



HOME LOAN STATE BANK

Home Loan State Bank Annual Disclosure Statement

In connection with our efforts to keep you, our customers and the general public informed, and in accordance with the Federal Deposit Insurance Corporation Rules and Regulations Part 350 – Disclosure of Financial and Other Information by FDIC-Insured State Nonmember Banks, we have prepared and now present our annual disclosure statement¹ for the years end December 31, 2013 and 2012. This disclosure statement consists of our call report Income Statement (schedule RI), Changes in Equity Capital (schedule RI-A), Changes in Allowance for Loan and Lease Losses (schedule RI-B, part II), Balance Sheet (schedule RC), and Past Due and Nonaccrual, Loans, Leases, and Other Assets (schedule RC-N).

The aforementioned statements included in this financial disclosure are, to the best of my knowledge, correct and complete.

Please direct any questions regarding the financial disclosures to Craig Springer at 205 N. 4th Street, Grand Junction, Colorado 81501 or call Mr. Springer at (970)243-6600.

James D. Hamilton
Chairman/CEO

¹ The information in the disclosure statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.

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

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands				RCON	Tril	Bil	Mil	Thou	
Assets											
1. Cash and balances due from depository institutions (from Schedule RC-A):											
a. Noninterest-bearing balances and currency and coin (1).....		0081		469							1.a.
b. Interest-bearing balances (2).....		0071		728							1.b.
2. Securities:											
a. Held-to-maturity securities (from Schedule RC-B, column A).....		1754		0							2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....		1773		39,059							2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....		B987		0							3.a.
b. Securities purchased under agreements to resell (3).....		B989		0							3.b.
4. Loans and lease financing receivables (from Schedule RC-C):											
a. Loans and leases held for sale.....		5369		90							4.a.
b. Loans and leases, net of unearned income.....		B528	23,570								4.b.
c. LESS: Allowance for loan and lease losses.....		3123	452								4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....		B529	23,118								4.d.
5. Trading assets (from Schedule RC-D).....		3545		0							5.
6. Premises and fixed assets (including capitalized leases).....		2145		5,707							6.
7. Other real estate owned (from Schedule RC-M).....		2150		0							7.
8. Investments in unconsolidated subsidiaries and associated companies.....		2130		0							8.
9. Direct and indirect investments in real estate ventures.....		3656		0							9.
10. Intangible assets:											
a. Goodwill.....		3163		0							10.a.
b. Other intangible assets (from Schedule RC-M).....		0426		0							10.b.
11. Other assets (from Schedule RC-F).....		2160		1,465							11.
12. Total assets (sum of items 1 through 11).....		2170		70,636							12.
Liabilities											
13. Deposits:											
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....		2200		57,363							13.a.
(1) Noninterest-bearing (4).....		6631	11,229								13.a.1.
(2) Interest-bearing.....		6636	46,134								13.a.2.
14. Federal funds purchased and securities sold under agreements to repurchase:											
a. Federal funds purchased (5).....		B993		0							14.a.
b. Securities sold under agreements to repurchase (6).....		B995		0							14.b.
15. Trading liabilities (from Schedule RC-D).....		3548		0							15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....		3190		6,825							16.
17. and 18. Not applicable											
19. Subordinated notes and debentures (7).....		3200		0							19.
20. Other liabilities (from Schedule RC-G).....		2930		235							20.
21. Total liabilities (sum of items 13 through 20).....		2948		64,423							21.
22. Not applicable											

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

Schedule RC—Continued

Dollar Amounts in Thousands

	RC	Tril	Bil	Mil	Thou	
Equity Capital						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus.....	3838			3,000		23.
24. Common stock.....	3230			200		24.
25. Surplus (excludes all surplus related to preferred stock).....	3839			750		25.
26. a. Retained earnings.....	3632			2,685		26.a.
b. Accumulated other comprehensive income (1).....	B530			(422)		26.b.
c. Other equity capital components (2).....	A130			0		26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210			6,213		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000			0		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105			6,213		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300			70,636		29.

Memoranda

To be reported with the March Report of Condition.

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

RC	Number
6724	NR

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date.....

RC	MM/DD
8678	NR

M.2.

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

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173			191	F175			0	F177			0	1.a.2.
b. Secured by farmland.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236			0	C237			0	C229			0	1.c.2.a.
(b) Secured by junior liens.....	C238			13	C239			0	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499			0	3500			0	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			532	F180			0	F182			0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179			0	F181			0	F183			0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834			0	B835			0	B836			0	2.
3. Not applicable													
4. Commercial and industrial loans.....	1606			213	1607			0	1608			0	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			119	K217			80	K218			64	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans (1).....	5459			0	5460			0	5461			0	7.
8. Lease financing receivables.....	1226			0	1227			0	1228			0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)....	3505			0	3506			0	3507			0	9.

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

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		0		K037		0		K038		0		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039		0		K040		0		K041		0		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042		0		K043		0		K044		0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	K045		0		K046		0		K047		0		11.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048		0		K049		0		K050		0		11.a.1.b.
(2) Secured by farmland.....	K051		0		K052		0		K053		0		11.a.2.
(3) Secured by 1-4 family residential properties:													
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054		0		K055		0		K056		0		11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K057		0		K058		0		K059		0		11.a.3.b.1.
(2) Secured by junior liens.....	K060		0		K061		0		K062		0		11.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	K063		0		K064		0		K065		0		11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		0		K067		0		K068		0		11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069		0		K070		0		K071		0		11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0		11.c.

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
11. d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards.....	K078		0		K079		0		K080		0		11.d.1.
(2) Automobile loans.....	K081		0		K082		0		K083		0		11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084		0		K085		0		K086		0		11.d.3.
e. All other loans and all leases.....	K087		0		K088		0		K089		0		11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:</i>													
(1) Loans to depository institutions and acceptances of other banks.....	K091		0		K092		0		K093		0		11.e.1.
(2) Loans to foreign governments and official institutions.....	K095		0		K096		0		K097		0		11.e.2.
(3) Other loans (1).....	K099		0		K100		0		K101		0		11.e.3.
<i>Item 11.e.3.a is to be completed by: (2)</i>													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	K072		NR		K073		NR		K074		NR		11.e.3.a.
(4) Lease financing receivables.....	K269		0		K271		0		K272		0		11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102		0		K103		0		K104		0		11.f.

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

Consolidated Report of Income

For the period January 1, 2013 — December 31, 2013

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands			
	RIAD	Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties.....	4435		343	1.a.1.a.
(b) All other loans secured by real estate.....	4436		389	1.a.1.b.
(2) Commercial and industrial loans.....	4012		416	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B485		0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		366	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0	1.a.4.
(5) All other loans (1).....	4058		11	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		1,525	1.a.6.
b. Income from lease financing receivables.....	4065		0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		8	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		3	1.d.1.
(2) Mortgage-backed securities.....	B489		405	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		277	1.d.3.
e. Interest income from trading assets.....	4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0	1.f.
g. Other interest income.....	4518		0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		2,218	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		3	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		76	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		143	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		130	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		0	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		31	2.c.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	Year-to-date					
	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands						
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....	4200		0		2.d.	
e. Total interest expense (sum of items 2.a through 2.d).....	4073		383		2.e.	
3. Net interest income (item 1.h minus 2.e).....				4074	1,835	3.
4. Provision for loan and lease losses.....				4230	20	4.
5. Noninterest income:						
a. Income from fiduciary activities (1).....	4070		0			5.a.
b. Service charges on deposit accounts.....	4080		20			5.b.
c. Trading revenue (2).....	A220		0			5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		0			5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0			5.d.2.
(3) Fees and commissions from annuity sales.....	C887		0			5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....	C386		0			5.d.4.
(5) Income from other insurance activities.....	C387		0			5.d.5.
e. Venture capital revenue.....	B491		0			5.e.
f. Net servicing fees.....	B492		0			5.f.
g. Net securitization income.....	B493		0			5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	5416		6			5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415		0			5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	B496		(1)			5.k.
l. Other noninterest income*.....	B497		(180)			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	(155)	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....				3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....				3196	89	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		906			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		(9)			7.b.
c. (1) Goodwill impairment losses.....	C216		0			7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232		0			7.c.2.
d. Other noninterest expense*.....	4092		839			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....				4093	1,736	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				4301	13	8.
9. Applicable income taxes (on item 8).....				4302	(86)	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	99	10.
11. Extraordinary items and other adjustments, net of income taxes*.....				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....				G104	99	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....				G103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....				4340	99	14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou
1.	Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....			3217		6,945	1.
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....			B507		0	2.
3.	Balance end of previous calendar year as restated (sum of items 1 and 2).....			B508		6,945	3.
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14).....			4340		99	4.
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....			B509		0	5.
6.	Treasury stock transactions, net.....			B510		0	6.
7.	Changes incident to business combinations, net.....			4356		0	7.
8.	LESS: Cash dividends declared on preferred stock.....			4470		150	8.
9.	LESS: Cash dividends declared on common stock.....			4460		0	9.
10.	Other comprehensive income (1).....			B511		(681)	10.
11.	Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....			4415		0	11.
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....			3210		6,213	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
1.	Loans secured by real estate:							
a.	Construction, land development, and other land loans:							
	(1) 1-4 family residential construction loans.....	C891		0	C892		0	1.a.1.
	(2) Other construction loans and all land development and other land loans.....	C893		0	C894		0	1.a.2.
b.	Secured by farmland.....	3584		0	3585		0	1.b.
c.	Secured by 1-4 family residential properties:							
	(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411		0	5412		0	1.c.1.
	(2) Closed-end loans secured by 1-4 family residential properties:							
	(a) Secured by first liens.....	C234		1	C217		0	1.c.2.a.
	(b) Secured by junior liens.....	C235		0	C218		0	1.c.2.b.
d.	Secured by multifamily (5 or more) residential properties.....	3588		0	3589		0	1.d.
e.	Secured by nonfarm nonresidential properties:							
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895		0	C896		0	1.e.1.
	(2) Loans secured by other nonfarm nonresidential properties.....	C897		0	C898		0	1.e.2.
2.	Loans to depository institutions and acceptances of other banks.....	4481		0	4482		0	2.
3.	Not applicable							
4.	Commercial and industrial loans.....	4638		0	4608		12	4.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514			0	B515			0	5.a.
b. Automobile loans.....	K129			0	K133			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205			87	K206			22	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans (2).....	4644			0	4628			0	7.
8. Lease financing receivables.....	4266			0	4267			0	8.
9. Total (sum of items 1 through 8).....	4635			88	4605			34	9.

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

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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.....	5409			0	5410			0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652			NR	4662			NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654			NR	4664			NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646			NR	4618			NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185			NR	F187			NR	M.2.d.
3. Memorandum item 3 is to be completed by: (2)									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655			NR	4665			NR	M.3.

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
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).....	C388			NR	M.4.

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2012, Report of Condition.

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

				Dollar Amounts in Thousands			
				RIAD	Bil	Mil	Thou
1.	Balance most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522				486	1.
2.	Recoveries (must equal part I, item 9, column B, above).....	4605				34	2.
3.	LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079				88	3.
4.	LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523				0	4.
5.	Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230				20	5.
6.	Adjustments* (see instructions for this schedule).....	C233				0	6.
7.	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123				452	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

				Dollar Amounts in Thousands			
				RIAD	Bil	Mil	Thou
1.	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435				0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>							
2.	Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389				NR	M.2.
3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390				NR	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>							
4.	Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781				0	M.4.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2012

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands				RCON	Tril	Bil	Mil	Thou	
Assets											
1. Cash and balances due from depository institutions (from Schedule RC-A):											
a. Noninterest-bearing balances and currency and coin (1).....		0081			331						1.a.
b. Interest-bearing balances (2).....		0071			1,195						1.b.
2. Securities:											
a. Held-to-maturity securities (from Schedule RC-B, column A).....		1754			0						2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....		1773			44,217						2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....		B987			0						3.a.
b. Securities purchased under agreements to resell (3).....		B989			0						3.b.
4. Loans and lease financing receivables (from Schedule RC-C):											
a. Loans and leases held for sale.....		5369			0						4.a.
b. Loans and leases, net of unearned income.....		B528		20,191							4.b.
c. LESS: Allowance for loan and lease losses.....		3123		486							4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....		B529			19,705						4.d.
5. Trading assets (from Schedule RC-D).....		3545			0						5.
6. Premises and fixed assets (including capitalized leases).....		2145			5,967						6.
7. Other real estate owned (from Schedule RC-M).....		2150			0						7.
8. Investments in unconsolidated subsidiaries and associated companies.....		2130			0						8.
9. Direct and indirect investments in real estate ventures.....		3656			0						9.
10. Intangible assets:											
a. Goodwill.....		3163			0						10.a.
b. Other intangible assets (from Schedule RC-M).....		0426			0						10.b.
11. Other assets (from Schedule RC-F).....		2160			1,529						11.
12. Total assets (sum of items 1 through 11).....		2170			72,944						12.
Liabilities											
13. Deposits:											
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....		2200			61,829						13.a.
(1) Noninterest-bearing (4).....		6631		14,517							13.a.1.
(2) Interest-bearing.....		6636		47,312							13.a.2.
14. Federal funds purchased and securities sold under agreements to repurchase:											
a. Federal funds purchased (5).....		B993			0						14.a.
b. Securities sold under agreements to repurchase (6).....		B995			0						14.b.
15. Trading liabilities (from Schedule RC-D).....		3548			0						15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....		3190			3,941						16.
17. and 18. Not applicable											
19. Subordinated notes and debentures (7).....		3200			0						19.
20. Other liabilities (from Schedule RC-G).....		2930			229						20.
21. Total liabilities (sum of items 13 through 20).....		2948			65,999						21.
22. Not applicable											

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements, regardless of maturity.

(4) Includes noninterest-bearing, demand, time, and savings deposits.

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

(6) Includes all securities repurchase agreements, regardless of maturity.

(7) Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

		Dollar Amounts in Thousands				
		RC	Tril	Bil	Mil	Thou
Equity Capital						
Bank Equity Capital						
23.	Perpetual preferred stock and related surplus.....	3838			3,000	23.
24.	Common stock.....	3230			200	24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839			750	25.
26.	a. Retained earnings.....	3632			2,735	26.a.
	b. Accumulated other comprehensive income (1).....	530			260	26.b.
	c. Other equity capital components (2).....	130			0	26.c.
27.	a. Total bank equity capital (sum of items 23 through 26.c).....	3210			6,945	27.a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000			0	27.b.
28.	Total equity capital (sum of items 27.a and 27.b).....	6105			6,945	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300			72,944	29.

Memoranda

To be reported with the March Report of Condition.

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 2011.....

RC	Number
6724	NR

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date.....

RC	MM/DD
8678	NR

M.2.

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

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173			0	F175			0	F177			0	1.a.2.
b. Secured by farmland.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236			110	C237			43	C229			0	1.c.2.a.
(b) Secured by junior liens.....	C238			0	C239			0	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499			0	3500			0	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			0	F180			0	F182			0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179			0	F181			0	F183			0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834			0	B835			0	B836			0	2.
3. Not applicable													
4. Commercial and industrial loans.....	1606			1,250	1607			0	1608			0	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			182	K217			42	K218			16	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans (1).....	5459			0	5460			0	5461			0	7.
8. Lease financing receivables.....	1226			0	1227			0	1228			0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)....	3505			0	3506			0	3507			0	9.

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

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		0		K037		0		K038		0		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039		0		K040		0		K041		0		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042		0		K043		0		K044		0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	K045		0		K046		0		K047		0		11.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048		0		K049		0		K050		0		11.a.1.b.
(2) Secured by farmland.....	K051		0		K052		0		K053		0		11.a.2.
(3) Secured by 1-4 family residential properties:													
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054		0		K055		0		K056		0		11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K057		0		K058		0		K059		0		11.a.3.b.1.
(2) Secured by junior liens.....	K060		0		K061		0		K062		0		11.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	K063		0		K064		0		K065		0		11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		0		K067		0		K068		0		11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069		0		K070		0		K071		0		11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0		11.c.

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
11. d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards.....	K078		0		K079		0		K080		0		11.d.1.
(2) Automobile loans.....	K081		0		K082		0		K083		0		11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084		0		K085		0		K086		0		11.d.3.
e. All other loans and all leases.....	K087		0		K088		0		K089		0		11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:</i>													
(1) Loans to depository institutions and acceptances of other banks.....	K091		0		K092		0		K093		0		11.e.1.
(2) Loans to foreign governments and official institutions.....	K095		0		K096		0		K097		0		11.e.2.
(3) Other loans (1).....	K099		0		K100		0		K101		0		11.e.3.
<i>Item 11.e.3.a is to be completed by: (2)</i>													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	K072		NR		K073		NR		K074		NR		11.e.3.a.
(4) Lease financing receivables.....	K269		0		K271		0		K272		0		11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102		0		K103		0		K104		0		11.f.

(1) Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
 (2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2011, Report of Condition.

Consolidated Report of Income

For the period January 1, 2012 — December 31, 2012

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands			
	RIAD	Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties.....	4435		313	1.a.1.a.
(b) All other loans secured by real estate.....	4436		247	1.a.1.b.
(2) Commercial and industrial loans.....	4012		418	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B485		0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		460	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0	1.a.4.
(5) All other loans (1).....	4058		0	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		1,438	1.a.6.
b. Income from lease financing receivables.....	4065		0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		7	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		4	1.d.1.
(2) Mortgage-backed securities.....	B489		565	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		180	1.d.3.
e. Interest income from trading assets.....	4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		0	1.f.
g. Other interest income.....	4518		0	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		2,194	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		2	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		65	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		140	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		393	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		0	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		31	2.c.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

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	Year-to-date					
	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands						
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....	4200		0		2.d.	
e. Total interest expense (sum of items 2.a through 2.d).....	4073		631		2.e.	
3. Net interest income (item 1.h minus 2.e).....				4074	1,563	3.
4. Provision for loan and lease losses.....				4230	315	4.
5. Noninterest income:						
a. Income from fiduciary activities (1).....	4070		0			5.a.
b. Service charges on deposit accounts.....	4080		13			5.b.
c. Trading revenue (2).....	A220		0			5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		0			5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0			5.d.2.
(3) Fees and commissions from annuity sales.....	C887		0			5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....	C386		0			5.d.4.
(5) Income from other insurance activities.....	C387		0			5.d.5.
e. Venture capital revenue.....	B491		0			5.e.
f. Net servicing fees.....	B492		0			5.f.
g. Net securitization income.....	B493		0			5.g.
h. Not applicable.....						
i. Net gains (losses) on sales of loans and leases.....	5416		0			5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415		(3)			5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	B496		(3)			5.k.
l. Other noninterest income*.....	B497		84			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	91	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....				3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....				3196	98	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		810			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		(15)			7.b.
c. (1) Goodwill impairment losses.....	C216		0			7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232		0			7.c.2.
d. Other noninterest expense*.....	4092		658			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....				4093	1,453	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				4301	(16)	8.
9. Applicable income taxes (on item 8).....				4302	(66)	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	50	10.
11. Extraordinary items and other adjustments, net of income taxes*.....				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....				G104	50	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....				G103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....				4340	50	14.

* Describe on Schedule RI-E - Explanations

- (1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- (2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI-A—Changes in Bank Equity Capital

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Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....				3217		6,912		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0					2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		6,912					3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		50					4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		0					5.
6. Treasury stock transactions, net.....	B510		0					6.
7. Changes incident to business combinations, net.....	4356		0					7.
8. LESS: Cash dividends declared on preferred stock.....	4470		150					8.
9. LESS: Cash dividends declared on common stock.....	4460		0					9.
10. Other comprehensive income (1).....	B511		133					10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above).....	4415		0					11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		6,945					12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....	C891		0		C892		0		1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893		0		C894		0		1.a.2.
b. Secured by farmland.....	3584		0		3585		0		1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411		0		5412		0		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234		0		C217		0		1.c.2.a.
(b) Secured by junior liens.....	C235		0		C218		0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588		0		3589		0		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895		0		C896		0		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897		0		C898		1		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481		0		4482		0		2.
3. Not applicable									
4. Commercial and industrial loans.....	4638		306		4608		5		4.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514			0	B515			0	5.a.
b. Automobile loans.....	K129			0	K133			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205			16	K206			12	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans (2).....	4644			0	4628			0	7.
8. Lease financing receivables.....	4266			0	4267			0	8.
9. Total (sum of items 1 through 8).....	4635			322	4605			18	9.

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

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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.....	5409			0	5410			0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652			NR	4662			NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654			NR	4664			NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646			NR	4618			NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185			NR	F187			NR	M.2.d.
3. Memorandum item 3 is to be completed by: (2)									
• banks with \$300 million or more in total assets, and									
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.									
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655			NR	4665			NR	M.3.

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
	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).....	C388			

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported the June 30, 2011, Report of Condition.

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		475					1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		18					2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		322					3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523		0					4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230		315					5.
6. Adjustments* (see instructions for this schedule).....	C233		0					6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123		486					7.

* Describe on Schedule RI-E - Explanations.

Memoranda

Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435		0					M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>								
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389		NR					M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390		NR					M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>								
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781		0					M.4.