Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2002

*

Federal Financial Institutions Examination Council

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

Report at the close of business June 30, 2000

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).

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.

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.

Signature of Officer Authorized to Sign Report

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.

FDIC Certificate Number

http://

Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) (Example: www.examplebank.com) (20000630) (RCRI 9999)

> 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.

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

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

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

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.

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)



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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 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

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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.

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Legal Title of Bank	
City	
State	Zip Code
L	_

FDIC Certificate Number

Consolidated Report of Income for the period January 1, 2000–June 30, 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

			14	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	. RIAD 4011				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					- (/(3)
the U.S.:				_	
(1) Taxable obligations	. RIAD 4503				1.a.(1)(h)(*
(2) Tax-exempt obligations					1.a.(1)(h)(2
(i) All other loans in domestic offices					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					1.b.(1)
(2) Tax-exempt leases	RIAD 4307				1.b.(2)
 c. Interest income on balances due from depository institutions¹: 					
(1) In domestic offices	. RIAD 4105				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	. RIAD 4106				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					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)	014.0				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.

Schedule RI—Continued

4

		Year-	to-dat	е	
Dollar Amounts in Thousands		Bil	-	Thou	
1. Interest income (continued):	-		1	Thea	
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:	4107	1	1		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	1	T		$2 \circ (1)(2)$
(b) Nontransaction accounts:	4506				2.a.(1)(a)
	RIAD 4509				2 = (1)(b)(1)
 (1) Money market deposit accounts (MMDAs) (2) Other acquires deposite 	4509 RIAD 4511				2.a.(1)(b)(1)
 (2) Other savings deposits (2) Time deposits of \$100,000 or more 	4511 RIAD A517				2.a.(1)(b)(2)
(3) Time deposits of \$100,000 or more	A517 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				
subsidiaries, and IBFs	4172		1		2.a.(2)
b. Expense of federal funds purchased and securities sold under	RIAD 4180				
agreements to repurchase	4180				2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading	RIAD 4185	1	T	1	
liabilities, and other borrowed money	4185				2.c.
d. Not applicable	RIAD 4200				
e. Interest on subordinated notes and debentures	4200 RIAD 4073				2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073				2.f. RIAD 4074 3.
3. Net interest income (item 1.g minus 2.f)					4074 3.
4. Provisions:					RIAD
a. Provision for credit losses					RIAD 4230 4.6
b. Provision for allocated transfer risk					RIAD 4243 4.k
5. Noninterest income:	RIAD	1	1		
a. Income from fiduciary activities	RIAD 4070				5.a.
b. Service charges on deposit accounts in domestic offices	RIAD 4080				5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum	BIAD	1			
items 8.a through 8.d)	RIAD A220				5.c.
d.–e. Not applicable					
f. Other noninterest income:	DIAD	1	1	1	
(1) Other fee income					5.f.(1)
(2) All other noninterest income*					<u>5.f.(2)</u>
g. Total noninterest income (sum of items 5.a through 5.f)					RIAD 5.0
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.k
7. Noninterest expense:		1	1	-	
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 7.0
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.
0. 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.
					RIAD 4340 12.

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Schedule RI—Continued

			14	81	
Memoranda		Year-t	o-date	9	ĺ
Dollar Amounts in Thousands		Bil	Mil	Thou	l
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired				1	1
after August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included			1	T	
in Schedule RI, item 8)	RIAD 8431				M.2.
3.–4. Not applicable		1			1
5. Number of full-time equivalent employees at end of current period (round to nearest		1	lumbe	er	1
whole number)	RIAD 4150				M.5.
6. Not applicable		1	r	T	1
7. If the reporting bank has restated its balance sheet as a result of applying push down	CC	YY	MM	DD	1
accounting this calendar year, report the date of the bank's acquisition ¹					M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)			1	1	1
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou	1
a. Interest rate exposures	RIAD 8757				M.8.a.
b. Foreign exchange exposures					M.8.b.
c. Equity security and index exposures	RIAD 8759				M.8.c.
d. Commodity and other exposures	RIAD 8760				M.8.d.
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:			1	1	1
a. Net increase (decrease) to interest income	RIAD 8761				M.9.a.
b. Net (increase) decrease to interest expense	RIAD 8762				M.9.b.
c. Other (noninterest) allocations	RIAD 8763				M.9.c.
10. Credit losses on off-balance sheet derivatives (see instructions)	RIAD A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income	RIAD	YES		NO	1
tax purposes for the current tax year?	A530				M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11	RIAD	Bil	Mil	Thou	
(to be reported with the December Report of Income)	4772				M.12.

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.			4	83	
Dollar Amounts in Thousands		Bil	Mil	Thou	1
1. Total equity capital originally reported in the December 31, 1999, Reports of Condition					
and Income	RIAD 3215				1.
2. Equity capital adjustments from amended Reports of Income, net*	RIAD 3216				2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	DIAD				3.
4. Net income (loss) (must equal Schedule RI, item 12)					4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	DIVD				5.
 Changes incident to business combinations, net	DIAD				6.
 7. LESS: Cash dividends declared on preferred stock 	DIAD				7.
8. LESS: Cash dividends declared on common stock					8.
 9. Cumulative effect of changes in accounting principles from prior years* (see instructions 		1	1	1	0.
for this schedule)	RIAD 4411				9.
 Corrections of material accounting errors from prior years* (see instructions for this schedule) 	PIAD				1 .
	RIAD				10.
11. a. Change in net unrealized holding gains (losses) on available-for-sale securities	8433 RIAD				11.a
 b. Change in accumulated net gains (losses) on cash flow hedges 10. Even and the relation of instances to a second s	DIAD				11.k
12. Foreign currency translation adjustments	RIAD				12.
13. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	4415				13.
14. Total equity capital end of current period (sum of items 3 through 13) (must equal					
Schedule RC, item 28)	RIAD 3210				14.

*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	86	
Tarti. Onarge-ons and recoveries on Eoans and Ecases		(Column A) (Col					mn B)		
Part I excludes charge-offs and recoveries through		Charg	veries						
the allocated transfer risk reserve.		Calendar year-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				1.a
b. To non-U.S. addressees (domicile)					RIAD 4662				1.b
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RIAD 4653				RIAD 4663				2.a
b. To foreign banks	DIAD				RIAD 4664				2.t
3. Loans to finance agricultural production and other loans to farmers	DIAD				RIAD 4665				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	RIAD 4645				RIAD 4617				4.a
b. To non-U.S. addressees (domicile)					RIAD 4618				4.t
5. Loans to individuals for household, family, and other personal									
expenditures:									
a. Credit cards and related plans	RIAD 4656				RIAD 4666				5.a
b. Other (includes single payment, installment, and all student loans)	RIAD 4657				RIAD 4667				5.b
6. Loans to foreign governments and official institutions	RIAD 4643				RIAD 4627				6.
7. All other loans	RIAD 4644				RIAD 4628				7.
8. Lease financing receivables:									1
a. Of U.S. addressees (domicile)	RIAD 4658				RIAD 4668				8.8
b. Of non-U.S. addressees (domicile)					RIAD 4669				8.8
9. Total (sum of items 1 through 8)					RIAD 4605				9.

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Legal Title of Bank

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Schedule RI-B—Continued

Part I. Continued

		(Colu	imn A))		(Colu	mn B))	
Memoranda		Char	ge-offs	6		Reco	veries	5	
			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 3584				RIAD 3585				M.5.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit	RIAD 5411				RIAD 5412				M.5.c.(1
(2) All other loans secured by 1–4 family residential properties	RIAD 5413				RIAD 5414				M.5.c.(2
d. Secured by multifamily (5 or more) residential properties	RIAD 3588				RIAD 3589				M.5.d.
e. Secured by nonfarm nonresidential properties	RIAD 3590				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			
2. Recoveries (must equal or exceed part I, item 9, column B above)	RIAD 2419			
3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above)	RIAD 2432			
4. Provision for credit losses (must equal Schedule RI, item 4.a)	RIAD 4230			
5. Adjustments* (see instructions for this schedule)	RIAD 4815			
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed				
Schedule RC, item 4.b)	RIAD A512			

*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.

Part I. Estimated Income from International Operations			4	92	
		Year-t	o-date	3	
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				1.a
b. Interest expense booked	RIAD 4838				1.b
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and					
IBFs (item 1.a minus 1.b)	RIAD 4839				1.c
2. Adjustments for booking location of international operations:					
a. Net interest income attributable to international operations booked at domestic offices	RIAD 4840				2.a
b. Net interest income attributable to domestic business booked at foreign offices	RIAD 4841				2.b
c. Net booking location adjustment (item 2.a minus 2.b)	RIAD 4842				2.0
3. Noninterest income and expense attributable to international operations:					
a. Noninterest income attributable to international operations					3.a
b. Provision for loan and lease losses attributable to international operations	RIAD 4235				3.b
c. Other noninterest expense attributable to international operations	RIAD 4239				3.c
 d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c) 	RIAD 4843				3.c
4. Estimated pretax income attributable to international operations before capital allocation	RIAD		1		
adjustment (sum of items 1.c, 2.c, and 3.d)	4844				4.
5. Adjustment to pretax income for internal allocations to international operations to reflect	RIAD	1			
the effects of equity capital on overall bank funding costs	4845				5.
6. Estimated pretax income attributable to international operations after capital allocation adjustment	RIAD		1		
(sum of items 4 and 5)	4846 RIAD			$\left \right $	6.
7. Income taxes attributable to income from international operations as estimated in item 6				$\left \right $	7.
8. Estimated net income attributable to international operations (item 6 minus 7)	4341				8.

Memoranda			
Dollar Amounts in Thousands Bil Mil Thou tracompany interest income included in item 1.a above RiAD M.1			
1. Intracompany interest income included in item 1.a above			M.1.
2. Intracompany interest expense included in item 1.b above			M.2.

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	e]
			Bil	Mil	Thou	
1.	Interest income booked at IBFs	RIAD 4849				1.
2.	Interest expense booked at IBFs	RIAD 4850				2.
	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.

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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.)

				1495	
			Yea	ar-to-date	
	Dollar Amounts	n Thousands	B	il Mil Th	าอน
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 other real estate owned			RIAD 5415		1
b. Net gains (losses) on sales of loans			PIAD		1
c. Net gains (losses) on sales of premises and fixed assets			DIAD		1
Itemize and describe the three largest other amounts that exc					
item 5.f.(2):		,			
d. TEXT 4461			RIAD 4461		1
e . 4462			RIAD 4462		1
f. 4463			RIAD 4463		1
Other noninterest expense (from Schedule RI, item 7.c):			-		
a. Amortization expense of intangible assets			RIAD 4531		2
Report amounts that exceed 10% of Schedule RI, item 7.c:			. 4001		
 b. Net (gains) losses on other real estate owned 			RIAD 5418		2
c. Net (gains) losses on sales of loans			PIAD		2
 d. Net (gains) losses on sales of premises and fixed assets 			DIAD		2
Itemize and describe the three largest other amounts that exc			. 5420		2
TEXT		(, item 7.0.	RIAD		2
TEXT			- 4464 RIAD		2
TEXT			- 4467 RIAD		2
g. 4466 Extraordinary items and other adjustments and applicable inc	ome tax effect (from Sc	hodulo Pl	4468		–
item 11) (itemize and describe all extraordinary items and oth	•	neuule M,			
a. (1) $\begin{bmatrix} \text{TEXT} \\ \text{6373} \end{bmatrix}$ Effect of adopting FAS 133, "Accounting for Derivative		Activities"	RIAD		3
 (1) <u>B373</u> Electron duop any 1760 roce, 7 roce during for Bernauter (2) <u>Applic</u>able income tax effect 	RIAD		6373		3
TEXT I	4486		RIAD		3
 (1) 4487 (2) Applicable income tax effect 	RIAD 4488		4487		3
	4400		RIAD		3
 (2) Applicable income tax effect 	RIAD 4491		4489		3
			-		
		2) m 2)			
Equity capital adjustments from amended Reports of Income		em 2)			
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments):		em 2)	RIAD		
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT 4492 TEXT		em 2)	- 4492 RIAD		4
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. TEXT b. TEXT b. TEXT b. TEXT c.	(from Schedule RI-A, it	em 2)	4492		4 4
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT 4492 4493 b. TEXT b. TEXT Cumulative effect of changes in accounting principles from pr	(from Schedule RI-A, it		- 4492 RIAD		
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. 4493 Cumulative effect of changes in accounting principles from pr (from Schedule RI-A, item 9) (itemize and describe all change	(from Schedule RI-A, it		RIAD 4493		4
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. 4493 Cumulative effect of changes in accounting principles from pr (from Schedule RI-A, item 9) (itemize and describe all change a. TEXT TEXT	(from Schedule RI-A, it		- 4492 RIAD 4493 - RIAD - RIAD RIAD RIAD		4
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. TEXT b. TEXT Cumulative effect of changes in accounting principles from pr (from Schedule RI-A, item 9) (itemize and describe all change a. TEXT b. TEXT b. TEXT b. TEXT b. TEXT	(from Schedule RI-A, it ior years es in accounting princip	es):	RIAD 4493 RIAD 4493		4
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. TEXT b. TEXT cumulative effect of changes in accounting principles from pr (from Schedule RI-A, item 9) (itemize and describe all change a. TEXT b. TEXT b. TEXT b. TEXT corrections of material accounting errors from prior years (from	(from Schedule RI-A, it ior years es in accounting princip	es):	- 4492 RIAD 4493 - RIAD - RIAD RIAD RIAD		4
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. TEXT b. TEXT cumulative effect of changes in accounting principles from pr (from Schedule RI-A, item 9) (itemize and describe all change a. TEXT b. TEXT b. TEXT corrections of material accounting errors from prior years (from (itemize and describe all corrections):	(from Schedule RI-A, it ior years es in accounting princip	es):	4492 RIAD 4493 RIAD 4494 4494 4495		4 5 5
Equity capital adjustments from amended Reports of Income (itemize and describe all adjustments): a. TEXT b. TEXT b. TEXT cumulative effect of changes in accounting principles from pr (from Schedule RI-A, item 9) (itemize and describe all change a. TEXT b. TEXT b. TEXT b. TEXT corrections of material accounting errors from prior years (from	(from Schedule RI-A, it ior years es in accounting princip	es):	- 4492 RIAD 4493 - RIAD - RIAD RIAD RIAD		4

Schedule RI-E—Continued

		Year-t	o-date	;	ĺ
Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Other transactions with parent holding company (from Schedule RI-A, item 13)					
(itemize and describe all such transactions):				1	
a. TEXT 4498	RIAD 4498				7.a.
b. TEXT 4499	RIAD 4499				7.b.
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)					
(ite <u>mize and describe all adjustments)</u> :				_	
a. TEXT 4521	RIAD 4521				8.a.
b. TEXT 4522	RIAD 4522				8.b.
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 Income):					
No comment (RIAD 4769)					

Other explanations (please type or print clearly):

(TEXT 4769)

Г		Г
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 June 30, 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	400
	Dollar A	mour	nts in T	housa	nds		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			
b. Interest-bearing balances ²						RCFD 0071			
2. Securities:								-	
a. Held-to-maturity securities (from Schedule RC-B, column A)						RCFD 1754			
b. Available-for-sale securities (from Schedule RC-B, column D)						RCFD 1773			
3. Federal funds sold and securities purchased under agreements to r	esell					RCFD 1350			
Loans and lease financing receivables:	F			i					
a. Loans and leases, net of unearned income (from Schedule RC-	C)	RCFD 2122							
b. LESS: Allowance for loan and lease losses		RCFD 3123							
c. LESS: Allocated transfer risk reserve	l	RCFD 3128							
d. Loans and leases, net of unearned income,								1	_
allowance, and reserve (item 4.a minus 4.b and 4.c)						RCFD 2125			
5. Trading assets (from Schedule RC-D)						RCFD 3545			
6. Premises and fixed assets (including capitalized leases)						RCFD 2145			
7. Other real estate owned (from Schedule RC-M)						RCFD 2150			
8. Investments in unconsolidated subsidiaries and associated compar	nies (froi	n Sch	nedule	RC-M)	RCFD 2130			
9. Customers' liability to this bank on acceptances outstanding						RCFD 2155			
10. Intangible assets (from Schedule RC-M)						RCFD 2143			
11. Other assets (from Schedule RC-F)						RCFD 2160			
12. Total assets (sum of items 1 through 11)					l	RCFD 2170			

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

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² Includes time certificates of deposit not held for trading.

Schedule RC—Continued

	Dollar Amounts in Thousands		Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns	s A and C from Schedule RC-E,					
part I)		RCON 2200				13.a.
(1) Noninterest-bearing ¹	RCON 6631					13.a.(1)
(2) Interest-bearing	RCON 6636					13.a.(2)
b. In foreign offices, Edge and Agreement subs	sidiaries, and IBFs (from Schedule RC-E,					
part II)		RCFN 2200				13.b.
(1) Noninterest-bearing	0051					13.b.(1)
(2) Interest-bearing	RCFN 6636					13.b.(2)
14. Federal funds purchased and securities sold ur	nder agreements to repurchase	RCFD 2800				14.
15. a. Demand notes issued to the U.S. Treasury .		RCON 2840				15.a.
		RCFD 3548				15.b.
16. Other borrowed money (includes mortgage ind	ebtedness and obligations under					
capitalized leases):						
a. With a remaining maturity of one year or les	S	RCFD 2332				16.a.
	year through three years	RCFD A547				16.b.
c. With a remaining maturity of more than three	e years	RCFD A548				16.c.
17. Not applicable						
18. Bank's liability on acceptances executed and o	utstanding	RCFD 2920				18.
19. Subordinated notes and debentures ²						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	d stock)	RCFD 3839				25.
		RCFD 3632				26.a.
	ailable-for-sale securities	RCFD 8434				26.b.
c. Accumulated net gains (losses) on cash flow	v hedges	RCFD 4336				26.c.
27. Cumulative foreign currency translation adjustr	nents	RCFD 3284				27.
28. Total equity capital (sum of items 23 through 27	7)	RCFD 3210				28.
29. Total liabilities and equity capital (sum of items	21 and 28)	RCFD 3300				29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the			
most comprehensive level of auditing work performed for the bank by independent external		Number	1
auditors as of any date during 1999	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

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¹Includes total demand deposits and noninterest-bearing time and savings deposits. ²Includes limited-life preferred stock and related surplus.

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Legal Title of Bank

FDIC Certificate Number

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

Exclude assets held for trading.							C	405		
	((Colu Conso	mn A)			`	ımn B nestic	,		
	,		ank	u			ices			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD 0022									
a. Cash items in process of collection and unposted debitsb. Currency and coin					RCON 0020 RCON 0080					
 Balances due from depository institutions in the U.S a. U.S. branches and agencies of foreign banks (including their IBFs) 	RCFD 0083				RCON 0082					
b. Other commercial banks in the U.S. and other depository institutions 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 Balances due from Federal Reserve Banks 	RCFD 0074 RCFD 0090				RCON 0090					
 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 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	g.														C	1 10
			Н	eld-to-	matur	ity					Av	ailable	e-for-s	ale		
	(Column A) Amortized Cost				(Column B) (Colum Fair Value Amortize						·	mn D) /alue ¹				
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
1. U.S. Treasury securities	RCFD 0211				RCFD 0213				RCFD 1286				RCFD 1287			
2. U.S. Government agency																
obligations (exclude																
mortgage-backed																
securities):																
a. Issued by U.S. Govern-															1	
ment agencies ²	RCFD 1289				RCFD 1290				RCFD 1291				RCFD 1293			
b. Issued by U.S.																
Government-sponsored				1								1				
agencies ³	RCFD 1294				RCFD 1295				RCFD 1297				RCFD 1298			

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.

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Schedule RC-B—Continued

			Н	eld-to-	matur	itv					Ava	ailable	-for-s	ale			
		(Colu	mn A)			-	mn B)				mn C)			(Colu	mn D)		
	A		ed Co	-			Value		A		ed Cos			Fair \			
Dollar Amounts in Thousands	-	Bil	Mil	Thou		Bil	Mil	Thou	l	Bil	Mil	Thou		Bil	Mil	Thou	
3. Securities issued by																	
states and political sub-																	
divisions in the U.S.:	RCFD 1676				RCFD 1677				RCFD 1678				RCFD 1679				0
a. General obligationsb. Revenue obligations	RCFD				RCFD				RCFD 1690				RCFD 1691				3.a.
c. Industrial development	1681		1	I	1686			1	1090		<u> </u>		1091	1	I		3.b.
and similar obligations .	RCFD 1694				RCFD 1695				RCFD 1696				RCFD 1697				3.c.
4. Mortgage-backed	1001		1	1	1000	1	1		1000		<u> </u>		1001	1	1		5.0.
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by																	
GNMA	RCFD 1698				RCFD 1699				RCFD 1701				RCFD 1702				4.a.(1)
(2) Issued by FNMA				-		•	•							-			
and FHLMC	RCFD 1703				RCFD 1705				RCFD 1706				RCFD 1707				4.a.(2)
(3) Other pass-through			1	1		1	1	1						1	1		
securities	RCFD 1709				RCFD 1710				RCFD 1711				RCFD 1713				4.a.(3)
 b. Other mortgage-backed 																	
securities (include																	
CMOs, REMICs, and																	
stripped MBS):																	
(1) Issued or guar-																	
anteed by FNMA,																	
FHLMC, or	RCFD				RCFD 1715				RCFD				RCFD 1717				
GNMA (2) Collateralized by	1714				1715				1716				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-				1		1	1				II			1			4.D.(Z)
backed securities	RCFD 1733				RCFD 1734				RCFD 1735				RCFD 1736				4.b.(3)
5. Other debt securities:																	
a. Other domestic debt																	
securities	RCFD 1737				RCFD 1738				RCFD 1739				RCFD 1741				5.a.
b. Foreign debt securities	RCFD 1742				RCFD 1743				RCFD 1744				RCFD 1746				5.b.
Equity securities:																	
a. Investments in mutual																	
funds and other equity																	
securities with readily																	
determinable fair									RCFD A510				RCFD A511				
values									A510				A511				6.a.
 b. All other equity securities¹ 									RCFD 1752				RCFD 1753				0 h
7. Total (sum of items 1									1/52				1/03	1	1	1	6.b.
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 Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

FDIC Certificate Number

Schedule RC-B—Continued

<i>l</i> emoranda		C	:412	
Dollar Amounts in Thousands		Bil Mil	Thou	
Pledged securities ¹	RCFD 0416			M.1.
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	RCFD A549			M.2.
(2) Over three months through 12 months	RCFD A550			M.2.
(3) Over one year through three years	RCFD A551			M.2.
(4) Over three years through five years	RCFD A552			M.2.
(5) Over five years through 15 years	RCFD A553			M.2.
(6) Over 15 years	RCFD A554			M.2.
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.
(2) Over three months through 12 months	RCFD A556			M.2.
(3) Over one year through three years	RCFD A557			M.2.
(4) Over three years through five years	RCFD A558			M.2.
(5) Over five years through 15 years	RCFD A559			M.2.
(6) Over 15 years	RCFD A560			M.2.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude				
mortgage pass-through securities) with an expected average life of: 6				
(1) Three years or less	RCFD A561			M.2.
(2) Over three years	RCFD A562			M.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in				
Memorandum items 2.a through 2.c above)	RCFD A248			M.2.
-6. Not applicable				
Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading				
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD 1778			M.7.
Not applicable				
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.
b. Fair value	RCFD 8783			M.9.

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

o not deduct the allowance for loan and lease losses from amounts							C	415	
ported in this schedule. Report total loans and leases, net of unearned			imn A)			(Colu			
come. Exclude assets held for trading and commercial paper.			olidate			•	estic	'	
			ank	G			ces		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	1
1. Loans secured by real estate	RCFD 1410								1.
a. Construction and land development					RCON 1415				1.a.
b. Secured by farmland (including farm residential and other									
improvements)					RCON 1420				1.b.
c. Secured by 1–4 family residential properties:									1.0.
(1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit					RCON 1797				1.c.(1)
(2) All other loans secured by 1–4 family residential properties:									1.0.(1)
(a) Secured by first liens					RCON 5367				1.c.(2)(a
(b) Secured by junior liens					RCON 5368				1.c.(2)(b
d. Secured by multifamily (5 or more) residential properties					RCON 1460				1.d.
e. Secured by nonfarm nonresidential properties					RCON 1480				1.a.
2. Loans to depository institutions:						1			1.6.
a. To commercial banks in the U.S.					RCON 1505				2.a.
(1) To U.S. branches and agencies of foreign banks	DOED				1000	1			2.a. 2.a.(1)
(2) To other commercial banks in the U.S.	DOFE								2.a.(1) 2.a.(2)
b. To other depository institutions in the U.S.	DOED				RCON 1517		<u> </u>		2.a.(2) 2.b.
c. To banks in foreign countries					RCON 1510			+	2.0. 2.c.
(1) To foreign branches of other U.S. banks	BCED				1010	1		-	2.c.(1)
(2) To other banks in foreign countries	BCED								2.c.(1) 2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					RCON 1590				3.
 Commercial and industrial loans: 					1550				3.
a. To U.S. addressees (domicile)	RCFD 1763				RCON 1763				4.a.
b. To non-U.S. addressees (domicile)	DOED				RCON 1764			+	
5. Acceptances of other banks:					1704				4.b.
a. Of U.S. banks	RCFD 1756				RCON 1756				5.0
b. Of foreign banks	RCED				RCON 1757			+	5.a.
 6. Loans to individuals for household, family, and other personal expen- 					1/5/				5.b.
ditures (i.e., consumer loans) (includes purchased paper)					RCON 1975				6
a. Credit cards and related plans (includes purchased paper)	••				1975				6.
revolving credit plans)	RCFD 2008								0.0
b. Other (includes single payment, installment, and all student loans)	DOED								6.a.
7. Loans to foreign governments and official institutions (including foreign	2011	I	I	1					6.b.
central banks)	RCFD 2081				RCON 2081				7
8. Obligations (other than securities and leases) of states and political		I	I	1	2061	1	I	1	7.
subdivisions in the U.S.	RCFD 2107				RCON 2107				
9. Other loans	DOED				2107	I	I		8.
a. Loans for purchasing or carrying securities (secured and unsecured).		I	I	1	RCON 1545				9.
 b. All other loans (exclude consumer loans) 					RCON			+	9.a.
0. Lease financing receivables (net of unearned income)					1564 RCON			+	9.b.
	DOFD				2165	1	I	1	10.
a. Of U.S. addressees (domicile)									10.a.
b. Of non-U.S. addressees (domicile)					RCON 2123		1		10.b.
 LESS: Any unearned income on loans reflected in items 1–9 above Total loans and leases net of unearned income (sum of items 1 	. 2123	I	1	1	2123	1	I		11.
 Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal 									
									4

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Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar Amounts in Thousands	Bil	Mil Thou	ı
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	RCON A565		M.3.a.(2)
(3) Over one year through three years	RCON A566		M.3.a.(3)
(4) Over three years through five years	RCON A567		M.3.a.(4)
(5) Over five years through 15 years	RCON A568		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	RCFD A571		M.3.b.(2)
(3) Over one year through three years	RCFD A572		M.3.b.(3)
(4) Over three years through five years	RCFD A573		M.3.b.(4)
(5) Over five years through 15 years	RCFD A574		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)			
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			
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)			
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, 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.

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 land	development activities					
(not secured by real estate) included in Schedule RC-C, part I,	items 4 and 9, column A,					
page RC-6 ¹		RCFD 2746				M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part		RCFD 5369				M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4 fa	mily 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).

			C4	20	
Dollar Amounts in Thousands		Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities in domestic offices	RCON 3531				1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed					
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.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)	RCON 3535				4.b
c. All other mortgage-backed securities	DCON				4.c
5. Other debt securities in domestic offices	RCON 3537				5.
6.–8. Not applicable					
9. Other trading assets in domestic offices	RCON 3541				9.
10. Trading assets in foreign offices	RCFN 3542				10.
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:					
a. In domestic offices	RCON 3543				11.a
b. In foreign offices	RCFN 3543				11.b
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD 3545				12.
				<u> </u>	1
LIABILITIES	RCFD	Bil	Mil	Thou	-
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and	RCFD	-	1		4
equity contracts	3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	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 when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

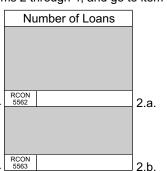
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your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

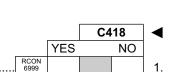
If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

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 RCON 5562 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 RCON 5563 NOT exceed \$100,000.).....

	(Column A) Number of Loans		` Am	mn B) ount ently		
Dollar Amounts in Thousands			1		,	-
Number and amount currently outstanding of "Loans secured by			Bil	Mil	Thou	
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):					-1	
a. With original amounts of \$100,000 or less	RCON 5564	RCON 5565				3
b. With original amounts of more than \$100,000 through \$250,000	RCON 5566	RCON 5567				3
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5568	RCON 5569				3
. 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				74
b. With original amounts of more than \$100,000 through \$250,000	RCON 5572	RCON 5573				14
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5574	RCON 5575				







FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms



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)		` Am	mn B) ount ently	I	
Dollar Amounts in Thousands	Number of Loans		Outsta	anding	J	
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.

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Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

1 art 1. Deposits in Domestic Omees											•	
											-	425
									N	ontrar		on
			Trar	nsactio	n Acc	ounts				Acco	ounts	
		(Colu	mn A)			(Colur	mn B)			(Colu	mn C)	
		tal tra	,			Memo	: Tota			` To	tal [′]	
	acc	ounts	(inclue	dina	de	mand	depos	sits	n	ontran	sactic	n
		otal de		-		(inclue				acco	unts	
		depo	osits)	_		colun			(inc	luding	MMD	As)
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
Deposits of:												
	RCON				RCON				RCON			
1. Individuals, partnerships, and corporations	2201 RCON				2240 RCON				2346 RCON			
2. U.S. Government	2202 RCON				2280 RCON				2520 RCON			
3. States and political subdivisions in the U.S	2203				2290				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												
(including foreign central banks)	RCON 2216				RCON 2300				RCON 2377			
	RCON				RCON				2311			
8. Certified and official checks	2330				2330							
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			

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Memoranda

1010	Dc	Ilar Amounts in Thousands		Bil	Mil	Thou	
1.	Selected components of total deposits (i.e., sum of item 9, columns A a	nd C):					
	a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accoun	ts	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 a	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 \$100,00		RCON 2344				M.1.c.(2)
	d. Maturity data for brokered deposits:						
	(1) Brokered deposits issued in denominations of less than \$100,00	0 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 subdivi	sions in the U.S.					
	reported in item 3 above which are secured or collateralized as requ	ired 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 ite	ms 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



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Schedule RC-E—Continued

Part I. Continued

Memoranda (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 or	repricing frequency of: 1, 2					
(1) Three months or less		RCON A579				M.5.a.(*
(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 MATURI						(
or less (included in Memorandum items 5.a.(1) through 5.a.(4) ab	ove)	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 re	pricing frequency of: 1, 3					
(1) Three months or less		RCON A584				M.6.a.(*
(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 MATURIT					·	
or less (included in Memorandum items 6.a.(1) through 6.a.(4) ab	-	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			
2. U.S. banks (including IBFs and foreign branches of U.S. banks)	DOEN			
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN 2625			
4. Foreign governments and official institutions (including foreign central banks)	DOFN			
5. Certified and official checks	RCFN 2330			
6. All other deposits	RCFN 2668			
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b)	RCFN 2200			

Memorandum

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
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

Schedule IC-1 —Other Assets							C4	430	
[Dollar Amo	unts in	Thousa	nds		Bil	Mil	Thou	
1. Income earned, not collected on loans	Income earned, not collected on loans								
2. Net deferred tax assets ¹					RCFD 2148				2.
3. Interest-only strips receivable (not in the form of a security) ² on:									
a. Mortgage loans					RCFD A519				3
b. Other financial assets					RCFD A520				3
Other (itemize and describe amounts that exceed 25% of this item)					RCFD 2168				4
a. TEXT 3549	RCF 354								4
b. TEXT 3550	RCF 355								4
C. TEXT 3551	RCF 355								4
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)					RCFD 2160				5

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

Schedule RC-G—Other Liabilities

				C4	35	
	Dollar Amounts in Thousands		Bil	Mil	Thou]
1.		RCON 3645				1.a.
		RCFD 3646]1.b.
2.		RCFD 3049				2.
3.		RCFD 3000				3.
4.	Other (itemize and describe amounts that exceed 25% of this item)	RCFD 2938				4.
	a. TEXT RCFD 3552					4.a.
	b. TEXT RCFD 3553					4.b.
	C. TEXT RCFD 3554 RCFD 3554					4.c.
5.		RCFD 2930				5.

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.

Legal Title of Bank

FDIC Certificate Number

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

				C4	440	
		Do	mesti	c Offic	ces	
Dollar Amounts in	Thousands		Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding		RCON 2155				1.
2. Bank's liability on acceptances executed and outstanding		RCON 2920				2.
3. Federal funds sold and securities purchased under agreements to resell		RCON 1350				3.
4. Federal funds purchased and securities sold under agreements to repurchase		RCON 2800				4.
5. Other borrowed money		RCON 3190				5.
EITHER					1	
 Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs OR 		RCON 2163				6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs		RCON 2941				7.
 Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries IBFs) 	s, and	RCON 2192				8.
 Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries 		2192				0.
		RCON			1	
IBFs)		3129				9.
n items 10—17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.			Bil	Mil	Thou	
0. U.S. Treasury securities		RCON 1039				10.
1. U.S. Government agency obligations (exclude mortgage-backed securities)		RCON 1041				11.
2. Securities issued by states and political subdivisions in the U.S.		RCON 1042				12.
 Mortgage-backed securities (MBS): a. Pass-through securities: 						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA		RCON 1043				13.a
(1) Issued of guaranteed by FINIA, FILING, of ONNA		RCON 1044				13.a
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):		1044				10.4
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA		RCON 1209			1	13.b
(1) Issued of guaranteed by FINIA, FILLING, of GNNA		RCON 1280				13.b
4. Other domestic debt securities		RCON 1281				14.
		RCON				1
5. Foreign debt securities		1282		L	I	15.
6. Equity securities						
a. Investments in mutual funds and other equity securities with readily determinable		RCON				10 -
fair values		A510 RCON				16.a
b. All other equity securities		1752				16.b
 Total amortized (historical) cost of both held-to-maturity and available-for-sale securiti (sum of items 10 through 16) 		RCON 1374				17.

Memorandum (to be completed only by banks with IBFs and other "foreign" offices)

	Dollar Amounts in Thousands		Bil	Mil	Thou	1
	EITHER					
1.	Net due from the IBF of the domestic offices of the reporting bank	RCON 3051				M.1.
	OR		-			
2.	Net due to the IBF of the domestic offices of the reporting bank	RCON 3059				M.2.

C115

FDIC Certificate Number

Schedule RC-I—Selected Assets and Liabilities of IBFs

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

			C4	43	
Dollar Amounts in Thousands		Bil	Mil	Thou	
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 Averages¹ C455 Dollar Amounts in Thousands Mil Thou Bil ASSETS RCFD 3381 1. Interest-bearing balances due from depository institutions..... 1. 2. U.S. Treasury securities and U.S. Government agency obligations² (including mortgage-RCFD 3382 backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)..... 2. RCFD 3383 Securities issued by states and political subdivisions in the U.S.² 3. 4. a. Other debt securities² (including mortgage-backed securities not issued or guaranteed RCFD 3647 by FNMA, FHLMC, or GNMA) 4.a. RCFD 3648 b. Equity securities³ (includes investments in mutual funds and Federal Reserve stock)...... 4.b. RCFD 3365 5. Federal funds sold and securities purchased under agreements to resell..... 5. 6. Loans: a. Loans in domestic ofies: RCON 3360 (1) Total loans..... 6.a.(1) RCON 3385 (2) Loans secured by real estate..... 6.a.(2) RCON 3386 (3) Loans to finance agricultural production and other loans to farmers 6.a.(3) RCON 3387 (4) Commercial and industrial loans..... 6.a.(4) RCON (5) Loans to individuals for household, family, and other personal expenditures..... 6.a.(5) RCFN b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs..... 6.b. RCFD 7. Trading assets..... 7. RCFD 3484 8. Lease and financing receivables (net of unearned income) 8. RCFD 3368 9. Total assets⁴ 9. LIABILITIES 10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, RCON 3485 and telephone and preauthorized transfer accounts) (exclude demand deposits) 10. 11. Nontransaction accounts in domestic offices: RCON a. Money market deposit accounts (MMDAs) 11.a. RCON 3487 b. Other savings deposits..... 11.b. RCON c. Time deposits of \$100,000 or more..... 11.c. A514 RCON A529 d. Time deposits of less than \$100,000..... 11.d. RCFN 12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs 12. RCFD 3353 Federal funds purchased and securities sold under agreements to repurchase 13. 14. Other borrowed money (includes mortgage indebtedness and obligations under RCFD 3355 14. capitalized leases)

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	B	il Mil	Thou	
1.	Unused commitments:					
	a. Revolving, open-end lines secured by 1-4 family residential properties,	e.g., home equity				
	lines		RCFD 3814			1.a.
	b. Credit card lines		RCFD 3815			1.b.
	c. Commercial real estate, construction, and land development:					
	(1) Commitments to fund loans secured by real estate		RCFD 3816			1.c.(1)
	(2) Commitments to fund loans not secured by real estate					1.c.(2)
	d. Securities underwriting		RCFD			1.d.
	e. Other unused commitments		RCFD 3818			1.e.
2.	Financial standby letters or credit and foreign office guarantees		RCFD 3819			2.
	a. Amount of financial standby letters of credit conveyed to others	RCED				2.a.
3.	Performance standby letters of credit and foreign office guarantees		RCFD 3821			3.
•.	a. Amount of performance standby letters of credit conveyed to others	DCED				3.a.
4	Commercial and similar letters of credit		RCFD 3411			4.
	Participations in acceptances (as described in the instructions) conveyed t				'	
0.	reporting bank	=	RCFD 3428			5.
6	Participations in acceptances (as described in the instructions) acquired by		0120			0.
0.	(nonaccepting) bank		RCFD 3429			6.
7	Securities borrowed		RCFD 3432			7.
	Securities lent (including customers' securities lent where the customer is i		0402			7.
0.	loss by the reporting bank)	-	RCFD 3433			8.
a	Financial assets transferred with recourse that have been treated as sold f					0.
5.	purposes:	or can report				
	a. First lien 1–4 family residential mortgage loans:					
	 (1) Outstanding principal balance of mortgages transferred as of the re 	nort date	RCFD A521			9.a.(1)
	(1) Outstanding principal balance of mongages transferred as of the report (2) Amount of recourse exposure on these mortgages as of the report of		RCFD A522			9.a.(1)
	b. Other financial assets (excluding small business obligations reported in		A322			5.a.(2)
	(1) Outstanding principal balance of assets transferred as of the report	•	RCFD A523			9.b.(1)
	(1) Outstanding principal balance of assets transiented as of the report (2) Amount of recourse exposure on these assets as of the report date		RCFD A524			9.b.(2)
	c. Small business obligations transferred with recourse under Section 208		A324			9.0.(Z
	Community Development and Regulatory Improvement Act of 1994:					
	(1) Outstanding principal balance of small business obligations transfer	rrod as of				
	the report date		RCFD			9.c.(1)
	(2) Amount of retained recourse on these obligations as of the report d		A249 RCFD			• • •
10	Notional amount of credit derivatives:	ale	A250			9.c.(2)
10.			RCFD	1		10 0
	a. Credit derivatives on which the reporting bank is the guarantor					10.a. 10.b.
11	b. Credit derivatives on which the reporting bank is the beneficiary		RCFD			
	Spot foreign exchange contracts All other off-balance sheet liabilities (exclude off-balance sheet derivatives		8765			11.
12.	-		RCFD 3430	1		10
	each component of this item over 25% of Schedule RC, item 28, "Total equ	ицу сарцаг)	3430			12.
	TEXT	RCFD 3555	-			4.0
	a. 3555	RCFD	-			12.a.
	D. 3556 TEXT	3556 RCFD	-			12.b.
	C. 3557	3557 RCFD	-			12.c.
	d. 3558	3558			1	12.d.

FDIC Certificate Number

Schedule RC-L—Continued

		Dollar Amounts in 1	Thousands		Bil	Mil	Thou	
13. All eac	other o ch com	RCFD 5591				13.		
a.	TEXT 5592	RCFD 5592		-				13.a.
b.	TEXT 5593	RCFD 5593						13.b.
C.	TEXT 5594	RCFD 5994						13.c.
d.	TEXT 5595	RCFD 5595						13.d.

		(0.01				(0-1						<u></u>		(Cali		461	•
Dollar Amounts in Thousands Off-balance Sheet Derivatives		Intere	umn A est Ra htracts	te	Fo	(Column B) Foreign Exchange Contracts			Ec	quity l	Column C) iity Derivative Contracts				nodity and Contracts		
Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
 I4. 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): 				1				1				1					
a. Futures contracts		RC	FD 8693			RC	FD 8694			RC	D 8695			RCI	D 8696		14
b. Forward contracts			FD 8697				FD 8698				-D 8699				D 8700		14
c. Exchange-traded option contracts:(1) Written options																	14
(2) Purchased options		RC	FD 8701			RC	FD 8702			RC	-D 8703			RCI	D 8704		14
		RC	FD 8705			RC	FD 8706			RCI	D 8707			RCI	D 8708		
d. Over-the-counter option contracts:(1) Written options																	14
		RC	FD 8709			RC	FD 8710			RC	-D 8711			RCI	D 8712		
(2) Purchased options		RC	FD 8713			RC	FD 8714			RC	D 8715			RCI	D 8716		14
e. Swaps		RC	FD 3450			RC	FD 3826			RC	-D 8719			RCI	D 8720		14.
5. Total gross notional amount of																	
derivative contracts held for trading		RC	FD A126			RC	FD A127			RC	-D 8723			RCI	D 8724		15.
 Gross notional amount of derivative contracts held for purposes other than trading: 			-														
a. Contracts marked to market																	16
b. Contracts not marked to market		RC	FD 8725			RU	FD 8726			RCI	D 8727			RU	D 8728		16.
		RC	FD 8729	1		RC	FD 8730	I		RC	D 8731	1		RCI	D 8732		. 0.
 c. Interest rate swaps where the bank has agreed to pay a first not 																	40
fixed rate		RC	FD A589														16

Schedule RC-L—Continued

															C	462] ◀
Dollar Amounts in Thousands Off-balance Sheet Derivatives		Contracto				(Column B) Foreign Exchange Contracts				(Colu juity D Cont			(Column D) Commodity and Other Contracts				
Position Indicators		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou]
17. Gross fair values of derivative contracts:																	
 a. Contracts held for trading: (1) Crease positive 																	
(1) Gross positive fair value	RCFD 8733			1	RCFD 8734	1	1		RCFD 8735				RCFD 8736			1	17.a
(2) Gross negative	0/00	1		1	0104	1	1	1	0100	1	1		0100	1		1	17.0
fair value	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				17.a
b. Contracts held for																	
purposes other than																	
trading that are marked																	
to market:																	
(1) Gross positive	RCFD		1	1	RCFD			<u> </u>	RCFD		1		RCFD		1	1	47 6
fair value	8741				8742	1	1		8743				8744		1		17.b
(2) Gross negative fair value	RCFD 8745			1	RCFD 8746		1		RCFD 8747				RCFD 8748			1	17.b
c. Contracts held for	0745				8740	1	1		0/4/				0740				17.0
purposes other than																	
trading that are not																	
marked to market:																	
(1) Gross positive		r		· ·				i		r	i			r			
fair value	RCFD 8749				RCFD 8750				RCFD 8751				RCFD 8752				17.c
(2) Gross negative	DOED		1	1	DOED	1	1	1	DOED	1	1	1	DOED	1	1	1	
fair value	RCFD 8753				RCFD 8754				RCFD 8755				RCFD 8756				17.c

Memoranda

Memoranda						
	Dollar Amounts in Thousands		Bil	Mil	Thou	
1.–2. Not applicable						
3. Unused commitments with an original maturity exceeding one year th	at are reported in					
Schedule RC-L, items 1.a through 1.e, above (report only the unused	portions of commitments					
that are fee paid or otherwise legally binding)		RCFD 3833				M.3.
a. Participations in commitments with an original maturity						
exceeding one year conveyed to others	RCFD 3834	_				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	RCFD 3377				M.4.
5. Loans to individuals for household, family, and other personal expend	litures that have been					
securitized and sold (with servicing retained), amounts outstanding by	y type of loan:					
a. Loans to purchase private passenger automobiles (to be complet	ed for the			-		
September report only)		RCFD 2741				M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERL	Y)	RCFD 2742				M.5.b.
c. All other consumer credit (including mobile home loans) (to be co	mpleted for the					
September report only)		RCFD 2743				M.5.c.

Schedule RC-M—Memoranda

				C4	65	◀
	Dollar Amounts in Thousands		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 Number					
	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 banks ¹ (included in Schedule RC, item 3)	RCFD 3405				2.
3.	Not applicable		-			
	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		
	(1) Serviced with recourse to servicer	RCFD 5501				4.b.(1
	(2) Serviced without recourse to servicer	RCFD 5502				4.b.(2
	c. Mortgages serviced under a FNMA contract:			1		
	(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:			1		n.a.
0.	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)	RCFD 2103				5.a.
	b. Non-U.S. addressees (domicile)	RCFD 2104				5.b.
6	Intangible assets:			1		0.0.
0.	a. Mortgage servicing assets	RCFD 3164				6.a.
	(1) Estimated fair value of mortgage servicing assets			1		6.a.(1
	b. Other identifiable intangible assets:					0.0.(1
	(1) Purchased credit card relationships and nonmortgage servicing assets	RCFD B026				6.b.(1
	(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	2 143		I		J.u.
	or are otherwise qualifying for regulatory capital purposes	RCFD 6442		1		6.e.
7	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to	0442		1		0.6.
1.	redeem the debt	RCFD				7.
	Tedeein the debt	3295		1		1.

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.

Legal Title of Bank

Γ

FDIC Certificate Number

Schedule RC-M—Continued

 B. a. Other real estate owned: (1) Direct and indirect investments in real estate ventures (2) All other real estate owned: (a) Construction and land development in domestic offices (b) Farmland in domestic offices (c) 1–4 family residential properties in domestic offices (d) Multifamily (5 or more) residential properties in domestic offices (e) Nonfarm nonresidential properties in domestic offices 	RCON 5509 RCON 5510			8.a.
 (2) All other real estate owned: (a) Construction and land development in domestic offices	5372 RCON 5508 RCON 5509 RCON 5510			8.a.(
 (a) Construction and land development in domestic offices	5508 RCON 5509 RCON 5510			
 (b) Farmland in domestic offices	5508 RCON 5509 RCON 5510			
 (c) 1–4 family residential properties in domestic offices	5509 RCON 5510			8.a.(
(d) Multifamily (5 or more) residential properties in domestic offices	5510			8.a.(
	RCON 5511			8.a.(
				8.a.(
	DOON			8.a.(
(f) In foreign offices	DOFN			8.a.(
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	DOED			8.a.(
b. Investments in unconsolidated subsidiaries and associated companies:				```
(1) Direct and indirect investments in real estate ventures	RCFD 5374			8.b.(
(2) All other investments in unconsolidated subsidiaries and associated companies	DOED			8.b.(
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	DOED			8.b.(
. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,		1		
item 23, "Perpetual preferred stock and related surplus"	RCFD 3778			9.
. Mutual fund and annuity sales in domestic offices during the guarter (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	DOON			10.d.
e. Annuities	RCON 8430			10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through	0.00	1		
10.e above)	RCON 8784			10.f.
. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts	0.01	1		
included in assets and liabilities reported in Schedule RC	RCFD A525			11.
. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other	7.020	1		
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.
. Outstanding principal balance of loans other than 1–4 family residential mortgage loans	A320			
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 instrumer						
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

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

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		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
above which are wholly or partially guaranteed		-											
by the U.S. Government	RCFD 5612				RCFD 5613				RCFD 5614				10.
a. Guaranteed portion of loans and leases		_	_	_								_	
included in item 10 above	RCFD 5615				RCFD 5616				RCFD 5617				10.a.

Schedule RC-N—Continued

											C	473	◀
Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			′ I	
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
 Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 2) 	RCFD				RCFD				RCFD	1	1		M.1.
Memorandum item 2) 2. Loans to finance commercial real estate.	1658	1			1659				1661		1		IVI. I.
construction, and land development activities (not secured by real estate) included in													
Schedule RC-N, items 4 and 7, above	RCFD 6558				RCFD 6559				RCFD 6560				M.2.
 Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above): 						1	1			1	1		
a. Construction and land development	RCON 2759				RCON 2769				RCON 3492				M.3.a.
b. Secured by farmland	RCON 3493				RCON 3494				RCON 3495				M.3.b.
 c. Secured by 1–4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential properties and 													
extended under lines of credit	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				М.З.d.
e. Secured by nonfarm nonresidential properties	RCON 3502				RCON 3503				RCON 3504				M.3.e.

		(Colu Past c rough	lue 30)		9			
 Interest rate, foreign exchange rate, and other commodity and equity contracts: 		Bil	Mil	Thou		Bil	Mil	Thou	
a. Book value of amounts carried as assets	RCFD 3522				RCFD 3528				M.4.a.
b. Replacement cost of contracts with a				_		_		_	
positive replacement cost	RCFD 3529				RCFD 3530				M.4.b.

Person to whom questions about the Reports of Condition and Ir	ncome 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

				C4	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.(1)
	(2) Actual amount of unposted debits to time and savings deposits ¹	RCON 0032				1.b.(2)
2.	Unposted credits (see instructions):					
	a. Actual amount of all unposted credits	RCON 3510				2.a.
	OR			1		2.u.
	b. Separate amount of unposted credits:					
	(1) Actual amount of unposted credits to demand deposits	RCON 3512				2.b.(1)
	(1) Actual amount of unposted credits to time and savings deposits¹	RCON 3514				
2	Uninvested trust funds (cash) held in bank's own trust department (not included in total	3514			1	2.b.(2)
5.	deposits in domestic offices)	RCON 3520				•
4	Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico	3520				3.
4.						
	and U.S. territories and possessions (not included in total deposits):	RCON 2211			1	
	a. Demand deposits of consolidated subsidiaries	2211 RCON 2351				4.a.
	b. Time and savings deposits ¹ of consolidated subsidiaries	2351 RCON				4.b.
_	c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514				4.c.
5.	Deposits in insured branches in Puerto Rico and U.S. territories and possessions:	RCON			1	
	a. Demand deposits in insured branches (included in Schedule RC-E, Part II)	RCON 2229				5.a.
	b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	RCON 2383				5.b.
	c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,	DOON			1	
	item 1.b.)	RCON 5515				5.c.
6.	Reserve balances actually passed through to the Federal Reserve by the reporting bank on					
	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				6.a.
	b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,					
	item 4 or 5, column A or C, but not column B)	RCON 2315				6.b.
7.	Unamortized premiums and discounts on time and savings deposits: 1, 2					
	a. Unamortized premiums	RCON 5516				7.a.
	b. Unamortized discounts	RCON 5517				7.b.
8.	To be completed by banks with "Oakar deposits."					1.0.
•.	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					
	the quarter	RCON A531				0 - (1)
	(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable	A531				8.a.(1)
	to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	RCON A532				
	members report deposits attributable to BIF)	A532				8.a.(2)
	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	RCON				
	insured branches in Puerto Rico and U.S. territories and possessions)	RCON A533				8.b.

² Exclude core deposit intangibles.

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

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Schedule RC-O—Continued

	Dollar Amounts in Thousa	ands		Bil	Mil	Thou	
9.	Deposits in lifeline accounts	R(5	CON 596	,			9.
10.	. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits						
	in domestic offices)	R(8	CON 432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico						
	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal						
	demand balances:						
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal						
	demand balances with the domestic offices of U.S. banks and savings associations and						
	insured branches in Puerto Rico and U.S. territories and possessions that were reported	P					
	on a gross basis in Schedule RC-E had been reported on a net basis		CON 785				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	R	CON				
	on a net basis in Schedule RC-E had been reported on a gross basis	Ä	C0N 181				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	R	CON 182				
40	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E		182				11.c.
12.	. Amount of assets netted against deposit liabilities in domestic offices and in insured branche	s					
	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	R	C0N 527				12.a.
	 b. Amount of assets netted against time and savings deposits 	P	CON				12.a. 12.b.
			520				12.0.
Me	emoranda (to be completed each quarter except as noted)						
WIC	Dollar Amounts in Thousa	ands 🗌		Bil	Mil	Thou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)		-				
	must equal Schedule RC, item 13.a):						
	a. Deposit account of \$100,000 or less:						
	(1) Amount of deposit accounts of \$100,000 or less	R(2	CON 702				M.1.a.(1)
	(2) Number of deposit accounts of \$100.000 or less (to be Number						
	completed for the June report only)						M.1.a.(2)
	b. Deposit accounts of more than \$100,000:						
	(1) Amount of deposit accounts of more than \$100,000		CON 710				M.1.b.(1)
	Numbe	er					
	(2) Number of deposit accounts of more than \$100,000						M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices of the bank:						
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the						
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)						
	above by \$100,000 and subtracting the result from the amount of deposit accounts of						
	more than \$100,000 reported in Memorandum item 1.b.(1) above.						
	Indicate in the appropriate box at the right whether your bank has a method or			VEO		NO	
	procedure for determining a better estimate of uninsured deposits than the estimate	R	CON	YES		NO	
	described above	6	861	Dil	N // ;	Thou	M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits	R	CON	Bil	Mil	Thou	
•	determined by using your bank's method or procedure	5	597				M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association						
	in that parent bank's or parent saving association's Call Report or Thrift Financial Report?						
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings			FDIO	C Cert	No	
		R	CON				MO
	A545		545				M.3.

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
 C480

 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
 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 avera	ge maturity of at					
	east five years) that is includible in Tier 2 capital:				-	_	
	a. Subordinated debt ¹ and intermediate term preferred stock		RCFD A515				2.a.
	o. Other limited-life capital instruments		RCFD A516				2.b.
3.	Amounts used in calculating regulatory capital ratios (report amounts deter	mined by the bank					
	or its own internal regulatory capital analyses consistent with applicable ca	apital standards):					
	a. (1) Tier 1 capital		RCFD 8274				3.a.(1)
	(2) Tier 2 capital		RCFD 8275				3.a.(2)
	(3) Tier 3 capital		RCFD 1395				3.a.(3)
	p. Total risk-based capital		RCFD 3792				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 mark	ket risk equivalent					
	assets, less excess allowance reported in item 3.c above and all oth	er deductions)	RCFD A223				3.d.(1)
	(2) Market risk equivalent assets (included in item 3.d.(1) above)		RCFD 1651				3.d.(2)
	e. Maximum contractual dollar amount of recourse exposure in low level re	ecourse transactions					
	(to be completed only if the bank uses the "direct reduction method" to re	eport these					
	transactions in Schedule RC-R)		RCFD 1727				3.e.
	. "Average total assets" (quarterly average reported in Schedule RC-K, ite	em 9, less all	RCFD				
assets deducted from Tier 1 capital) ²							3.f.
Iter	ns 4–9 and Memoranda items 1 and 2 are to be completed	(Column A)		(Colu	mn B		

Items 4–9 and Memoranda items 1 and 2 are to be completed			mn A)			ĺ			
by banks that answered NO to item 1 above and	As	sets F	Record	led	Cr	ent	ĺ		
by banks with total assets of \$1 billion or more.			the		A	f-	ĺ		
4. Assets and credit equivalent amounts of off-balance sheet items	Balance Sheet				Balance Sheet Items			ems ³	
assigned to the Zero percent risk category:		Bil	Mil	Thou		Bil	Mil	Thou	
a. Assets recorded on the balance sheet	RCFD 5163								4.a.
b. Credit equivalent amount of off-balance sheet items					RCFD 3796				4.b.

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

Dollar Amounts in Thousan	ds	`As Rec	umn A) ssets orded the ce She	,		redit E Amo	unt of alance	ent e	
 Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category: 	RCF		 	1				_	
 Assets recorded on the balance sheet b. Credit equivalent amount of off-balance sheet items 		5		1	RCFD 3801	1		1	5.a. 5.b.
 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 	RCE					<u> </u>	<u> </u>	<u> </u>	6.a.
b. Credit equivalent amount of off-balance sheet items7. Assets and credit equivalent amounts of off-balance sheet items					RCFD 3803				6.b.
assigned to the 100 percent risk category: a. Assets recorded on the balance sheet b. Credit equivalent amount of off-balance sheet items			1	1	RCFD 3805	1			7.a. 7.b.
 On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio² 	PCE	D 6							8.
 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). 	RCF 380								9.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. 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													
		(Column A)			(Column B)					(Column C)					
		One	year	or less	6				e year			Ove	er five	years	
2. Notional principal amounts of off-						t	hrou	gh fiv	e year	S					_
balance sheet derivative contracts ³ :		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou
a. Interest rate contracts	RCFD 3809					RCFD 8766					RCFD 8767				
b. Foreign exchange contracts	RCFD 3812					RCFD 8769					RCFD 8770				
c. Gold contracts	RCFD 8771					RCFD 8772					RCFD 8773				
d. Other precious metals contracts	RCFD 8774					RCFD 8775					RCFD 8776				
e. Other commodity contracts	RCFD 8777					RCFD 8778					RCFD 8779				
f. Equity derivative contracts	RCFD A000					RCFD A001					RCFD A002				

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

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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 _____

Legal Title of Bank

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

No comment (RCON 6979)

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

City

State

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 SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

C471 C472

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK								
	OMB No. For OCC: 1557-0081							
		OMB No. Fo				_		
	OME	3 No. for Fed				-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 Report Date,)	1 1	I	I	1		L	
The following information is required by Public Laws 90-44 and 102-242, but does not		•				•		
Condition, these Laws require all banks to furnish a report of all loans or other extension								
the previous Report of Condition. Data regarding individual loans or other extension of credit were made during the period, insert "none" against subitem (a). (Exclude the a		•						
credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal F	. ,						11116	
definitions of "executive officer" and "extension of credit," respectively. Exclude	•			-		,	cipal	
shareholders who are not executive officers.						-	-	
	-	RCFD						
a. Number of loans made to executive officers since the previous Call Report		3561 RCFD					a.	
b. Total dollar amount of above loans (in thousands of dollars)		3562					b.	

c. F	Range of interest charged on above loans						
	example: 9¾% = 9.75)	RCF 770	% to	RCFD 7702	·	%	c.

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