Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires March 31, 2011

Federal Financial Institutions Examination Council

Please refer to page i, Table of Contents, for the required disclosure of estimated burden.

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

Report at the close of Business September 30, 2008 (20080930)
(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Kathryn L. Norton
Director (Trustee)

Thomas G. Plumb
Director (Trustee)

Jon N. Homstad
Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

FDIC Certificate Number 57403
(RSSD 9050)

Plumb Trust Company
Legal Title of Bank (RSSD 9017)

Madison
City (RSSD 9130)

WI — State Abbrev. (RSSD 9200)
53717 — Zip Code (RSSD 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Kathryn L. Norton
Name (TEXT C490)

President
Title (TEXT C491)

knorton@plumbtrustcompany.com
E-mail Address (TEXT C492)

(608) 824-2154
Telephone: Area code/phone number/extension (TEXT C493)

(608) 824-2120
FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Donna Baker
Name (TEXT C495)

Controller
Title (TEXT C496)

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(608) 824-2173
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FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

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Operations Manager
Title (TEXT C367)

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E-mail Address (TEXT C368)

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President & Senior Trust Officer
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FAX: Area code/phone number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

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This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact

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Title (TEXT C871)

E-mail Address (TEXT C872)

Telephone: Area code/phone number/extension (TEXT C873)

FAX: Area code/phone number (TEXT C874)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

FAX: Area code/phone number (TEXT C879)

Plumb Trust Company
Legal Title of Bank

Madison
City

WI **53717**
State Zip Code

FDIC Certificate Number: 57403

Consolidated Report of Income
for the period January 1, 2008 – September 30, 2008

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	0	1.a.1.a
(b) All other loans secured by real estate	4436	0	1.a.1.b
(2) Commercial and industrial loans	4012	0	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 single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	0	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	**0**	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	0	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	17	1.d.1
(2) Mortgage-backed securities	B489	0	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	48	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	**65**	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	0	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	0	2.a.2.a
(b) Time deposits of $100,000 or more	A517	0	2.a.2.b
(c) Time deposits of less than $100,000	A518	0	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	0	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 "Other loans."
(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Bil | Mil | Thou			
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	**0**	2.e		
3. Net interest income (item 1.h minus 2.e)				4074	**65**	3
4. Provision for loan and lease losses				4230	0	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070	1,248	5.a		
b. Service charges on deposit accounts	4080	0	5.b		
c. Trading revenue (2)	A220	0	5.c		
d. (1) Fees and commissions from securities brokerage	C886	107	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	0	5.j		
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k		
l. Other noninterest income*	B497	0	5.l		
m. Total noninterest income (sum of items 5.a through 5.l)				4079	**1,355**	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	6	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135	441	7.a		
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	85	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	796	7.d		
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	**1,322**	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	**104**	8
9. Applicable income taxes (on item 8)				4302	0	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	**104**	10
11. Extraordinary items and other adjustments, net of income taxes*				4320	0	11
12. Net income (loss) (sum of items 10 and 11)				4340	**104**	12

* Describe on Schedule RI-E—Explanations

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

(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		4513	0	M.1
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431	107	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	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507	44	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		4150	Number 7	M.5
Memorandum item 6 is to be completed by: (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.*				
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	CCYY/MM/DD 0	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) **(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.):**		RIAD	Bil | Mil | Thou	
a. Interest rate exposures		8757	N/A	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
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. To be completed by banks with $300 million or more in total assets: (1) 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** YES	M.11
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.		Year-to-date RIAD	Bil | Mil | Thou	
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	M.12
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		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities		F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	N/A	M.13.b.1

(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, 2007, Report of Condition.

(2) For example, a bank acquired on March 1, 2008, would report 2008/03/01

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands	RIAD	Bil | Mil | Thou	
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)	3217	2,411	1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	**2,411**	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	**104**	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	0	8
9. LESS: Cash dividends declared on common stock	4460	400	9
10. Other comprehensive income (1)	B511	(44)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	**2,071**	12

* Describe on Schedule RI-E - Explanations.

(1) Includes 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) Calendar year-to-date RIAD	Bil | Mil | Thou	(Column B) Recoveries Calendar year-to-date 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	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	0	4
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516	0	B517	0	5.b
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	**0**	4605	**0**	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."

Schedule RI-B Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil | Mil | Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil | Mil | Thou	
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	N/A	4662	N/A	M.2.a
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654	N/A	4664	N/A	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	N/A	4618	N/A	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	N/A	F187	N/A	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	N/A	4665	N/A	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	N/A	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, 2007, 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, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	0	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	**0**	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	**0**	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	**0**	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	**0**	7

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
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.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390	N/A	M.3
Memorandum item 4 is to be completed by all banks.			
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)	C781	0	M.4

* Describe on Schedule RI-E—Explanations.

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Dollar Amounts in Thousands		Year-to-date RIAD	Year-to-date Bil | Mil | Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:						
		TEXT				
a.		Income and fees from the printing and sale of checks		C013	0	1.a
b.		Earnings on/increase in value of cash surrender value of life insurance		C014	0	1.b
c.		Income and fees from automated teller machines (ATMs)		C016	0	1.c
d.		Rent and other income from other real estate owned		4042	0	1.d
e.		Safe deposit box rent		C015	0	1.e
f.		Net change in the fair values of financial instruments accounted for under a fair value option		F229	0	1.f
g.		**Bank card and credit card interchange fees**		F555	0	1.g
h.	4461			4461	0	1.h
i.	4462			4462	0	1.i
j.	4463			4463	0	1.j
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:						
		TEXT				
a.		Data processing expenses		C017	70	2.a
b.		Advertising and marketing expenses		0497	55	2.b
c.		Directors' fees		4136	26	2.c
d.		Printing, stationery, and supplies		C018	0	2.d
e.		Postage		8403	0	2.e
f.		Legal fees and expenses		4141	0	2.f
g.		FDIC deposit insurance assessments		4146	0	2.g
h.		**Accounting and auditing expenses**		F556	0	2.h
i.		**Consulting and advisory expenses**		F557	0	2.i
j.		**Automated teller machine (ATM) and interchange expenses**		F558	0	2.j
k.		**Telecommunications expenses**		F559	0	2.k
l.	4464	Investment management		4464	486	2.l
m.	4467	Administrative services		4467	77	2.m
n.	4468			4468	0	2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
		TEXT				
a.(1)	4469			4469	0	3.a.1
(2)		Applicable income tax effect	4486 0			3.a.2
b.(1)	4487			4487	0	3.b.1
(2)		Applicable income tax effect	4488 0			3.b.2
c.(1)	4489			4489	0	3.c.1
(2)		Applicable income tax effect	4491 0			3.c.2

Schedule RI-E—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Bil | Mil | Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements): **TEXT**					
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option			F465	0	4.a
b. B527			B527	0	4.b
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): **TEXT**					
a. 4498			4498	0	5.a
b. 4499			4499	0	5.b
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): **TEXT**					
a. 4521			4521	0	6.a
b. 4522			4522	0	6.b

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

	RIAD	**YES / NO**	
Comments?	4769	NO	7

Other explanations (please type or print clearly):
TEXT (70 characters per line)

4769	

Plumb Trust Company
Legal Title of Bank

Madison
City

WI **53717**
State Zip Code

FDIC Certificate Number: 57403

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008

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	43	1.a
b. Interest-bearing balances (2)			0071	0	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	1,925	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	0			4.b
c. LESS: Allowance for loan and lease losses	3123	0			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	**0**	4.d
5. Trading assets (from Schedule RC-D)			3545	0	5
6. Premises and fixed assets (including capitalized leases)			2145	6	6
7. Other real estate owned (from Schedule RC-M)			2150	0	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)			2130	0	8
9. Not Applicable					
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	197	11
12. Total assets (sum of items 1 through 11)			2170	**2,171**	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	0	13.a
(1) Noninterest-bearing (1)	6631	0			13.a.1
(2) Interest-bearing	6636	0			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	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	0	16
17. and 18. Not applicable					
19. Subordinated notes and debentures (4)			3200	0	19
20. Other liabilities (from Schedule RC-G)			2930	100	20
21. Total liabilities (sum of items 13 through 20)			2948	**100**	21
22. Minority interest in consolidated subsidiaries			3000	0	22
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus			3838	0	23
24. Common stock			3230	400	24
25. Surplus (exclude all surplus related to preferred stock)			3839	1,600	25
26. a. Retained earnings			3632	305	26.a
b. Accumulated other comprehensive income (5)			B530	(10)	26.b
27. Other equity capital components (6)			A130	(224)	27
28. Total equity capital (sum of items 23 through 27)			3210	**2,071**	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)			3300	**2,171**	29

Memorandum

To be reported with the March Report of Condition.

	RCON	Number	
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	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

(1) Includes total demand deposits and noninterest-bearing 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.

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

Schedule RC-A is to be completed only by banks with $300 million or more in total assets.
Exclude assets held for trading.

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	0020	N/A	1.a
b. Currency and coin	0080	N/A	1.b
2. Balances due from depository institutions in the U.S.:			
a. U.S. branches and agencies of foreign banks	0083	N/A	2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085	N/A	2.b
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	0073	N/A	3.a
b. Other banks in foreign countries and foreign central banks	0074	N/A	3.b
4. Balances due from Federal Reserve Banks	0090	N/A	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010	**N/A**	5

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government-agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	171	1298	169	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	1,333	8499	1,328	3

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil | Mil | Thou	Held-to-maturity (Column B) Fair Value RCON	Bil | Mil | Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil | Mil | Thou	Available-for-sale (Column D) Fair Value RCON	Bil | Mil | Thou	
4. Mortgage-backed securities (MBS):									
a. Pass-through securities:									
(1) Guaranteed by GNMA	1698	0	1699	0	1701	0	1702	0	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	0	1707	0	4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	0	1713	0	4.a.3
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714	0	1715	0	1716	292	1717	290	4.b.1
(2) Collaterized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718	0	1719	0	1731	0	1732	0	4.b.2
(3) All other mortgage-backed securities	1733	0	1734	0	1735	0	1736	0	4.b.3
5. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	138	A511	138	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	**0**	1771	**0**	1772	**1,934**	1773	**1,925**	8

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Pledged securities (1)	0416	0	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
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: (3, 4)			
(1) Three months or less	A549	0	M.2.a.1
(2) Over three months through 12 months	A550	0	M.2.a.2
(3) Over one year through three years	A551	206	M.2.a.3
(4) Over three years through five years	A552	368	M.2.a.4
(5) Over five years through 15 years	A553	828	M.2.a.5
(6) Over 15 years	A554	95	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: (3, 5)			
(1) Three months or less	A555	0	M.2.b.1
(2) Over three months through 12 months	A556	0	M.2.b.2
(3) Over one year through three years	A557	0	M.2.b.3
(4) Over three years through five years	A558	0	M.2.b.4
(5) Over five years through 15 years	A559	0	M.2.b.5
(6) Over 15 years	A560	0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	A561	0	M.2.c.1
(2) Over three years	A562	290	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)	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-B—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Bil | Mil | Thou	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Bil | Mil | Thou	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Bil | Mil | Thou	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value Bil | Mil | Thou	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets. (1)									
5. Asset-backed securities (ABS)(for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):									
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	M.5.a
b. Home equity lines	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.b
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.c
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.d
e. Commercial and industrial loans	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.e
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper. Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1) RCON	Bil | Mil | Thou	(Column B) To Be Completed by All Banks RCON	Bil | Mil | Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	0	1.a.1
(2) Other construction loans and all land development and other land loans			F159	0	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	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			1797	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	0	1.c.2.a
(b) Secured by junior liens			5368	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties			1460	0	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	0	1.e.2
2. Loans to depository institutions and acceptances of other banks			1288	0	2
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	B532	N/A			2.a.1
(2) To other commercial banks in the U.S.	B533	N/A			2.a.2
b. To other depository institutions in the U.S.	B534	N/A			2.b
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	B536	N/A			2.c.1
(2) To other banks in foreign countries	B537	N/A			2.c.2
3. Loans to finance agricultural production and other loans to farmers			1590	0	3
4. Commercial and industrial loans			1766	0	4
a. To U.S. addressees (domicile)	1763	N/A			4.a
b. To non-U.S. addressees (domicile)	1764	N/A			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			B538	0	6.a
b. Other revolving credit plans			B539	0	6.b
c. Other consumer loans (includes single payment, installment, and all student loans)			2011	0	6.c
7. Loans to foreign governments and official institutions (including foreign central banks)			2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	0	8
9. Other Loans			1563	0	9
a. Loans for purchasing or carrying securities (secured and unsecured)	1545	N/A			9.a
b. All other loans (exclude consumer loans)	1564	N/A			9.b

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
10. Lease financing receivables (net of unearned income)			2165	0	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	N/A			10.a
b. All other leases	F163	N/A			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122	**0**	12

Memoranda — Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
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):			
a. Loans secured by 1-4 family residential properties	F576	0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures	1616	0	M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
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: (2, 3)			
(1) Three months or less	A564	0	M.2.a.1
(2) Over three months through 12 months	A565	0	M.2.a.2
(3) Over one year through three years	A566	0	M.2.a.3
(4) Over three years through five years	A567	0	M.2.a.4
(5) Over five years through 15 years	A568	0	M.2.a.5
(6) Over 15 years	A569	0	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2, 4)			
(1) Three months or less	A570	0	M.2.b.1
(2) Over three months through 12 months	A571	0	M.2.b.2
(3) Over one year through three years	A572	0	M.2.b.3
(4) Over three years through five years	A573	0	M.2.b.4
(5) Over five years through 15 years	A574	0	M.2.b.5
(6) Over 15 years	A575	0	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	0	M.2.c

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.
(2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
(3) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
(4) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
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 (4)		2746	0	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370	0	M.4
5. To be completed by banks with $300 million or more in total assets: (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)		B837	N/A	M.5
Memorandum item 6 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.				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.		C391	N/A	M.6
Memorandum item 7 is to be completed by all banks.				
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):				
a. Outstanding balance		C779	0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:				
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 (b))		F230	0	M.8.a
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2007, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties		F231	N/A	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		F232	N/A	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))		F577	0	M.9
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F578	0	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)		F579	0	M.10.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		F580	0	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens		F581	0	M.10.a.3.b.1
(2) Secured by junior liens		F582	0	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F583	0	M.10.a.4
(5) Secured by nonfarm nonresidential properties		F584	0	M.10.a.5
b. Commercial and industrial loans		F585	0	M.10.b

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.
(5) The $300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F586	0	M.10.c.1
(2) Other revolving credit plans		F587	0	M.10.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)		F588	0	M.10.c.3
d. Other loans		F589	0	M.10.d
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F590	0	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)		F591	0	M.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		F592	0	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens		F593	0	M.11.a.3.b.1
(2) Secured by junior liens		F594	0	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F595	0	M.11.a.4
(5) Secured by nonfarm nonresidential properties		F596	0	M.11.a.5
b. Commercial and industrial loans		F597	0	M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F598	0	M.11.c.1
(2) Other revolving credit plans		F599	0	M.11.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)		F600	0	M.11.c.3
d. Other loans		F601	0	M.11.d

Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
ASSETS			
1. U.S. Treasury securities	3531	N/A	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	N/A	2
3. Securities issued by states and political subdivisions in the U.S.	3533	N/A	3
4. Mortgage-backed securities (MBS):			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534	N/A	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535	N/A	4.b
c. All other mortgage-backed securities	3536	N/A	4.c
5. Other debt securities	3537	N/A	5
6. Loans:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improvements)	F605	N/A	6.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	F606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F607	N/A	6.a.3.b.1
(2) Secured by junior liens	F611	N/A	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F612	N/A	6.a.4
(5) Secured by nonfarm nonresidential properties	F613	N/A	6.a.5
b. Commercial and industrial loans	F614	N/A	6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F615	N/A	6.c.1
(2) Other revolving credit plans	F616	N/A	6.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F617	N/A	6.c.3
d. Other loans	F618	N/A	6.d
7. and 8. Not applicable			
9. Other trading assets	3541	N/A	9
10. Not applicable			
11. Derivatives with a positive fair value	3543	N/A	11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	**N/A**	12

LIABILITIES	RCON	Bil | Mil | Thou	
13. a. Liability for short positions	3546	N/A	13.a
b. Other trading liabilities	F624	N/A	13.b
14. Derivatives with a negative fair value	3547	N/A	14
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	**N/A**	15

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A	M.1.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	F627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A	M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A	M.1.a.5
b. Commercial and industrial loans	F632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F633	N/A	M.1.c.1
(2) Other revolving credit plans	F634	N/A	M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635	N/A	M.1.c.3
d. Other loans	F636	N/A	M.1.d
2. Not applicable			
3. Loans measured at fair value that are past due 90 days or more:(1)			
(a) Fair value	F639	N/A	M.3.a
(b) Unpaid principal balance	F640	N/A	M.3.b
Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.			
4. Asset-backed securities:			
a. Residential mortgage-backed securities	F641	N/A	M.4.a
b. Commercial mortgage-backed securities	F642	N/A	M.4.b
c. Credit card receivables	F643	N/A	M.4.c
d. Home equity lines	F644	N/A	M.4.d
e. Automobile loans	F645	N/A	M.4.e
f. Other consumer loans	F646	N/A	M.4.f
g. Commercial and industrial loans	F647	N/A	M.4.g
h. Other	F648	N/A	M.4.h
5. Collateralized debt obligations:			
a. Synthetic	F649	N/A	M.5.a
b. Other	F650	N/A	M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A	M.6
7. Equity securities:			
a. Readily determinable fair values	F652	N/A	M.7.a
b. Other	F653	N/A	M.7.b
8. Loans pending securitization	F654	N/A	M.8

Schedule RC-D - Continued

Memoranda - Continued

		Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
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):					
	TEXT				
a. F655	N/A		F655	N/A	M.9.a
b. F656	N/A		F656	N/A	M.9.b
c. F657	N/A		F657	N/A	M.9.c
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):					
	TEXT				
a. F658	N/A		F658	N/A	M.10.a
b. F659	N/A		F659	N/A	M.10.b
c. F660	N/A		F660	N/A	M.10.c

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits)		Transaction Accounts (Column B) Memo: Total demand deposits (included in column A)		Nontransaction Accounts (Column C) Total nontransaction accounts (including MMDAs)		
Deposits of:	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549	0			B550	0	1
2. U.S. Government	2202	0			2520	0	2
3. States and political subdivisions in the U.S.	2203	0			2530	0	3
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	0	4
5. Banks in foreign countries	2213	0			2236	0	5
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0	6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	**0**	2210	0	2385	**0**	7

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	0	M.1.a
b. Total brokered deposits	2365	0	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) Brokered deposits issued in denominations of less than $100,000	2343	0	M.1.c.1
(2) Brokered deposits issued in denominations of $100,000 and certain brokered retirement deposit accounts	2344	0	M.1.c.2
d. Maturity data for brokered deposits:			
(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)	A243	0	M.1.d.1
(2) Brokered deposits issued in denominations of $100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244	0	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)**	5590	N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	0	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	0	M.2.a.2
b. Total time deposits of less than $100,000	6648	0	M.2.b
c. Total time deposits of $100,000 or more	2604	0	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	F233	0	M.2.c.1

(1) Report brokered retirement deposit accounts eligible for $250,000 in deposit insurance coverage in Memorandumitem 1.c.(1) only if they have been issued in denominations of less than $100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly $100,000 through exactly $250,000 or in denominations greater than $250,000 and participated out by the broker in shares of exactly $100,000 through exactly $250,000 or less.

Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
3. Maturity and repricing data for time deposits of less than $100,000:			
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of: (1, 2)			
(1) Three months or less	A579	0	M.3.a.1
(2) Over three months through 12 months	A580	0	M.3.a.2
(3) Over one year through three years	A581	0	M.3.a.3
(4) Over three years	A582	0	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) (3)	A241	0	M.3.b
4. Maturity and repricing data for time deposits of $100,000 or more:			
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of: (1, 4)			
(1) Three months or less	A584	0	M.4.a.1
(2) Over three months through 12 months	A585	0	M.4.a.2
(3) Over one year through three years	A586	0	M.4.a.3
(4) Over three years	A587	0	M.4.a.4
b. Time deposits of $100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	A242	0	M.4.b

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Accrued interest receivable (1)	B556	17	1
2. Net deferred tax assets (2)	2148	0	2
3. Interest-only strips receivable (not in the form of a security) (3) on:			
a. Mortgage loans	A519	0	3.a
b. Other financial assets	A520	0	3.b
4. Equity securities that DO NOT have readily determinable fair values (4)	1752	0	4
5. Life insurance assets	C009	0	5
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	2168	180	6

TEXT

a.		Prepaid Expenses	2166	0	6.a
b.		Repossessed personal property (including vehicles)	1578	0	6.b
c.		Derivatives with a positive fair value held for purposes other than trading	C010	0	6.c
d.		Retained interests in accrued interest receivable related to securitized credit cards	C436	0	6.d
e.	3549	Accounts receivable	3549	154	6.e
f.	3550		3550	0	6.f
g.	3551		3551	0	6.g

7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	2160	**197**	7

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. a. Interest accrued and unpaid on deposits (5)	3645	0	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	3646	89	1.b
2. Net deferred tax liabilities (2)	3049	0	2
3. Allowance for credit losses on off-balance sheet credit exposures	B557	0	3
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	2938	11	4

TEXT

a.		Accounts Payable	3066	0	4.a
b.		Deferred compensation liabilities	C011	0	4.b
c.		Dividends declared but not yet payable	2932	0	4.c
d.		Derivatives with a negative fair value held for purposes other than trading	C012	0	4.d
e.	3552		3552	0	4.e
f.	3553		3553	0	4.f
g.	3554		3554	0	4.g

5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	2930	**100**	5

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
(2) See discussion of deferred income taxes in Glossary entry on "income taxes."
(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
(4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
(5) For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
ASSETS			
1. Interest-bearing balances due from depository institutions	3381	0	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) **(excluding mortgage-backed securities)**	B558	380	2
3. Mortgage-backed securities (2)	B559	148	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	1,485	4
5. Federal funds sold and securities purchased under agreements to resell	3365	0	5
6. Loans:			
a. Total loans	3360	0	6.a
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	0	6.b.1
(2) All other loans secured by real estate	3466	0	6.b.2
c. Commercial and industrial loans	3387	0	6.c
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B561	0	6.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562	0	6.d.2
7. To be completed by banks with $100 million or more in total assets: (4)			
Trading assets	3401	N/A	7
8. Lease financing receivables (net of unearned income)	3484	0	8
9. Total assets (5)	3368	2,271	9
LIABILITIES			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485	0	10
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	0	11.a
b. Time deposits of $100,000 or more	A514	0	11.b
c. Time deposits of less than $100,000	A529	0	11.c
12. Federal funds purchased and securities sold under agreements to repurchase	3353	0	12
13. To be completed by banks with $100 million or more in total assets: (4)			
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	N/A	13

Memorandum

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Memorandum item 1 is to be completed by: (4) • *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	3386	N/A	M.1

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
(2) Quarterly averages for all debt securities should be based on amortized cost.
(3) Quarterly averages for all equity securities should be based on historical cost.
(4) 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, 2007, Report of Condition.
(5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814	0	1.a
b. Credit card lines	3815	0	1.b
c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:			
(a) 1–4 family residential construction loan commitments	F164	0	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	0	1.c.1.b
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	6550	0	1.c.2
d. Securities underwriting	3817	0	1.d
e. Other unused commitments	3818	0	1.e
2. Financial standby letters of credit	3819	0	2
a. Amount of financial standby letters of credit conveyed to others — 3820: 0			2.a
3. Performance standby letters of credit	3821	0	3
a. Amount of performance standby letters of credit conveyed to others — 3822: 0			3.a
4. Commercial and similar letters of credit	3411	0	4
5. Not applicable			
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433	0	6

7. Credit derivatives:	(Column A) Guarantor RCON	Bil | Mil | Thou	(Column B) Beneficiary RCON	Bil | Mil | Thou	
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	0	7.a.(1)
(2) Total return swaps	C970	0	C971	0	7.a.(2)
(3) Credit options	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives	C974	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.(1)
(2) Gross negative fair value	C220	0	C222	0	7.b.(2)

8. Spot foreign exchange contracts	8765	0		8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	3430	0		9
TEXT				
a. Securities borrowed	3432	0		9.a
b. Commitments to purchase when-issued securities	3434	0		9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	C978	0		9.c
d. 3555	3555	0		9.d
e. 3556	3556	0		9.e
f. 3557	3557	0		9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	5591	0		10
TEXT				
a. Commitments to sell when-issued securities	3435	0		10.a
b. 5592	5592	0		10.b
c. 5593	5593	0		10.c
d. 5594	5594	0		10.d
e. 5595	5595	0		10.e

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCON	Tril | Bil | Mil | Thou	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	0	11.a
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	Tril |Bil |Mil |Thou	Tril |Bil |Mil |Thou	Tril |Bil |Mil |Thou	Tril |Bil |Mil |Thou	
a. Futures contracts	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a
b. Forward contracts	RCON 8697 0	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b
c. Exchange-traded option contracts:					
(1) Written options	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1
(2) Purchased options	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2
d. Over-the-counter option contracts:					
(1) Written options	RCON 8709 0	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1
(2) Purchased options	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2
e. Swaps	RCON 3450 0	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e
13. Total gross notional amount of derivative contracts held for trading	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON 8725 0	RCON 8726 0	RCON 8727 0	RCON 8728 0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589 0				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1
(2) Gross negative fair value	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCON 8741 0	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1
(2) Gross negative fair value	RCON 8745 0	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2

Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164	0	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 — RCON 6165, **Number** 0			1.b
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets	3164	0	2.a
(1) Estimated fair value of mortgage servicing assets — A590 0			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets	B026	0	2.b
c. All other identifiable intangible assets	5507	0	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426	**0**	2.d
3. Other real estate owned:			
a. Direct and indirect investments in real estate ventures	5372	0	3.a
b. All other real estate owned:			
(1) Construction, land development, and other land	5508	0	3.b.1
(2) Farmland	5509	0	3.b.2
(3) 1-4 family residential properties	5510	0	3.b.3
(4) Multifamily (5 or more) residential properties	5511	0	3.b.4
(5) Nonfarm nonresidential properties	5512	0	3.b.5
(6) Foreclosed properties from "GNMA loans"	C979	0	3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150	**0**	3.c
4. Investments in unconsolidated subsidiaries and associated companies:			
a. Direct and indirect investments in real estate ventures	5374	0	4.a
b. All other investments in unconsolidated subsidiaries and associated companies	5375	0	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130	**0**	4.c
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: (1)			
(a) One year or less	F055	0	5.a.1.a
(b) Over one year through three years	F056	0	5.a.1.b
(c) Over three years through five years	F057	0	5.a.1.c
(d) Over five years	F058	0	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)	F059	0	5.a.3
b. Other borrowings:			
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			
(a) One year or less	F060	0	5.b.1.a
(b) Over one year through three years	F061	0	5.b.1.b
(c) Over three years through five years	F062	0	5.b.1.c
(d) Over five years	F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	B571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	3190	**0**	5.c

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
(2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
(4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569	YES	6

	RCON	Bil | Mil | Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	0	7

8. Primary Internet Web site address of the bank (home page), if any
(Example: www.examplebank.com)
(TEXT 4087) http://www.plumbtrustcompany.com 8

	RCON	YES / NO	
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?	4088	NO	9

	RCON	Bil | Mil | Thou	
10. Secured liabilities:			
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065	0	10.b

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		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
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	0	C237	0	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	0	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. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578	0	B579	0	B580	0	5.b
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 "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 item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

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		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612	0	5613	0	5614	0	10
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	5615	0	5616	0	5617	0	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	C866	0	C867	0	C868	0	10.b

Schedule RC-N—Continued

Memoranda 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		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
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):							
a. Loans secured by 1-4 family residential properties	F661	0	F662	0	F663	0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	1658	0	1659	0	1661	0	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	6558	0	6559	0	6560	0	M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with $300 million or more in total assets: (1)							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	N/A	1249	N/A	1250	N/A	M.3.a
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	N/A	5381	N/A	5382	N/A	M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254	N/A	1255	N/A	1256	N/A	M.3.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166	N/A	F167	N/A	F168	N/A	M.3.d
Memorandum item 4 is to be completed by: (1) *• banks with $300 million or more in total assets* *• banks with less than $300 million or more 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:*							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594	N/A	1597	N/A	1583	N/A	M.4
5. Loans and leases held for sale and loans measured at fair value (included Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale	C240	0	C241	0	C226	0	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2

(1) 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, 2007, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets: (1)					
6. Interest rate, foreign exchange rate, and other commodity and equity contracts:					
Fair value of amounts carried as assets	3529	N/A	3530	N/A	M.6

	RCON	Bil | Mil | Thou	
7. Additions to nonaccrual assets during the quarter	C410	0	M.7
8. Nonaccrual assets sold during the quarter	C411	0	M.8

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported $1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported $1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of $1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	0	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	0	2
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	F238	N/A	4
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions	F239	N/A	5

Memoranda

Dollar Amounts in Thousands	RCON	Number	RCON	Bil | Mil | Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, and item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of $100,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of $100,000 or less			F049	0	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of $100,000 or less (to be completed for the June report only)	F050	N/A			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than $100,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than $100,000			F051	0	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than $100,000	F052	0			M.1.b.2
c. Retirement deposit accounts of $250,000 or less: (1)					
(1) Amount of retirement deposit accounts of $250,000 or less			F045	0	M.1.c.1
(2) Number of retirement deposit accounts of $250,000 or less (to be completed for the June report only)	F046	N/A			M.1.c.2
d. Retirement deposit accounts of more than $250,000: (1)					
(1) Amount of retirement deposit accounts of more than $250,000			F047	0	M.1.d.1
(2) Number of retirement deposit accounts of more than $250,000	F048	0			M.1.d.2
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions)			5597	N/A	M.2

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

TEXT		RCON	FDIC Cert No.	
A545		A545	0	M.3

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

(2) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets[1] and (2) banks with less than $1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale[2] from all sources, loan sales, or quarter-end loans held for sale exceed $10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale:(2)			
a. Closed-end first liens	F066	N/A	1.a
b. Closed-end junior liens	F067	N/A	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	N/A	1.c.1
(2) Principal amount funded under the lines of credit	F671	N/A	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	F068	N/A	2.a
b. Closed-end junior liens	F069	N/A	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	N/A	2.c.1
(2) Principal amount funded under the lines of credit	F673	N/A	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	F070	N/A	3.a
b. Closed-end junior liens	F071	N/A	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	N/A	3.c.1
(2) Principal amount funded under the lines of credit	F675	N/A	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. Closed-end first liens	F072	N/A	4.a
b. Closed-end junior liens	F073	N/A	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	N/A	4.c.1
(2) Principal amount funded under the lines of credit	F677	N/A	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):	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	N/A	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	N/A	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	F678	N/A	6.a
b. Closed-end junior liens	F679	N/A	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	N/A	6.c.1
(2) Principal amount funded under the lines of credit	F681	N/A	6.c.2

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.
(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

	Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)										
	(Column A) Total Fair Value Reported on Schedule RC		**(Column B) LESS: Amounts Netted in the Determination of Total Fair Value**		**(Column C) Level 1 Fair Value Measurements**		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
ASSETS											
1. Loans and leases	F243	N/A	F682	N/A	F690	N/A	F244	N/A	F245	N/A	1
2. Trading assets	F246	N/A	F683	N/A	F691	N/A	F247	N/A	F248	N/A	2
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above)	F240	N/A	F684	N/A	F692	N/A	F241	N/A	F242	N/A	2.a
3. All other financial assets and servicing assets	F249	N/A	F685	N/A	F693	N/A	F250	N/A	F251	N/A	3
LIABILITIES											
4. Deposits	F252	N/A	F686	N/A	F694	N/A	F253	N/A	F254	N/A	4
5. Trading liabilities	F255	N/A	F687	N/A	F695	N/A	F256	N/A	F257	N/A	5
6. All other financial liabilities and and servicing liabilities	F258	N/A	F688	N/A	F696	N/A	F259	N/A	F260	N/A	6
7. Loan commitments (not accounted for as derivatives)	F261	N/A	F689	N/A	F697	N/A	F262	N/A	F263	N/A	7

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
Tier 1 capital			
1. Total equity capital (from Schedule RC, item 28)	3210	**2,071**	1
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	(10)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	0	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying minority interests in consolidated subsidiaries	B589	0	6
7.a LESS: Disallowed goodwill and other disallowed intangible assets	B590	0	7.a
b. LESS: 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 (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227	**2,081**	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	**2,081**	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	0	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	0	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	**0**	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	**0**	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	**2,081**	21
Total assets for leverage ratio			
22. Average total assets (from Schedule RC-K, item 9)	3368	**2,271**	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	**0**	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	**0**	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	**0**	25
26. LESS: Other deductions from assets for leverage capital purposes	B596	0	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	**2,271**	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (2)	7273	**0.00%**	7204	**91.63%**	31
32. Tier 1 risk-based capital ratio (3)	7274	**0.00%**	7206	**279.33%**	32
33. Total risk-based capital ratio (4)	7275	**0.00%**	7205	**279.33%**	33

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A) Totals *(from Schedule RC)*	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions	RCON 0010	RCON C869	RCON B600	RCON B601		RCON B602	
(Column A equals the sum of Schedule RC items 1.a and 1.b)	**43**	0	43	0		0	34
	RCON 1754	RCON B603	RCON B604	RCON B605	RCON B606	RCON B607	
35. Held-to-maturity securities	**0**	0	0	0	0	0	35
	RCON 1773	RCON B608	RCON B609	RCON B610	RCON B611	RCON B612	
36. Available-for-sale securities	**1,925**	(9)	292	1,099	405	138	36
37. Federal funds sold and securities purchased under	RCON C225		RCON C063	RCON C064		RCON B520	
agreements to resell	**0**		0	0		0	37
	RCON 5369	RCON B617	RCON B618	RCON B619	RCON B620	RCON B621	
38. Loans and leases held for sale	**0**	0	0	0	0	0	38
	RCON B528	RCON B622	RCON B623	RCON B624	RCON B625	RCON B626	
39. Loans and leases, net of unearned income	**0**	0	0	0	0	0	39
	RCON 3123	RCON 3123					
40. LESS: Allowance for loan and lease losses	**0**	**0**					40
	RCON 3545	RCON B627	RCON B628	RCON B629	RCON B630	RCON B631	
41. Trading assets	**0**	0	0	0	0	0	41
	RCON B639	RCON B640	RCON B641	RCON B642	RCON B643	RCON 5339	
42. All other assets (1)	**203**	6	0	12	5	180	42
	RCON 2170	RCON B644	RCON 5320	RCON 5327	RCON 5334	RCON 5340	
43. Total assets (sum of items 34 through 42)	**2,171**	**(3)**	**335**	**1,111**	**410**	**318**	43

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
	Bil | Mil | Thou		Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Derivatives and Off-Balance Sheet Items	RCON B546	See footnote 2	RCON B547	RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit	0	1.000	0	0	0	0	0	44
45. Performance standby letters of	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
of credit	**0**	.50	**0**	0	0	0	0	45
46. Commercial and similar letters	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
of credit	**0**	.20	**0**	0	0	0	0	46
47. Risk participations in bankers								
acceptances acquired by the	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
reporting institution	0	1.00	**0**	0	0		0	47
	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
48. Securities lent	**0**	1.00	**0**	0	0	0	0	48
49. Retained recourse on small business	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
obligations sold with recourse	**0**	1.00	**0**	0	0	0	0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a	RCON B541	See footnote 3	RCON B542				RCON B543	
dollar-for-dollar capital requirement	0	12.500	0				**0**	50
51. All other financial assets sold with	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
recourse	0	1.00	**0**	0	0	0	0	51
52. All other off-balance sheet	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
liabilities	0	1.00	**0**	0	0	0	0	52
53. Unused commitments with an original	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
maturity exceeding one year	0	.50	**0**	0	0	0	0	53
			RCON A167	RCON B693	RCON B694	RCON B695		
54. Derivative contracts			0	0	0	0		54

(1) Column A multiplied by credit conversion factor.
(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.
For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)
(3) Or institution specific factor.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column C) 0% Bil | Mil | Thou	(Column D) 20% Bil | Mil | Thou	(Column E) 50% Bil | Mil | Thou	(Column F) 100% Bil | Mil | Thou	
	Allocation by Risk Weight Category				
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCON B696 **335**	RCON B697 **1,111**	RCON B698 **410**	RCON B699 **318**	55
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCON B700 **0**	RCON B701 **222**	RCON B702 **205**	RCON B703 **318**	57
58. Market risk equivalent assets				RCON 1651 0	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCON B704 **745**	59
60. LESS: Excess allowance for loan and lease losses				RCON A222 0	60
61. LESS: Allocated transfer risk reserve				RCON 3128 0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223 **745**	62

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	0	M.1

	With a remaining maturity of (Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
2. Notional principal amounts of derivative contracts: (1)	RCON	Tril | Bil | Mil | Thou	RCON	Tril | Bil | Mil | Thou	RCON	Tril | Bil | Mil | Thou	
a. Interest rate contracts	3809	0	8766	0	8767	0	M.2.a
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	0	A002	0	M.2.f
g. Credit derivative contracts:							
(1) Investment grade	C980	0	C981	0	C982	0	M.2.g.1
(2) Subinvestment grade	C983	0	C984	0	C985	0	M.2.g.2

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Bank Securitization Activities								
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	RCON B705 0	RCON B706 0	RCON B707 0	RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 0	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON B712 0	RCON B713 0	RCON B714 0	RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0	2.a
b. Subordinated securities and other residual interests	RCON C393 0	RCON C394 0	RCON C395 0	RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0	2.b
c. Standby letters of credit and other enhancements	RCON C400 0	RCON C401 0	RCON C402 0	RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0	2.c
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0	RCON B727 0	RCON B728 0	RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0	3
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCON B733 0	RCON B734 0	RCON B735 0	RCON B736 0	RCON B737 0	RCON B738 0	RCON B739 0	4.a
b. 90 days or more past due	RCON B740 0	RCON B741 0	RCON B742 0	RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0	4.b
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761 0	RCON B762 0			RCON B763 0		6.a
b. Loans (included in Schedule RC-C)		RCON B500 0	RCON B501 0			RCON B502 0		6.b
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCON B764 0	RCON B765 0			RCON B766 0		7.a
b. 90 days or more past due		RCON B767 0	RCON B768 0			RCON B769 0		7.b
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0		8.a
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0		8.b
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776 0	RCON B777 0	RCON B778 0	RCON B779 0	RCON B780 0	RCON B781 0	RCON B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783 0	RCON B784 0	RCON B785 0	RCON B786 0	RCON B787 0	RCON B788 0	RCON B789 0	10

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790	RCON B791	RCON B792	RCON B793	RCON B794	RCON B795	RCON B796	
	0	0	0	0	0	0	0	11
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	RCON B803	
	0	0	0	0	0	0	0	12

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	0	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	0	M.2.d
3. Asset-backed commercial paper conduits:			
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:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	N/A	M.4

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
(2) 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.

Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

	RCON	YES / NO	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T)	A345	YES	1
2. Does the institution exercise the fiduciary powers it has been granted?	A346	YES	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867	YES	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril | Bil | Mil | Thou	Tril | Bil | Mil | Thou			
FIDUCIARY AND RELATED ASSETS	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts	33,641	17,717	42	13	4
5. Retirement related trust & agency accounts:	RCON B872	RCON B873	RCON B874	RCON B875	
a. Employee benefit-defined contribution	1,634	0	3	0	5.a
	RCON B876	RCON B877	RCON B878	RCON B879	
b. Employee benefit-defined benefit	0	0	0	0	5.b
	RCON B880	RCON B881	RCON B882	RCON B883	
c. Other retirement accounts	44,888	10,601	61	8	5.c
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts	0	0	0	0	6
	RCON B886		RCON B888		
7. Investment management agency accounts	123,070		89		7
	RCON B890	RCON B891	RCON B892	RCON B893	
8. Other fiduciary accounts	0	0	0	0	8
9. Total fiduciary accounts	RCON B894	RCON B895	RCON B896	RCON B897	
(sum of items 4 through 8)	**203,233**	**28,318**	**195**	**21**	9
		RCON B898		RCON B899	
10. Custody and safekeeping accounts		2,980		2	10

11. Not applicable

Schedule RC-T—Continued

Dollar Amounts in Thousands	RIAD	Bil | Mil | Thou	
FIDUCIARY AND RELATED SERVICES INCOME			
12. Personal trust and agency accounts	B904	716	12
13. Retirement related trust and agency accounts:			
a. Employee benefit—defined contribution	B905	0	13.a
b. Employee benefit—defined benefit	B906	0	13.b
c. Other retirement accounts	B907	192	13.c
14. Corporate trust and agency accounts	A479	7	14
15. Investment management agency accounts	B908	333	15
16. Other fiduciary accounts	A480	0	16
17. Custody and safekeeping accounts	B909	0	17
18. Other fiduciary and related services income	B910	0	18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	4070	**1,248**	19
20. LESS: Expenses	C058	N/A	20
21. LESS: Net losses from fiduciary and related services	A488	N/A	21
22. PLUS: Intracompany income credits for fiduciary and related services	B911	N/A	22
23. Net fiduciary and related services income	A491	**N/A**	23

Memoranda Dollar Amounts in Thousands	Managed Assets RCON	Bil | Mil | Thou	
1. Managed assets held in personal trust and agency accounts:			
a. Noninterest-bearing deposits	B913	N/A	M.1.a
b. Interest-bearing deposits	B914	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915	N/A	M.1.c
d. State, county and municipal obligations	B916	N/A	M.1.d
e. Money market mutual funds	B917	N/A	M.1.e
f. Other short-term obligations	B918	N/A	M.1.f
g. Other notes and bonds	B919	N/A	M.1.g
h. Common and preferred stocks	B920	N/A	M.1.h
i. Real estate mortgages	B921	N/A	M.1.i
j. Real estate	B922	N/A	M.1.j
k. Miscellaneous assets	B923	N/A	M.1.k
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868	**N/A**	M.1.l

Dollar Amounts in Thousands	(Column A) Number of Issues RCON		(Column B) Principal Amount Outstanding Tril | Bil | Mil | Thou RCON B928		
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			M.2.b

Schedule RC-T—Continued

Memoranda—Continued Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCON		RCON	Bil | Mil | Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	N/A	B932	N/A	M.3.a
b. International/Global equity	B933	N/A	B934	N/A	M.3.b
c. Stock/Bond blend	B935	N/A	B936	N/A	M.3.c
d. Taxable bond	B937	N/A	B938	N/A	M.3.d
e. Municipal bond	B939	N/A	B940	N/A	M.3.e
f. Short term investments/Money market	B941	N/A	B942	N/A	M.3.f
g. Specialty/Other	B943	N/A	B944	N/A	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	**N/A**	B946	**N/A**	M.3.h

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil | Thou	RIAD	Mil | Thou	RIAD	Mil | Thou	
4. Fiduciary settlements, surcharges and other losses:							
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	B959	**N/A**	B960	**N/A**	B961	**N/A**	M.4.e

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Jean Mangan, Operations Manager
Name and Title (TEXT B962)

jmangan@plumbtrustcompany.com
E-mail Address (TEXT B926)

(608) 824-2156
Telephone: Area code/phone number/extension (TEXT B963)

(608) 824-2120
FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 20 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its acuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? _____

RCON	YES / NO
6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

TEXT

6980	

REPORT OF CONDITION

Consolidating domestic subsidiaries of

Plumb Trust Company

in the state of WI at close of business on September 30, 2008

published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

		Dollar Amounts in Thousands
ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		43
Interest-bearing balances		0
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		1,925
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	0	
LESS: Allowance for loan and lease losses	0	
Loans and leases, net of unearned income and allowance		0
Trading Assets		0
Premises and fixed assets (including capitalized leases)		6
Other real estate owned		0
Investments in unconsolidated subsidiaries and associated companies		0
Intangible assets:		
Goodwill		0
Other intangible assets		0
Other assets		197
Total assets		2,171

REPORT OF CONDITION (Continued)

LIABILITIES

		Dollar Amounts in Thousands
Deposits:		
In domestic offices		0
Noninterest-bearing	0	
Interest-bearing	0	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		0
Subordinated notes and debentures		0
Other liabilities		100
Total liabilities		100
Minority interest in consolidated subsidiaries		0

EQUITY CAPITAL

Perpetual preferred stock and related surplus	0
Common stock	400
Surplus (exclude all surplus related to preferred stock)	1,600
Retained earnings	305
Accumulated other comprehensive income	(10)
Other equity capital components	(224)
Total equity capital	2,071
Total liabilities, minority interest, and equity capital	2,171

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

I, Kathryn L. Norton, President

(Name, Title)

of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Director #1 Kathryn L. Norton

Director #2 Thomas G. Plumb

Director #3 Jon N. Homstad