

Federal Financial Institutions Examination Council



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

# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2001 <sup>(20010331)</sup>  
<sub>(RCRI 9999)</sub>

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 branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

I, \_\_\_\_\_  
Name and Title of Officer Authorized to Sign Report

We, the undersigned directors (trustees), attest to the correctness of the Report of Condition (including the supporting schedules) for this report date and 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 issued by the appropriate Federal regulatory authority and is true and correct.

of the named bank do hereby declare 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 to the best of my knowledge and belief.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Officer Authorized to Sign Report

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

### Submission of Reports

Each bank must prepare its Reports of Condition and Income either:

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number \_\_\_\_\_  
(RCRI 9050)

\_\_\_\_\_  
Legal Title of Bank (TEXT 9010)

http://\_\_\_\_\_  
Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087)  
(Example: www.examplebank.com)

\_\_\_\_\_  
City (TEXT 9130)

\_\_\_\_\_  
State Abbrev. (TEXT 9200)

\_\_\_\_\_  
ZIP Code (TEXT 9220)

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

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### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 35.5 hours per respondent and is estimated to vary from 14 to 500 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 Reports Analysis and Quality Control 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.



Schedule RI—Continued

	Year-to-date					
	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands						
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....	4200				2.d.	
e. Total interest expense (sum of items 2.a through 2.d) .....	4073				2.e.	
3. Net interest income (item 1.h minus 2.e) .....					4074	3.
4. <b>Provision for loan and lease losses</b> .....					4230	4.
5. Noninterest income:						
a. Income from fiduciary activities <sup>1</sup> .....	4070				5.a.	
b. Service charges on deposit accounts in domestic offices .....	4080				5.b.	
c. Trading revenue <sup>2</sup> .....	A220				5.c.	
d. <b>Investment banking, advisory, brokerage, and underwriting fees and commissions</b> .....	B490				5.d.	
e. <b>Venture capital revenue</b> .....	B491				5.e.	
f. <b>Net servicing fees</b> .....	B492				5.f.	
g. <b>Net securitization income</b> .....	B493				5.g.	
h. <b>Insurance commissions and fees</b> .....	B494				5.h.	
i. <b>Net gains (losses) on sales of loans and leases</b> .....	5416				5.i.	
j. <b>Net gains (losses) on sales of other real estate owned</b> .....	5415				5.j.	
k. <b>Net gains (losses) on sales of other assets (excluding securities)</b> ..	B496				5.k.	
l. Other noninterest income*.....	B497				5.l.	
m. Total noninterest income (sum of items 5.a through 5.l).....					4079	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....					3521	6.a.
b. Realized gains (losses) on available-for-sale securities.....					3196	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits .....	4135				7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217				7.b.	
c. <b>Amortization expense of intangible assets (including goodwill)</b> .....	4531				7.c.	
d. Other noninterest expense*.....	4092				7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d) .....					4093	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	8.
9. Applicable income taxes (on item 8) .....					4302	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....					4300	10.
11. Extraordinary items and other adjustments, net of income taxes* .....					4320	11.
12. Net income (loss) (sum of items 10 and 11).....					4340	12.

\* Describe on Schedule RI-E—Explanations

<sup>1</sup> 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.

<sup>2</sup> 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.d.



## 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 <b>most recently reported</b> for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	3217				1.
2. <b>Restatements due to corrections of material accounting errors and changes in accounting principles*</b> .....	B507				2.
3. <b>Balance end of previous calendar year as restated</b> (sum of items 1 and 2) .....	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net ( <b>excluding treasury stock transactions</b> ) .....	B509				5.
6. <b>Treasury stock transactions, net</b> .....	B510				6.
7. Changes incident to business combinations, net .....	4356				7.
8. LESS: Cash dividends declared on preferred stock .....	4470				8.
9. LESS: Cash dividends declared on common stock .....	4460				9.
10. <b>Other comprehensive income</b> <sup>1</sup> .....	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	3210				12.

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

## 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 excludes charge-offs and recoveries through the allocated transfer risk reserve.**

Dollar Amounts in Thousands

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, <b>and other land loans</b> in domestic offices .....	3582				3583				1.a.
b. Secured by farmland in domestic offices .....	3584				3585				1.b.
c. Secured by 1–4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties .....	5413				5414				1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	3590				3591				1.e.
f. <b>In foreign offices</b> .....	B512				B513				1.f.
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions .....	4653				4663				2.a.
b. To foreign banks .....	4654				4664				2.b.
3. Loans to finance agricultural production and other loans to farmers .....	4655				4665				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	4645				4617				4.a.
b. To non-U.S. addressees (domicile) .....	4646				4618				4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. <b>Credit cards</b> .....	B514				B515				5.a.
b. <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....	B516				B517				5.b.

Legal Title of Bank \_\_\_\_\_

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## Schedule RI-B—Continued

### Part I. Continued

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Loans to foreign governments and official institutions .....	4643				4627				6.
7. All other loans .....	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile).....	4658				4668				8.a.
b. To non-U.S. addressees (domicile).....	4659				4669				8.b.
9. Total (sum of items 1 through 8).....	4635				4605				9.

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Memoranda									
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652				4662				M.2.

### Part II. Changes in Allowance for **Loan and Lease Losses**

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance <b>most recently reported</b> for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522				1.
2. Recoveries (must equal part I, item 9, column B above) .....	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above).....	4635				3.
4. <b>Provision for loan and lease losses (must equal Schedule RI, item 4)</b> .....	4230				4.
5. Adjustments* (see instructions for this schedule) .....	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c) .....	3123				6.

\*Describe on Schedule RI-E—Explanations

## Schedule RI-D—Income from International Operations

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

Dollar Amounts in Thousands

	Year-to-date				
	RIAD	Bil	Mil	Thou	
<b>1. Interest income and expense attributable to international operations:</b>					
a. <b>Gross interest income</b> .....	B523				1.a.
b. <b>Gross interest expense</b> .....	B524				1.b.
<b>2. Net interest income attributable to international operations</b> (item 1.a minus 1.b.) .....	B525				2.
<b>3. Noninterest income and expense attributable to international operations:</b>					
a. Noninterest income attributable to international operations .....	4097				3.a.
b. Provision for loan and lease losses attributable to international operations.....	4235				3.b.
c. Other noninterest expense attributable to international operations.....	4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c) .....	4843				3.d.
<b>4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d.).....</b>	4844				4.
<b>5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs .....</b>	4845				5.
<b>6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5).....</b>	4846				6.
<b>7. Income taxes attributable to income from international operations as estimated in item 6.....</b>	4797				7.
<b>8. Estimated net income attributable to international operations (item 6 minus 7).....</b>	4341				8.



Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number             

## 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	Bil	Mil	Thou	
<b>1. Other noninterest income (from Schedule RI, item 5.l)</b>						
<b>Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:</b>						
a.	<span style="border: 1px solid black; padding: 1px;">TEXT C013</span> Income and fees from the printing and sale of checks	C013				1.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT C014</span> Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c.	<span style="border: 1px solid black; padding: 1px;">TEXT C016</span> Income and fees from automated teller machines (ATMs)	C016				1.c.
d.	<span style="border: 1px solid black; padding: 1px;">TEXT 4042</span> Rent and other income from other real estate owned	4042				1.d.
e.	<span style="border: 1px solid black; padding: 1px;">TEXT C015</span> Safe deposit box rent	C015				1.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT 4461</span>	4461				1.f.
g.	<span style="border: 1px solid black; padding: 1px;">TEXT 4462</span>	4462				1.g.
h.	<span style="border: 1px solid black; padding: 1px;">TEXT 4463</span>	4463				1.h.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>						
<b>Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:</b>						
a.	<span style="border: 1px solid black; padding: 1px;">TEXT C017</span> Data processing expenses	C017				2.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 0497</span> Advertising and marketing expenses	0497				2.b.
c.	<span style="border: 1px solid black; padding: 1px;">TEXT 4136</span> Directors' fees	4136				2.c.
d.	<span style="border: 1px solid black; padding: 1px;">TEXT C018</span> Printing, stationery, and supplies	C018				2.d.
e.	<span style="border: 1px solid black; padding: 1px;">TEXT 8403</span> Postage	8403				2.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT 4141</span> Legal fees and expenses	4141				2.f.
g.	<span style="border: 1px solid black; padding: 1px;">TEXT 4146</span> FDIC deposit insurance assessments	4146				2.g.
h.	<span style="border: 1px solid black; padding: 1px;">TEXT 4464</span>	4464				2.h.
i.	<span style="border: 1px solid black; padding: 1px;">TEXT 4467</span>	4467				2.i.
j.	<span style="border: 1px solid black; padding: 1px;">TEXT 4468</span>	4468				2.j.
<b>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):</b>						
a.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 6373</span> Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	6373				3.a.(1)
	(2) Applicable income tax effect	4486				3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4487</span>	4487				3.b.(1)
	(2) Applicable income tax effect	4488				3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4489</span>	4489				3.c.(1)
	(2) Applicable income tax effect	4491				3.c.(2)

## Schedule RI-E—Continued

Dollar Amounts in Thousands

		Year-to-date				
		RIAD	Bil	Mil	Thou	
<b>4. Restatements due to corrections of material accounting errors and changes in accounting principles</b> (from Schedule RI-A, item 2) (itemize and describe all restatements):						
a.	<small>TEXT</small> B526	B526				4.a.
b.	<small>TEXT</small> B527	B527				4.b.
<b>5. Other transactions with parent holding company</b> (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	<small>TEXT</small> 4498	4498				5.a.
b.	<small>TEXT</small> 4499	4499				5.b.
<b>6. Adjustments to allowance for loan and lease losses</b> (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):						
a.	<small>TEXT</small> 4521	4521				6.a.
b.	<small>TEXT</small> 4522	4522				6.b.
<b>7. Other explanations</b> (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):						
No comment <input type="checkbox"/> (RIAD 4769)						
Other explanations (please type or print clearly):						
<small>(TEXT 4769)</small>						



Schedule RC—Continued

Dollar Amounts in Thousands						Bil	Mil	Thou		
<b>LIABILITIES</b>										
13. Deposits:										
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....					RCON					13.a.
(1) Noninterest-bearing <sup>1</sup> .....	RCON	6631								13.a.(1)
(2) Interest-bearing.....	RCON	6636								13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....					RCFN					13.b.
(1) Noninterest-bearing.....	RCFN	6631								13.b.(1)
(2) Interest-bearing.....	RCFN	6636								13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase.....					2800					14.
15. Trading liabilities (from Schedule RC-D).....					3548					15.
16. <b>Other borrowed money</b> (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....					3190					16.
17. Not applicable										
18. Bank's liability on acceptances executed and outstanding.....					2920					18.
19. Subordinated notes and debentures <sup>2</sup> .....					3200					19.
20. Other liabilities (from Schedule RC-G).....					2930					20.
21. Total liabilities (sum of items 13 through 20).....					2948					21.
22. <b>Minority interest in consolidated subsidiaries</b> .....					3000					22.
<b>EQUITY CAPITAL</b>										
23. Perpetual preferred stock and related surplus.....					3838					23.
24. Common stock.....					3230					24.
25. Surplus (exclude all surplus related to preferred stock).....					3839					25.
26. a. Retained earnings.....					3632					26.a.
b. <b>Accumulated other comprehensive income</b> <sup>3</sup> .....					B530					26.b.
27. <b>Other equity capital components</b> <sup>4</sup> .....					A130					27.
28. Total equity capital (sum of items 23 through 27).....					3210					28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....					3300					29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2000.....

RCFD	Number
6724	

M.1.

- |   |   |
|---|---|
| <p>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</p> <p>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)</p> <p>3 = <b>Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm</b></p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.  
<sup>2</sup> Includes limited-life preferred stock and related surplus.  
<sup>3</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.  
<sup>4</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.



Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA .....	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA and FHLMC.....	1703				1705				1706				1707				4.a.(2)
(3) Other pass-through securities.	1709				1710				1711				1713				4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	1718				1719				1731				1732				4.b.(2)
(3) All other mortgage-backed securities.....	1733				1734				1735				1736				4.b.(3)
5. Asset-backed securities (ABS):																	
a. Credit card receivables.....	B838				B839				B840				B841				5.a.
b. Home equity lines.....	B842				B843				B844				B845				5.b.
c. Automobile loans .....	B846				B847				B848				B849				5.c.
d. Other consumer loans	B850				B851				B852				B853				5.d.
e. Commercial and industrial loans.....	B854				B855				B856				B857				5.e.
f. Other.....	B858				B859				B860				B861				5.f.
6. Other debt securities:																	
a. Other domestic debt securities .....	1737				1738				1739				1741				6.a.
b. Foreign debt securities .....	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup>									A510				A511				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				1771				1772				1773				8.

<sup>1</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.



# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate .....	1410								1.
a. Construction, land development, <b>and other land loans</b> .....					1415				1.a.
b. Secured by farmland (including farm residential and other improvements).....					1420				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				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....					5367				1.c.(2)(a)
(b) Secured by junior liens .....					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....					1460				1.d.
e. Secured by nonfarm nonresidential properties .....					1480				1.e.
2. Loans to depository institutions <b>and acceptances of other banks:</b>									
a. To commercial banks in the U.S. ....					B531				2.a.
(1) To U.S. branches and agencies of foreign banks .....	B532								2.a.(1)
(2) To other commercial banks in the U.S. ....	B533								2.a.(2)
b. To other depository institutions in the U.S. ....	B534				B534				2.b.
c. To banks in foreign countries.....					B535				2.c.
(1) To foreign branches of other U.S. banks.....	B536								2.c.(1)
(2) To other banks in foreign countries.....	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....	1590				1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	1763				1763				4.a.
b. To non-U.S. addressees (domicile) .....	1764				1764				4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. <b>Credit cards</b> .....	B538				B538				6.a.
b. <b>Other revolving credit plans</b> .....	B539				B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	2011				2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081				2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107				2107				8.
9. Other loans.....	1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured)....					1545				9.a.
b. All other loans (exclude consumer loans) .....					1564				9.b.
10. Lease financing receivables (net of unearned income).....					2165				10.
a. Of U.S. addressees (domicile) .....	2182								10.a.
b. Of non-U.S. addressees (domicile) .....	2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123				2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) .....	2122				2122				12.



Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<b>1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures) .....</b>	1616				M.1.
<b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>					
<b>a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 2</sup></b>	RCON				
(1) Three months or less .....	A564				M.2.a.(1)
(2) Over three months through 12 months .....	A565				M.2.a.(2)
(3) Over one year through three years .....	A566				M.2.a.(3)
(4) Over three years through five years .....	A567				M.2.a.(4)
(5) Over five years through 15 years .....	A568				M.2.a.(5)
(6) Over 15 years .....	A569				M.2.a.(6)
<b>b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 3</sup></b>	RCFD				
(1) Three months or less .....	A570				M.2.b.(1)
(2) Over three months through 12 months .....	A571				M.2.b.(2)
(3) Over one year through three years .....	A572				M.2.b.(3)
(4) Over three years through five years .....	A573				M.2.b.(4)
(5) Over five years through 15 years .....	A574				M.2.b.(5)
(6) Over 15 years .....	A575				M.2.b.(6)
<b>c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....</b>	A247				M.2.c.
<b>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 A<sup>4</sup> .....</b>	2746				M.3.
<b>4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....</b>	RCON				
5370					M.4.
<b>5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) .....</b>	RCFD				
B837					M.5.

<sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>2</sup> 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 in domestic offices included in Schedule RC-N, item 1.c.(2), 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.

<sup>3</sup> 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 in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

<sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

# Schedule RC-C—Continued

## Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, **and** all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an “X” in the box marked “NO.”) .....

RCON	YES	NO
6999		

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:

- a. “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5562	
RCON	
5563	

2.a.

2.b.

3. Number and amount **currently outstanding** of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

4. Number and amount **currently outstanding** of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

		Dollar Amounts in Thousands				
		(Column A)	(Column B)			
		Number of Loans	Amount	Currently Outstanding		
		RCON	RCON	Bil	Mil	Thou
a.		5564	5565			
b.		5566	5567			
c.		5568	5569			
a.		5570	5571			
b.		5572	5573			
c.		5574	5575			

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.



Legal Title of Bank \_\_\_\_\_

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## 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 for any quarter of the preceding calendar year.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
<b>ASSETS</b>						
1.	U.S. Treasury securities in domestic offices .....	3531				1.
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532				2.
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices.....	3533				3.
4.	Mortgage-backed securities (MBS) in domestic offices:					
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534				4.a.
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....	3535				4.b.
c.	All other mortgage-backed securities .....	3536				4.c.
5.	Other debt securities in domestic offices .....	3537				5.
6.–8.	Not applicable					
9.	Other trading assets in domestic offices .....	3541				9.
10.	Trading assets in foreign offices .....	RCFN 3542				10.
11.	Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:					
a.	In domestic offices.....	RCON 3543				11.a.
b.	In foreign offices .....	RCFN 3543				11.b.
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCFD 3545				12.
<b>LIABILITIES</b>						
13.	Liability for short positions.....	RCFD 3546				13.
14.	Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts.....	3547				14.
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....	3548				15.

# Schedule RC-E—Deposit Liabilities

## Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) <b>Memo: Total demand deposits (included in column A)</b>				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	B549								B550				1.
2. U.S. Government .....	2202								2520				2.
3. States and political subdivisions in the U.S. ....	2203								2530				3.
4. <b>Commercial banks and other depository institutions in the U.S.</b> .....	B551								B552				4.
5. Banks in foreign countries .....	2213								2236				5.
6. Foreign governments and official institutions (including foreign central banks) .....	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	2215				2210				2385				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				M.1.a.
b. Total brokered deposits .....	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000 .....	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....	2344				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				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				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				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				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	6648				M.2.b.
c. Total time deposits of \$100,000 or more .....	2604				M.2.c.

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## Schedule RC-E—Continued

### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
<b>3. Maturity and repricing data for time deposits of less than \$100,000:</b>					
a. Time deposits of less than \$100,000 with a remaining maturity or <b>next repricing date of:</b> <sup>1, 2</sup>					
(1) Three months or less .....	A579				M.3.a.(1)
(2) Over three months through 12 months .....	A580				M.3.a.(2)
(3) Over one year through three years .....	A581				M.3.a.(3)
(4) Over three years .....	A582				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) through 3.a.(4) above) <sup>3</sup> .....					
	A241				M.3.b.
<b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>					
a. Time deposits of \$100,000 or more with a remaining maturity or <b>next repricing date of:</b> <sup>1, 4</sup>					
(1) Three months or less .....	A584				M.4.a.(1)
(2) Over three months through 12 months .....	A585				M.4.a.(2)
(3) Over one year through three years .....	A586				M.4.a.(3)
(4) Over three years .....	A587				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) through 4.a.(4) above) <sup>3</sup> .....					
	A242				M.4.b.

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>3</sup> 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.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

### Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands

	RCFN	Bil	Mil	Thou	
<b>Deposits of:</b>					
1. Individuals, partnerships, and corporations ( <b>include all certified and official checks</b> ) .....	B553				1.
2. <b>U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions</b> .....					
	B554				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	2625				3.
4. Foreign governments and official institutions (including foreign central banks) .....	2650				4.
5. <b>U.S. Government and states and political subdivisions in the U.S.</b> .....	B555				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	2200				6.

Memorandum

Dollar Amounts in Thousands

	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) .....	A245				M.1.

## Schedule RC-F—Other Assets

Dollar Amounts in Thousands						RCFD	Bil	Mil	Thou	
1.	<b>Accrued interest receivable</b> <sup>1</sup> .....					B556				1.
2.	Net deferred tax assets <sup>2</sup> .....					2148				2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:									
	a.	Mortgage loans.....				A519				3.a.
	b.	Other financial assets.....				A520				3.b.
4.	<b>Equity securities that DO NOT have readily determinable fair values</b> <sup>4</sup> .....					1752				4.
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....					2168				5.
	a.	TEXT 2166	Prepaid expenses	2166						5.a.
	b.	TEXT C009	Cash surrender value of life insurance	C009						5.b.
	c.	TEXT 1578	Repossessed personal property (including vehicles)	1578						5.c.
	d.	TEXT C010	Derivatives with a positive fair value held for purposes other than trading	C010						5.d.
	e.	TEXT 3549		3549						5.e.
	f.	TEXT 3550		3550						5.f.
	g.	TEXT 3551		3551						5.g.
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11).....					2160				6.

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						RCON	Bil	Mil	Thou	
1.	a.	Interest accrued and unpaid on deposits in domestic offices <sup>5</sup> .....				3645				1.a.
	b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....				RCFD 3646				1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....					3049				2.
3.	<b>Allowance for credit losses on off-balance sheet credit exposures</b> .....					B557				3.
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....					2938				4.
	a.	TEXT 3066	Accounts payable	3066						4.a.
	b.	TEXT C011	Deferred compensation liabilities	C011						4.b.
	c.	TEXT 2932	Dividends declared but not yet payable	2932						4.c.
	d.	TEXT C012	Derivatives with a negative fair value held for purposes other than trading	C012						4.d.
	e.	TEXT 3552		3552						4.e.
	f.	TEXT 3553		3553						4.f.
	g.	TEXT 3554		3554						4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....					2930				5.

<sup>1</sup> Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>3</sup> 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.

<sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

Legal Title of Bank \_\_\_\_\_

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## Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Domestic Offices				
	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding .....	2155				1.
2. Bank's liability on acceptances executed and outstanding .....	2920				2.
3. Federal funds sold and securities purchased under agreements to resell .....	1350				3.
4. Federal funds purchased and securities sold under agreements to repurchase .....	2800				4.
5. Other borrowed money .....	3190				5.
<i>EITHER</i>					
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	2163				6.
<i>OR</i>					
7. Net due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129				9.
<b>In items 10–17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.</b>					
	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities .....	1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	1041				11.
12. Securities issued by states and political subdivisions in the U.S. ....	1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	1043				13.a.(1)
(2) Other pass-through securities.....	1044				13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	1209				13.b.(1)
(2) All other mortgage-backed securities.....	1280				13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities).....	1281				14.
15. Foreign debt securities (include foreign asset-backed securities) .....	1282				15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	1374				17.
18. Equity securities that do not have readily determinable fair values .....	1752				18.

## Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other “foreign” offices.

	Dollar Amounts in Thousands				
	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	2133				1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	2898				2.



Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

### Schedule RC-K—Quarterly Averages<sup>1</sup>

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
<b>ASSETS</b>						
1.	Interest-bearing balances due from depository institutions.....	3381				1.
2.	<b>U.S. Treasury securities and U.S. Government agency obligations<sup>2</sup> (excluding mortgage-backed securities)</b> .....	B558				2.
3.	<b>Mortgage-backed securities<sup>2</sup></b> .....	B559				3.
4.	<b>All other securities<sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.)</b> .....	B560				4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365				5.
6.	Loans:					
	a. Loans in domestic offices:	RCFN				
	(1) Total loans.....	3360				6.a.(1)
	(2) Loans secured by real estate.....	3385				6.a.(2)
	(3) Loans to finance agricultural production and other loans to farmers.....	3386				6.a.(3)
	(4) Commercial and industrial loans.....	3387				6.a.(4)
	(5) Loans to individuals for household, family, and other personal expenditures:					
	(a) <b>Credit cards</b> .....	B561				6.a.(5)(a)
	(b) <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....	B562				6.a.(5)(b)
	b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3360				6.b.
7.	Trading assets.....	RCFD 3401				7.
8.	Lease and financing receivables (net of unearned income).....	RCFD 3484				8.
9.	Total assets <sup>4</sup> .....	RCFD 3368				9.
<b>LIABILITIES</b>						
10.	Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCFN 3485				10.
11.	Nontransaction accounts in domestic offices:					
	a. <b>Savings deposits (includes MMDAs)</b> .....	B563				11.a.
	b. Time deposits of \$100,000 or more.....	A514				11.b.
	c. Time deposits of less than \$100,000.....	A529				11.c.
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404				12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353				13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD 3355				14.

<sup>1</sup> 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).

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>4</sup> 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-M—Memoranda

Dollar Amounts in Thousands

		RCFD	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					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.....	6165					1.b.
2. <b>Intangible assets other than goodwill:</b>						
a. Mortgage servicing assets.....	3164					2.a.
(1) Estimated fair value of mortgage servicing assets .....	A590					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	B026					2.b.
c. All other identifiable intangible assets .....	5507					2.c.
d. <b>Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)</b> .....	0426					2.d.
3. Other real estate owned:						
a. Direct and indirect investments in real estate ventures .....	5372					3.a.
b. All other real estate owned:	RCFN					
(1) Construction, land development, <b>and other land loans</b> in domestic offices.....	5508					3.b.(1)
(2) Farmland in domestic offices .....	5509					3.b.(2)
(3) 1–4 family residential properties in domestic offices .....	5510					3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	5511					3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	5512					3.b.(5)
(6) In foreign offices.....	RCFN 5513					3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCFD 2150					3.c.
4. Investments in unconsolidated subsidiaries and associated companies:						
a. Direct and indirect investments in real estate ventures.....	5374					4.a.
b. All other investments in unconsolidated subsidiaries and associated companies .....	5375					4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	2130					4.c.
5. <b>Other borrowed money:</b>						
a. <b>Federal Home Loan Bank advances:</b>						
(1) <b>With a remaining maturity of one year or less</b> .....	2651					5.a.(1)
(2) <b>With a remaining maturity of more than one year through three years</b> .....	B565					5.a.(2)
(3) <b>With a remaining maturity of more than three years</b> .....	B566					5.a.(3)
b. <b>Other borrowings:</b>						
(1) <b>With a remaining maturity of one year or less</b> .....	B571					5.b.(1)
(2) <b>With a remaining maturity of more than one year through three years</b> .....	B567					5.b.(2)
(3) <b>With a remaining maturity of more than three years</b> .....	B568					5.b.(3)
c. <b>Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)</b> .....	3190					5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	B569					6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities..	RCFD B570					7.



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.

	(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					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	5612				5613				5614					10.
a. Guaranteed portion of loans and leases included in item 10 above.....	5615				5616				5617					10.a.

Memoranda	(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					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
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).....	1658				1659				1661					M.1.
2. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-N, items 4 and 7, above.....	6558				6559				6560					M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	1248				1249				1250					M.3.
4. Not applicable														

5. Interest rate, foreign exchange rate, and other commodity and equity contracts: <b>Fair value of amounts carried as assets</b> .....	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
	3529				3530				M.5.

Person to whom questions about the Reports of Condition and Income should be directed:

\_\_\_\_\_

Name and Title (TEXT 8901)

\_\_\_\_\_

E-mail Address (TEXT 4086)

\_\_\_\_\_

Telephone: Area code/phone number/extension (TEXT 8902)      FAX: Area code/phone number (TEXT 9116)



## Schedule RC-O—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
9.	Deposits in lifeline accounts.....	5596				9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....	8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....	8785				11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E.....	A182				11.c.
12.	Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
	a. Amount of assets netted against demand deposits.....	A527				12.a.
	b. Amount of assets netted against time and savings deposits.....	A528				12.b.

### Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
	a. Deposit account of \$100,000 or less:					
	(1) <i>Amount</i> of deposit accounts of \$100,000 or less.....	2702				M.1.a.(1)
	(2) <i>Number</i> of deposit accounts of \$100,000 or less ( <b>to be completed for the June report only</b> ).....	3779				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					
	(1) <i>Amount</i> of deposit accounts of more than \$100,000.....	2710				M.1.b.(1)
	(2) <i>Number</i> of deposit accounts of more than \$100,000.....	2722				M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above.....	RCON	YES	NO		M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure.....	6861				
			Bil	Mil	Thou	M.2.b.
		5597				
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:					
		RCON	FDIC Cert No.			M.3.
		A545				





### 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).

Dollar Amounts in Thousands	(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%									
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Balance Sheet Asset Categories</b>																			
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) .....	RCFD 0010						RCFD B600			RCFD B601						RCFD B602			34.
	RCFD 1754			RCFD B603			RCFD B604			RCFD B605			RCFD B606			RCFD B607			
35. Held-to-maturity securities .....	RCFD 1773			RCFD B608			RCFD B609			RCFD B610			RCFD B611			RCFD B612			35.
36. Available-for-sale securities .....	RCFD 1350						RCFD B613			RCFD B614						RCFD B616			36.
37. Federal funds sold and securities purchased under agreements to resell.....	RCFD 5369			RCFD B617			RCFD B618			RCFD B619			RCFD B620			RCFD B621			37.
38. Loans and leases held for sale .....	RCFD B528			RCFD B622			RCFD B623			RCFD B624			RCFD B625			RCFD B626			38.
39. Loans and leases, net of unearned income <sup>1</sup> .....	RCFD 3123			RCFD 3123															39.
40. LESS: Allowance for loan and lease losses .....	RCFD 3545			RCFD B627			RCFD B628			RCFD B629			RCFD B630			RCFD B631			40.
41. Trading assets.....	RCFD B639			RCFD B640			RCFD B641			RCFD B642			RCFD B643			RCFD 5339			41.
42. All other assets <sup>2</sup> .....	RCFD 2170			RCFD B644			RCFD 5320			RCFD 5327			RCFD 5334			RCFD 5340			42.
43. Total assets (sum of items 34 through 42) .....																			43.

<sup>1</sup> Include any allocated transfer risk reserve in column B.

<sup>2</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, 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 <sup>1</sup>			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																			
	0%				20%			50%			100%									
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD 3819				RCFD B645			RCFD B646			RCFD B647			RCFD B648			RCFD B649			
44. Financial standby letters of credit.....				1.00																44.
45. Performance standby letters of credit .....	RCFD 3821			.50	RCFD B650			RCFD B651			RCFD B652			RCFD B653			RCFD B654			45.
46. Commercial and similar letters of credit .....	RCFD 3411			.20	RCFD B655			RCFD B656			RCFD B657			RCFD B658			RCFD B659			46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCFD 3429			1.00	RCFD B660			RCFD B661			RCFD B662						RCFD B663			47.
48. Securities lent.....	RCFD 3433			1.00	RCFD B664			RCFD B665			RCFD B666			RCFD B667			RCFD B668			48.
49. Retained recourse on small business obligations sold with recourse .....	RCFD A250			1.00	RCFD B669			RCFD B670			RCFD B671			RCFD B672			RCFD B673			49.
50. Retained recourse on financial assets sold with low-level recourse .....	RCFD 1727			12.5*	RCFD 2243												RCFD B674			50.
51. All other financial assets sold with recourse .....	RCFD B675			1.00	RCFD B676			RCFD B677			RCFD B678			RCFD B679			RCFD B680			51.
52. All other off-balance sheet liabilities.....	RCFD B681			1.00	RCFD B682			RCFD B683			RCFD B684			RCFD B685			RCFD B686			52.
53. Unused commitments with an original maturity exceeding one year.....	RCFD 3833			.50	RCFD B687			RCFD B688			RCFD B689			RCFD B690			RCFD B691			53.
54. Derivative contracts.....					RCFD A167			RCFD B693			RCFD B694			RCFD B695						54.

\* Or institution-specific factor.  
<sup>1</sup> Column A multiplied by credit conversion factor.

Schedule RC-R—Continued

	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>Totals</b>													
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	RCFD B696			RCFD B697			RCFD B698			RCFD B699			55.
56. Risk weight factor.....	× 0%			× 20%			× 50%			× 100%			56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....	RCFD B700			RCFD B701			RCFD B702			RCFD B703			57.
	0												57.
58. Market risk equivalent assets.....										RCFD 1651			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).....										RCFD B704			59.
60. LESS: Excess allowance for loan and lease losses.....										RCFD A222			60.
61. LESS: Allocated transfer risk reserve.....										RCFD 3128			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCFD A223			62.

Memoranda

	Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	
	RCFD	Bil	Mil	Thou					
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764								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					
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: <sup>1</sup>																
a. Interest rate contracts.....	3809					8766					8767					M.2.a.
b. Foreign exchange contracts.....	3812					8769					8770					M.2.b.
c. Gold contracts.....	8771					8772					8773					M.2.c.
d. Other precious metals contracts.....	8774					8775					8776					M.2.d.
e. Other commodity contracts.....	8777					8778					8779					M.2.e.
f. Equity derivative contracts.....	A000					A001					A002					M.2.f.

<sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

### Schedule RC-S—Securitization and Asset Sale Activities

Memorandum items 1, 2, 4, and 5 only are to be completed in the March 31, 2001, Report of Condition. All of Schedule RC-S (excluding Memorandum items 4 and 5) is to be completed beginning June 30, 2001.

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 and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Bank Securitization Activities</b>																						
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 .....	RCFD B705			RCFD B706			RCFD B707			RCFD B708			RCFD B709			RCFD B710			RCFD B711			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. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFD B712			RCFD B713			RCFD B714			RCFD B715			RCFD B716			RCFD B717			RCFD B718			2.a.
b. Standby letters of credit, subordinated securities, and other enhancements.....	RCFD B719			RCFD B720			RCFD B721			RCFD B722			RCFD B723			RCFD B724			RCFD B725			2.b.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCFD B726			RCFD B727			RCFD B728			RCFD B729			RCFD B730			RCFD B731			RCFD B732			3.
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....	RCFD B733			RCFD B734			RCFD B735			RCFD B736			RCFD B737			RCFD B738			RCFD B739			4.a.
b. 90 days or more past due.....	RCFD B740			RCFD B741			RCFD B742			RCFD B743			RCFD B744			RCFD B745			RCFD B746			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			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			5.a.
b. Recoveries .....	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			5.b.

Schedule RC-S—Continued

	(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 and All Leases						
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Dollar Amounts in Thousands																									
6. Amount of ownership (or seller's) interests carried as:																									
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....				RCFD B761			RCFD B762						RCFD B763									6.a.			
b. Loans (included in Schedule RC-C) .....				RCFD B500			RCFD B501						RCFD B502									6.b.			
7. Past due loan amounts included in interests reported in item 6.a:																									
a. 30-89 days past due .....				RCFD B764			RCFD B765						RCFD B766									7.a.			
b. 90 days or more past due.....				RCFD B767			RCFD B768						RCFD B769									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			RIAD B771						RIAD B772									8.a.			
b. Recoveries .....				RIAD B773			RIAD B774						RIAD B775									8.b.			
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>																									
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 .....				RCFD B776			RCFD B777			RCFD B778			RCFD B779			RCFD B780			RCFD B781			RCFD B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....				RCFD B783			RCFD B784			RCFD B785			RCFD B786			RCFD B787			RCFD B788			RCFD B789			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 and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Bank Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCFD B790			RCFD B791			RCFD B792			RCFD B793			RCFD B794			RCFD B795			RCFD B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCFD B797			RCFD B798			RCFD B799			RCFD B800			RCFD B801			RCFD B802			RCFD B803			12.

Memorandum items 1, 2, 4, and 5 are to be completed in the March 31, 2001, Report of Condition.

Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

Memoranda

	Dollar Amounts in Thousands				
	RCFD	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				M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	B804				M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805				M.2.b.
c. Other financial assets <sup>1</sup> .....	A591				M.2.c.
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				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	B807				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				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	B809				M.3.b.(2)

<sup>1</sup> Memorandum item 2.c is to be completed in the March 31, 2001, Report of Condition if the principal balance of other financial assets serviced for others is more than \$10 million and exceeds 10 percent of total assets. Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

# Schedule RC-S—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
4. Financial assets transferred with recourse that have been treated as sold for Call Report purposes:					
a. First lien 1–4 family residential mortgage loans:					
(1) Outstanding principal balance of mortgages transferred as of the report date .....	A521				M.4.a.(1)
(2) Amount of recourse exposure on these mortgages as of the report date .....	A522				M.4.a.(2)
b. Other financial assets (excluding small business obligations reported in Memorandum item 1):					
(1) Outstanding principal balance of assets transferred as of the report date.....	A523				M.4.b.(1)
(2) Amount of recourse exposure on these assets as of the report date .....	A524				M.4.b.(2)
5. Loans extended under credit cards and related plans to individuals for household, family, and other personal expenditures that have been securitized and sold (with servicing retained) .....	2742				M.5.





Schedule RC-T—Continued

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			
<b>FIDUCIARY AND RELATED ASSETS—Continued</b>											
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFD B894				RCFD B895				RCFD B896	RCFD B897	9.
10. Custody and safekeeping accounts .....					RCFD B898					RCFD B899	10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10).....					RCFN B900					RCFN B901	

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
	<b>FIDUCIARY AND RELATED SERVICES INCOME</b>				
12. Personal trust and agency accounts .....	B904				12.
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution.....	B905				13.a.
b. Employee benefit—defined benefit .....	B906				13.b.
c. Other retirement accounts.....	B907				13.c.
14. Corporate trust and agency accounts .....	A479				14.
15. Investment management agency accounts.....	B908				15.
16. Other fiduciary accounts .....	A480				16.
17. Custody and safekeeping accounts .....	B909				17.
18. Other fiduciary and related services income.....	B910				18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a).....	4070				19.
a. Fiduciary and related services income—foreign offices (included in item 19).....	B912				19.a.
20. Less: Expenses.....	4130				20.
21. Less: Net losses from fiduciary and related services .....	A488				21.
22. Plus: Intracompany income credits for fiduciary and related services .....	B911				22.
23. Net fiduciary and related services income .....	A491				23.

Memoranda	Managed Assets				
	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits .....	B913				M.1.a.
b. Interest-bearing deposits.....	B914				M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	B915				M.1.c.
d. State, county and municipal obligations .....	B916				M.1.d.
e. Money market mutual funds .....	B917				M.1.e.
f. Other short-term obligations.....	B918				M.1.f.
g. Other notes and bonds.....	B919				M.1.g.
h. Common and preferred stocks .....	B920				M.1.h.
i. Real estate mortgages .....	B921				M.1.i.
j. Real estate .....	B922				M.1.j.
k. Miscellaneous assets .....	B923				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				M.1.l.

## Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

RCFD	(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
		Tril	Bil	Mil	Thou
		RCFD B928			
B927					
B929					

- 2. Corporate trust and agency accounts:
  - a. Corporate and municipal trusteeships.....
  - b. Transfer agent, registrar, paying agent, and other corporate agency .....

M.2.a.  
M.2.b.

Dollar Amounts in Thousands

RCFD	(Column A) Number of Funds	(Column B) Market Value of Fund Assets			
		RCFD	Bil	Mil	Thou
B931		B932			
B933		B934			
B935		B936			
B937		B938			
B939		B940			
B941		B942			
B943		B944			
B945		B946			

- 3. Collective investment funds and common trust funds:
  - a. Domestic equity.....
  - b. International/Global equity.....
  - c. Stock/Bond blend .....
  - d. Taxable bond.....
  - e. Municipal bond .....
  - f. Short term investments/Money market.....
  - g. Specialty/Other.....
  - h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....

M.3.a.  
M.3.b.  
M.3.c.  
M.3.d.  
M.3.e.  
M.3.f.  
M.3.g.  
M.3.h.

Dollar Amounts in Thousands

RIAD	Mil	Thou	(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
B947			B948			B949					
B950			B951			B952					
B953			B954			B955					
B956			B957			B958					
B959			B960			B961					

- 4. Fiduciary settlements, surcharges, and other losses:
  - a. Personal trust and agency accounts .....
  - b. Retirement related trust and agency accounts.....
  - c. Investment management agency accounts.....
  - d. Other fiduciary accounts and related services .....
  - 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) .....

M.4.a.  
M.4.b.  
M.4.c.  
M.4.d.  
M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B963)

FAX: Area code/phone number (TEXT B964)

FDIC Certificate Number

41

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

at close of business on \_\_\_\_\_

\_\_\_\_\_  
Legal Title of Bank

\_\_\_\_\_  
City

\_\_\_\_\_  
State

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 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 accuracy.

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 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.

No comment  (RCON 6979)

**BANK MANAGEMENT STATEMENT** (please type or print clearly):  
(TEXT 6980)

\_\_\_\_\_  
Signature of Executive Officer of Bank

\_\_\_\_\_  
Date of Signature

**THIS PAGE IS TO BE COMPLETED BY ALL BANKS**

NAME AND ADDRESS OF BANK	<p style="text-align: center;">OMB No. For OCC: 1557-0081                  OMB No. For FDIC: 3064-0052                  OMB No. for Federal Reserve: 7100-0036                  Expiration Date: 3/31/2002</p> <p style="text-align: center;">SPECIAL REPORT                  (Dollar Amounts in Thousands)</p>										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 75%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table> </td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table>						
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**LOANS TO EXECUTIVE OFFICERS** *(Complete as of each Call Report Date)*

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made **since the date of the previous Report of Condition**. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). *(Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.*

a. Number of loans made to executive officers since the previous Call Report date.....	RCFD 3561		a.											
b. Total dollar amount of above loans (in thousands of dollars).....	RCFD 3562		b.											
c. Range of interest charged on above loans (example: 9¾% = 9.75) .....	RCFD 7701	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">.</td> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">%</td> <td style="width: 10%; border: 1px solid black; text-align: center;">to</td> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">.</td> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">%</td> </tr> </table>	__	.	__	%	to	__	.	__	%	RCFD 7702		c.
__	.	__	%	to	__	.	__	%						

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)