,247	250	250	
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	RCON8497	RCON8498	RCON8499	3.
	0	0	0	0	
4. Mortgage-backed securities (MBS):					4.
a. Pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCON1698	RCON1699	RCON1701	RCON1702	4.a.1.
	0	0	0	0	
2. Issued by FNMA and FHLMC.....	RCON1703	RCON1705	RCON1706	RCON1707	4.a.2.
	0	0	0	0	
3. Other pass-through securities.....	RCON1709	RCON1710	RCON1711	RCON1713	4.a.3.
	0	0	0	0	
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1714	RCON1715	RCON1716	RCON1717	4.b.1.
	0	0	0	0	
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1718	RCON1719	RCON1731	RCON1732	4.b.2.
	0	0	0	0	
3. All other mortgage-backed securities.....	RCON1733	RCON1734	RCON1735	RCON1736	4.b.3.
	0	0	0	0	
5. Asset-backed securities (ABS).....	RCONC026	RCONC988	RCONC989	RCONC027	5.
	0	0	0	0	
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCON1737	RCON1738	RCON1739	RCON1741	6.a.
	0	0	0	0	

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCON1742	RCON1743	RCON1744	RCON1746		
b. Foreign debt securities.....	0	0	0	0		6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510	RCONA511		
			0	0		7.
	RCON1754	RCON1771	RCON1772	RCON1773		
8. Total.....	6,246	6,247	250	250		8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	0	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	5,996	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	0	M.2.a.2.
3. Over one year through three years.....	RCONA551	250	M.2.a.3.
4. Over three years through five years.....	RCONA552	0	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	250	M.2.a.5.
6. Over 15 years.....	RCONA554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	0	M.2.b.2.
3. Over one year through three years.....	RCONA557	0	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	0	M.2.b.5.
6. Over 15 years.....	RCONA560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCONA561	0	M.2.c.1.
2. Over three years.....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	0	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	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

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks		
Dollar amounts in thousands					
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans.....			RCON1415	0	1.a.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCON1797	99	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	386	1.c.2a.
b. Secured by junior liens.....			RCON5368	582	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	0	1.d.
e. Secured by nonfarm nonresidential properties.....			RCON1480	0	1.e.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	NR			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	NR			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	NR			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	NR			2.c.1.
2. To other banks in foreign countries.....	RCONB537	NR			2.c.2.
3. Loans to finance agricultural production and other loans to farmers....			RCON1590	0	3.
4. Commercial and industrial loans.....			RCON1766	110	4.
a. To U.S. addressees (domicile).....	RCON1763	NR			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	NR			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	0	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	249	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	0	9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	NR			9.a.
b. All other loans (exclude consumer loans).....	RCON1564	NR			9.b.
10. Lease financing receivables (net of unearned income).....			RCON2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	NR			10.a.
b. All other leases.....	RCONF163	NR			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	1,426	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures).....	RCON1616	0	M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	0	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	0	M.2.a.2.
3. Over one year through three years.....	RCONA566	45	M.2.a.3.
4. Over three years through five years.....	RCONA567	219	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	122	M.2.a.5.
6. Over 15 years.....	RCONA569	0	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	100	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	25	M.2.b.2.
3. Over one year through three years.....	RCONA572	71	M.2.b.3.
4. Over three years through five years.....	RCONA573	465	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	379	M.2.b.5.
6. Over 15 years.....	RCONA575	0	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	25	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	0	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	NR	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.
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. Construction, land development, and other land loans:			M.9.
a. 1-4 family residential construction loans.....	RCONF158	NR	M.9.a.
b. Other construction loans and all land development and other land loans.....	RCONF159	NR	M.9.b.
10. Loans secured by nonfarm nonresidential properties:			M.10.

Dollar amounts in thousands

a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF160	NR	M.10.a.
b. Loans secured by other nonfarm nonresidential properties.....	RCONF161	NR	M.10.b.

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

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e.....	RCON5562	0	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	0	2.b.

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	0	RCON5565	0	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	0	RCON5567	0	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	0	RCON5569	0	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	0	RCON5571	0	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	1	RCON5573	110	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	0	RCON5575	0	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	No	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	0	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	0	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.

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
a. With original amounts of \$100,000 or less.....	RCON5578	0	RCON5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	0	RCON5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	0	RCON5583	0	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	0	RCON5585	0	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	0	RCON5587	0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	0	RCON5589	0	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands			
1. U.S. Treasury securities.....	RCON3531		NR
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532		NR
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533		NR
4. Mortgage-backed securities (MBS):			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON3534		NR
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCON3535		NR
c. All other mortgage-backed securities.....	RCON3536		NR
5. Other debt securities.....	RCON3537		NR
6. Not applicable			
7. Not applicable			
8. Not applicable			
9. Other trading assets.....	RCON3541		NR
10. Not applicable			
11. Derivatives with a positive fair value.....	RCON3543		NR
12. Total trading assets.....	RCON3545		0
13. Liability for short positions	RCON3546		NR
14. Derivatives with a negative fair value.....	RCON3547		NR
15. Total trading liabilities.....	RCON3548		0

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
		750		3,751
2. U.S. Government.....	RCON2202			RCON2520
		0		0
3. States and political subdivisions in the U.S.....	RCON2203			RCON2530
		0		0

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
4. Commercial banks and other depository institutions in the U.S.....	RCONB551		RCONB552	4.
	0		0	
5. Banks in foreign countries.....	RCON2213		RCON2236	5.
	0		0	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216		RCON2377	6.
	0		0	
7. Total.....	RCON2215	RCON2210	RCON2385	7.
	750	441	3,751	

Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

1. Selected components of total deposits:				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835		630	M.1.
b. Total brokered deposits.....	RCON2365		0	M.1.a.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				M.1.b.
1. Issued in denominations of less than \$100,000.....	RCON2343		0	M.1.c.
2. Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.....	RCON2344		0	M.1.c.1.
d. Maturity data for brokered deposits:				M.1.c.2.
1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243		0	M.1.d.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less.....	RCONA244		0	M.1.d.1.
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.d.2.
2. Components of total nontransaction accounts:				M.1.e.
a. Savings deposits:				M.2.
1. Money market deposit accounts (MMDAs).....	RCON6810		882	M.2.a.
2. Other savings deposits (excludes MMDAs).....	RCON0352		272	M.2.a.1.
b. Total time deposits of less than \$100,000.....	RCON6648		1,682	M.2.a.2.
c. Total time deposits of \$100,000 or more.....	RCON2604		913	M.2.b.
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		311	M.2.c.
3. Maturity and repricing data for time deposits of less than \$100,000:				M.2.c.1.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:				M.3.
1. Three months or less.....	RCONA579		10	M.3.a.
2. Over three months through 12 months.....	RCONA580		1,232	M.3.a.1.
3. Over one year through three years.....	RCONA581		67	M.3.a.2.
4. Over three years.....	RCONA582		373	M.3.a.3.
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		1,242	M.3.a.4.
4. Maturity and repricing data for time deposits of \$100,000 or more:				M.3.b.
				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	0	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	724	M.4.a.2.
3. Over one year through three years.....	RCONA586	189	M.4.a.3.
4. Over three years.....	RCONA587	0	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	724	M.4.b.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	29	1.
2. Net deferred tax assets.....	RCON2148	0	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	60	4.
5. Life insurance assets.....	RCONC009	0	5.
6. All other assets.....	RCON2168	166	6.
a. Prepaid expenses.....	RCON2166	112	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	0	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549	Click here for value	6.e.1.
2. Amount of component.....	RCON3549	54	6.e.2.
f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550	NR	6.f.1.
2. Amount of component.....	RCON3550	0	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3551	NR	6.g.1.
2. Amount of component.....	RCON3551	0	6.g.2.
7. Total.....	RCON2160	255	7.

(TEXT3549) Security deposits on leased assets

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	10	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	26	1.b.
2. Net deferred tax liabilities.....	RCON3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0	3.
4. All other liabilities.....	RCON2938	0	4.
a. Accounts payable.....	RCON3066	0	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	NR	4.e.1.
2. Amount of component.....	RCON3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	NR	4.f.1.
2. Amount of component.....	RCON3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554	NR	4.g.1.
2. Amount of component.....	RCON3554	0	4.g.2.
5. Total.....	RCON2930	36	5.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	6,217	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	631	2.
3. Mortgage-backed securities.....	RCONB559	0	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	0	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	0	5.
6. Loans:			6.
a. Total loans.....	RCON3360	723	6.a.
b. Loans secured by real estate.....	RCON3385	460	6.b.
c. Commercial and industrial loans.....	RCON3387	73	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	190	6.d.2.
7. Trading assets.....	RCON3401	NR	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Total assets.....	RCON3368	8,747	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	89	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	608	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	433	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	673	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	0	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	NR	13.
1. Loans to finance agricultural production and other loans to farmers	RCON3386	NR	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	1	1.a.
b. Credit card lines.....	RCON3815	0	1.b.
c. Commercial real estate, construction, and land development			1.c.

Dollar amounts in thousands

1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate.....	RCON3816	0	1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	NR	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	NR	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	168	1.e.
2. Financial standby letters of credit.....	RCON3819	0	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	0	2.a.
3. Performance standby letters of credit.....	RCON3821	0	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	0	3.a.
4. Commercial and similar letters of credit.....	RCON3411	0	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	0	6.

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives).....	RCON3430	0	9.
a. Securities borrowed.....	RCON3432	0	9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCONC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557	NR	9.f.1.
2. Amount of component.....	RCON3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives).....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.

Dollar amounts in thousands

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

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

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

Dollar amounts in thousands

b. Contracts held for purposes other than trading:

1. Gross positive fair value.....

2. Gross negative fair value.....

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

15.b.

15.b.1.

15.b.2.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	69	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	0	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	0	2.c.
d. Total.....	RCON0426	0	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCON5372	0	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land.....	RCON5508	0	3.b.1.
2. Farmland.....	RCON5509	0	3.b.2.
3. 1-4 family residential properties.....	RCON5510	0	3.b.3.
4. Multifamily (5 or more) residential properties.....	RCON5511	0	3.b.4.
5. Nonfarm nonresidential properties.....	RCON5512	0	3.b.5.
6. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.b.6.
c. Total.....	RCON2150	0	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCON5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCON5375	0	4.b.
c. Total.....	RCON2130	0	4.c.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCONF055	0	5.a.1.a.
b. Over one year through three years.....	RCONF056	0	5.a.1.b.
c. Over three years through five years.....	RCONF057	0	5.a.1.c.
d. Over five years.....	RCONF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	0	5.a.3.
b. Other borrowings:			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	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	0	7.
8. Primary Internet Web site address of the bank (home page), if any.....	TEXT4087	Click here for value	8.

Dollar amounts in thousands

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

(TEXT4087) <http://www.colonialamericanbank.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.....	RCON2759	RCON2769	RCON3492		1.a.
b. Secured by farmland.....	0	0	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.....	RCON5398	RCON5399	RCON5400		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229		1.c.2.a.
b. Secured by junior liens.....	0	0	0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501		1.d.
e. Secured by nonfarm nonresidential properties.....	RCON3502	RCON3503	RCON3504		1.e.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836		2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RCON1606	RCON1607	RCON1608		4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RCONB575	RCONB576	RCONB577		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	0	0	0		5.b.
6. Loans to foreign governments and official institutions.....	RCON5389	RCON5390	RCON5391		6.

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	
	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	0		10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	0	0	0		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).....	0	0	0		M.1.
	RCON1658	RCON1659	RCON1661		
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.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	NR	NR	NR		M.3.a.
	RCON1248	RCON1249	RCON1250		
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	NR	NR	NR		M.3.b.
	RCON5380	RCON5381	RCON5382		
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	NR	NR	NR		M.3.c.
	RCON1254	RCON1255	RCON1256		
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	NR	NR	NR		M.3.d.
	RCONF166	RCONF167	RCONF168		
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	NR	NR	NR		M.4.
	RCON1594	RCON1597	RCON1583		
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	0	0	0		M.5.
	RCONC240	RCONC241	RCONC226		

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	NR	RCON3530	NR

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	0		M.7.
8. Nonaccrual assets sold during the quarter.....	RCONC411	0		M.8.

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	
9. Construction, land development, and other land loans:				M.9.
	RCONF172	RCONF174	RCONF176	
a. 1-4 family residential construction loans.....	NR	NR	NR	M.9.a.
b. Other construction loans and all land development and other land loans.....	NR	NR	NR	M.9.b.
10. Loans secured by nonfarm nonresidential properties:				M.10.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182	
	NR	NR	NR	M.10.a.
	RCONF179	RCONF181	RCONF183	
b. Loans secured by other nonfarm nonresidential properties.....	NR	NR	NR	M.10.b.

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

Dollar amounts in thousands			
A. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONF236		NR
B. Total allowable exclusions.....	RCONF237		NR
C. Not applicable			
D. 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
E. Total daily average of allowable exclusions.....	RCONF239		NR
1. Unposted debits:			
a. Actual amount of all unposted debits.....	RCON0030		0
b. Separate amount of unposted debits:			
1. Actual amount of unposted debits to demand deposits.....	RCON0031		0
2. Actual amount of unposted debits to time and savings deposits.....	RCON0032		0
2. Unposted credits:			
a. Actual amount of all unposted credits.....	RCON3510		0
b. Separate amount of unposted credits:			
1. Actual amount of unposted credits to demand deposits.....	RCON3512		0
2. Actual amount of unposted credits to time and savings deposits.....	RCON3514		0
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits).....	RCON3520		0
4. Deposits of consolidated subsidiaries (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries.....	RCON2211		0
b. Time and savings deposits of consolidated subsidiaries.....	RCON2351		0
c. Interest accrued and unpaid on deposits of consolidated subsidiaries.....	RCON5514		0
5. Not applicable			
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B).....	RCON2314		0
b. Amount reflected in time and savings deposits (included in Schedule RC-E, item 7, column A or C, but not column B).....	RCON2315		0
7. Unamortized premiums and discounts on time and savings deposits:			

Dollar amounts in thousands

a. Unamortized premiums.....	RCON5516	0	7.a.
b. Unamortized discounts.....	RCON5517	0	7.b.
8. Not applicable			8.
9. Deposits in lifeline accounts			9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits).....	RCON8432	0	10.
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:			11.
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....	RCON8785	0	11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	RCONA181	0	11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E.....	RCONA182	0	11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):			12.
a. Amount of assets netted against demand deposits.....	RCONA527	0	12.a.
b. Amount of assets netted against time and savings deposits.....	RCONA528	0	12.b.
1. Total deposits of the bank:			M.1.
a. Deposit 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	2,412	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$100,000 or less..	RCONF050	217	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	1,459	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....	RCONF052	11	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	630	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	16	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 saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.

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

Dollar amounts in thousands

1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale:			1.
a. First liens.....	RCONF066	NR	1.a.

Dollar amounts in thousands

b. Junior liens.....	RCONF067	NR	1.b.
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale:			2.
a. First liens.....	RCONF068	NR	2.a.
b. Junior liens.....	RCONF069	NR	2.b.
3. Closed-end 1-4 family residential mortgages sold during the quarter:			3.
a. First liens.....	RCONF070	NR	3.a.
b. Junior liens.....	RCONF071	NR	3.b.
4. Closed-end 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. First liens.....	RCONF072	NR	4.a.
b. Junior liens.....	RCONF073	NR	4.b.
5. Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i).....	RIADF184	NR	5.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) Level 2 Fair Value Measurements	(Column C) Level 3 Fair Value Measurements	
Dollar amounts in thousands				
1. Loans and leases.....	RCONF243 NR	RCONF244 NR	RCONF245 NR	1.
2. Trading assets.....	RCONF246 NR	RCONF247 NR	RCONF248 NR	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 NR	RCONF241 NR	RCONF242 NR	2.a.
3. All other financial assets and servicing assets.....	RCONF249 NR	RCONF250 NR	RCONF251 NR	3.
4. Deposits.....	RCONF252 NR	RCONF253 NR	RCONF254 NR	4.
5. Trading liabilities.....	RCONF255 NR	RCONF256 NR	RCONF257 NR	5.
6. All other financial liabilities and servicing liabilities.....	RCONF258 NR	RCONF259 NR	RCONF260 NR	6.
7. Loan commitments (not accounted for as derivatives).....	RCONF261 NR	RCONF262 NR	RCONF263 NR	7.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCON3210	5,587	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	0	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	0	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCON4336	0	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCONB589	0	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	7.a.

Dollar amounts in thousands

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	5,587	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	5,587	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	0	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	0	15.
16. Other Tier 2 capital components.....	RCONB594	0	16.
17. Tier 2 capital.....	RCON5311	0	17.
18. Allowable Tier 2 capital.....	RCON8275	0	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	5,587	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	8,747	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCONB590	0	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCONB591	0	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCON5610	0	25.
26. Other deductions from assets for leverage capital purposes.....	RCONB596	0	26.
27. Average total assets for leverage capital purposes.....	RCONA224	8,747	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	0	30.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio.....	RCON7273	0	RCON7204	0.6387	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	0	RCON7206	1.5278	32.
33. Total risk-based capital ratio.....	RCON7275	0	RCON7205	1.5278	33.

	(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%	
Dollar amounts in thousands							
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429	RCONB660	RCONB661	RCONB662		RCONB663	
	0	0	0	0		0	47.
48. Securities lent.....	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668	
	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.
51. All other financial assets sold with recourse.....	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	
	0	0	0	0	0	0	51.
52. All other off-balance sheet liabilities.....	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	
	0	0	0	0	0	0	52.
53. Unused commitments with an original maturity exceeding one year.....	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691	
	1	1	0	0	0	1	53.
54. Derivative contracts.....		RCONA167	RCONB693	RCONB694	RCONB695		
		0	0	0	0		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699	
			145	7,662	386	1,932	55.
56. Risk weight factor							56.
57. Risk-weighted assets by risk weight category.....			RCONB700	RCONB701	RCONB702	RCONB703	
			0	1,532	193	1,932	57.
58. Market risk equivalent assets.....						RCON1651	
						0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704	
						3,657	59.
60. Excess allowance for loan and lease losses.....						RCONA222	
						0	60.
61. Allocated transfer risk reserve.....						RCON3128	
						0	61.
62. Total risk-weighted assets.....						RCONA223	
						3,657	62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

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

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
a. Interest rate contracts.....	0	0	0	M.2.a.
b. Foreign exchange contracts.....	0	0	0	M.2.b.
c. Gold contracts.....	0	0	0	M.2.c.
d. Other precious metals contracts.....	0	0	0	M.2.d.
e. Other commodity contracts.....	0	0	0	M.2.e.
f. Equity derivative contracts.....	0	0	0	M.2.f.
g. Credit derivative contracts:				M.2.g.
1. Investment grade.....	0	0	0	M.2.g.1.
2. Subinvestment grade.....	0	0	0	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

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

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

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

Schedule RC-T - Fiduciary and Related Services

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

General Instructions

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

Dollar amounts in thousands

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

Glossary

Dollar amounts in thousands

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

Dollar amounts in thousands

42. Demand Deposits		42.
43. Depository Institutions in the U.S.		43.
44. Deposits		44.
45. Derivative Contracts		45.
a. Discounts		45.a.
46. Dividends		46.
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