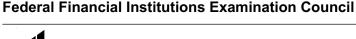
OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2002





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 (20000331)Report at the close of business March 31, 2000 (RCRI 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 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.

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) Director (Trustee)

Date of Signature

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	Legal Title of Bank (TEXT 9010)	
http://Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087)	City (TEXT 9130)	
(Example: www.examplebank.com)	, , , , , , , , , , , , , , , , , , , ,	
	State Abbrev. (TEXT 9200)	ZIP Code (TEXT 9220)

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

Table of Contents

Signature Page	Cover
Report of Income	
Schedule RI—Income Statement	RI-1, 2, 3
Schedule RI-A—Changes in Equity Capital	RI-4
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses	RI-4, 5
Schedule RI-D—Income from International Operations	RI-6
Schedule RI-E—Explanations	RI-7. 8

Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 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

Report of Condition

Schedule RC—Balance SheetRC-1, 2
Schedule RC-A—Cash and Balances Due From Depository InstitutionsRC-3
Schedule RC-B—SecuritiesRC-3, 4, 5
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks)RC-8
Schedule RC-E—Deposit Liabilities RC-9, 10, 11
Schedule RC-F—Other AssetsRC-11
Schedule RC-G—Other LiabilitiesRC-11
Schedule RC-H—Selected Balance Sheet Items for Domestic OfficesRC-12
Schedule RC-I—Selected Assets and Liabilities of IBFsRC-13
Schedule RC-K—Quarterly AveragesRC-13
Schedule RC-L—Off-Balance Sheet ItemsRC-14, 15, 16
Schedule RC-M—MemorandaRC-17, 18
Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsRC-19, 20
Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsRC-21, 22
Schedule RC-R—Regulatory CapitalRC-23, 24
Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income
Special Report (to be completed by all banks)

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.

Г		-
Legal Title of Bank		
City		
State	Zip Code	
FDIC Certificate Number		_

Page RI-1

FFIEC 031

Consolidated Report of Income for the period January 1, 2000–March 31, 2000

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

Schedule RI—Income Statement

			1	80	◀
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate					1.a.(1)(a)
(b) Loans to depository institutions	RIAD 4019				1.a.(1)(b)
(c) Loans to finance agricultural production and other loans to farmers	RIAD 4024				1.a.(1)(c)
(d) Commercial and industrial loans	RIAD 4012				1.a.(1)(d)
(e) Acceptances of other banks	RIAD 4026				1.a.(1)(e)
(f) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards and related plans	RIAD 4054				1.a.(1)(f)(1
(2) Other	RIAD 4055				1.a.(1)(f)(2
(g) Loans to foreign governments and official institutions	RIAD 4056				1.a.(1)(g)
(h) Obligations (other than securities and leases) of states and political subdivisions in the U.S.:					() (0)
(1) Taxable obligations	RIAD 4503				1.a.(1)(h)(1
(2) Tax-exempt obligations	RIAD 4504				1.a.(1)(h)(2
(i) All other loans in domestic offices	RIAD 4058				1.a.(1)(i)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD 4059				1.a.(2)
b. Income from lease financing receivables:					()
(1) Taxable leases	RIAD 4505				1.b.(1)
(2) Tax-exempt leases	RIAD 4307				1.b.(2)
c. Interest income on balances due from depository institutions ¹ :					. ()
(1) In domestic offices	RIAD 4105				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	DIAD				1.c.(2)
d. Interest and dividend income on securities:					- ()
(1) U.S. Treasury securities and U.S. Government agency obligations (including					
mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)	RIAD 4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:		•	•		(.)
(a) Taxable securities	RIAD 4506				1.d.(2)(a)
(b) Tax-exempt securities	RIAD 4507				1.d.(2)(b)
(3) Other domestic debt securities (including mortgage-backed securities not issued					(-/(~/
or guaranteed by FNMA, FHLMC, or GNMA)	RIAD 3657				1.d.(3)
(4) Foreign debt securities	RIAD 3658				1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659				1.d.(1) 1.d.(5)
e. Interest income from trading assets	DIAD				1.e.

¹ Includes interest income on time certificates of deposit not held for trading.

	Year-to-date]
Dollar Amounts in Thousands	Bil Mil Thou	-
1. Interest income (continued):		
f. Interest income on federal funds sold and securities purchased		
under agreements to resell	RIAD 4020	1.f.
g. Total interest income (sum of items 1.a through 1.f)	RIAD 4107	
2. Interest expense:	4101	1.g.
a. Interest on deposits:		
(1) Interest on deposits in domestic offices:		
(a) Transaction accounts (NOW accounts, ATS accounts, and		
telephone and preauthorized transfer accounts)	RIAD 4508	2 0 (1)(0)
(b) Nontransaction accounts:	4306	2.a.(1)(a)
(1) Money market deposit accounts (MMDAs)	RIAD 4509	2 o (1)/b)/1)
	DIAD	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIAD A517	2.a.(1)(b)(2)
(3) Time deposits of \$100,000 or more	RIAD A518	2.a.(1)(b)(3)
(4) Time deposits of less than \$100,000	A518	2.a.(1)(b)(4)
(2) Interest on deposits in foreign offices, Edge and Agreement	RIAD 4172	- (0)
subsidiaries, and IBFs	4172	2.a.(2)
b. Expense of federal funds purchased and securities sold under	RIAD 4180	١
agreements to repurchase	4180	2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading	RIAD	-
liabilities, and other borrowed money	4185	2.c.
d. Not applicable	RIAD	-
e. Interest on subordinated notes and debentures	4200 RIAD	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073	2.f.
3. Net interest income (item 1.g minus 2.f)		4074 3.
4. Provisions:		RIAD
a. Provision for credit losses		4230 4.a.
b. Provision for allocated transfer risk		4243 4.b.
5. Noninterest income:	RIAD	_
a. Income from fiduciary activities	RIAD 4070 RIAD	5.a.
b. Service charges on deposit accounts in domestic offices	4080	5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum	DIAD.	_
items 8.a through 8.d)	RIAD A220	5.c.
d.–e. Not applicable		
f. Other noninterest income:	200	
(1) Other fee income	RIAD 5407	5.f.(1)
(2) All other noninterest income*	RIAD 5408	5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f)		RIAD 4079 5.g.
6. a. Realized gains (losses) on held-to-maturity securities		RIAD 3521 6.a.
b. Realized gains (losses) on available-for-sale securities		RIAD 3196 6.b.
7. Noninterest expense:		
a. Salaries and employee benefits	RIAD 4135	7.a.
b. Expenses of premises and fixed assets (net of rental income)		
(excluding salaries and employee benefits and mortgage interest)	RIAD 4217	7.b.
c. Other noninterest expense*	RIAD 4092	7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)		RIAD 4093 7.d.
8. Income (loss) before income taxes and extraordinary items and other		
adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)		RIAD 4301 8.
9. Applicable income taxes (on item 8)		RIAD 4302 9.
10. Income (loss) before extraordinary items and other adjustments		
(item 8 minus 9)		RIAD 4300 10.
11. Extraordinary items and other adjustments, net of income taxes*		RIAD 4320 11.
12. Net income (loss) (sum of items 10 and 11)		RIAD 4340 12.
, , ,		

^{*}Describe on Schedule RI-E—Explanations

Schedule RI—Continued

Ochedale IVI Continued				14	81
Memoranda			Year-t	o-date	;
Dollar Amounts in Thous	ands		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		RIAD 4513			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (include	ed				
in Schedule RI, item 8)		RIAD 8431			
3.–4. Not applicable					
5. Number of full-time equivalent employees at end of current period (round to nearest			1	Numbe	er
whole number)		RIAD 4150			
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down		CC	YY	MM	DD
accounting this calendar year, report the date of the bank's acquisition1	RIAD 9106				
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)					
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):			Bil	Mil	Thou
a. Interest rate exposures		RIAD 8757			
b. Foreign exchange exposures		RIAD 8758			
c. Equity security and index exposures		RIAD 8759			
d. Commodity and other exposures		RIAD 8760			
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income		RIAD 8761			
b. Net (increase) decrease to interest expense		RIAD 8762			
c. Other (noninterest) allocations		RIAD 8763			
0. Credit losses on off-balance sheet derivatives (see instructions)		RIAD A251			
1. Does the reporting bank have a Subchapter S election in effect for federal income			YES		NO
tax purposes for the current tax year?		RIAD A530			
2. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11			Bil	Mil	Thou
(to be reported with the December Report of Income)		RIAD 4772			

¹ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

ndicate decreases and losses in parentheses.				14	83
Talloate approaches and locope in parentilesses.	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total equity capital originally reported in the December 31, 1999,	Reports of Condition				
and Income		RIAD 3215			
2. Equity capital adjustments from amended Reports of Income, net	k	RIAD 3216			
3. Amended balance end of previous calendar year (sum of items 1	and 2)	RIAD 3217			
4. Net income (loss) (must equal Schedule RI, item 12)		RIAD 4340			
5. Sale, conversion, acquisition, or retirement of capital stock, net		RIAD 4346			
6. Changes incident to business combinations, net		RIAD 4356			
7. LESS: Cash dividends declared on preferred stock		RIAD 4470			
8. LESS: Cash dividends declared on common stock		RIAD 4460			
9. Cumulative effect of changes in accounting principles from prior y	ears* (see instructions				
for this schedule)		RIAD 4411			
0. Corrections of material accounting errors from prior years* (see in		RIAD 4412			
1. a. Change in net unrealized holding gains (losses) on available-fo	· [RIAD 8433			
b. Change in accumulated net gains (losses) on cash flow hedge	Г	RIAD 4574			
Foreign currency translation adjustments		RIAD 4414			
3. Other transactions with parent holding company* (not included in		RIAD 4415			
4. Total equity capital end of current period (sum of items 3 through					•
Schedule RC, item 28)		RIAD 3210			

^{*}Describe on Schedule RI-E—Explanations.

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

Part I. Charge-offs and Recoveries on Loans and Leases					14	I486		
(Column A)				(Colu	mn B)			
Part I excludes charge-offs and recoveries through		Charg	e-offs		Recoveries			
the allocated transfer risk reserve.			Cale	ndar y	ear-to	-date		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou
1. Loans secured by real estate:								
a. To U.S. addressees (domicile)	RIAD 4651				RIAD 4661			
b. To non-U.S. addressees (domicile)	RIAD 4652				RIAD 4662			
2. Loans to depository institutions and acceptances of other banks:								
a. To U.S. banks and other U.S. depository institutions					RIAD 4663			
b. To foreign banks	RIAD 4654				RIAD 4664			
3. Loans to finance agricultural production and other loans to farmers	RIAD 4655				RIAD 4665			
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile)	RIAD 4645				RIAD 4617			
b. To non-U.S. addressees (domicile)					RIAD 4618			
5. Loans to individuals for household, family, and other personal								
expenditures:								
a. Credit cards and related plans					RIAD 4666			
b. Other (includes single payment, installment, and all student loans)					RIAD 4667			
6. Loans to foreign governments and official institutions	RIAD 4643				RIAD 4627			
7. All other loans	RIAD 4644				RIAD 4628			
8. Lease financing receivables:								
a. Of U.S. addressees (domicile)	RIAD 4658				RIAD 4668			
b. Of non-U.S. addressees (domicile)	RIAD 4659				RIAD 4669			
9. Total (sum of items 1 through 8)	RIAD 4635				RIAD 4605			

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued

		(Column A) (Column B))					
Memoranda	Charge-offs			nda Charge-offs Recoveries						;	
			Cale	endar y	ear-to	-date					
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou			
1.–3. Not applicable											
4. 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	RIAD 5409				RIAD 5410				M.4.		
5. Loans secured by real estate in domestic offices (included in											
Schedule RI-B, part I, item 1, above):											
a. Construction and land development	RIAD 3582				RIAD 3583				M.5.a		
b. Secured by farmland					RIAD 3585				M.5.k		
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	RIAD 5411				RIAD 5412				M.5.c		
(2) All other loans secured by 1–4 family residential properties	DIVD				RIAD 5414				M.5.c		
d. Secured by multifamily (5 or more) residential properties	DIVD				RIAD 3589				M.5.c		
e. Secured by nonfarm nonresidential properties	DIAD				RIAD 3591				M.5.e		

Part II. Changes in Allowance for Credit Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance originally reported in the December 31, 1999, Reports of Condition and Income	RIAD 3124				1.
2. Recoveries (must equal or exceed part I, item 9, column B above)	RIAD 2419				2.
3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above)	RIAD 2432				3.
4. Provision for credit losses (must equal Schedule RI, item 4.a)	RIAD 4230				4.
5. Adjustments* (see instructions for this schedule)	RIAD 4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed					
Schedule RC, item 4.b)	RIAD A512				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.

art I. Estimated Income from International Operations			14	92
		Year-t	to-date	Э
Dollar Amounts in Thousands		Bil	Mil	Thou
Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs:				
a. Interest income booked	RIAD 4837			
b. Interest expense booked	RIAD 4838			
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b)	RIAD 4839			
Adjustments for booking location of international operations:		'		<u>'</u>
a. Net interest income attributable to international operations booked at domestic offices	RIAD 4840			
b. Net interest income attributable to domestic business booked at foreign offices				
c. Net booking location adjustment (item 2.a minus 2.b)	D14.D			
Noninterest income and expense attributable to international operations:		'		<u>'</u>
a. Noninterest income attributable to international operations	RIAD 4097			
b. Provision for loan and lease losses attributable to international operations	DIAD			
c. Other noninterest expense attributable to international operations	DIAD			
d. Net noninterest income (expense) attributable to international operations (item 3.a minus		'		<u>'</u>
3.b and 3.c)	RIAD 4843			
Estimated pretax income attributable to international operations before capital allocation		'		<u>'</u>
adjustment (sum of items 1.c, 2.c, and 3.d)	RIAD 4844			
Adjustment to pretax income for internal allocations to international operations to reflect		'		<u>'</u>
the effects of equity capital on overall bank funding costs	RIAD 4845			
Estimated pretax income attributable to international operations after capital allocation adjustment				
(sum of items 4 and 5)	RIAD 4846			
Income taxes attributable to income from international operations as estimated in item 6	D14.D			
Estimated net income attributable to international operations (item 6 minus 7)	DIAD			
emoranda				
Dollar Amounts in Thousands		Bil	Mil	Thou
Intracompany interest income included in item 1.a above	RIAD 4847			
Intracompany interest expense included in item 1.b above	DIAD			

Part II. Supplementary Details on Income from International Operations Required by the Departments of Commerce and Treasury for Purposes of the U.S. International Accounts and the U.S. National Income and Product Accounts

Dollar Amounts in Thousands		Year-t	o-date)	
		Bil	Mil	Thou	
Interest income booked at IBFs	RIAD 4849				1.
2. Interest expense booked at IBFs	RIAD 4850				2.
3. Noninterest income attributable to international operations booked at domestic offices					
(excluding IBFs):					
a. Gains (losses) and extraordinary items	RIAD 5491				3.a.
b. Fees and other noninterest income	RIAD 5492				3.b.
4. Provision for loan and lease losses attributable to international operations booked at					
domestic offices (excluding IBFs)	RIAD 4852				4.
5. Other noninterest expense attributable to international operations booked at domestic					
offices (excluding IBFs)	RIAD 4853				5.

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.)

(2) Applicable income tax effect b. (1) TEXT					14	95	┫
1. All other noninterest income (from Schedule RI, item 5.f.(2)) Report amounts that exceed 10% of Schedule RI, item 5.f.(2): a. Net gains (losses) on sales of loans. b. Net gains (losses) on sales of loans. c. Net gains (losses) on sales of premises and fixed assets. Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2): d. 460				Year-	to-date	е	
Report amounts that exceed 10% of Schedule RI, item 5.f.(2): a. Net gains (losses) on other real estate owned		Dollar Amounts in Thousands		Bil	Mil	Thou	
Report amounts that exceed 10% of Schedule RI, item 5.f.(2): a. Net gains (losses) on other real estate owned	1.	All other noninterest income (from Schedule RI, item 5.f.(2))					
a. Net gains (losses) on other real estate owned b. Net gains (losses) on sales of loans		· · · · · · · · · · · · · · · · · · ·					
b. Net gains (losses) on sales of loans			RIAD 5415	Τ	Τ		1 a
C. Net gains (losses) on sales of premises and fixed assets			RIAD				
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2): d. 1841		5 (,	RIAD				
Item 5.f.(2): d.			3417				1.0.
d.							
E.			RIAD	T	T	Т	1 4
f. LEXT a. Amortization expense (from Schedule RI, item 7.c): a. Amortization expense of intangible assets		TEXT	RIAD				
2. Other noninterest expense (from Schedule RI, item 7.c): a. Amortization expense of intangible assets			RIAD				
a. Amortization expense of intangible assets	_		4463				1.1.
Report amounts that exceed 10% of Schedule RI, item 7.c: b. Net (gains) losses on other real estate owned	۷.	,	RIAD	Τ	Τ	Т	
b. Net (gains) losses on other real estate owned		i s	4531				2.a.
b. Net (gains) losses on other real estate owned		•	RIAD	T	Τ	T	١
c. Net (gains) losses on sales of loans		(6)	5418				
d. Net (gains) losses on sales of premises and fixed assets			5419				
e. TEXT g. TEXT g. L4868 S. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): a. (1) Extraordinary items and describe all extraordinary items and other adjustments): a. (1) Extraordinary items and describe all extraordinary items and other adjustments): a. (1) Extraordinary items and describe all extraordinary items and other adjustments): a. (1) Extraordinary items and describe all extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect b. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and describe all extraordinary items and describe all extraordinary items and hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* c. (1) Extraordinary items and other adjustments and Hedging Activities* c. (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* c. (2) Applicable income tax effect c. (1) Extraordinary items and other adjustments and Hedging Activities* c. (2) Applicable income tax effect c. (1) Extraordinary		· · · · · · · · · · · · · · · · · · ·	5420				2.d.
e4464		Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:	PIAD				
T. 4467 4468 22.1. TEXT 4468 487 2.9. 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): a. (1) EXT 873 Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities" 873 3.a. (1) (2) Applicable income tax effect b. (1) EXT 873 3.a. (2) Applicable income tax effect c. (1) EXT 873 3.a. (2) Applicable income tax effect c. (1) EXT 873 3.a. (2) Applicable income tax effect d. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): a. TEXT 873 3.a. (2) Applicable income tax effect 4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): a. TEXT 874 4492 4.a. b. TEXT 874 4492 4.a. c. Corrections of material accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. TEXT 874 4492 4.a. ARMO 4492 5.a. RIAD 8740 5.a.		e. 4464	4464				
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): a. (1)		T. 4467	4467				
item 11) (itemize and describe all extraordinary items and other adjustments): a. (1) Text Strain Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities" (2) Applicable income tax effect (3) Applicable income tax effect (4) Applicable income tax effect (2) Applicable income tax effect (3) Applicable income tax effect (4) Text Adds Adds Adds Adds Adds Adds Adds Add		g. 4468	4468				2.g.
a. (1) Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities" (2) Applicable income tax effect (3) Applicable income tax effect (4) Applicable income tax effect (2) Applicable income tax effect (3) Applicable income tax effect (4) Applicable income tax effect (2) Applicable income tax effect (3) Applicable income tax effect (4) Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): (a) Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): (from Schedule RI-A, item 10) (itemize and describe all corrections): (itemize and describe all corrections): (itemize and describe all corrections):	3.	Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,					
(2) Applicable income tax effect b. (1) FEXT 4487 3.b.(1 (2) Applicable income tax effect c. (1) FEXT 4489 3.b.(1 (2) Applicable income tax effect c. (1) FEXT 4489 3.c.(1 (2) Applicable income tax effect 4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): a. 4492 4.a. b. 4493 4.b. 5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. 4494 4495 5.a. b. 4495 5.b. 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. 4496 4496 5.a. FEXT 4496							
(2) Applicable income tax effect b. (1) TEXT RIAD A488			6373				3.a.(1
b. (1) 4487 4487 3.b.(1 (2) Applicable income tax effect c. (1) TEXT 4489 3.c.(1 (2) Applicable income tax effect (2) Applicable income tax effect 4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): a. TEXT 4492 4.a. b. 4492 4.a. b. 4493 4.b. 5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. TEXT 4494 493 4.b. 5. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 4		(2) Applicable income tax effect					3.a.(2
(2) Applicable income tax effect c. (1) Text 4489		b. (1) TEXT 4487	RIAD 4487				3.b.(1
c. (1)		(2) Applicable income tax effect					
(2) Applicable income tax effect 4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): a. IEXT			RIAD 4489				3.c.(1
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): a. TEXT		(2) Applicable income tax effect					
(itemize and describe all adjustments): a. TEXT	4.	Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)					,
a. TEXT 4492 4493 4.a. b. 4482 RIAD 4493 4.b. 5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. TEXT 4494 4495 4.b. 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 4.a. RIAD 4499 4.b. 5.a. RIAD 4499 4.95 5.b. 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 4.96 6.a.							
b. TEXT 4493 4.b. 5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. TEXT 4494 495 5.a. b. TEXT 4495 4495 5.b. 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 4496 6.a.			RIAD 4492				4.a.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. TEXT		. TEXT					
(from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): a. TEXT	5.					<u>'</u>	
a. TEXT 4494 4494 5.a. b. TEXT RIAD 4495 5.b. 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 8.a. TEXT 4496 8.a. RIAD 4495 6.a.	٠.						
b. TEXT 4495 5.b. 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 4496 6.a.		a Text	RIAD	Ι	Τ		5 a
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): a. TEXT 4496 4496 4496 4496 4496 4496 4496 6.a.		. TEXT	RIAD				
(itemize and describe all corrections): a. TEXT 4496 4496 4496 6.a.	6		4433				J.D.
a. TEXT 4496 RIAD 4496 4496 6.a.	υ.						
TEYT		TEXT					6.0
							6.b.

Schedule RI-E—Continued

			Year-t	o-date	€
	Dollar Amounts in Thousands		Bil	Mil	Thou
7. Other transactions with parent holding company (from Sched	ule RI-A, item 13)				
(itemize and describe all such transactions):					
a. TEXT 4498		RIAD 4498			
b. TEXT 4499		RIAD 4499			
3. Adjustments to allowance for credit losses (from Schedule RI-	-B, part II, item 5)				
(itemize and describe all adjustments):					
a. 4521		RIAD 4521			
b. TEXT 4522		RIAD 4522			
9. Other explanations (the space below is provided for the bank	to briefly describe, at its	14	98	14	.99
option, any other significant items affecting the Report of Inco	me):				
No comment (RIAD 4769)					
Other explanations (please type or print clearly):					
(TEXT 4769)					

11120001
Page RC-1

		'
Legal Title of Bank		
City		
State	Zip Code	
L		
FDIC Certificate Number		

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2000

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

			C4	.00	◀
Dollar Amounts in Thousands		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	RCFD 0081				1.8
b. Interest-bearing balances ²	RCFD 0071				1.k
2. Securities:			ı		
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD 1754				2.8
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD 1773				2.k
3. Federal funds sold and securities purchased under agreements to resell	RCFD 1350				3.
4. Loans and lease financing receivables:					
a. Loans and leases, net of unearned income (from Schedule RC-C)					4.8
b. LESS: Allowance for loan and lease losses					4.1
c. LESS: Allocated transfer risk reserve					4.
d. Loans and leases, net of unearned income,					
allowance, and reserve (item 4.a minus 4.b and 4.c)	RCFD 2125				4.
5. Trading assets (from Schedule RC-D)	RCFD 3545				5.
6. Premises and fixed assets (including capitalized leases)	RCFD 2145				6.
7. Other real estate owned (from Schedule RC-M)	RCFD 2150				7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD 2130				8.
9. Customers' liability to this bank on acceptances outstanding	RCFD 2155				9.
10. Intangible assets (from Schedule RC-M)	RCFD 2143			<i>^</i>	10.
11. Other assets (from Schedule RC-F)	2160			<i>·</i>	11.
12. Total assets (sum of items 1 through 11)				<i>.</i>	12.

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

² Includes time certificates of deposit not held for trading.

Schedule RC—Continued

	Dollar Amounts in Thousands								
LIABILITIES									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from	Schedule RC-E,								
part I)	<u></u>		<u></u>		RCON 2200				13.a.
(1) Noninterest-bearing ¹	6631								13.a.(1
(2) Interest-bearing	RCON 6636	1							13.a.(2
b. In foreign offices, Edge and Agreement subsidiaries, and IE	BFs (from Schedu	ıle RC-	E,						
part II)	<u></u>				RCFN 2200				13.b.
(1) Noninterest-bearing	RCFN 6631	1							13.b.(1
(2) Interest-bearing	RCFN 6636	1							13.b.(2
14. Federal funds purchased and securities sold under agreement	ts to repurchase.				RCFD 2800				14.
15. a. Demand notes issued to the U.S. Treasury					RCON 2840				15.a.
b. Trading liabilities (from Schedule RC-D)					RCFD 3548				15.b.
16. Other borrowed money (includes mortgage indebtedness and	obligations unde	r							
capitalized leases):	_								
a. With a remaining maturity of one year or less					RCFD 2332				16.a.
b. With a remaining maturity of more than one year through th					RCFD A547				16.b.
c. With a remaining maturity of more than three years					RCFD A548				16.c.
17. Not applicable									
18. Bank's liability on acceptances executed and outstanding					RCFD 2920				18.
19. Subordinated notes and debentures ²					RCFD 3200				19.
20. Other liabilities (from Schedule RC-G)					RCFD 2930				20.
21. Total liabilities (sum of items 13 through 20)					RCFD 2948				21.
22. Not applicable									
EQUITY CAPITAL									
23. Perpetual preferred stock and related surplus					RCFD 3838				23.
24. Common stock					RCFD 3230				24.
25. Surplus (exclude all surplus related to preferred stock)					RCFD 3839				25.
26. a. Undivided profits and capital reserves				- 1	RCFD 3632				26.a.
b. Net unrealized holding gains (losses) on available-for-sale					RCFD 8434				26.b.
c. Accumulated net gains (losses) on cash flow hedges					RCFD 4336				26.c.
27. Cumulative foreign currency translation adjustments					RCFD 3284				27.
28. Total equity capital (sum of items 23 through 27)					RCFD 3210				28.
29. Total liabilities and equity capital (sum of items 21 and 28)					DOED				29.

Memorandum

To be reported with the March Report of Condition.

	Number	
RCFD 6724		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 = 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)
- 4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 5 = Review of the bank's financial statements by external auditors
- 6 = Compilation of the bank's financial statements by external auditors
- 7 = Other audit procedures (excluding tax preparation work)
- 8 = No external audit work

¹Includes total demand deposits and noninterest-bearing time and savings deposits.

²Includes limited-life preferred stock and related surplus.

FDIC Certificate Number

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

Exclude assets held for trading.							C	405
		(Colu Conso Ba	Dom	mn B) nestic ices)			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou
Cash items in process of collection, unposted debits, and currency and coin	RCFD 0022							
a. Cash items in process of collection and unposted debits b. Currency and coin					RCON 0020 RCON 0080			
2. Balances due from depository institutions in the U.S.					RCON 0082			
a. U.S. branches and agencies of foreign banks (including their IBFs)b. Other commercial banks in the U.S. and other depository institutions	RCFD 0083							
in the U.S. (including their IBFs)	RCFD 0085							
Balances due from banks in foreign countries and foreign central banks a. Foreign branches of other U.S. banks	RCFD 0073				RCON 0070			
b. Other banks in foreign countries and foreign central banks	RCFD 0074							
4. Balances due from Federal Reserve Banks	RCFD 0090				RCON 0090			
5. Total (sum of items 1 through 4) (total of column A must equal								
Schedule RC, sum of items 1.a and 1.b)	RCFD 0010				RCON 0010			
Memorandum Dollar		nts in T	hous	ands		Bil	Mil	Thou
Noninterest-bearing balances due from commercial banks in the U.S. (included)	ded ir	item 2	2,		RCON			

Memorandum					
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Noninterest-bearing balances due from commercial banks in the U.S. (included in item 2,					
column B above)	RCON 0050				M.1.

Schedule RC-B—Securities

Exclude assets held for trading.

•															C4	410	◀
			Н	eld-to-	matur	ity											
		(Colu	mn A)			(Colu	mn B)			(Colu	(Colu	mn D)		ĺ			
	Α	mortiz	ed Co	st		Fair \	Value		Α	mortiz	ed Co	st			ĺ		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	ĺ
U.S. Treasury securities	RCFD 0211				RCFD 0213				RCFD 1286				RCFD 1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	
a. Issued by U.S. Govern-																	
ment agencies 2	RCFD 1289				RCFD 1290				RCFD 1291				RCFD 1293				2.a.
b. Issued by U.S.																	
Government-sponsored																	
agencies 3	RCFD 1294				RCFD 1295				RCFD 1297				RCFD 1298				2.b.

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

² Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

³ 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

			He	eld-to-	matur	ity			Available-for-sale								
		(Colu				(Colu	,				mn C)	-4					
Dollar Amounts in Thousands	Ai	mortiz Bil	ed Co	st Thou		Fair \		Thou	Ai	mortiz Bil	ed Co Mil	st Thou		Fair \ Bil	/alue ·	Thou	
3. Securities issued by				mou				mea	ı							11100	
states and political sub-																	
divisions in the U.S.:	BCED				RCFD	Г			BCED		ı		PCED	Ι	Γ		
a. General obligations	RCFD 1676 RCFD				1677 RCFD				RCFD 1678 RCFD				RCFD 1679 RCFD				3.a.
b. Revenue obligations	1681				1686				1690				1691				3.b.
c. Industrial development	RCFD 1694				RCFD 1695				RCFD 1696				RCFD 1697				•
and similar obligations .4. Mortgage-backed	1694				1695				1696				1697				3.c.
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by														ı			
GNMA	RCFD 1698				RCFD 1699				RCFD 1701				RCFD 1702				4.a.(1)
(2) Issued by FNMA	RCED				RCED	ı			RCED				RCED				
and FHLMC	RCFD 1703				RCFD 1705				RCFD 1706				RCFD 1707				4.a.(2)
(3) Other pass-through	RCFD				RCFD 1710				RCFD 1711				RCFD 1713				
securities b. Other mortgage-backed	1709				1710				1711				1713				4.a.(3)
securities (include																	
CMOs, REMICs, and																	
stripped MBS):																	
(1) Issued or guar-																	
anteed by FNMA,																	
FHLMC, or	BCED				BCED	Г			BCED		ı		PCED	Ι	Γ		
GNMA	RCFD 1714				RCFD 1715				RCFD 1716				RCFD 1717				4.b.(1)
(2) Collateralized by																	
MBS issued or																	
guaranteed by FNMA, FHLMC, or																	
GNMA	RCFD 1718				RCFD 1719				RCFD 1731				RCFD 1732				4.b.(2)
(3) All other mortgage-																	T.D.(2)
backed securities	RCFD 1733				RCFD 1734				RCFD 1735				RCFD 1736				4.b.(3)
5. Other debt securities:																	- (-)
 a. Other domestic debt 	DOED				DOED				DOED				DOED				
securities	RCFD 1737 RCFD				RCFD 1738				RCFD 1739 RCFD				RCFD 1741 RCFD				5.a.
b. Foreign debt securities	RCFD 1742				RCFD 1743				RCFD 1744				RCFD 1746				5.b.
6. Equity securities:																	
a. Investments in mutual funds and other equity																	
securities with readily																	
determinable fair																	
values									RCFD A510				RCFD A511				6.a.
b. All other equity																	
securities1									RCFD 1752				RCFD 1753				6.b.
7. Total (sum of items 1																	
through 6) (total of																	
column A must equal																	
Schedule RC, item 2.a) (total of column D must																	
equal Schedule RC,																	
item 2.b)	RCFD 1754				RCFD 1771				RCFD 1772				RCFD 1773				7.
						1					1						1.

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda			C	412	■
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Pledged securities ¹	RCFD 0416				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 repricing frequency of: ^{3, 4} 					
(1) Three months or less					M.2.a
(2) Over three months through 12 months	RCFD A550				M.2.a
(3) Over one year through three years	RCFD A551				M.2.a
(4) Over three years through five years	RCFD A552				M.2.a
(5) Over five years through 15 years	RCFD A553				M.2.a
(6) Over 15 years	DOED				M.2.a
 b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: ^{3, 5} (1) Three months or less 	RCFD A555				M.2.b
(2) Over three months through 12 months	DOED				M.2.b
(3) Over one year through three years	DOED				M.2.b
(4) Over three years through five years	DOED				M.2.b
(5) Over five years through 15 years	PCED				M.2.b
(6) Over 15 years	BCED				M.2.b
 Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁶ 	RCFD	I			
(1) Three years or less	A561 RCFD				M.2.c
(2) Over three years	A562				M.2.c
d. Debt securities with a REMAINING MATURITY of one year or less (included in	RCFD	I	T	T	
Memorandum items 2.a through 2.c above)	A248				M.2.c
3.–6. Not applicable					
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading	RCFD	ı	1	T	
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) 8. Not applicable	1778				M.7.
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in					
Schedule RC-B, items 2, 3, and 5):					
a. Amortized cost	RCFD 8782				M.9.a
b. Fair value	RCFD 8783				M.9.k

¹ Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

² Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.

³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by repricing frequency.

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, and 5, 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-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Oo not deduct the allowance for loan and lease losses from amounts eported in this schedule. Report total loans and leases, net of unearned							C4	415
ncome. Exclude assets held for trading and commercial paper.	ide assets held for trading and commercial paper. (Column A)			mn B) estic ices)			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou
Loans secured by real estate	RCFD 1410			1				1
a. Construction and land development					RCON 1415		Τ	T
b. Secured by farmland (including farm residential and other					1415			
					RCON		Τ	T
improvements)					1420			
(1) Revolving, open-end loans secured by 1–4 family residential					RCON		Τ	Τ
properties and extended under lines of credit					1797			
(2) All other loans secured by 1–4 family residential properties:					RCON		I	1
(a) Secured by first liens					5367 RCON			
(b) Secured by junior liens					5368 RCON			
d. Secured by multifamily (5 or more) residential properties					1460 RCON			
e. Secured by nonfarm nonresidential properties					1480			
2. Loans to depository institutions:					RCON			
a. To commercial banks in the U.S.	בה			T	1505			
(1) To U.S. branches and agencies of foreign banks	בכב							
(2) To other commercial banks in the U.S.	בה				RCON		Τ	1
b. To other depository institutions in the U.S.					1517 RCON			
c. To banks in foreign countries	DOED			T	1510			
(1) To foreign branches of other U.S. banks	DOED							
(2) To other banks in foreign countries	. 1516 RCFD				RCON		I	1
3. Loans to finance agricultural production and other loans to farmers	1590				1590			
I. Commercial and industrial loans:	RCFD		l	l	RCON	Ι	Τ	1
a. To U.S. addressees (domicile)	. 1763 RCFD				1763 RCON			
b. To non-U.S. addressees (domicile)	1764				1764			
5. Acceptances of other banks:	RCFD			T	RCON	l	Ι	T
a. Of U.S. banks	RCFD				1756 RCON			
b. Of foreign banks	1757				1757			
6. Loans to individuals for household, family, and other personal expen-					RCON	l	Ι	T
ditures (i.e., consumer loans) (includes purchased paper)					1975			
a. Credit cards and related plans (includes check credit and other	RCFD			<u> </u>				
revolving credit plans)	2008 RCFD							
b. Other (includes single payment, installment, and all student loans)	2011							
7. Loans to foreign governments and official institutions (including foreign	RCFD			T	RCON	l	Ι	T
central banks)	2081				2081			
8. Obligations (other than securities and leases) of states and political	RCFD		1	l	RCON		I	1
subdivisions in the U.S.	2107 RCFD				2107			
9. Other loans	1563				RCON		I	1
a. Loans for purchasing or carrying securities (secured and unsecured)					1545 RCON			
b. All other loans (exclude consumer loans)					1564 RCON			
Lease financing receivables (net of unearned income)	DOED			T T	2165			
a. Of U.S. addressees (domicile)	DOED							
b. Of non-U.S. addressees (domicile)	2183				RCON			
1. LESS: Any unearned income on loans reflected in items 1–9 above	2123				2123			
2. Total loans and leases, net of unearned income (sum of items 1								
through 10 minus item 11) (total of column A must equal	RCFD		I		RCON		1	
Schedule RC, item 4.a)	2122			1	2122			

Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Not applicable			•	•	
2. Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N,					
Memorandum item 1):					
a. Loans secured by real estate:					
(1) To U.S. addressees (domicile)	RCFD 1687				M.2.a.(1)
(2) To non-U.S. addressees (domicile)	RCFD 1689				M.2.a.(2)
b. All other loans and all lease financing receivables (exclude loans to individuals for					
household, family, and other personal expenditures)	RCFD 8691				M.2.b.
c. Commercial and industrial loans to and lease financing receivables of non-U.S. addressees					
(domicile) included in Memorandum item 2.b above	RCFD 8692				M.2.c.
3. 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 in domestic offices					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or					
repricing frequency of: 1,2					
(1) Three months or less	RCON A564				M.3.a.(1)
(2) Over three months through 12 months	DOON				M.3.a.(2)
(3) Over one year through three years	RCON A566				M.3.a.(3)
(4) Over three years through five years	PCON				M.3.a.(4)
(5) Over five years through 15 years	DCON				M.3.a.(5)
(6) Over 15 years	RCON A569				M.3.a.(6)
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 repricing frequency of: 1,3					
(1) Three months or less	RCFD A570				M.3.b.(1)
(2) Over three months through 12 months	PCED				M.3.b.(2)
(3) Over one year through three years	DOED				M.3.b.(3)
(4) Over three years through five years	DOED				M.3.b.(4)
(5) Over five years through 15 years	0.050				M.3.b.(5)
(6) Over 15 years	RCFD A575				M.3.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					(0)
with a REMAINING MATURITY of one year or less	RCFD A247				M.3.c.
d. Loans secured by nonfarm nonresidential properties in domestic offices (reported in	/124/				141.0.0.
Schedule RC-C, part I, item 1.e, column B) with a REMAINING MATURITY of over					
five years	RCON A577				M.3.d.
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4, column A)					.vo.u.
with a REMAINING MATURITY of over three years	RCFD A578				M.3.e.

¹ Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

² Sum of Memorandum items 3.a.(1) through 3.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, Memorandum item 3.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.

³ Sum of Memorandum items 3.b.(1) through 3.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, Memorandum item 3.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.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands		Bil	Mil	Thou	
4. Loans to finance commercial real estate, construction, and lar	nd development activities					
(not secured by real estate) included in Schedule RC-C, par	rt I, items 4 and 9, column A,					ĺ
page RC-61		RCFD 2746				M.4.
5. Loans and leases held for sale (included in Schedule RC-C, p		RCFD 5369				M.5.
6. 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, page RC-6)	RCON 5370				M.6.

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

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed only by banks with \$1 billion or more in total assets or with \$2 billion or more in par/notional amount of off-balance sheet derivative contracts (as reported in Schedule RC-L, items 14.a through 14.e, columns A through D).

			C	420	•
Dollar Amounts in Thousands		Bil	Mil	Thou	
ASSETS				•	
U.S. Treasury securities in domestic offices	RCON 3531				1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed	2001				
securities)	RCON 3532				2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCON 3533				3
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 3534				4
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)					4
c. All other mortgage-backed securities	RCON 3536				4
5. Other debt securities in domestic offices	RCON 3537				5
6.–8. Not applicable					
Other trading assets in domestic offices					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
b. In foreign offices	DCEN				11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	PCED				12
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				'	
LIABILITIES		Bil	Mil	Thou	
13. Liability for short positions	RCFD 3546				13
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and			•	•	. •
equity contracts	RCFD 3547				14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	RCFD 3548				15

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 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.")

		C4	18	•
	YES		NO	
 RCON 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.).....

Nι	ımber of Loans	
RCON		
 5562		2.a.
 RCON 5563		2.b.

	(Column A)	(Column B) Amount Currently	
Dollar Amounts in Thousands	Number of Loans	Outstanding	
3. Number and amount currently outstanding of "Loans secured by		Bil Mil Tho	u
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	RCON 5564	RCON 5565	3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5566	RCON 5567	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5568	RCON 5569	3.c.
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	RCON 5570	RCON 5571	4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5572	RCON 5573	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5574	RCON 5575	4.c.

18b

Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

	YES	NO	
RCON 6860			

5

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)

b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

6.a.

	(Column A)	(Column B) Amount Currently	
Dollar Amounts in Thousands	Number of Loans	Outstanding	
7. Number and amount currently outstanding of "Loans secured by		Bil Mil Thou	
farmland (including farm residential and other improvements)" in			
domestic offices reported in Schedule RC-C, part I, item 1.b,			
column B (sum of items 7.a through 7.c must be less than or equal to			
Schedule RC-C, part I, item 1.b, column B):			
a. With original amounts of \$100,000 or less	RCON 5578	RCON 5579	7.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5580	RCON 5581	7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON 5582	RCON 5583	7.c.
8. Number and amount currently outstanding of "Loans to finance			
agricultural production and other loans to farmers" in domestic offices			
reported in Schedule RC-C, part I, item 3, column B (sum of			
items 8.a through 8.c must be less than or equal to Schedule RC-C,			
part I, item 3, column B):			
a. With original amounts of \$100,000 or less	RCON 5584	RCON 5585	8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5586	RCON 5587	8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON 5588	RCON 5589	8.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

											C	425
			Trai	nsactio	n Acc	ounts			N		ansaction counts	
					(Column B) Memo: Total			(Column C) Total				
						n	ontrar acco	sactic ounts	n			
		depo	sits)			colur	nn A)		(including MMDAs)			As)
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships, and corporations	RC0N 2201				RCON 2240				RCON 2346			
2. U.S. Government	RCON 2202				RCON 2280				RCON 2520			
3. States and political subdivisions in the U.S	RCON 2203				RCON 2290				RCON 2530			
4. Commercial banks in the U.S.	RCON 2206				RCON 2310				RCON 2550			
5. Other depository institutions in the U.S	RCON 2207				RCON 2312				RCON 2349			
6. Banks in foreign countries	RCON 2213				RCON 2320				RCON 2236			
7. Foreign governments and official institutions	22.10				2020				2200			
(including foreign central banks)	RCON 2216				RCON 2300				RCON 2377			
Certified and official checks	RCON 2330				RCON 2330				2311			
9. Total (sum of items 1 through 8) (sum of												
columns A and C must equal Schedule RC,												
item 13.a)	RCON 2215				RCON 2210				RCON 2385			

Memoranda	Э
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Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON 6835				M.1.a.
b. Total brokered deposits	RCON 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	RCON 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	RCON 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)	RCON 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)	RCON 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)	RCON 5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 9, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	RCON 6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON 0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON 6648				M.2.b.
c. Total time deposits of \$100,000 or more	RCON 2604				M.2.c.
3. All NOW accounts (included in column A above)	RC0N 2398				M.3.

4. Not applicable

FDIC Certificate Number

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

wemoranda (continued)	Dollar Amounts in Thousands		Bil	Mil	Thou	
5. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity of	r repricing frequency of: 1, 2					
(1) Three months or less		RCON A579				M.5.a.(1
(2) Over three months through 12 months		RCON A580				M.5.a.(2
(3) Over one year through three years		RCON A581				M.5.a.(3
(4) Over three years		RCON A582				M.5.a.(4
b. Time deposits of less than \$100,000 with a REMAINING MATUR					•	o.a.(i
or less (included in Memorandum items 5.a.(1) through 5.a.(4) a	bove)	RCON A241				M.5.b.
6. 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	repricing frequency of: 1,3					
(1) Three months or less		RCON A584				M.6.a.(1
(2) Over three months through 12 months		RCON A585				M.6.a.(2
(3) Over one year through three years		RCON A586				M.6.a.(3
(4) Over three years		RCON A587				M.6.a.(4
b. Time deposits of \$100,000 or more with a REMAINING MATUR						
or less (included in Memorandum items 6.a.(1) through 6.a.(4) a		RCON A242				M.6.b.

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency.

² Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.

³ Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

Schedule RC-E—Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations	RCFN 2621				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks)	RCFN 2623				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN 2625				3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN 2650				4.
5. Certified and official checks	RCFN 2330				5.
6. All other deposits	RCFN 2668				6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b)	RCFN 2200				7.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	ĺ
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 7 above)	RCFN A245				M.1.

Schedule RC-F—Other Assets

Official From Official From From From From From From From From						C4	130
	Dollar Amounts	s in Thousar	nds		Bil	Mil	Thou
Income earned, not collected on loans				RCFD 2164			
2. Net deferred tax assets1				RCFD 2148			
3. Interest-only strips receivable (not in the form of a security) ² on:							
a. Mortgage loans				RCFD A519			
b. Other financial assets				RCFD A520			
4. Other (itemize and describe amounts that exceed 25% of this item)			RCFD 2168			
a. TEXT 3549	RCFD 3549						
b. TEXT 3550	RCFD 3550						
C. TEXT 3551	RCFD 3551						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 1	1)			RCFD 2160			

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
Deferred tax assets disallowed for regulatory capital purposes	RCFD 5610				M.1.

Schedule RC-G—Other Liabilities

							C4	135
Dollar	Amou	nts in T	housa	nds		Bil	Mil	Thou
a. Interest accrued and unpaid on deposits in domestic offices ³					RCON 3645			
b. Other expenses accrued and unpaid (includes accrued income taxes page 1).	ayable)				RCFD 3646			
2. Net deferred tax liabilities ¹	• .				RCFD 3049			
3. Minority interest in consolidated subsidiaries					RCFD 3000			
4. Other (itemize and describe amounts that exceed 25% of this item)					RCFD 2938			
a. TEXT 3552	RCFD 3552							
b. TEXT 3553	RCFD 3553							
C. TEXT 3554	RCFD 3554			·				
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					RCFD 2930			

¹ See discussion of deferred income taxes in Glossary entry on "income taxes."

² 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.

³ For savings banks, include "dividends" accrued and unpaid on deposits.

OR

FDIC Certificate Number

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

1. Net due from the IBF of the domestic offices of the reporting bank.....

2. Net due to the IBF of the domestic offices of the reporting bank

	riculte NO 11 Ociceted Balance Officet Items for Bornestic Offi				140
		Do	omesti	c Offic	ces
	Dollar Amounts in Thousands		Bil	Mil	Thou
1.	Customers' liability to this bank on acceptances outstanding	RCON 2155			
2.	Bank's liability on acceptances executed and outstanding	RCON 2920			
	Federal funds sold and securities purchased under agreements to resell	RCON 1350			
	Federal funds purchased and securities sold under agreements to repurchase	RCON 2800			
	Other borrowed money	RCON 3190			
	EITHER			•	
6.	Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON 2163			
	OR			•	•
7.	Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON 2941			
	Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and				
	IBFs)	RCON 2192			
	Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and				_
	IBFs)	RCON 3129			
		0.20			
n it	ems 10—17, report the amortized (historical) cost of both held-to-maturity and		Bil	Mil	Thou
	ilable-for-sale securities in domestic offices.			_	
	U.S. Treasury securities	RCON 1039			
	U.S. Government agency obligations (exclude mortgage-backed securities)	RCON 1041			
	Securities issued by states and political subdivisions in the U.S.	RCON 1042			
	Mortgage-backed securities (MBS):	1042			
	a. Pass-through securities:				
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1043			
	(2) Other pass-through securities	RCON 1044			
	b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):	1044		_	
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1209			
	(2) All other mortgage-backed securities	RCON 1280			
1.4		RCON 1281			
	Other domestic debt securities	1281 RCON 1282			
	Foreign debt securities	1282			
	Equity securities				
	a. Investments in mutual funds and other equity securities with readily determinable	RCON		I	
	fair values	A510 RCON 1752			
	b. All other equity securities	1752			
	Total amortized (historical) cost of both held-to-maturity and available-for-sale securities	RCON 1374			
	(sum of items 10 through 16)	1374			
Mer	norandum (to be completed only by banks with IBFs and other "foreign" offices)				
	Dollar Amounts in Thousands		Bil	Mil	Thou
	EITHER				

RCON 3051

M.1.

M.2.

FDIC Certificate Number

Schedule RC-I—Selected Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.			C	145]◀
Dollar Amounts in Thousands		Bil	Mil	Thou	1
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN 2133] 1.
2. Total IBF loans and lease financing receivables (component of Schedule RC-C, part I,					
item 12, column A)	RCFN 2076				2.
3. IBF commercial and industrial loans (component of Schedule RC-C, part I, item 4, column A)	RCFN 2077				3.
4. Total IBF liabilities (component of Schedule RC, item 21)	RCFN 2898				4.
5. IBF deposit liabilities due to banks, including other IBFs (compenent of Schedule RC-E,					
part II, items 2 and 3)	RCFN 2379				5.
6. Other IBF deposit liabilities (component of Schedule RC-E, part II, items 1, 4, 5, and 6)	RCFN 2381				6.

Schedule RC-K—Quarterly Averages ¹			C	155
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
Interest-bearing balances due from depository institutions	RCFD 3381			
2. U.S. Treasury securities and U.S. Government agency obligations ² (including mortgage-				
backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)	RCFD 3382			
3. Securities issued by states and political subdivisions in the U.S. ²	DOED			
4. a. Other debt securities 2 (including mortgage-backed securities not issued or guaranteed				•
by FNMA, FHLMC, or GNMA)	RCFD 3647			
b. Equity securities ³ (includes investments in mutual funds and Federal Reserve stock)	0.050			
5. Federal funds sold and securities purchased under agreements to resell	0.050			
6. Loans:			1	1
a. Loans in domestic ofies:				
(1) Total loans	RCON 3360			
(2) Loans secured by real estate	DCON			
(3) Loans to finance agricultural production and other loans to farmers	DCON			
(4) Commercial and industrial loans	DOON			
(5) Loans to individuals for household, family, and other personal expenditures				
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	DOEN			
7. Trading assets	DOED			
Trading assets				
,	RCFD			
9. Total assets ⁴	3368			
LIABILITIES				
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,	RCON		П	П
and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485			
11. Nontransaction accounts in domestic offices:	RCON	<u> </u>	T	T
a. Money market deposit accounts (MMDAs)	PCON			
b. Other savings deposits	3487			
c. Time deposits of \$100,000 or more	A514			
d. Time deposits of less than \$100,000	A529			
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404			
13. Federal funds purchased and securities sold under agreements to repurchase	3353			
14. Other borrowed money (includes mortgage indebtedness and obligations under	DOES			
capitalized leases)	RCFD 3355			

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 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—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.

			C	460
Dollar Amounts in Thousands		Bil	Mil	Thou
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity	0.050		,	
lines	RCFD 3814			
b. Credit card lines	RCFD 3815			
c. Commercial real estate, construction, and land development:				
(1) Commitments to fund loans secured by real estate	RCFD 3816			
(2) Commitments to fund loans not secured by real estate	RCFD 6550			
d. Securities underwriting	RCFD 3817			
e. Other unused commitments	RCFD 3818			
Financial standby letters or credit and foreign office guarantees	RCFD 3819			
a. Amount of financial standov letters of credit conveyed to others				
Performance standby letters of credit and foreign office guarantees	RCFD 3821			
a. Amount of performance standby letters of credit conveyed to others				•
. Commercial and similar letters of credit	RCFD 3411			
Participations in acceptances (as described in the instructions) conveyed to others by the				
reporting bank	RCFD 3428			
. Participations in acceptances (as described in the instructions) acquired by the reporting	0.20		1	
(nonaccepting) bank	RCFD 3429			
Securities borrowed	RCFD 3432			
Securities lent (including customers' securities lent where the customer is indemnified against	0402			
loss by the reporting bank)	RCFD 3433			
Financial assets transferred with recourse that have been treated as sold for Call Report	0400			
purposes:				
a. First lien 1–4 family residential mortgage loans:				
(1) Outstanding principal balance of mortgages transferred as of the report date	RCFD A521			
(2) Amount of recourse exposure on these mortgages as of the report date	RCFD A522			
b. Other financial assets (excluding small business obligations reported in item 9.c.):	A322			
(1) Outstanding principal balance of assets transferred as of the report date	RCFD A523			
(2) Amount of recourse exposure on these assets as of the report date	RCFD			
c. Small business obligations transferred with recourse under Section 208 of the Riegle	A524			
Community Development and Regulatory Improvement Act of 1994:				
(1) Outstanding principal balance of small business obligations transferred as of				
	RCFD			
the report date	A249 RCFD			
(2) Amount of retained recourse on these obligations as of the report date	A250			
Notional amount of credit derivatives:	RCFD			
a. Credit derivatives on which the reporting bank is the guarantor	DOED			
b. Credit derivatives on which the reporting bank is the beneficiary	A535 RCFD			
Spot foreign exchange contracts	8765			
All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe	RCFD			
each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCFD 3430	<u> </u>		
TEXT RCFD				
a. TEXT 3555 3555 3555 3555 3555 3555 TEXT RCFD RCFD				1
b . 3556				1
C. TEXT RCFD 3557 RCFD STEET				1
d. 3558 3558 3558				

FDIC Certificate Number

Schedule RC-L—Continued

	Dolla	r Amounts	in Thousands		Bil	Mil	Thou	
	other off-balance sheet assets (exclude off-balance sheet derivatives) (ite ch component of this item over 25% of Schedule RC, item 28, "Total equity			RCFD 5591				13.
a. b. c. d.	TEXT 5592 TEXT 5593 TEXT 5594 TEXT 5594	RCFD 5592 RCFD 5593 RCFD 5994 RCFD 5595						13.a. 13.b. 13.c. 13.d.

															C	461	◀
Dollar Amounts in Thousands Off-balance Sheet Derivatives		Intere	umn A est Ra ntracts	ıte	Fo	rèign	umn E Excha ntracts	ánge	E	quity	lumn (Deriv ntract	ative	(Column D) Commodity and Other Contracts				
Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e must equal sum of items 15, 16.a, and 16.b):																	
a. Futures contracts																	14.a.
b. Forward contracts			FD 8693 FD 8697				FD 8694 FD 8698				CFD 8695 CFD 8699				FD 8696 FD 8700		14.b.
c. Exchange-traded option contracts:																	
(1) Written options					П												14.c.(
, ,		RC	FD 8701			RCI	FD 8702			R	CFD 8703			RC	FD 8704		`
(2) Purchased options		RC	FD 8705			RCI	FD 8706			RO	CFD 8707			RC	FD 8708		14.c.(
d. Over-the-counter option contracts:																	
(1) Written options																	14.d.(
		RC	FD 8709			RCI	FD 8710			R	CFD 8711			RC	FD 8712		·
(2) Purchased options																	14.d.(
		RC	FD 8713		L.,	RCI	FD 8714			RO	CFD 8715			RC	FD 8716		
e. Swaps																	14.e.
		RC	FD 3450			RCI	FD 3826			RO	CFD 8719			RC	FD 8720		
15. Total gross notional amount of												_					
derivative contracts held for trading																	15.
		RC	FD A126			RCI	FD A127			RO	CFD 8723			RC	FD 8724		
16. Gross notional amount of derivative contracts held for purposes other than trading:																	
a. Contracts marked to market																	16.a.
		RC	FD 8725			RCI	FD 8726			R	CFD 8727			RC	FD 8728	•	
b. Contracts not marked to market																	16.b.
		RC	FD 8729			RCI	FD 8730			RO	CFD 8731			RC	FD 8732		
 c. Interest rate swaps where the bank has agreed to pay a 																	
fixed rate			ED 4500														16.c.
		RC	FD A589														

Schedule RC-L—Continued

														C4	62	◀
Dollar Amounts in Thousands Off-balance Sheet Derivatives	ln	Columr terest f Contra	Raťe	For	•	mn B) Exchan racts	ge		(Colur Juity D Cont	erivati	/e	C	(Colui ommo ther C	dity a	nd	
Position Indicators		Bil N	Mil Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
17. Gross fair values of																
derivative contracts:																
 a. Contracts held for 																
trading:																
(1) Gross positive																
fair value	RCFD 8733			RCFD 8734				RCFD 8735				RCFD 8736			<u> </u>	17.a.(1)
(2) Gross negative	DOED			DOED				DOED				DOED	ı	ı		
fair value	RCFD 8737			RCFD 8738				RCFD 8739				RCFD 8740				17.a.(2)
 b. Contracts held for 																
purposes other than																
trading that are marked																
to market:																
Gross positive	RCFD			RCFD				DOED				RCFD				
fair value	8741			8742				RCFD 8743				8744				17.b.(1)
(2) Gross negative	RCFD			RCFD				RCFD				RCFD				
fair value	8745			8746				8747				8748				17.b.(2)
c. Contracts held for																
purposes other than																
trading that are not																
marked to market:																
Gross positive	RCFD			RCFD				RCFD		-		RCFD	1	1		
fair value	8749			8750				8751				8752				17.c.(1)
(2) Gross negative	RCFD			RCFD				RCFD				RCFD				
fair value	8753			8754				8755				8756				17.c.(2)

Memoranda **Dollar Amounts in Thousands** Mil Thou 1.-2. Not applicable 3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments RCFD 3833 that are fee paid or otherwise legally binding) M.3. a. Participations in commitments with an original maturity M.3.a. 4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit and foreign office guarantees (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above..... M.4. 5. Loans to individuals for household, family, and other personal expenditures that have been securitized and sold (with servicing retained), amounts outstanding by type of loan: a. Loans to purchase private passenger automobiles (to be completed for the M.5.a. September report only)..... b. Credit cards and related plans (TO BE COMPLETED QUARTERLY) M.5.b. c. All other consumer credit (including mobile home loans) (to be completed for the M.5.c. September report only).....

Schedule RC-M—Memoranda

			C	465	◀
Dollar Amounts in Thousand	S	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	RCFD 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	r				
of total capital as defined for this purpose in agency regulations					1.b.
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches		,	,		
and agencies of foreign banks1 (included in Schedule RC, item 3)	RCFD 3405				2.
3. Not applicable					
4. Outstanding principal balance of 1–4 family residential mortgage loans serviced for others					
(include both retained servicing and purchased servicing):		,	,		
a. Mortgages serviced under a GNMA contract	RCFD 5500				4.a.
b. Mortgages serviced under a FHLMC contract:		,	,		
(1) Serviced with recourse to servicer	RCFD 5501				4.b.(
(2) Serviced without recourse to servicer	RCFD 5502				4.b.(2
c. Mortgages serviced under a FNMA contract:		,	,		
(1) Serviced under a regular option contract	RCFD 5503				4.c.(1
(2) Serviced under a special option contract	RCFD 5504				4.c.(2
d. Mortgages serviced under other servicing contracts	RCFD 5505				4.d.
5. To be completed only by banks with \$1 billion or more in total assets:					
Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must					
equal Schedule RC, item 9):					
a. U.S. addressees (domicile)					5.a.
b. Non-U.S. addressees (domicile)	RCFD 2104				5.b.
6. Intangible assets:					
a. Mortgage servicing assets	RCFD 3164				6.a.
(1) Estimated fair value of mortgage servicing assets					6.a.(
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships and nonmortgage servicing assets	RCFD B026				6.b.(
(2) All other identifiable intangible assets	RCFD 5507				6.b.(2
c. Goodwill	RCFD 3163				6.c.
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCFD 2143				6.d.
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered	DOFE			_	
or are otherwise qualifying for regulatory capital purposes	RCFD 6442				6.e.
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to	DOES	1			
redeem the debt	RCFD 3295				7.

¹ Do *not* report federal funds sold and securities purchased under agreements to resell with other commercial banks in the U.S. in this item.

FDIC Certificate Number

Schedule RC-M—Continued

	Dollar Amounts in Thousands		Bil	Mil	Thou	
8.	a. Other real estate owned:			•	•	
	(1) Direct and indirect investments in real estate ventures	RCFD 5372				8.a.(1)
	(2) All other real estate owned:					, ,
	(a) Construction and land development in domestic offices	RCON 5508				8.a.(2)(a)
	(b) Farmland in domestic offices	RCON 5509				8.a.(2)(b)
	(c) 1–4 family residential properties in domestic offices	RCON 5510				8.a.(2)(c)
	(d) Multifamily (5 or more) residential properties in domestic offices	RCON 5511				8.a.(2)(d)
	(e) Nonfarm nonresidential properties in domestic offices	RCON 5512				8.a.(2)(e)
	(f) In foreign offices	RCFN 5513				8.a.(2)(f)
	(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCFD 2150				8.a.(3)
	b. Investments in unconsolidated subsidiaries and associated companies:			•	•	()
	(1) Direct and indirect investments in real estate ventures	RCFD 5374				8.b.(1)
	(2) All other investments in unconsolidated subsidiaries and associated companies	RCFD 5375				8.b.(2)
	(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCFD 2130				8.b.(3)
9.	Noncumulative perpetual preferred stock and related surplus included in Schedule RC,			•	•	()
	item 23, "Perpetual preferred stock and related surplus"	RCFD 3778				9.
10.	Mutual fund and annuity sales in domestic offices during the quarter (include proprietary,			•	•	
	private label, and third party products):					
	a. Money market funds	RCON 6441				10.a.
	b. Equity securities funds	RCON 8427				10.b.
	c. Debt securities funds	RCON 8428				10.c.
	d. Other mutual funds	RCON 8429				10.d.
	e. Annuities	RCON 8430				10.e.
	f. Sales of proprietary mutual funds and annuities (included in items 10.a through			•	•	
	10.e above)	RCON 8784				10.f.
11.	Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts			•	•	
	included in assets and liabilities reported in Schedule RC	RCFD A525				11.
12.	Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other				•	
	than insured branches in Puerto Rico and U.S. territories and possessions) on the balance					
	sheet (Schedule RC) in accordance with generally accepted accounting principles ¹	RCFD A526				12.
13.	Outstanding principal balance of loans other than 1–4 family residential mortgage loans					
	that are serviced for others (to be completed if this balance is more than \$10 million and					
	exceeds ten percent of total assets)	RCFD A591				13.

Memorandum	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instrument	s (to be completed				•	
for the December report only)		RCFD 3836				M.1.

¹ Exclude netted on-balance sheet amounts associated with off-balance sheet derivative contracts, deferred tax assets netted against deferred tax liabilities, and assets netted in accounting for pensions.

FDIC Certificate Number

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

all of Memorandum item 1, in items 1 through 10,											C4	470
column A, and in Memorandum items 2 through 4, column A, as confidential.		Pas 30 thro days a		9		(Colui Past d days o and accr	due 90 r more still)		(Colu Nona	,	
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
Loans secured by real estate:												
a. To U.S. addressees (domicile)	RCFD 1245				RCFD 1246				RCFD 1247			
b. To non-U.S. addressees (domicile)	RCFD 1248				RCFD 1249				RCFD 1250			
2. Loans to depository institutions and acceptances												
of other banks:												
a. To U.S. banks and other U.S. depository												
institutions	RCFD 5377				RCFD 5378				RCFD 5379			
b. To foreign banks	RCFD 5380				RCFD 5381				RCFD 5382			
3. Loans to finance agricultural production and												
other loans to farmers	RCFD 1594				RCFD 1597				RCFD 1583			
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	RCFD 1251				RCFD 1252				RCFD 1253			
b. To non-U.S. addressees (domicile)	RCFD 1254				RCFD 1255				RCFD 1256			
5. Loans to individuals for household, family, and												
other personal expenditures:												
a. Credit cards and related plans	RCFD 5383				RCFD 5384				RCFD 5385			
b. Other (includes single payment, installment,												
and all student loans)	RCFD 5386				RCFD 5387				RCFD 5388			
6. Loans to foreign governments and official												
institutions	RCFD 5389				RCFD 5390				RCFD 5391			
7. All other loans	RCFD 5459				RCFD 5460				RCFD 5461			
8. Lease financing receivables:												
a. Of U.S. addressees (domicile)	RCFD 1257				RCFD 1258				RCFD 1259			
b. Of non-U.S. addressees (domicile)	RCFD 1271				RCFD 1272				RCFD 1791			
9. Debt securities and other assets (exclude												
other real estate owned and other repossessed												
assets)	RCFD 3505				RCFD 3506				RCFD 3507			

Amounts reported in 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.

10.	Loans and leases reported in items 1 through 8
	above which are wholly or partially guaranteed
	by the U.S. Government

a. Guaranteed portion of loans and leases

included in item 10 above

	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
RCFD 5612				RCFD 5613				RCFD 5614				10.
RCFD 5615				RCFD 5616				RCFD 5617				10.a.

Schedule RC-N—Continued

												C4	473	◀
М	emoranda	1	Pas 30 thro days a	_	19		Past days days	imn B due 90 or mor d still ruing	Ö		(Colu Nona			
	Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		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,	2052				DOED				2052				
	Memorandum item 2)	RCFD 1658				RCFD 1659				RCFD 1661				M.1.
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in												1	
	Schedule RC-N, items 4 and 7, above	RCFD 6558				RCFD 6559				RCFD 6560				M.2.
3.	Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above):	RCON				RCON				RCON			1	
	a. Construction and land development	2759 RCON				2769 RCON				3492 RCON				M.3.a.
	 b. Secured by farmland c. Secured by 1–4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential properties and 	3493				3494				3495				M.3.b.
	extended under lines of credit	RCON 5398				RCON 5399				RCON 5400				M.3.c.(1)
	(2) All other loans secured by 1–4 family residential properties	RCON 5401				RCON 5402				RCON 5403				M.3.c.(2)
	d. Secured by multifamily (5 or more) residential		'	'							'			,
	properties	RCON 3499				RCON 3500				RCON 3501				M.3.d.
	e. Secured by nonfarm nonresidential properties	RCON 3502				RCON 3503				RCON 3504				M.3.e.
		1	(Colu Past o	due 30)		(Colu Past o)					
		LI I	Bil				Bil	1	_					
4.	Interest rate, foreign exchange rate, and other commodity and equity contracts:	RCFD	ВІІ	Mil	Thou	RCFD	В	Mil	Thou					
	a. Book value of amounts carried as assetsb. Replacement cost of contracts with a	3522				3528				M.4.a				
	positive replacement cost	RCFD 3529				RCFD 3530				M.4.I	٥.			

Person to whom questions about the Reports of Condition and Inc	come should be directed:	C477
Name and Title (TEXT 8901)		
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)	

FDIC Certificate Number

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

			C	1 75	•
Dollar Amounts in Thousands		Bil	Mil	Thou	1
Unposted debits (see instructions):					
a. Actual amount of all unposted debits	RCON 0030				1.a
OR					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	RCON 0031				1.b
(2) Actual amount of unposted debits to time and savings deposits ¹	RCON 0032				1.b
. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	RCON 3510				2.a
OR					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	RCON 3512				2.t
(2) Actual amount of unposted credits to time and savings deposits ¹	DOON				2.b
. Uninvested trust funds (cash) held in bank's own trust department (not included in total			•		
deposits in domestic offices)	RCON 3520				3.
Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico			•	•	•
and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	RCON 2211				4.8
b. Time and savings deposits ¹ of consolidated subsidiaries					4.k
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	DOON				4.0
. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:			_		7.0
a. Demand deposits in insured branches (included in Schedule RC-E, Part II)	RCON 2229		Π		5.a
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	DOON				5.k
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,	2000				J.L
item 1.b.)	RCON 5515				5.0
. Reserve balances actually passed through to the Federal Reserve by the reporting bank on	. 5515				3.0
behalf of its respondent depository institutions that are also reflected as deposit liabilities of					
the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 4 or 5,					
column B)	RCON 2314				
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,	. 2314				6.a
	RCON 2315				
item 4 or 5, column A or C, but not column B)	. 2315				6.b
. Unamortized premiums and discounts on time and savings deposits: 1, 2	RCON 5516		Г	Ι	-
a. Unamortized premiums	RCON 5517				7.a
b. Unamortized discounts	. 5517				7.b
. To be completed by banks with "Oakar deposits."					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter					
(exclude deposits purchased or acquired from foreign offices other than insured branches					
in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during	RCON A531		Г	Τ	
the quarter	. A531				8.a
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable					
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	RCON			I	-
members report deposits attributable to BIF)	RCON A532				8.a
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter					
(exclude sales or transfers by the reporting bank of deposits in foreign offices other than	PCON				
insured branches in Puerto Rico and U.S. territories and possessions)	RCON A533				8.b

¹ For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

² Exclude core deposit intangibles.

FDIC Cert No.

M.3.

RCON A545

Schedule RC-O—Continued

association:

	Dollar Amounts in Thousands		Bil	Mil Tho	ou
9.	Deposits in lifeline accounts	RCON 5596			9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits				
	in domestic offices)	RCON 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:				
	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	PCON		Г	
	on a gross basis in Schedule RC-E had been reported on a net basis	RCON 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	RC0N			
	on a net basis in Schedule RC-E had been reported on a gross basis	RC0N 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	RCON A182			
2	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182			11.c.
	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	RC0N A527			
	b. Amount of assets netted against time and savings deposits	RCON A528			12.b
	Dollar Amounts in Thousands		Bil	Mil The	NII
1.	Dollar Amounts in Thousands Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)		Bil	Mil Tho	ou
	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):		Bil	Mil Tho	ou
	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)		Bil	Mil Tho	ou
	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) Amount of deposit accounts of \$100,000 or less	RCON 2702	Bil	Mil Tho	
	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) Amount of deposit accounts of \$100,000 or less	RCON 2702	Bil	Mil Tho	
	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) Amount of deposit accounts of \$100,000 or less	RCON 2702	Bil	Mil Tho	M.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) Amount of deposit accounts of \$100,000 or less. (2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only) b. Deposit accounts of more than \$100,000:		Bil	Mil Tho	M.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) Amount of deposit accounts of \$100,000 or less	RCON 2702	Bil	Mil Tho	M.1.a
	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) Amount of deposit accounts of \$100,000 or less		Bil	Mil Tho	M.1.a M.1.a M.1.b
	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) Amount of deposit accounts of \$100,000 or less		Bil	Mil Tho	M.1.a
2.	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) Amount of deposit accounts of \$100,000 or less (to be completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000		Bil	Mil Tho	M.1.a M.1.a M.1.b
2.	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) Amount of deposit accounts of \$100,000 or less (to be completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000		Bil	Mil Tho	M.1.:
2.	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) Amount of deposit accounts of \$100,000 or less		Bil	Mil Tho	M.1.
2.	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) Amount of deposit accounts of \$100,000 or less		Bil	Mil Tho	M.1.a M.1.a M.1.b
2.	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) Amount of deposit accounts of \$100,000 or less		Bil	Mil Tho	M.1.a M.1.a M.1.b
2.	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) Amount of deposit accounts of \$100,000 or less		Bil	Mil Tho	M.1.:
2.	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) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 Number (2) Number of deposit accounts of more than \$100,000 Number (3) Number of deposit accounts of more than \$100,000 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		Bil	Mil Tho	M.1.a M.1.a M.1.l M.1.l
2.	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) Amount of deposit accounts of \$100,000 or less				M.1.a M.1.a M.1.b M.1.l
2.	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) Amount of deposit accounts of \$100,000 or less. (2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000	RCON 2710			M.1.a M.1.a M.1.b M.1.b
2.	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) Amount of deposit accounts of \$100,000 or less	RCON 2710	YES	NC	M.1.6 M.1.8 M.1.8 M.1.1
2.	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) Amount of deposit accounts of \$100,000 or less	RCON 2710 RCON 6861 RCON 6861	YES	NC	M.1.a M.1.a M.1.b M.1.b
2.	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) Amount of deposit accounts of \$100,000 or less	RCON 2710 RCON 6861 RCON 6861	YES	NC	M.1 M.1 M.1 M.1

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1999, must complete items 2 through 9 and Memoranda items 1 and 2. Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.

1. Test for determining the extent to which Schedule RC-R must be completed. To be completed

only by banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right

YES

NO

whether the bank has total capital greater than or equal to eight percent of adjusted total assets

RCFD

6056

1.

For purposes of this test, adjusted total assets equals total assets less cash, U.S. Treasuries, U.S. Government agency obligations, and 80 percent of U.S. Government-sponsored agency obligations plus the allowance for loan and lease losses and selected off-balance sheet items as reported on Schedule RC-L (see instructions).

If the box marked YES has been checked, then the bank only has to complete items 2 and 3 below. If the box marked NO has been checked, the bank must complete the remainder of this schedule.

A NO response to item 1 does not necessarily mean that the bank's actual risk-based capital ratio is less than eight percent or that the bank is not in compliance with the risk-based capital guidelines.

NOTE: All banks are required to complete items 2 and 3 below. See optional worksheet for items 3.a through 3.f.

Dollar Amounts in Thousands		Bil	Mil	Thou	
2. Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:					
a. Subordinated debt ¹ and intermediate term preferred stock	RCFD A515 RCFD				2.a.
b. Other limited-life capital instruments.3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank	A516				2.b.
for its own internal regulatory capital analyses consistent with applicable capital standards): a. (1) Tier 1 capital	RCFD 8274				3.a.(1)
(2) Tier 2 capital	RCFD 8275 RCFD				3.a.(2)
(3) Tier 3 capitalb. Total risk-based capital	1395 RCFD 3792				3.a.(3) 3.b.
c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets)	RCFD A222				3.c.
d. (1) Net risk-weighted assets (gross risk-weighted assets, including market risk equivalent assets, less excess allowance reported in item 3.c above and all other deductions)	RCFD A223 RCFD				3.d.(1)
 (2) Market risk equivalent assets (included in item 3.d.(1) above) e. Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank uses the "direct reduction method" to report these 	1651				3.d.(2)
transactions in Schedule RC-R)	RCFD 1727				3.e.
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital) ²	RCFD A224				3.f.

Items 4-9 and Memoranda items 1 and 2 are to be completed by banks that answered NO to item 1 above and by banks with total assets of \$1 billion or more.

- 4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:
 - a. Assets recorded on the balance sheet
 - b. Credit equivalent amount of off-balance sheet items...

r more. off-balance sheet items	on the Balance Sheet				A Balaı				
ry:		Bil	Mil	Thou		Bil	Mil	Thou	
t	RCFD 5163								4.a.
ce sheet items					RCFD 3796				4.b.

(Column A)

Assets Recorded

(Column B)

Credit Equivalent

¹ Exclude mandatory convertible debt reported in Schedule RC-M, item 7.

² Do not deduct excess allowance for loan and lease losses.

³ Do not report in column B the risk-weighted amount of assets reported in column A.

Schedule RC-R—Continued

	(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equivalent Amount of Off-Balance Sheet Items 1					
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category: a. Assets recorded on the balance sheet	RCFD 5165			<u> </u>					
b. Credit equivalent amount of off-balance sheet items				<u>'</u>	RCFD 3801				
6. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 50 percent risk category:									
a. Assets recorded on the balance sheet	RCFD 3802								
b. Credit equivalent amount of off-balance sheet items					RCFD 3803				
7. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 100 percent risk category:									
a. Assets recorded on the balance sheet	RCFD 3804								
b. Credit equivalent amount of off-balance sheet items					RCFD 3805				
8. On-balance sheet asset values excluded from and deducted in									
the calculation of the risk-based capital ratio 2	RCFD 3806								
9. Total assets recorded on the balance sheet (sum of									
items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC,									
item 12 plus items 4.b and 4.c)	RCFD 3807								

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
Current credit exposure across all off-balance sheet derivative contracts covered by the					
risk-based capital standards	RCFD 8764				M.1.

		With a remaining maturity of												l		
		(Column A) One year or less			(Column B) Over one year					(Column C) Over five years					l	
															l	
2. Notional principal amounts of off-						t	hrou	gh fiv	e year	S						l
balance sheet derivative contracts ³ :		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou	l
a. Interest rate contracts	RCFD 3809					RCFD 8766					RCFD 8767					М.
b. Foreign exchange contracts	RCFD 3812					RCFD 8769					RCFD 8770					М.:
c. Gold contracts	RCFD 8771					RCFD 8772					RCFD 8773					M.:
d. Other precious metals contracts	RCFD 8774					RCFD 8775					RCFD 8776					М.:
e. Other commodity contracts	RCFD 8777					RCFD 8778					RCFD 8779					М.:
f. Equity derivative contracts	RCFD A000					RCFD A001					RCFD A002					М.:

¹ Do not report in column B the risk-weighted amount of assets reported in column A.

² Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

³ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

at close of business on _

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 column A and in all of Memorandum item 1 of Schedule RC-N 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 CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N. 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)

C472

C471

BANK MANAGEMENT STATEMENT (please type or print clearly):

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK

OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002

SPECIAL REPORT (Dollar Amounts in Thousands)

CLOSE OF BUSINESS	FDIC Certificate Number		
DATE		C-700	•

LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Rep

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 of b. Total dollar amount of above loans (in thousands of dollars)		RCFD 3561 RCFD 3562		
c. Range of interest charged on above loans	RCFD	0/ /	RCFD	Ta.
(example: 9¾% = 9.75)	RCFD 7701	- % to	RCFD 7702	 %

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)