

## 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	<b>CENTRAL PACIFIC BANK</b>
City	<b>HONOLULU</b>
State	<b>HI</b>
Zip Code	<b>96813</b>
Call Report Quarter End Date	<b>9/30/2008</b>
Report Type	<b>041</b>
RSSD-ID	<b>701062</b>
FDIC Certificate Number	<b>17308</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>121301578</b>
Last updated on	<b>10/31/2008</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20080930</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>17308</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Central Pacific Bank</b>	3.
4. City.....	RSSD9130	<b>Honolulu</b>	4.
5. State abbreviation.....	RSSD9200	<b>HI</b>	5.
6. Zip code.....	RSSD9220	<b>96813</b>	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	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	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	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
5. FAX.....	TEXTC441	<b>CONF</b>	4.a.5.

Dollar amounts in thousands

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

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

Dollar amounts in thousands

1. Comments?.....	RCON6979		<b>No</b>	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		<b>44,629</b>	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436		<b>120,395</b>	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012		<b>21,434</b>	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:				1.a.3.
a. Credit cards.....	RIADB485		<b>0</b>	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486		<b>11,919</b>	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056		<b>0</b>	1.a.4.
5. All other loans.....	RIAD4058		<b>20</b>	1.a.5.
6. Total interest and fee income on loans.....	RIAD4010		<b>198,397</b>	1.a.6.
b. Income from lease financing receivables.....	RIAD4065		<b>1,798</b>	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115		<b>11</b>	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		<b>3,845</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489		<b>22,567</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060		<b>4,939</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069		<b>108</b>	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	76	1.f.
g. Other interest income.....	RIAD4518	464	1.g.
h. Total interest income.....	RIAD4107	232,205	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	465	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	10,073	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	24,216	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	13,151	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	1,071	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	25,528	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense .....	RIAD4073	74,504	2.e.
3. Net interest income.....	RIAD4074	157,701	3.
4. Provision for loan and lease losses.....	RIAD4230	144,972	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	2,940	5.a.
b. Service charges on deposit accounts.....	RIAD4080	11,097	5.b.
c. Trading revenue.....	RIADA220	-244	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	2,196	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	989	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	3,972	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-6,489	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-21	5.k.
l. Other noninterest income.....	RIADB497	-8,822	5.l.
m. Total noninterest income.....	RIAD4079	5,618	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	509	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	53,570	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	13,628	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	94,279	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	2,056	7.c.2.
d. Other noninterest expense.....	RIAD4092	30,780	7.d.
e. Total noninterest expense.....	RIAD4093	194,313	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	-175,457	8.

Dollar amounts in thousands

9. Applicable income taxes (on item 8).....	RIAD4302	<b>-37,399</b>	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	<b>-138,058</b>	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	<b>0</b>	11.
12. Net income (loss).....	RIAD4340	<b>-138,058</b>	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	<b>584</b>	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	<b>2,196</b>	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	<b>0</b>	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	<b>3,270</b>	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	<b>1052</b>	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	<b>3</b>	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	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	<b>NR</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>NR</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>NR</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>NR</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>NR</b>	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	<b>0</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>2,684</b>	M.9.b.
10. Credit losses on derivatives.....	RIADA251	<b>0</b>	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	<b>No</b>	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	<b>NR</b>	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	<b>NR</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>NR</b>	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>NR</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>NR</b>	M.13b.1.

## Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>762,251</b>	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated.....	RIADB508	<b>762,251</b>	3.
4. Net income (loss).....	RIAD4340	<b>-138,058</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	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	24,900	9.
10. Other comprehensive income.....	RIADB511	-5,999	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	593,294	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	116,313	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	18,233	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	50	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	39	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	RIADC218	9	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	8	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	981	RIAD4608	214	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	1,862	RIADB517	730	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	688	RIAD4628	364	7.
8. Lease financing receivables.....	RIAD4266	131	RIAD4267	0	8.
9. Total.....	RIAD4635	138,208	RIAD4605	1,414	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Not available				M.2.	
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	0	RIAD4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	0	RIAD4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	131	RIADF187	0	M.2.d.

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
	3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665

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
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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, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	92,049	1.
2. Recoveries .....	RIAD4605	1,414	2.
3. Charge-offs.....	RIADC079	64,014	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	74,194	4.
5. Provision for loan and lease losses.....	RIAD4230	144,972	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	100,227	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) Itemize and describe amounts greater than \$25,000 that exceed 3% of 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	3,603	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	907	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	476	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	2,465	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	1,294	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Click here for value	1.i.1.
2. Amount of component.....	RIAD4462	-22,524	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	Click here for value	1.j.1.

Dollar amounts in thousands

2. Amount of component.....	RIAD4463	<b>934</b>	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	<b>3,149</b>	2.a.
b. Advertising and marketing expenses.....	RIAD0497	<b>3,407</b>	2.b.
c. Directors' fees.....	RIAD4136	<b>0</b>	2.c.
d. Printing, stationery, and supplies.....	RIADC018	<b>1,236</b>	2.d.
e. Postage.....	RIAD8403	<b>1,209</b>	2.e.
f. Legal fees and expenses.....	RIAD4141	<b>0</b>	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	<b>1,950</b>	2.g.
h. Accounting and auditing expenses.....	RIADF556	<b>1,697</b>	2.h.
i. Consulting and advisory expenses.....	RIADF557	<b>5,077</b>	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	<b>0</b>	2.j.
k. Telecommunications expenses.....	RIADF559	<b>1,765</b>	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	<b>Minority interest</b>	2.l.1.
2. Amount of component.....	RIAD4464	<b>1,044</b>	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	<b>Click here for value</b>	2.m.1.
2. Amount of component.....	RIAD4467	<b>1,071</b>	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	<b>Click here for value</b>	2.n.1.
2. Amount of component.....	RIAD4468	<b>-2,754</b>	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	<b>0</b>	3.a.2.
3. Applicable income tax effect.....	RIAD4486	<b>0</b>	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	<b>0</b>	3.b.2.
3. Applicable income tax effect.....	RIAD4488	<b>0</b>	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	<b>0</b>	3.c.2.
3. Applicable income tax effect.....	RIAD4491	<b>0</b>	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	<b>0</b>	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	<b>0</b>	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		5.a.1.



Dollar amounts in thousands

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		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		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	<a href="#">Click here for value</a>	7.b.

(TEXT4461) Administrative fees

(TEXT4462) Write-down on loans held for sale

(TEXT4463) Cash proceeds on partial redemption of VISA shares

(TEXT4467) Amortization of investment in unconsolidated subs

(TEXT4468) Reserve for unfunded commitments

(TEXT4769) Continued from 1. Other noninterest income (Normalized reporting of itemized amounts by excluding item 1.i. Writedown on loans held for sale \$(22,524) from RI, item 5.l. when determining balances to report) 1.k. Commissions on letters of credit \$483, Partnership income \$517, Loan production fees \$567. Continued from 2. Other noninterest expense: 2.o. Loan maintenance costs \$2,718.

## 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	68,293	1.a.
b. Interest-bearing balances.....	RCON0071	133	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	23,968	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	777,739	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	12,000	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	36,470	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	4,080,266	4.b.
c. Allowance for loan and lease losses.....	RCON3123	100,227	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCONB529	3,980,039	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	81,918	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	11,590	7.

Dollar amounts in thousands

8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCON2130	<b>804</b>	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	<b>152,820</b>	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	<b>43,519</b>	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	<b>303,101</b>	11.
12. Total assets.....	RCON2170	<b>5,492,394</b>	12.
13. Deposits:			13.
a. In domestic offices.....	RCON2200	<b>3,791,260</b>	13.a.
1. Noninterest-bearing.....	RCON6631	<b>317,786</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>3,473,474</b>	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	<b>0</b>	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	<b>26,000</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	<b>0</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	<b>1,025,490</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	<b>0</b>	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	<b>45,784</b>	20.
21. Total liabilities.....	RCON2948	<b>4,888,534</b>	21.
22. Minority interest in consolidated subsidiaries.....	RCON3000	<b>10,566</b>	22.
23. Perpetual preferred stock and related surplus.....	RCON3838	<b>0</b>	23.
24. Common stock.....	RCON3230	<b>17,710</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	<b>533,766</b>	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	<b>53,943</b>	26.a.
b. Accumulated other comprehensive income.....	RCONB530	<b>-12,125</b>	26.b.
27. Other equity capital components.....	RCONA130	<b>0</b>	27.
28. Total equity capital.....	RCON3210	<b>593,294</b>	28.
29. Total liabilities, minority interest, and equity capital.....	RCON3300	<b>5,492,394</b>	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 2007.....	RCON6724	<b>NR</b>	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	<b>18,290</b>	1.a.
b. Currency and coin.....	RCON0080	<b>28,509</b>	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	<b>77</b>	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	<b>4,062</b>	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	<b>0</b>	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	<b>141</b>	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	<b>17,347</b>	4.

Dollar amounts in thousands

5. Total.....	RCON0010	<b>68,426</b>	5.
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## 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
1. U.S. Treasury securities.....		RCON0211	RCON0213	RCON1286	RCON1287
		0	0	0	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies.....		RCON1289	RCON1290	RCON1291	RCON1293
		0	0	0	0
b. Issued by U.S. Government-sponsored agencies.....		RCON1294	RCON1295	RCON1297	RCON1298
		8,623	8,630	99,061	97,998
3. Securities issued by states and political subdivisions in the U.S.....		RCON8496	RCON8497	RCON8498	RCON8499
		8,084	8,105	129,022	126,053
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
1. Guaranteed by GNMA.....		RCON1698	RCON1699	RCON1701	RCON1702
		449	449	692	680
2. Issued by FNMA and FHLMC.....		RCON1703	RCON1705	RCON1706	RCON1707
		6,701	6,598	219,487	218,339
3. Other pass-through securities.....		RCON1709	RCON1710	RCON1711	RCON1713
		0	0	0	0
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCON1714	RCON1715	RCON1716	RCON1717
		111	114	226,517	227,620
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCON1718	RCON1719	RCON1731	RCON1732
		0	0	0	0
3. All other mortgage-backed securities.....		RCON1733	RCON1734	RCON1735	RCON1736
		0	0	113,786	107,049
5. Asset-backed securities (ABS).....		RCONC026	RCONC988	RCONC989	RCONC027
		0	0	0	0
6. Other debt securities:					
a. Other domestic debt securities.....		RCON1737	RCON1738	RCON1739	RCON1741
		0	0	0	0

Dollar amounts in thousands		<b>(Column A) Held-to-maturity Amortized Cost</b>	<b>(Column B) Held-to-maturity Fair Value</b>	<b>(Column C) Available-for-sale Amortized Cost</b>	<b>(Column D) Available-for-sale Fair Value</b>
	RCON1742	RCON1742	RCON1743	RCON1744	RCON1746
b. Foreign debt securities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
7. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCONA510	RCONA511
				<b>0</b>	<b>0</b>
	RCON1754	RCON1754	RCON1771	RCON1772	RCON1773
8. Total.....	<b>23,968</b>	<b>23,968</b>	<b>23,896</b>	<b>788,565</b>	<b>777,739</b>

6.b.

7.

8.

## Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	<b>731,866</b>	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	<b>13,409</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>7,644</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>21,034</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>44,508</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>122,131</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>32,033</b>	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	<b>183</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>8,839</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>6,607</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>37,300</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>77,924</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>95,315</b>	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	<b>204,347</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>130,433</b>	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	<b>21,071</b>	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	<b>454</b>	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	<b>14,023</b>	M.4.a.
b. Fair value.....	RCON8783	<b>13,837</b>	M.4.b.



## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....			RCONF158	456,729	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	669,503	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	2,107	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	158,812	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	776,588	1.c.2.a.
b. Secured by junior liens.....			RCON5368	11,765	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	172,943	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	235,005	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	1,015,486	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	22	3.
4. Commercial and industrial loans.....			RCON1766	371,319	4.
a. To U.S. addressees (domicile).....	RCON1763	371,319			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	33,837	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	158,110	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Other loans.....			RCON1563	4,048	9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	162			9.a.
b. All other loans (exclude consumer loans).....	RCON1564	3,886			9.b.
10. Lease financing receivables (net of unearned income).....			RCON2165	60,204	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	60,204			10.a.



	(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				
b. All other leases.....	RCONF163	0		
11. Any unearned income on loans reflected in items 1-9 above.....			RCON2123	9,742
12. Total loans and leases, net of unearned income.....			RCON2122	4,116,736

## 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	0			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	30,505			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	98,144			M.2.a.2.
3. Over one year through three years.....	RCONA566	108,032			M.2.a.3.
4. Over three years through five years.....	RCONA567	49,858			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	63,904			M.2.a.5.
6. Over 15 years.....	RCONA569	422,388			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	1,898,068			M.2.b.1.
2. Over three months through 12 months.....	RCONA571	202,117			M.2.b.2.
3. Over one year through three years.....	RCONA572	399,918			M.2.b.3.
4. Over three years through five years.....	RCONA573	530,070			M.2.b.4.
5. Over five years through 15 years.....	RCONA574	185,948			M.2.b.5.
6. Over 15 years.....	RCONA575	16,561			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	1,255,738			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	55,733			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	269,433			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	33,714			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	576	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	814	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	0	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	0	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	0	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....	RCONF581	0	M.10.a.3b.1.
2. Secured by junior liens.....	RCONF582	0	M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	0	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	0	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	0	M.10.b.
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	0	M.10.c.1.
2. Other revolving credit plans.....	RCONF587	0	M.10.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF588	0	M.10.c.3.
d. Other loans.....	RCONF589	0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans.....	RCONF590	0	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF591	0	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	0	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....	RCONF593	0	M.11.a.3b.1.
2. Secured by junior liens.....	RCONF594	0	M.11.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF595	0	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF596	0	M.11.a.5.
b. Commercial and industrial loans.....	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards.....	RCONF598	0	M.11.c.1.
2. Other revolving credit plans.....	RCONF599	0	M.11.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCONF600	0	M.11.c.3.
d. Other loans.....	RCONF601	0	M.11.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.

Dollar amounts in thousands		(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
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.
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.

Dollar amounts in thousands

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.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3b.
1. Secured by first liens.....	RCONF628	NR	M.1.a.3b1.
2. Secured by junior liens.....	RCONF629	NR	M.1.a.3b2.
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.
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.

Dollar amounts in thousands

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

	(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				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549		RCONB550	1.
	<b>412,067</b>		<b>3,050,003</b>	
2. U.S. Government.....	RCON2202		RCON2520	2.
	<b>177</b>		<b>0</b>	
3. States and political subdivisions in the U.S.....	RCON2203		RCON2530	3.
	<b>1,026</b>		<b>324,986</b>	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551		RCONB552	4.
	<b>2,987</b>		<b>0</b>	
5. Banks in foreign countries.....	RCON2213		RCON2236	5.
	<b>14</b>		<b>0</b>	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216		RCON2377	6.
	<b>0</b>		<b>0</b>	
7. Total.....	RCON2215	RCON2210	RCON2385	7.
	<b>416,271</b>	<b>317,786</b>	<b>3,374,989</b>	

### 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	<b>68,993</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>120,176</b>	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	<b>120,176</b>	M.1.c.1.
2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	RCON2344	<b>0</b>	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.

Dollar amounts in thousands

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	<b>80,176</b>	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	<b>0</b>	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	<b>NR</b>	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>851,082</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>871,338</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>705,806</b>	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	<b>946,763</b>	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	<b>14,443</b>	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	<b>162,518</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>463,183</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>74,783</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>5,322</b>	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	<b>623,910</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	<b>482,166</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>442,726</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>17,298</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>4,573</b>	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	<b>924,892</b>	M.4.b.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	<b>22,588</b>	1.
2. Net deferred tax assets.....	RCON2148	<b>25,276</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	<b>0</b>	3.a.
b. Other financial assets.....	RCONA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	<b>58,373</b>	4.
5. Life insurance assets.....	RCONC009	<b>134,200</b>	5.
6. All other assets.....	RCON2168	<b>62,664</b>	6.
a. Prepaid expenses.....	RCON2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	<b>0</b>	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549	<b>Current tax asset</b>	6.e.1.
2. Amount of component.....	RCON3549	<b>41,023</b>	6.e.2.

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550		6.f.1.
2. Amount of component.....	RCON3550	<b>0</b>	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	<b>0</b>	6.g.2.
7. Total.....	RCON2160	<b>303,101</b>	7.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	<b>7,354</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	<b>23,600</b>	1.b.
2. Net deferred tax liabilities.....	RCON3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	<b>3,936</b>	3.
4. All other liabilities.....	RCON2938	<b>10,894</b>	4.
a. Accounts payable.....	RCON3066	<b>0</b>	4.a.
b. Deferred compensation liabilities.....	RCONC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCON2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	<b>3,108</b>	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552		4.e.1.
2. Amount of component.....	RCON3552	<b>0</b>	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	<b>0</b>	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	<b>0</b>	4.g.2.
5. Total.....	RCON2930	<b>45,784</b>	5.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	<b>945</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	<b>107,770</b>	2.
3. Mortgage-backed securities.....	RCONB559	<b>594,239</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	<b>125,392</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	<b>6,799</b>	5.
6. Loans:			6.
a. Total loans.....	RCON3360	<b>4,075,408</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	<b>953,335</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466	<b>2,563,738</b>	6.b.2.
c. Commercial and industrial loans.....	RCON3387	<b>369,726</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>0</b>	6.d.1.



Dollar amounts in thousands

2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	<b>194,408</b>	6.d.2.
7. Trading assets.....	RCON3401	<b>845</b>	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>59,292</b>	8.
9. Total assets.....	RCON3368	<b>5,547,100</b>	9.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	<b>87,910</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>1,897,159</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>988,691</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>669,914</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>32,696</b>	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	<b>1,003,938</b>	13.
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>26</b>	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	<b>197,382</b>	1.a.
b. Credit card lines.....	RCON3815	<b>0</b>	1.b.
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	<b>212,061</b>	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	<b>215,927</b>	1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate.....	RCON6550	<b>51,035</b>	1.c.2.
d. Securities underwriting.....	RCON3817	<b>0</b>	1.d.
e. Other unused commitments.....	RCON3818	<b>302,350</b>	1.e.
2. Financial standby letters of credit.....	RCON3819	<b>57,768</b>	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	<b>1,059</b>	2.a.
3. Performance standby letters of credit.....	RCON3821	<b>7,434</b>	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	<b>0</b>	3.a.
4. Commercial and similar letters of credit.....	RCON3411	<b>8,853</b>	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	<b>0</b>	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	<b>0</b>	RCONC969	<b>0</b>	7.a.1.
2. Total return swaps.....	RCONC970	<b>0</b>	RCONC971	<b>0</b>	7.a.2.
3. Credit options.....	RCONC972	<b>0</b>	RCONC973	<b>0</b>	7.a.3.
4. Other credit derivatives.....	RCONC974	<b>0</b>	RCONC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.

Dollar amounts in thousands	<b>(Column A) Guarantor</b>		<b>(Column B) Beneficiary</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	112			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				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).....	RCON5591	0			10.
a. Commitments to sell when-issued securities.....	RCON3435	0			10.a.
b. Disclose component and the dollar amount of that component:					10.b.
1. Describe component.....	TEXT5592				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	17,281			11.b.



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
	<b>3,334</b>	<b>0</b>	<b>0</b>	<b>0</b>
	RCO8745	RCO8746	RCO8747	RCO8748
	<b>3,108</b>	<b>0</b>	<b>0</b>	<b>0</b>

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	<b>4,816</b>	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	<b>5</b>	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	<b>15,125</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	<b>16,987</b>	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	<b>0</b>	2.b.
c. All other identifiable intangible assets.....	RCON5507	<b>28,394</b>	2.c.
d. Total.....	RCON0426	<b>43,519</b>	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCON5372	<b>0</b>	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land.....	RCON5508	<b>11,590</b>	3.b.1.
2. Farmland.....	RCON5509	<b>0</b>	3.b.2.
3. 1-4 family residential properties.....	RCON5510	<b>0</b>	3.b.3.
4. Multifamily (5 or more) residential properties.....	RCON5511	<b>0</b>	3.b.4.
5. Nonfarm nonresidential properties.....	RCON5512	<b>0</b>	3.b.5.
6. Foreclosed properties from "GNMA loans".....	RCONC979	<b>0</b>	3.b.6.
c. Total.....	RCON2150	<b>11,590</b>	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCON5374	<b>0</b>	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCON5375	<b>804</b>	4.b.
c. Total.....	RCON2130	<b>804</b>	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	<b>596,960</b>	5.a.1.a.
b. Over one year through three years.....	RCONF056	<b>194,980</b>	5.a.1.b.
c. Over three years through five years.....	RCONF057	<b>219,576</b>	5.a.1.c.
d. Over five years.....	RCONF058	<b>11,769</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	<b>571,960</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	<b>355,000</b>	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	<b>2,205</b>	5.b.1.a.
b. Over one year through three years.....	RCONF061	<b>0</b>	5.b.1.b.
c. Over three years through five years.....	RCONF062	<b>0</b>	5.b.1.c.
d. Over five years.....	RCONF063	<b>0</b>	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	<b>2,205</b>	5.b.2.
c. Total.....	RCON3190	<b>1,025,490</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	<b>0</b>	7.
8. Primary Internet Web site address of the bank (home page), if any.....	TEXT4087	<b>Click here for value</b>	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	<b>Yes</b>	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	<b>0</b>	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	<b>2,205</b>	10.b.

(TEXT4087) www.centralpacificbank.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.
1. 1-4 family residential construction loans.....	RCONF172	<b>17,930</b>	<b>0</b>	<b>67,315</b>	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	<b>0</b>	<b>0</b>	<b>40,975</b>	1.a.2.
b. Secured by farmland.....	RCON3493	<b>0</b>	<b>0</b>	<b>0</b>	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	<b>50</b>	<b>0</b>	<b>1,671</b>	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	<b>1,852</b>	<b>358</b>	<b>3,757</b>	1.c.2.a.
b. Secured by junior liens.....	RCONC238	<b>8</b>	<b>0</b>	<b>0</b>	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	<b>0</b>	<b>0</b>	<b>0</b>	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	<b>302</b>	<b>0</b>	<b>1,355</b>	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	<b>0</b>	<b>0</b>	<b>4,130</b>	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	<b>0</b>	<b>0</b>	<b>0</b>	2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RCON1606	<b>1,021</b>	<b>0</b>	<b>1,762</b>	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.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	1,319	263	0	5.b.
	RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions.....				
	0	0	0	6.
	RCON5459	RCON5460	RCON5461	
7. All other loans.....				
	99	19	0	7.
	RCON1226	RCON1227	RCON1228	
8. Lease financing receivables.....				
	65	0	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....				
	RCON3505	RCON3506	RCON3507	
	0	0	0	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....				
	RCON5612	RCON5613	RCON5614	
	0	0	0	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	RCON5615	RCON5616	RCON5617	
	0	0	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCONC866	RCONC867	RCONC868	
	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.....	0	0	5,049	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCON1658	RCON1659	RCON1661	
	0	0	5,628	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....				
	RCON6558	RCON6559	RCON6560	
	0	0	415	M.2.
3. Not available				
				M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	RCON1249	RCON1250	
	0	0	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	RCON5381	RCON5382	
	0	0	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	RCON1255	RCON1256	
	0	0	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	RCONF167	RCONF168	
	65	0	0	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....				
	RCON1594	RCON1597	RCON1583	
	0	0	0	M.4.
5. Loans and leases held for sale 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	13,122	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
		RCONF667	RCONF668	RCONF669
2. Unpaid principal balance.....		0	0	0

M.5.b.1.  
 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	RCON3530
		0	0

M.6.

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

Dollar amounts in thousands		RCONC410	RCONC411
7. Additions to nonaccrual assets during the quarter.....		38,482	
8. Nonaccrual assets sold during the quarter.....		42,200	

M.7.  
 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	4,027,366
2. Total allowable exclusions.....		RCONF237	22,690
3. Not applicable			
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	4,061,949
5. Total daily average of allowable exclusions.....		RCONF239	10,950
1. Total deposits of the bank:			
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:			
1. Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less..		RCONF049	1,908,463
2. Number of deposit accounts (excluding retirement accounts) of \$100,000 or less..		RCONF050	NR
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:			
1. Amount of deposit accounts (excluding retirement accounts) of more than \$100,000.....		RCONF051	2,027,220
2. Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....		RCONF052	4940
c. Retirement deposit accounts of \$250,000 or less:			
1. Amount of retirement deposit accounts of \$250,000 or less.....		RCONF045	65,343
2. Number of retirement deposit accounts of \$250,000 or less.....		RCONF046	NR
d. Retirement deposit accounts of more than \$250,000:			
1. Amount of retirement deposit accounts of more than \$250,000.....		RCONF047	3,650
2. Number of retirement deposit accounts of more than \$250,000.....		RCONF048	8
2. Estimated amount of uninsured deposits.....		RCON5597	1,455,347
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:			
a. Legal title.....		TEXTA545	
b. FDIC Certificate Number.....		RCONA545	0

1.  
 2.  
 3.  
 4.  
 5.  
 M.1.  
 M.1.a.  
 M.1.a.1.  
 M.1.a.2.  
 M.1.b.  
 M.1.b.1.  
 M.1.b.2.  
 M.1.c.  
 M.1.c.1.  
 M.1.c.2.  
 M.1.d.  
 M.1.d.1.  
 M.1.d.2.  
 M.2.  
 M.3.  
 M.3.a.  
 M.3.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	<b>154,146</b>	1.a.
b. Closed-end junior liens.....	RCONF067	<b>0</b>	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	<b>0</b>	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	<b>0</b>	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	<b>130,459</b>	2.a.
b. Closed-end junior liens.....	RCONF069	<b>0</b>	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	<b>0</b>	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	<b>0</b>	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	<b>297,337</b>	3.a.
b. Closed-end junior liens.....	RCONF071	<b>0</b>	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	<b>0</b>	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	<b>0</b>	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	<b>23,347</b>	4.a.
b. Closed-end junior liens.....	RCONF073	<b>0</b>	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	<b>0</b>	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	<b>0</b>	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	<b>-244</b>	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	<b>0</b>	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	<b>2</b>	6.a.
b. Closed-end junior liens.....	RCONF679	<b>2</b>	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	<b>0</b>	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	<b>0</b>	6.c.2.



## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCON3210	<b>593,294</b>	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	<b>-6,487</b>	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	<b>0</b>	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCON4336	<b>-5,638</b>	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	<b>0</b>	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCONB589	<b>10,566</b>	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	<b>170,495</b>	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	<b>0</b>	7.b.
8. Subtotal.....	RCONC227	<b>445,490</b>	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCONB591	<b>1,513</b>	9.a.
b. Disallowed deferred tax assets.....	RCON5610	<b>0</b>	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCONB592	<b>0</b>	10.
11. Tier 1 capital.....	RCON8274	<b>443,977</b>	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCON5306	<b>0</b>	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCONB593	<b>0</b>	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCON5310	<b>57,840</b>	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	<b>0</b>	15.
16. Other Tier 2 capital components.....	RCONB594	<b>0</b>	16.
17. Tier 2 capital.....	RCON5311	<b>57,840</b>	17.
18. Allowable Tier 2 capital.....	RCON8275	<b>57,840</b>	18.
19. Tier 3 capital allocated for market risk.....	RCON1395	<b>0</b>	19.
20. Deductions for total risk-based capital.....	RCONB595	<b>0</b>	20.
21. Total risk-based capital.....	RCON3792	<b>501,817</b>	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCON3368	<b>5,547,100</b>	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCONB590	<b>170,495</b>	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCONB591	<b>1,513</b>	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCON5610	<b>0</b>	25.
26. Other deductions from assets for leverage capital purposes.....	RCONB596	<b>0</b>	26.
27. Average total assets for leverage capital purposes.....	RCONA224	<b>5,375,092</b>	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	<b>0</b>	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	<b>0</b>	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	<b>0</b>	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	<b>0</b>	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	<b>0</b>	RCON7204	<b>0.082599</b>	31.
32. Tier 1 risk-based capital ratio.....	RCON7274	<b>0</b>	RCON7206	<b>0.096919</b>	32.
33. Total risk-based capital ratio.....	RCON7275	<b>0</b>	RCON7205	<b>0.109546</b>	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.....		<b>68,426</b>	<b>0</b>	<b>45,856</b>	<b>22,570</b>		<b>0</b>
		RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607
35. Held-to-maturity securities.....		<b>23,968</b>	<b>0</b>	<b>449</b>	<b>18,494</b>	<b>5,025</b>	<b>0</b>
		RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612
36. Available-for-sale securities.....		<b>777,739</b>	<b>-10,826</b>	<b>18,140</b>	<b>741,568</b>	<b>28,857</b>	<b>0</b>
		RCONC225		RCONC063	RCONC064		RCONB520
37. Federal funds sold and securities purchased under agreements to resell.....		<b>12,000</b>		<b>0</b>	<b>12,000</b>		<b>0</b>
		RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621
38. Loans and leases held for sale.....		<b>36,470</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,348</b>	<b>13,122</b>
		RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626
39. Loans and leases, net of unearned income.....		<b>4,080,266</b>	<b>0</b>	<b>0</b>	<b>20,001</b>	<b>745,913</b>	<b>3,314,352</b>
		RCON3123	RCON3123				
40. Allowance for loan and lease losses.....		<b>100,227</b>	<b>100,227</b>				
		RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631
41. Trading Assets.....		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339
42. All other assets.....		<b>593,752</b>	<b>182,727</b>	<b>0</b>	<b>99,873</b>	<b>0</b>	<b>311,152</b>
		RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340
43. Total Assets.....		<b>5,492,394</b>	<b>71,674</b>	<b>64,445</b>	<b>914,506</b>	<b>803,143</b>	<b>3,638,626</b>

## 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.....		<b>57,768</b>	<b>57,768</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>57,768</b>
		RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654
45. Performance standby letters of credit.....		<b>7,434</b>	<b>3,717</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,717</b>
		RCON3411	RCONB655	RCONB656	RCONB657	RCONB658	RCONB659
46. Commercial and similar letters of credit.....		<b>8,853</b>	<b>1,771</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,771</b>

	(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
48. Securities lent.....	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668
	0	0	0	0	0	0
49. Retained recourse on small business obligations sold with recourse.....	RCONA250	RCONB669	RCONB670	RCONB671	RCONB672	RCONB673
	0	0	0	0	0	0
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
	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680
51. All other financial assets sold with recourse.....	<b>235,511</b>	<b>235,511</b>	0	0	<b>235,511</b>	0
	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686
52. All other off-balance sheet liabilities.....	0	0	0	0	0	0
53. Unused commitments with an original maturity exceeding one year.....	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691
	<b>440,880</b>	<b>220,440</b>	0	0	0	<b>220,440</b>
		RCONA167	RCONB693	RCONB694	RCONB695	
54. Derivative contracts.....		<b>5,336</b>	0	0	<b>5,336</b>	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699
			<b>64,445</b>	<b>914,506</b>	<b>1,043,990</b>	<b>3,922,322</b>
56. Risk weight factor						
			RCONB700	RCONB701	RCONB702	RCONB703
57. Risk-weighted assets by risk weight category.....			0	<b>182,901</b>	<b>521,995</b>	<b>3,922,322</b>
						RCON1651
58. Market risk equivalent assets.....						0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704
						<b>4,627,218</b>
						RCONA222
60. Excess allowance for loan and lease losses.....						<b>46,323</b>
						RCON3128
61. Allocated transfer risk reserve.....						0
						RCONA223
62. Total risk-weighted assets.....						<b>4,580,895</b>

## 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	<b>3,334</b>	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.....	<b>78,308</b>	<b>400,000</b>	<b>0</b>	M.2.a.
b. Foreign exchange contracts.....	<b>177</b>	<b>0</b>	<b>0</b>	M.2.b.
c. Gold contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.c.
d. Other precious metals contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.d.
e. Other commodity contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.e.
f. Equity derivative contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.f.
g. Credit derivative contracts:				M.2.g.
1. Investment grade.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.g.1.
2. Subinvestment grade.....	<b>0</b>	<b>0</b>	<b>0</b>	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	<b>0</b>	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCONA250	<b>0</b>	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	<b>235,511</b>	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	<b>1,544,868</b>	M.2.b.
c. Other financial assets (includes home equity lines).....	RCONA591	<b>0</b>	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	<b>2,405</b>	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	<b>0</b>	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	<b>0</b>	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	<b>0</b>	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	<b>0</b>	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	<b>NR</b>	M.4.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?.....	RCONA345	<b>Yes</b>	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	<b>Yes</b>	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?.....	RCONB867	<b>Yes</b>	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					
4. Personal trust and agency accounts.....	RCONB868	RCONB869	RCONB870	RCONB871	4.
	<b>90,812</b>	<b>11,706</b>	<b>104</b>	<b>11</b>	
5. Retirement related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	<b>1,284</b>	<b>615,174</b>	<b>3</b>	<b>63</b>	
b. Employee benefit - defined benefit.....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	<b>11,049</b>	<b>580,024</b>	<b>5</b>	<b>6</b>	
c. Other retirement accounts.....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	<b>26,008</b>	<b>243,939</b>	<b>149</b>	<b>20</b>	
6. Corporate trust and agency accounts.....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
7. Investment management agency accounts.....	RCONB886		RCONB888		7.
	<b>178,746</b>		<b>249</b>		
8. Other fiduciary accounts.....	RCONB890	RCONB891	RCONB892	RCONB893	8.
	<b>0</b>	<b>1,223</b>	<b>0</b>	<b>10</b>	
9. Total fiduciary accounts.....	RCONB894	RCONB895	RCONB896	RCONB897	9.
	<b>307,899</b>	<b>1,452,066</b>	<b>510</b>	<b>110</b>	
10. Custody and safekeeping accounts.....		RCONB898		RCONB899	10.
		<b>1,031,933</b>		<b>242</b>	
11. Not applicable					11.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

12. Personal trust and agency accounts.....	RIADB904	<b>CONF</b>	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit - defined contribution.....	RIADB905	<b>CONF</b>	13.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>CONF</b>	13.b.
c. Other retirement accounts.....	RIADB907	<b>CONF</b>	13.c.
14. Corporate trust and agency accounts.....	RIADA479	<b>CONF</b>	14.
15. Investment management agency accounts.....	RIADB908	<b>CONF</b>	15.
16. Other fiduciary accounts.....	RIADA480	<b>CONF</b>	16.
17. Custody and safekeeping accounts.....	RIADB909	<b>CONF</b>	17.
18. Other fiduciary and related services income.....	RIADB910	<b>CONF</b>	18.
19. Total gross fiduciary and related services income.....	RIAD4070	<b>2,940</b>	19.
20. Expenses.....	RIADC058	<b>CONF</b>	20.
21. Net losses from fiduciary and related services.....	RIADA488	<b>CONF</b>	21.
22. Intracompany income credits for fiduciary and related services.....	RIADB911	<b>CONF</b>	22.
23. Net fiduciary and related services income.....	RIADA491	<b>CONF</b>	23.
1. Managed assets held in personal trust and agency accounts:			M.1.
a. Noninterest-bearing deposits.....	RCONB913	<b>NR</b>	M.1.a.
b. Interest-bearing deposits.....	RCONB914	<b>NR</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONB915	<b>NR</b>	M.1.c.
d. State, county and municipal obligations.....	RCONB916	<b>NR</b>	M.1.d.
e. Money market mutual funds.....	RCONB917	<b>NR</b>	M.1.e.
f. Other short-term obligations.....	RCONB918	<b>NR</b>	M.1.f.
g. Other notes and bonds.....	RCONB919	<b>NR</b>	M.1.g.
h. Common and preferred stocks.....	RCONB920	<b>NR</b>	M.1.h.
i. Real estate mortgages.....	RCONB921	<b>NR</b>	M.1.i.
j. Real estate.....	RCONB922	<b>NR</b>	M.1.j.
k. Miscellaneous assets.....	RCONB923	<b>NR</b>	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCONB868	<b>90,812</b>	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	<b>NR</b>	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	<b>NR</b>	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	<b>NR</b>	M.3.a.
b. International/Global equity.....	RCONB933	<b>NR</b>	M.3.b.
c. Stock/Bond blend.....	RCONB935	<b>NR</b>	M.3.c.
d. Taxable bond.....	RCONB937	<b>NR</b>	M.3.d.
e. Municipal bond.....	RCONB939	<b>NR</b>	M.3.e.
f. Short term investments/Money market.....	RCONB941	<b>NR</b>	M.3.f.

Dollar amounts in thousands	<b>(Column A) Number of Funds</b>		<b>(Column B) Market Value of Fund Assets</b>		
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	<b>(Column A) Gross Losses Managed Accounts</b>	<b>(Column B) Gross Losses Non-Managed Accounts</b>	<b>(Column C) Recoveries</b>	
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			
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Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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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.
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126. Securities Activities		126.
127. Securities Borrowing/Lending Transactions		127.
128. Securities, Participations in Pools of		128.
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134. Standby Letter of Credit		134.
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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.
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150. Treasury Stock			150.
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