

Consolidated Report of Income for the period January 1, 2011 – September 30, 2011

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	1,179	1.a.1.a
(b) All other loans secured by real estate	4436	972	1.a.1.b
(2) Commercial and industrial loans	4012	507	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	23	1.a.3.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	156	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	56	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	2,893	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	4	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	8	1.d.1
(2) Mortgage-backed securities	B489	163	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	0	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	3,068	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	4	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	17	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	260	2.a.2.b
(c) Time deposits of less than \$100,000	A518	367	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	6	2.b
c. Interest on trading liabilities and other borrowed money	4185	261	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	915	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	2,153
4. Provision for loan and lease losses			4230	106
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	0	5.a	
b. Service charges on deposit accounts	4080	187	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	1	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	0	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k	
l. Other noninterest income*	B497	134	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	322
6. a. Realized gains (losses) on held-to-maturity securities			3521	0
b. Realized gains (losses) on available-for-sale securities			3196	128
7. Noninterest expense:				
a. Salaries and employee benefits	4135	1,074	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	269	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	717	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	2,060
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	437
9. Applicable income taxes (on item 8)			4302	0
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	437
11. Extraordinary items and other adjustments, net of income taxes*			4320	0
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	437
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
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	437

* Describe on Schedule RI—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—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil Mil Thou	
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 <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	0		M.1
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431	N/A		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)	4313	31		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))	4507	0		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) <i>Memorandum item 6 is to be completed by:</i> (1) • 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.	4150	39	Number	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))	4024	N/A		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 (2)	9106	0	CCYY/MM/DD	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			Year-to-date	
a. Interest rate exposures	8757	N/A	RIAD Bil Mil Thou	M.8.a
b. Foreign exchange exposures	8758	N/A		M.8.b
c. Equity security and index exposures	8759	N/A		M.8.c
d. Commodity and other exposures	8760	N/A		M.8.d
e. Credit exposures	F186	N/A		M.8.e
Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a. through 8.e above)	K090	N/A		M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above)	K094	N/A		M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading	C889	0		M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0		M.9.b
10. <i>To be completed by banks with \$300 million or more in total assets: (1)</i> Credit losses on derivatives (see instructions)	A251	N/A		M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD A530	YES / NO NO		M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			Year-to-date	
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))	F228	N/A	RIAD Bil Mil Thou	M.12

(1) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2010, Report of Condition.

(2) For example, a bank acquired on March 1, 2011, would report 2011/03/01

Schedule RI—Continued

Memoranda — Continued

Dollar Amounts in Thousands

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:

a. Net gains (losses) on assets

(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk

b. Net gains (losses) on liabilities

(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:

a. Total other-than-temporary impairment losses

b. Portion of losses recognized in other comprehensive income (before income taxes)

c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)

	Year-to-date		
	RIAD	Bil Mil Thou	
	F551	N/A	M.13.a
	F552	N/A	M.13.a.1
	F553	N/A	M.13.b
	F554	N/A	M.13.b.1
	J319	0	M.14.a
	J320	0	M.14.b
	J321	0	M.14.c

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2011

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	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	1,146	1.a
b. Interest-bearing balances (2)		0071	2,245	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	6,566	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	71,989		4.b
c. LESS: Allowance for loan and lease losses (must equal Report of Income Schedule RI B, part II, item 7)	3123	737		4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529	71,252	4.d
5. Trading assets (from Schedule RC-D)				
		3545	0	5
6. Premises and fixed assets (including capitalized leases)				
		2145	1,798	6
7. Other real estate owned (from Schedule RC-M)				
		2150	148	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	3,745	11
12. Total assets (sum of items 1 through 11)				
		2170	86,900	12

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

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

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

Schedule RC - Continued

Dollar Amounts in Thousands

	RCON		Bil Mil Thou	
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200		73,118	13.a
(1) Noninterest-bearing (1)	6631	10,707		13.a.1
(2) Interest-bearing	6636	62,411		13.a.2
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased (2)	B993		0	14.a
b. Securities sold under agreements to repurchase (3)	B995		647	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		5,000	16
17. and 18. Not applicable				
19. Subordinated notes and debentures (4)	3200		0	19
20. Other liabilities (from Schedule RC-G)	2930		190	20
21. Total liabilities (sum of items 13 through 20)	2948		78,955	21
22. Not applicable				
EQUITY CAPITAL				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus	3838		1,213	23
24. Common stock	3230		150	24
25. Surplus (excludes all surplus related to preferred stock)	3839		370	25
26. a. Retained earnings	3632		6,045	26.a
b. Accumulated other comprehensive income (5)	B530		167	26.b
c. Other equity capital components (6)	A130		0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210		7,945	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)	G105		7,945	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300		86,900	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 2010

RCON	Number
6724	N/A

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

RCON	MM / DD
8678	N/A

M.2

- (1) Includes noninterest-bearing demand, time, and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- (3) Includes all securities repurchase agreements, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.