Federal Financial Institutions Examination Council

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, 2004



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



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

Report at the close of business March 31, 2001

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.

I, Name and Title of Officer Authorized to Sign Report

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.

(20010331) (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.

> 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)

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

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

Cover

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 35.5 hours per respondent and is estimated to vary from 14 to 500 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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Special Report (to be completed by all banks)

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



Legal Title of Bank

State

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FDIC Certificate Number

Consolidated Report of Income for the period January 1, 2001–March 31, 2001

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

Zip Code

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. I	nterest income:					
a	a. Interest and fee income on loans:					
	(1) In domestic offices:					
	(a) Loans secured by real estate	4011				1.a.(1)(a)
	(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
	(c) Commercial and industrial loans	4012				1.a.(1)(c)
	(d) Loans to individuals for household, family, and other personal expenditures:			-		
	(1) Credit cards	B485				1.a.(1)(d)(1
	(2) Other (includes single payment, installment, all student loans, and revolving					
	credit plans other than credit cards)	B486				1.a.(1)(d)(2
	(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
	(f) All other loans in domestic offices	B487				1.a.(1)(f)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
	(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
k	b. Income from lease financing receivables	4065				1.b.
c	2. Interest income on balances due from depository institutions ¹	4115				1.c.
c	 Interest and dividend income on securities: 					
	(1) U.S. Treasury securities and U.S. Government agency obligations (excluding					
	mortgage-backed securities)	B488				1.d.(1)
	(2) Mortgage-backed securities	B489				1.d.(2)
	(3) All other securities (includes securities issued by states and political subdivisions					()
	in the U.S.)	4060				1.d.(3)
e	e. Interest income from trading assets	4069				1.e.
f	. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
ç	. Other interest income	4518				1.g.
ł	n. Total interest income (sum of items 1.a.(3) through 1.g)	4107				1.h.
	nterest expense:					
a	a. Interest on deposits:					
	(1) Interest on deposits in domestic offices:					
	(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and					
	preauthorized transfer accounts)	4508				2.a.(1)(a)
	(b) Nontransaction accounts:					
	(1) Savings deposits (includes MMDAs)	0093				2.a.(1)(b)(1
	(2) Time deposits of \$100,000 or more	A517				2.a.(1)(b)(2
	(3) Time deposits of less than \$100,000	A518				2.a.(1)(b)(3
	(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172				2.a.(2)
k	b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
	. Interest on trading liabilities and other borrowed money	4185				2.c.

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

Schedule RI—Continued

	· ·	Year-t	o-date	.		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures	4200				2.d.	
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.	
3. Net interest income (item 1.h minus 2.e)					4074	3.
4. Provision for loan and lease losses					4230	4.
5. Noninterest income:						
a. Income from fiduciary activities ¹	4070				5.a.	
b. Service charges on deposit accounts in domestic offices	4080				5.b.	
c. Trading revenue ²	A220				5.c.	
d. Investment banking, advisory, brokerage, and underwriting fees		1	1			
and commissions	B490				5.d.	
e. Venture capital revenue	. B491				5.e.	
f. Net servicing fees	. B492				5.f.	
g. Net securitization income	B493				5.g.	
h. Insurance commissions and fees	. B494				5.h.	
i. Net gains (losses) on sales of loans and leases	. 5416				5.i.	
j. Net gains (losses) on sales of other real estate owned	. 5415				5.j.	
k. Net gains (losses) on sales of other assets (excluding securities).	. B496				5.k.	
I. Other noninterest income*	. B497				5.l.	_
m. Total noninterest income (sum of items 5.a through 5.I)					4079	5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3521	6.a.
b. Realized gains (losses) on available-for-sale securities					3196	6.b.
7. Noninterest expense:			1	1		
a. Salaries and employee benefits	. 4135				7.a.	
b. Expenses of premises and fixed assets (net of rental income)			1	1		
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.	
c. Amortization expense of intangible assets (including goodwill)	4531				7.c.	
d. Other noninterest expense*	. 4092				7.d.	_
e. Total noninterest expense (sum of items 7.a through 7.d)	-				4093	7.e.
8. Income (loss) before income taxes and extraordinary items and other						_
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	-				4301	8.
9. Applicable income taxes (on item 8)					4302	9.
10. Income (loss) before extraordinary items and other adjustments					4000	_
(item 8 minus item 9)					4300	10.
11. Extraordinary items and other adjustments, net of income taxes*					4320	11.
12. Net income (loss) (sum of items 10 and 11)					4340	12.

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

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

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² For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.d.

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Schedule RI—Continued

Memoranda Dollar Amounts in Thousands			``	Year-t	o-date	-date		
		RIAD	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securitie	s, loans, and leases acquired							
after August 7, 1986, that is not deductible for federal i			4513				M.1.	
2. Income from the sale and servicing of mutual funds an	d annuities in domestic offices							
(included in Schedule RI, item 8)			8431				M.2.	
3. Income on tax-exempt loans and leases to states a	nd political subdivisions							
in the U.S. (included in Schedule RI, items 1.a and 1.t)		4313				M.3.	
4. Income on tax-exempt securities issued by states and								
(included in Schedule RI, item 1.d.(3))			4507				M.4.	
5. Number of full-time equivalent employees at end of cu				Ν	lumbe	r		
whole number)			4150				M.5.	
6. Not applicable								
7. If the reporting bank has restated its balance sheet as	a result of applying push down		CC	ΥY	MM	DD		
accounting this calendar year, report the date of the ba							M.7.	
reported average trading assets (Schedule RC-K, in quarter of the preceding calendar year.):	tem 7) of \$2 million or more for an	у	RIAD	Bil	Mil	Thou		
a. Interest rate exposures			8757				M.8.	
b. Foreign exchange exposures			8758				M.8.	
c. Equity security and index exposures			8759				M.8.	
d. Commodity and other exposures			8760				M.8.	
							101.0.	
9. Impact on income of derivatives held for purposes other	er than trading:		RIAD	Bil	Mil	Thou		
a. Net increase (decrease) to interest income			8761					
b. Net (increase) decrease to interest expense			8762				M.9	
c. Other (noninterest) allocations							M.9. M.9.	
10. Credit losses on derivatives (see instructions)			8763				M.9.	
			8763 A251				M.9. M.9.	
11. Does the reporting bank have a Subchapter S election				YES		NO	M.9 M.9	

¹ For example, a bank acquired on June 1, 2001, would report 20010601.

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Schedule RI-A—Changes in Equity Capital

Indi	cate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
4			RIAD	DII	IVIII	Thou
	Total equity capital most recently reported for the December 31	•	0047			1
	and Income (i.e., after adjustments from amended Reports of Inco		3217			
2.	Restatements due to corrections of material accounting erro	rs and changes in				
	accounting principles*		B507			
	Balance end of previous calendar year as restated (sum of ite		B508			
4.	Net income (loss) (must equal Schedule RI, item 12)	· · · · · · · · · · · · · · · · · · ·	4340			
	Sale, conversion, acquisition, or retirement of capital stock, net (e					
	stock transactions)		B509			
	Treasury stock transactions, net		B510			
	Changes incident to business combinations, net		4356			
	LESS: Cash dividends declared on preferred stock		4470			
	LESS: Cash dividends declared on common stock		4460			
10.	Other comprehensive income ¹		B511			
	Other transactions with parent holding company* (not included in		4415			
	Total equity capital end of current period (sum of items 3 through	· · · · · · ·				
	Schedule RC, item 28)		3210			

* Describe on Schedule RI-E—Explanations.

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

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

Part I. Charge-offs and Recoveries on Loans and Leases

			`	mn A)		(Column B)				
Part I excludes charge-offs and recoveries through			Char	ge-offs				veries		
the allocated transfer risk reserve.	Dollar Amounts in Thousands				· · · · ·	· year-to-date				
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
 Loans secured by real estate: 										
a. Construction, land development, and	l other land loans in domestic		-	r	r			1		
offices		3582				3583				
b. Secured by farmland in domestic office	ces	3584				3585				
 c. Secured by 1–4 family residential pro 	pperties in domestic offices:									
(1) Revolving, open-end loans secur	red by 1–4 family residential				1			1		
properties and extended under li	nes of credit	5411				5412				
(2) Closed-end loans secured by 1—	4 family residential properties	5413				5414				
d. Secured by multifamily (5 or more) re	esidential properties in domestic									
offices		3588				3589				
e. Secured by nonfarm nonresidential p	roperties in domestic offices	3590				3591				
f. In foreign offices		B512				B513				
2. Loans to depository institutions and acc	eptances of other banks:									
a. To U.S. banks and other U.S. deposit	tory institutions	4653				4663				
b. To foreign banks		4654				4664				
3. Loans to finance agricultural production	and other loans to farmers	4655				4665				
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)		4645				4617				
b. To non-U.S. addressees (domicile)		4646				4618				
5. Loans to individuals for household, fami	ly, and other personal									
expenditures:										
a. Credit cards		B514				B515				
b. Other (includes single payment, in										
and revolving credit plans other th		B516				B517				

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FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued		(Colu	mn A)	(Column B)				
	Charge-offs Recoverie							
			Cale	ndar y	∕ear-to	-date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
6. Loans to foreign governments and official institutions	4643				4627			
7. All other loans	4644				4628			
8. Lease financing receivables:								
a. To U.S. addressees (domicile)	4658				4668			
	1 10 - 0				4669			
9. Total (sum of items 1 through 8)					4605			

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

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2000, Reports of Condition and Income			I	
(i.e., after adjustments from amended Reports of Income)	B522			
2. Recoveries (must equal part I, item 9, column B above)	4605			
3. LESS: Charge-offs (must equal part I, item 9, column A above)				
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	1000			
5. Adjustments* (see instructions for this schedule)	1010			
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)				

^{*}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.

	``	Year-t	o-date	•	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income and expense attributable to international operations:					
a. Gross interest income	B523				1.a.
b. Gross interest expense	B524				1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b.)	B525				2.
3. Noninterest income and expense attributable to international operations:				_	
a. Noninterest income attributable to international operations	4097				3.a.
b. Provision for loan and lease losses attributable to international operations	4235				3.b.
c. Other noninterest expense attributable to international operations	4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus				_	
3.b and 3.c)	4843				3.d.
4. Estimated pretax income attributable to international operations before capital allocation				_	
adjustment (sum of items 2 and 3.d)	4844				4.
5. Adjustment to pretax income for internal allocations to international operations to reflect			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 (sum of items 4 and 5)	4846				6.
7. Income taxes attributable to income from international operations as estimated in item 6	4797				7.
8. Estimated net income attributable to international operations (item 6 minus 7)	4341				8.





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.)

				Year-to-date			
		Dollar A	mounts in Thousands	RIAD	Bil	Mil	Thou
Otl	her no	oninterest income (from Schedule RI, item 5.I)					
lte	mize	and describe amounts that exceed 1% of the sum of Schedule	RI,				
ite		h and 5.m:				-	
a.	TEXT C013	Income and fees from the printing and sale of checks		C013			
b.	TEXT C014	Earnings on/increase in value of cash surrender value of life insurance		C014			
;.	TEXT C016	Income and fees from automated teller machines (ATMs)		C016			
d.	TEXT 4042	Rent and other income from other real estate owned		4042			
э.	TEXT C015	Safe deposit box rent		C015			
.	TEXT 4461			4461			
g.	TEXT 4462			4462			
n.	TEXT 4463			4463			
Otl	her no	oninterest expense (from Schedule RI, item 7.d)					
te	mize	and describe amounts that exceed 1% of the sum of Schedule	RI,				
te	ms 1.	h and 5.m:					
a.	TEXT C017	Data processing expenses		C017			
	TEXT 0497	Advertising and marketing expenses		0497			
	TEXT 4136	Directors' fees		4136			
1.	TEXT C018	Printing, stationery, and supplies		C018			
».	TEXT 8403	Postage		8403			
	TEXT 4141	Legal fees and expenses		4141			
	TEXT 4146	FDIC deposit insurance assessments		4146			
í.	TEXT 4464			4464			
	TEXT 4467			4467			
	TEXT 4468			4468			
Ξx	traord	inary items and other adjustments and applicable income tax effective	t (from Schedule RI,				
iter		(itemize and describe all extraordinary items and other adjustment	s):				
a.	(1)	[EST] Effect of adopting FAS 133, "Accounting for Derivative Instruments a	nd Hedging Activities"	6373			
	(2) <u>A</u>	pplicable income tax effect	4486				_
D .	(1)	TEXT 4487		4487			
	(2) A	pplicable income tax effect	4488				
	Lí 🗖	TEXT 4489		4489			
	··/	pplicable income tax effect	4491			-	

Schedule RI-E—Continued

	Year-to-date				
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Restatements due to corrections of material accounting errors and changes in accounting					
principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. B526	B526				
b. TEXT B527	B527				
Other transactions with parent holding company (from Schedule RI-A, item 11)					
(itemize and describe all such transactions):					
	4498				
b. TEXT 4499	4499				
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)					
(itemize and describe all adjustments):					
a. TEXT 4521	4521				
D. 1522	4522				

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

No comment (RIAD 4769)

Other explanations (please type or print clearly): $_{\scriptscriptstyle (\text{TEXT 4769})}$

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FF	IEC	C	03	1
Pa	ge	R	C-	1

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

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2001

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands							
ASSETS								
1. Cash and balances due from depository institutions (from Schedul	e RC-A):						1	
a. Noninterest-bearing balances and currency and coin ¹					0081			
b. Interest-bearing balances ²					0071			
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)					1754			
b. Available-for-sale securities (from Schedule RC-B, column D)					1773			
3. Federal funds sold and securities purchased under agreements to resell								
4. Loans and lease financing receivables (from Schedule RC-C):								_
a. Loans and leases held for sale					5369			
b. Loans and leases, net of unearned income	B528				_			
c. LESS: Allowance for loan and lease losses	3123							
d. Loans and leases, net of unearned income and allowance (s 4.c)			B529			
5. Trading assets (from Schedule RC-D)					3545			
6. Premises and fixed assets (including capitalized leases)					2145			
7. Other real estate owned (from Schedule RC-M)					2150			
8. Investments in unconsolidated subsidiaries and associated compa	inies (from Sch	edule	RC-N	1)	2130			
9. Customers' liability to this bank on acceptances outstanding					2155			
10. Intangible assets:								
a. Goodwill					3163			
b. Other intangible assets (from Schedule RC-M)					0426			
11. Other assets (from Schedule RC-F)					2160			
12. Total assets (sum of items 1 through 11)					2170			

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

² Includes time certificates of deposit not held for trading.

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Schedule RC—Continued

	Dollar Amounts in	Thousands		Bil	Mil	Thou
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C	from Schedule RC-E,		RCON		_	
part I)			2200			
(1) Noninterest-bearing ¹						
(2) Interest-bearing	RCON 6636					
b. In foreign offices, Edge and Agreement subsidiaries, a			RCFN			
(from Schedule RC-E, part II)			2200			
(1) Noninterest-bearing	RCFN 6631					
(2) Interest-bearing	RCFN 6636		RCFD			
14. Federal funds purchased and securities sold under agree			2800			
15. Trading liabilities (from Schedule RC-D)			3548			
16. Other borrowed money (includes mortgage indebtedne				-		
capitalized leases) (from Schedule RC-M)			3190			
17. Not applicable						
18. Bank's liability on acceptances executed and outstanding	g		2920			
19. Subordinated notes and debentures ²			3200			
20. Other liabilities (from Schedule RC-G)			2930			
21. Total liabilities (sum of items 13 through 20)			2948			
22. Minority interest in consolidated subsidiaries			3000			
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus			3838			
24. Common stock			3230			
25. Surplus (exclude all surplus related to preferred stock)			3839			
26. a. Retained earnings			3632			
b. Accumulated other comprehensive income ³			B530			
27. Other equity capital components ⁴						
28. Total equity capital (sum of items 23 through 27)			1			
29. Total liabilities, minority interest, and equity capital (sum			3300			

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	RCFD	Number	
	auditors as of any date during 2000	6724		M.1.
	additions as of any date during 2000	· · · ·		

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

² Includes limited-life preferred stock and related surplus.

³ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

⁴ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

FDIC Certificate Number

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

Exclude assets held for trading.

	(Column A) Consolidated Bank			(Column B) Domestic Offices				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Cash items in process of collection, unposted debits, and currency and coin	0022							
a. Cash items in process of collection and unposted debits					0020			
b. Currency and coin2. Balances due from depository institutions in the U.S					0080			
 a. U.S. branches and agencies of foreign banks (including their IBFs) b. Other commercial banks in the U.S. and other depository institutions in 	0083							
the U.S. (including their IBFs)	0085							
3. Balances due from banks in foreign countries and foreign central banks					0070			
a. Foreign branches of other U.S. banks	0073							
b. Other banks in foreign countries and foreign central banks	0074							
4. Balances due from Federal Reserve Banks	0090				0090			
5. Total (sum of items 1 through 4) (total of column A must equal								
Schedule RC, sum of items 1.a and 1.b)	0010				0010			

Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity							Available-for-sale								
		(Column A)				(Column B)				(Colu	mn C)		(Column D)				
		Amortized Cost			Fair	Value		A	mortiz	ed Co	st		Fair	Value			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	
a. Issued by U.S. Gov-			1	1			1	r			-	r			1		
ernment agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-				1											1		
sponsored agencies ²	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political				1											1		
subdivisions in the U.S.	8496				8497				8498				8499				3.

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

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

Schedule RC-B—Continued

Schedule RC-B-C	ontir	nue	a														14
			H	eld-to-	-maturi	ity					Av	ailable	e-for-sa	ale			14
			mn A) ed Co			(Colur Fair \					mn C) ed Co			(Colu	mn D) Value		
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed																	
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by	1000		1		1000			1	4704		1		4700				
GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA	1703				1705				1706				1707		1		4 (0)
and FHLMC	1705				1705				1700			1	1707				4.a.(2)
(3) Other pass- through securities.	1709				1710				1711				1713				$(1 - \langle 2 \rangle)$
b. Other mortgage-											1		11 10				4.a.(3)
backed securities																	
(include CMOs,																	
REMICs, and stripped																	
MBS):																	
(1) Issued or guar-																	
anteed by FNMA,																	
FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by																	()
MBS issued or																	
guaranteed by																	
FNMA, FHLMC,			1	1				1		-	1	1			1		
or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other																	
mortgage-backed	4700		1		4704			1	4705	[1	1	4700		1		
securities	1733				1734				1735				1736				4.b.(3)
 Asset-backed securities (ABS): 																	
a. Credit card										-					1		
receivables	B838				B839				B840				B841				5.a.
b. Home equity lines	B842				B843				B844				B845				5.b.
c. Automobile loans	B846				B847				B848				B849				5.c.
d. Other consumer loans	B850				B851				B852				B853				5.d.
e. Commercial and			1	1				1		[1	1			1		
industrial loans	B854				B855				B856				B857				5.e.
f. Other	B858				B859				B860				B861				5.f.
6. Other debt securities:																	
a. Other domestic debt	1737				1738				1739				1741		1		_
securities	1/3/				1730				1739				1/41				6.a.
b. Foreign debt securities	1742				1743				1744			[1746				0.1
7. Investments in mutual	1174				1740				17 44				1740				6.b.
funds and other equity																	
securities with readily																	
determinable fair values ¹									A510				A511				7.
8. Total (sum of items 1																	1.
through 7) (total of																	
column A must equal																	
Schedule RC, item 2.a)																	
(total of column D must																	
equal Schedule RC,																	
item 2.b)	1754				1771				1772				1773				8.

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

FDIC Certificate Number

Schedule RC-B—Continued

Iemoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹	0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through					
securities other than those backed by closed-end first lien 1–4 family residential mortgages					
with a remaining maturity or next repricing date of: 3, 4					
(1) Three months or less	A549				M.2.a
(2) Over three months through 12 months	A550				M.2.a
(3) Over one year through three years	A551				M.2.a
(4) Over three years through five years	A552				M.2.a
(5) Over five years through 15 years	A553				M.2.a
(6) Over 15 years	. A554				M.2.a
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential					1
mortgages with a remaining maturity or next repricing date of: ^{3, 5}			-		
(1) Three months or less	. A555				M.2.b
(2) Over three months through 12 months					M.2.b
(3) Over one year through three years					M.2.b
(4) Over three years through five years					M.2.b
(5) Over five years through 15 years					M.2.b
(6) Over 15 years	. A560				M.2.b
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					1
mortgage pass-through securities) with an expected average life of: ⁶			1	-	
(1) Three years or less	. A561				M.2.c
(2) Over three years	. A562				M.2.c
d. Debt securities with a REMAINING MATURITY of one year or less (included in			1	-	
Memorandum items 2.a through 2.c above)	. A248				M.2.d
. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading					
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	. 1778				M.3.
. Structured notes (included in the held-to-maturity and available-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	. 8782				M.4.a
b. Fair value	. 8783				M.4.b

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

² Exclude investments in mutual funds and other equity securities with readily determinable fair values.

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

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁶ Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. Report loans and leases net of any applicable (Column B) (Column A) allocated transfer risk reserve. Exclude assets held for trading and Consolidated Domestic commercial paper. Offices Bank Dollar Amounts in Thousands RCFD Bil Mil Thou RCON Bil Mil Thou 1410 1. Loans secured by real estate 1. 1415 a. Construction, land development, and other land loans 1.a. b. Secured by farmland (including farm residential and other 1420 improvements)..... 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 1797 properties and extended under lines of credit 1.c.(1) (2) Closed-end loans secured by 1–4 family residential properties: 5367 (a) Secured by first liens 1.c.(2)(a) 5368 (b) Secured by junior liens 1.c.(2)(b) 1460 d. Secured by multifamily (5 or more) residential properties 1.d. 1480 e. Secured by nonfarm nonresidential properties 1.e. 2. Loans to depository institutions and acceptances of other banks: B531 a. To commercial banks in the U.S. 2.a. B532 (1) To U.S. branches and agencies of foreign banks 2.a.(1) B533 (2) To other commercial banks in the U.S. 2.a.(2) B534 B534 b. To other depository institutions in the U.S. 2.b. B535 c. To banks in foreign countries..... 2.c. (1) To foreign branches of other U.S. banks..... B536 2.c.(1) B537 (2) To other banks in foreign countries 2.c.(2) 1590 1590 3. Loans to finance agricultural production and other loans to farmers 3. 4. Commercial and industrial loans: 1763 1763 a. To U.S. addressees (domicile) 4.a. 1764 1764 b. To non-U.S. addressees (domicile) 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): B538 B538 a. Credit cards 6.a. B539 B539 b. Other revolving credit plans..... 6.b. c. Other consumer loans (includes single payment, installment, and 2011 2011 all student loans)..... 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 2081 central banks)..... 7. 8. Obligations (other than securities and leases) of states and political 2107 2107 subdivisions in the U.S. 8. 1563 9. Other loans..... 9. 1545 a. Loans for purchasing or carrying securities (secured and unsecured).... 9.a. 1564 b. All other loans (exclude consumer loans) 9.b. 2165 10. Lease financing receivables (net of unearned income)..... 10. 2182 a. Of U.S. addressees (domicile) 10.a. 2183 b. Of non-U.S. addressees (domicile) 10.b. 2123 2123 11. LESS: Any unearned income on loans reflected in items 1-9 above..... 11. 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal 2122 2122 Schedule RC, sum of items 4.a and 4.b) 12.

16

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou]
1. Loans and leases restructured and in compliance with modified	d terms (included in					
Schedule RC-C, part I, and not reported as past due or nonacc	rual in Schedule RC-N,					
Memorandum item 1) (exclude loans secured by 1–4 family res	idential properties and					
loans to individuals for household, family, and other personal	expenditures)	1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in	nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential	properties in domestic offices					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) w	th a remaining maturity or					
next repricing date of: 1, 2		RCON		1		
(1) Three months or less		A564				M.2.a.(1)
(2) Over three months through 12 months		A565				M.2.a.(2)
(3) Over one year through three years		A566				M.2.a.(3)
(4) Over three years through five years		A567				M.2.a.(4)
(5) Over five years through 15 years		A568				M.2.a.(5)
(6) Over 15 years		A569				M.2.a.(6)
b. 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 fam	ily residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.	(2)(a), column B) with a					
remaining maturity or next repricing date of: 1, 3		RCFD			1	
(1) Three months or less		A570				M.2.b.(1)
(2) Over three months through 12 months		A571				M.2.b.(2)
(3) Over one year through three years						M.2.b.(3)
(4) Over three years through five years		A573				M.2.b.(4)
(5) Over five years through 15 years		A574				M.2.b.(5)
(6) Over 15 years		A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 th	rough 10, column A)			1	1	
with a REMAINING MATURITY of one year or less (excluding the	ose in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land de	velopment activities			1	1	
(not secured by real estate) included in Schedule RC-C, part I, item		2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 fami		RCON		1	1	
in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)		5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile		RCFD		1	1	
Schedule RC-C, part I, item 1, column A)		B837				M.5.

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

² Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

³ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment 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 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

 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	Number of Loans	
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	
NOT exceed \$100,000.)	5562	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic		
offices reported in Schedule RC-C, part I, item 4.a, column B		
(Note: Item 4.a, column B, divided by the number of loans should		
NOT exceed \$100,000.)	5563	2.b.

Dollar Amounts in Thousands		(Column A) mber of Loans					
3. Number and amount currently outstanding of "Loans secured by	RCON		RCON	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	5564		5565				3.a.
b. With original amounts of more than \$100,000 through \$250,000	5566		5567				3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5568		5569				3.c.
4. Number and amount currently outstanding of "Commercial and							
industrial loans to U.S. addressees" in domestic offices reported in							
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c							
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):							
a. With original amounts of \$100,000 or less	5570		5571				4.a.
b. With original amounts of more than \$100,000 through \$250,000	5572		5573				4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5574		5575				4.c.



RCON YES

6999

NO

1.

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "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, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.").....

RCON YES NO

5.

6860

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.

Number of Loans 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, RCON part I, item 1.b, column B (Note: Item 1.b, column B, divided by 5576 the number of loans should NOT exceed \$100,000.) 6.a. 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 5577 6.b. NOT exceed \$100,000.).....

	(Column A)	Àm Ì Am	mn B) ount rently	
Dollar Amounts in Thousands	Number of Loans	Outst	anding	
 7. Number and amount currently outstanding of "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 (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 Bil	Mil Thou	7.a.
 b. With original amounts of more than \$100,000 through \$250,000 c. With original amounts of more than \$250,000 through \$500,000 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): 		5581 5583		_ 7.b. _ 7.c.
 a. With original amounts of \$100,000 or less b. With original amounts of more than \$100,000 through \$250,000 c. With original amounts of more than \$250,000 through \$500,000 	5584 5586 5588	5585 5587 5589		8.a. 8.b. 8.c.



FFIEC 031

FDIC Certificate Number

Schedule RC-D—Trading Assets and Liabilities

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

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

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

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

Memoranda

Memoranda Dollar Amounts in Thousands	DOON	D ''			l
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			1	1	
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than					
\$100,000 and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					101.1.0.(2)
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining					WI. I.U.(I)
maturity of one year or less (included in Memorandum item 1.b above)	A244				M1d(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					M.1.d.(2)
reported in item 3 above which are secured or collateralized as required under state law)					
(to be completed for the December report only)	5590			1	
	0000			1	M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:		1	1		
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more					M.2.c.
	·			1	IVI.Z.C.

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Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

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

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

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

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

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

Memorandum						
Dollar Amount	Dollar Amounts in Thousands					
1. Time deposits with a remaining maturity of one year or less (included in Part II, ite	m 6 above)	A245				M.1.

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

³ Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-F—Other Assets

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

Schedule RC-G—Other Liabilities

Do	ousands	RCON	Bil	Mil	Thou		
1. a. Interest accrued and unpaid on deposits in domestic offices 5				3645			
b. Other expenses accrued and unpaid (includes accrued income taxe	s			RCFD			
payable)				3646			
2. Net deferred tax liabilities ²				3049			
8. Allowance for credit losses on off-balance sheet credit exposures				B557			
. Other (itemize and describe amounts greater than \$25,000 that exceed	25 <u>% of th</u>	is item)		2938			
a. TEXT Accounts payable	3066						
b. TEXT CO11 Deferred compensation liabilities	C011						
c. Dividends declared but not yet payable	2932						
d. TEXT CO12 Derivatives with a negative fair value held for purposes other							
than trading	C012						
e. TEXT 3552	3552						
f. TEXT 3553	3553						
g. <u>TEXT</u> 3554	3554						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930			

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

² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

⁴ Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

⁵ For savings banks, include "dividends" accrued and unpaid on deposits.

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

		Do	mesti	c Offic	ces	
Dollar Amounts in Thousa	nds _R	CON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding		155				1.
2. Bank's liability on acceptances executed and outstanding	29	920				2.
3. Federal funds sold and securities purchased under agreements to resell	1:	350				3.
4. Federal funds purchased and securities sold under agreements to repurchase	28	300				4.
5. Other borrowed money	3	190				5.
EITHER						
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2	163				6.
OR				-		
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	29	941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and				-		
IBFs)	2	192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and						
IBFs)	3	129				9.
	_					1
In items 10–17, report the amortized (historical) cost of both held-to-maturity and	R	ON	Bil	Mil	Thou	
available-for-sale securities in domestic offices.						
10. U.S. Treasury securities	10)39				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	10)41				11.
12. Securities issued by states and political subdivisions in the U.S.	10)42				12.
13. Mortgage-backed securities (MBS):						
a. Pass-through securities:				1		
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	10)43				13.a.(1)
(2) Other pass-through securities	10)44				13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				1		
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	12	209				13.b.(1)
(2) All other mortgage-backed securities	·····	280				13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	·····	281				14.
15. Foreign debt securities (include foreign asset-backed securities)	12	282				15.
16. Investments in mutual funds and other equity securities with readily determinable					1	
fair values	A	510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities				1		
(sum of items 10 through 16)	1:	374				17.
					1	
18. Equity securities that do not have readily determinable fair values		752				18.

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages¹

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

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—Derivatives and Off-Balance Sheet Items

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

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residenti	ial properties, e.g., home equity				
lines		3814			
b. Credit card lines		3815			
c. Commercial real estate, construction, and land developme					
(1) Commitments to fund loans secured by real estate		3816			
(2) Commitments to fund loans not secured by real estate		6550			
d. Securities underwriting		3817			
e. Other unused commitments		3818			
2. Financial standby letters of credit and foreign office guarantee	es	3819			
a. Amount of financial standby letters of credit conveyed to o				_	
3. Performance standby letters of credit and foreign office guara		3821			
a. Amount of performance standby letters of credit conveyed					
4. Commercial and similar letters of credit		3411			
5. To be completed by banks with \$100 million or more in total a	assets:				
Participations in acceptances (as described in the instruction	s) conveyed to others by the				
reporting bank		3428			
6. Securities lent (including customers' securities lent where the	customer is indemnified against				
loss by the reporting bank)	-	3433			
7. Notional amount of credit derivatives:					
a. Credit derivatives on which the reporting bank is the guara	antor	A534			
b. Credit derivatives on which the reporting bank is the benef		A535			
3. Spot foreign exchange contracts		8765			
9. All other off-balance sheet liabilities (exclude derivatives) (iter	mize and describe each component				
of this item over 25% of Schedule RC, item 28, "Total equity of	capital")	. 3430			
a. Text 3432 Securities borrowed	3432				
b. TEXT 3434 Commitments to purchase when-issued securities	3434				
C. TEXT 3555	3555				
d. TEXT 3556	3556				
e. TEXT 3557	3557				
0. All other off-balance sheet assets (exclude derivatives) (itemi	ze and describe each component			_	
of this item over 25% of Schedule RC, item 28, "Total equity of	capital")	5591			·
a. Text 3435 Commitments to sell when-issued securities	3435				
b. TEXT 5592	5592				
C. TEXT 5593	5593				
d. TEXT 5594	5594				
E. 5595	5595				

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Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				Fc	rèign	umn E Excha	ange	E	qùity I	umn C Deriva htracts	tive	(Column D) Commodity and Other Contracts				
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
 Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal 			1				1	1							1		
sum of items 12 and 13):		RC	-D 8693			RC	FD 8694			RCF	D 8695		<u> </u>	RCI	D 8696		
a. Futures contracts		RC	D 8697			RC	FD 8698			RCF	D 8699			RCI	D 8700	· · ·	
b. Forward contracts																	
c. Exchange-traded option contracts:		RC	D 8701			RC	FD 8702			RCF	D 8703			RCI	D 8704		
(1) Written options																	
		RC	D 8705			RC	FD 8706			RCF	D 8707			RCI	D 8708		
(2) Purchased options																	
d. Over-the-counter option contracts:		RC	D 8709			RC	FD 8710			RCF	D 8711		L,	RCI	D 8712		
(1) Written options																·	
		RCF	D 8713			RC	FD 8714			RCF	D 8715		ļ,	RCI	D 8716		
(2) Purchased options																· ·	
		RCF	D 3450			RC	FD 3826	1	<u> </u>	RCF	D 8719		<u> </u>	RCI	D 8720		
e. Swaps																·	
Total gross notional amount of		RCF	D A126			RC	FD A127	1	_ r	RCF	D 8723			RCI	D 8724		
derivative contracts held for trading																· ·	
Total gross notional amount of			-D 8725				ED 0700			DO	D 8727				-D 0700		
derivative contracts held for		RCI	-D 8725			RU	FD 8726		- I	RCF	-D 8/2/			RCI	D 8728		
purposes other than trading																· ·	
a. Interest rate swaps where the		RCE	D A589		-												
bank has agreed to pay a		NO1	D A303		-												
fixed rate																	
14. Gross fair values of derivative																	
contracts: a. Contracts held for trading:		RC	- - D 8733	•	-	RC	FD 8734			RCF	D 8735	•		RC	- D 8736		
(1) Gross positive fair value		-				-				-				-			
		RC	L -D 8737	I		RC	L FD 8738	1		RCF	D 8739	I		RCI	L -D 8740		
(2) Gross negative fair value																	
b. Contracts held for purposes other			1					1				1			1		
than trading:		RC	D 8741			RC	FD 8742			RCF	D 8743			RCI	D 8744		
(1) Gross positive fair value																	
		RC	D 8745	•		RC	FD 8746			RCF	D 8747	•		RCI	D 8748		
(2) Gross negative fair value																	

Schedule RC-M-Memoranda

Dollar Amounts in Thousand	S RCFI) Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal			_	-	
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164	1			1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	r				
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164	1			2.a.
(1) Estimated fair value of mortgage servicing assets		_	_		2.a.(1
b. Purchased credit card relationships and nonmortgage servicing assets	B020	3			2.b.
c. All other identifiable intangible assets	5507	7			2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426	6			2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372	2			3.a.
b. All other real estate owned:	RCO	-			
(1) Construction, land development, and other land loans in domestic offices		-			3.b.(1
(2) Farmland in domestic offices		-			3.b.(2
(3) 1–4 family residential properties in domestic offices					3.b.(3
(4) Multifamily (5 or more) residential properties in domestic offices					3.b.(4
(5) Nonfarm nonresidential properties in domestic offices		-			3.b.(5
(6) In foreign offices					3.b.(6
	RCFI	-	-		
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150)			3.c.
4. Investments in unconsolidated subsidiaries and associated companies:		.	1		
a. Direct and indirect investments in real estate ventures		-	_		4.a.
b. All other investments in unconsolidated subsidiaries and associated companies					4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130	<u> </u>		I	4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:	265	1			
 (1) With a remaining maturity of one year or less		-	-		5.a.(1
 (2) With a remaining maturity of more than one year through three years (2) With a remaining maturity of more than three years 		-		+	5.a.(2
(3) With a remaining maturity of more than three years	550	5			5.a.(3
 b. Other borrowings: (1) With a remaining maturity of one year or less 		1			
(1) With a remaining maturity of more than one year through three years	R57				5.b.(1
					5 h /
	B56	7			
(3) With a remaining maturity of more than three years	B56	7			5.b.(3
	B56	7			
(3) With a remaining maturity of more than three years	B56	7 3)		No	5.b.(3
 (3) With a remaining maturity of more than three years c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16) 	B56 B568 3190	7 3) Yes	; ;	No	5.b.(3 5.c.
(3) With a remaining maturity of more than three years	B56 B568 3190	7 3) Yes		No	5.b.(3
 (3) With a remaining maturity of more than three years c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16) 	B56 B563 3190 B569	7 3) Yes			5.b.(3 5.c.
 (3) With a remaining maturity of more than three years c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16) 	B56 B56 3190 B569 	7 3) Yes 9 5 Bil	, Mil	No	

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

		(Column A) Past due 30 through 89 days and still accruing				umn B due 90 or mor d still ruing	Ď	(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:												
a. Construction, land development, and other			_	_							_	
land loans in domestic offices	2759				2769				3492			
b. Secured by farmland in domestic offices	3493				3494				3495			
 c. Secured by 1–4 family residential 												
properties in domestic offices:												
(1) Revolving, open-end loans secured by												
1–4 family residential properties and								1			-	
extended under lines of credit	5398				5399				5400			
(2) Closed-end loans secured by					-			1				
1-4 family residential properties	5401				5402				5403			
d. Secured by multifamily (5 or more) residential					-			1				
properties in domestic offices	3499				3500				3501			
e. Secured by nonfarm nonresidential								1			1	
properties in domestic offices	3502				3503				3504			
	RCFN		1		RCFN		1	1	RCFN		1	
f. In foreign offices	B572				B573				B574			
2. Loans to depository institutions and acceptances												
of other banks:												
 a. To U.S. banks and other U.S. depository 	RCFD			1	RCFD			1	RCFD		-	
institutions	5377				5378				5379			
b. To foreign banks	5380				5381				5382			
Loans to finance agricultural production and			1	1			1	1			1	
other loans to farmers	1594				1597				1583			
 Commercial and industrial loans: 			1	1			1	1			1	
a. To U.S. addressees (domicile)	1251				1252				1253			
b. To non-U.S. addressees (domicile)	1254				1255				1256			
5. Loans to individuals for household, family, and												
other personal expenditures:	Dent		1	1	DETO			1	D			
a. Credit cards	B575				B576				B577			
b. Other (includes single payment, install-												
ment, all student loans, and revolving			1	1			1	1			1	
credit plans other than credit cards)	B578				B579				B580			
6. Loans to foreign governments and official	5000				5000				5004			
institutions	5389				5390				5391			──┤
7. All other loans	5459				5460				5461			
3. Lease financing receivables:	4057				4050				4050			
a. Of U.S. addressees (domicile)	1257				1258				1259			──┤
b. Of non-U.S. addressees (domicile)	1271				1272				1791			
9. Debt securities and other assets (exclude												
other real estate owned and other repossessed	0505				0500				0507			
assets)	3505				3506				3507			

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing				(Colur Past d days o and accr	lue 90 r more still)						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases													
included in item 10 above	5615				5616				5617] 10.a.

Memoranda			ÈPast 80 thro days a	0	9		(Colur Past d lays o and accr	ue 90 r more still			•	mn C) ccrual		
	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Schedule	red loans and leases included in RC-N, items 1 through 8, above eported in Schedule RC-C, Part I,													
Memoran	dum item 1)	1658				1659				1661				M.1.
constructi	inance commercial real estate, on, and land development activities red by real estate) included in													
Schedule	RC-N, items 4 and 7, above	6558				6559				6560				M.2.
addressee	cured by real estate to non-U.S. es (domicile) (included in	40.40				40.40				4050		1	1	
Schedule 4. Not applic	RC-N, item 1, above)	1248				1249				1250				M.3.

		(Colu	mn A)						
		Past c	lue 30			Past c	lue 90	J	
	th	rough	89 da	ys	0				
5. Interest rate, foreign exchange rate, and other	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou]
commodity and equity contracts:									
Fair value of amounts carried as assets	3529			3530				M.5.	

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

Name and Title (TEXT 8901)

E-mail Address (TEXT 4086)

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

FDIC Certificate Number

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unposted debits (see instructions):			IVIII	mou	
a. Actual amount of all unposted debits	0030				1.a.
OR	-				1.0.
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	0031				1.b.(1
 (2) Actual amount of unposted debits to time and savings deposits¹ 	0032				1.b.(2
2. Unposted credits (see instructions):	-				1.0.(2
a. Actual amount of all unposted credits	3510				2.a.
OR					2.u.
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	3512				2.b.(1
 (2) Actual amount of unposted credits to time and savings deposits¹ 	3514				2.b.(1 2.b.(2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total					2.0.(2
deposits in domestic offices)	3520				3.
 Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico 					З.
and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	2211				1.0
 b. Time and savings deposits¹ of consolidated subsidiaries 	. – – – –				4.a.
 c. Interest accrued and unpaid on deposits of consolidated subsidiaries 	. – – – –				4.b.
 Deposits in insured branches in Puerto Rico and U.S. territories and possessions: 					4.c.
 a. Demand deposits in insured branches (included in Schedules RC-E, Part II) 	2229				5 -
 b. Time and savings deposits¹ in insured branches (included in Schedules RC-E, Part II) 	2383				5.a.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-E, Part I)	. 2000				5.b.
item 1.b.)	5515				Γ.
 Reserve balances actually passed through to the Federal Reserve by the reporting bank on 	. 5515				5.c.
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 7,					
	2314				•
column B)	. 2314				6.a.
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,	2315				<u>.</u>
item 7, column A or C, but not column B)	. 2313				6.b.
7. Unamortized premiums and discounts on time and savings deposits: ^{1, 2}	5516				_
a. Unamortized premiums	. 5510				7.a.
b. Unamortized discounts	. 5517				7.b.
8. To be completed by banks with "Oakar deposits."a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter					
(exclude deposits purchased or acquired from foreign offices other than insured branches					
in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during	4521				
the quarter	. A531				8.a.(1
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable					
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	4.500				
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	4.500				
insured branches in Puerto Rico and U.S. territories and possessions)	A533				8.b.

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

² Exclude core deposit intangibles.

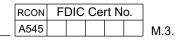
30

Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou]
9.	Deposits in lifeline accounts	5596			-	9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits					
	in domestic offices)	8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico					
	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal					
	demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations and					
	insured branches in Puerto Rico and U.S. territories and possessions that were reported					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	 b. Amount by which demand deposits would be increased if the reporting bank's reciprocal 				1	- 11.a.
	demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported					
	on a net basis in Schedule RC-E had been reported on a gross basis	A181			1	11.b.
		71101			1	11.0.
	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	A182				11 0
10	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E				<u> </u>	11.c.
Ζ.	Amount of assets netted against deposit liabilities in domestic offices and in insured branches					
	in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):	A527			1	10 -
	a. Amount of assets netted against demand deposits	A528				12.a.
	b. Amount of assets netted against time and savings deposits	A320] 12.b.
Me	moranda (to be completed each quarter except as noted)					
	Dollar Amounts in Thousands	RCON	Bil	N 4:1	Thou	
				Mil	Tinou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)		Dii		mou	
1.	must equal Schedule RC, item 13.a):		Dil		Ind	
1.			Dii	MII		
1.	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) <i>Amount</i> of deposit accounts of \$100,000 or less 	2702	Dii			M.1.a
1.	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be	2702				M.1.a
1.	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) <i>Amount</i> of deposit accounts of \$100,000 or less 	2702				M.1.a
1.	must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be	2702				
1.	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) 3779 	2702				
1.	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) b. Deposit accounts of more than \$100,000: 					M.1.a
1.	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 					M.1.a
	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 (2) Number of deposit accounts of more than \$100,000 					M.1.a M.1.b
	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 					M.1.a M.1.b
	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 (2) Number of deposit accounts of more than \$100,000 b. Deposit accounts of more than \$100,000 or less (to be Number 2722) 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 					M.1.a M.1.b
	 must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less (2) Number of deposit accounts of \$100,000 or less (to be Number completed for the June report only) b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 (2) Number of deposit accounts of more than \$100,000 (2) Number of deposit accounts of more than \$100,000 (1) Amount of deposit accounts of more than \$100,000 (2) Number of deposit accounts of more than \$100,000 					M.1.a M.1.b

	Indicate in the appropriate box at the right whether your bank has a method or					
	procedure for determining a better estimate of uninsured deposits than the estimate	RCON	YES		NO	
	described above	6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	
	determined by using your bank's method or procedure	5597				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 association: $\frac{\text{TEXT}}{\text{AS45}}$



FDIC Certificate Number

Schedule RC-R—Regulatory Capital

Dollar	Amounts in Thousands	RCFD	Bil	Mil	Thou
Tier 1 capital				1	
1. Total equity capital (from Schedule RC, item 28)		3210			
2. Net unrealized gains (losses) on available-for-sale securities (if a gain, de	duct it from item 1 in				
the calculation of Tier 1 capital; if a loss, add it to item 1)		8434			
3. LESS: Net unrealized loss on available-for-sale EQUITY securities		A221			
4. Accumulated net gains (losses) on cash flow hedges (if a gain, deduct it fr	om item 1 in the				
calculation of Tier 1 capital; if a loss, add it to item 1)		4336			
5. LESS: Nonqualifying perpetual preferred stock		B588			
6. Qualifying minority interests in consolidated subsidiaries		B589			
7. LESS: Disallowed goodwill and other disallowed intangible assets		B590			
8. LESS: Disallowed servicing assets and purchased credit card relationship		B591			
9. LESS: Disallowed deferred tax assets		5610			
10. Other additions to (deductions from) Tier 1 capital		B592			
11. Tier 1 capital (sum of items 1 through 10)		8274			
Tier 2 capital 12. Qualifying subordinated debt and redeemable preferred stock		5306			
13. Cumulative perpetual preferred stock includible in Tier 2 capital		B593			
14. Allowance for loan and lease losses includible in Tier 2 capital		5310			
15. Unrealized gains on available-for-sale equity securities includible in Tier 2		2221			
16. Other Tier 2 capital components	-	B594			
17. Tier 2 capital (sum of items 12 through 16)		5311			
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275			
······································		·			
19. Tier 3 capital allocated for market risk		1395			
20. LESS: Deductions for total risk-based capital		B595			
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		3792			
Total assets for leverage ratio		2200			
22. Average total assets (from Schedule RC-K, item 9)		3368			<u> </u>
23. LESS: Disallowed goodwill and other disallowed intangible assets (from it	-	B590			<u> </u>
24. LESS: Disallowed servicing assets and purchased credit card relationship		. B591			<u> </u>
25. LESS: Disallowed deferred tax assets (from item 9 above)		. 5610			──
26. LESS: Other deductions from assets for leverage capital purposes		. B596			──
27. Average total assets for leverage capital purposes (item 22 less items 23 t	through 26)	A224			
Adjustments for financial subsidiaries					
28. Adjustment to total risk-based capital reported in item 21		B503			
29. Adjustment to risk-weighted assets reported in item 62		B504			
30. Adjustment to average total assets reported in item 27		B505			
Capital ratios					
(Column B is to be completed by all banks. Column A is to be completed by	(Column A)	(Colu	mn B)	
banks with financial subsidiaries.)	RCFD Percentage	RCFD	•	ercenta	
31. Tier 1 leverage ratio ¹	7273	. 7204			
32. Tier 1 risk-based capital ratio ²	7274	. 7206			
	·				

7205

33.

¹ The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus one half of item 28 divided by (item 27 minus item 30). ² The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus item 29).

³ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28 divided by (item 62 minus item 29).

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Schedule RC-R—Continued

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

	(C	olumn /	A)	· ·	olumr	'	(C	olumn	C)	(Co	olumn	D)	(C	Columr	ιE)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ition b	oy Risk	Weig	ght Ca	tegory			
	Sch	nedule F	RC)		-Weig			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions								-	-			-					-	-
(Column A equals the sum of Schedule RC, items 1.a	F	RCFD 0010)				F	RCFD B6	00	R	CFD B60)1				F	RCFD B6	02
and 1.b)					_	_									_			
,	F	RCFD 1754	ŀ	F	RCFD B6	03	F	RCFD B6	04	R	CFD B60	05	1	RCFD B6	06	F	RCFD B6	07
35. Held-to-maturity securities																		
······································	F	RCFD 1773	3	F	RCFD B6	08	F	RCFD B6	09	R	CFD B6 ²	10		RCFD B6	11	F	RCFD B6	12
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under	F	RCFD 1350)				F	RCFD B6	13	R	CFD B6'	14				F	RCFD B6	16
agreements to resell]					
		RCFD 5369)	F	RCFD B6	17	F	RCFD B6	18	R	CFD B6	19	1	RCFD B6	20	F	RCFD B6	21
38. Loans and leases held for sale																		
	F	RCFD B528	3	F	RCFD B6	22	F	RCFD B6	23	R	CFD B62	24	1	RCFD B6	25	F	RCFD B6	26
39. Loans and leases, net of unearned income ¹																		
	F	RCFD 3123	3	F	RCFD 31	23												
40. LESS: Allowance for loan and lease losses							1											
	F	RCFD 3545	5	F	RCFD B6	27	F	RCFD B6	28	R	CFD B62	29	1	RCFD B6	30	F	RCFD B6	31
41. Trading assets																		
41. Induling assets	F	RCFD B639)	F	RCFD B6	40	F	RCFD B6	41	R	CFD B64	42	1	RCFD B6	43	F	RCFD 53	39
42. All other assets ²																		
	F	RCFD 2170)	F	RCFD B6	44	F	RCFD 53	20	R	CFD 532	27		RCFD 53	34	F	RCFD 534	40
43. Total assets (sum of items 34 through 42)																		

¹ Include any allocated transfer risk reserve in column B.

² Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R—Continued

	· · ·	Column			· · ·	olumn	,	(Co	lumn	ı C)	(Co	olumn	D)	(Co	lumn	E)	(C	olumn F)	
		ace Val r Notioi		Credit Conversion		Credit uivale	-				Alloca	ation b	y Risk	Weigh	t Cat	egory			
		Amour		Factor		moun			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Tho	,u
Derivatives and Off-Balance Sheet Items		RCFD 381	9		R	CFD B64	45	RC	FD B6	46	R	CFD B64	7	RC	FD B64	8	F	RCFD B649	
4. Financial standby letters of credit				1.00															_ 4
15. Performance standby letters of		RCFD 382	1		R	CFD B6	50	RC	FD B6	51	R	CFD B65	2	RC	FD B65	3	F	RCFD B654	
credit				.50															4
6. Commercial and similar letters of		RCFD 341	1		R	CFD B6	55	RC	FD B6	56	R	CFD B65	7	RC	FD B65	8	F	RCFD B659	
credit				.20															
7. Risk participations in bankers																			
acceptances acquired by the		RCFD 342	9		R	CFD B66	60	RC	FD B6	61	R	CFD B66	2				F	RCFD B663	
reporting institution				1.00															
		RCFD 343	3		R	CFD B66	64	RC	FD B6	65	R	CFD B66	6	RC	FD B66	7	F	RCFD B668	
8. Securities lent				1.00															
9. Retained recourse on small business		RCFD A25	0		R	CFD B66	69	RC	FD B6	70	R	CFD B67	1	RC	CFD B67	2	F	RCFD B673	
obligations sold with recourse				1.00															
0. Retained recourse on financial assets		RCFD 172	7		R	CFD 224	13										F	RCFD B674	
sold with low-level recourse				12.5*															!
1. All other financial assets sold with		RCFD B67	'5		R	CFD B67	76	RC	FD B6	77	R	CFD B67	8	RC	CFD B67	9	F	RCFD B680	
recourse				1.00															
2. All other off-balance sheet		RCFD B68	31		R	CFD B68	32	RC	FD B6	83	R	CFD B68	4	RC	FD B68	5	F	RCFD B686	
liabilities				1.00															!
3. Unused commitments with an original		RCFD 383	3		R	CFD B68	37	RC	FD B6	88	R	CFD B68	9	RC	FD B69	0	F	RCFD B691	
maturity exceeding one year				.50															
,					R	CFD A16	67	RC	FD B6	93	R	CFD B69	4	RC	CFD B69	5			
54. Derivative contracts								T											

* Or institution-specific factor.
 ¹ Column A multiplied by credit conversion factor.



	(Co	olumn	C)	(Co	olumn	D)	(Co	umn	E)	(Co	olumn	F)	1
				Alloca	ation b	oy Risk	Weigh	t Cat	egory				I
		0%			20%		Ę	50%			100%		1
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	1
Totals							-						1
55. Total assets, derivatives, and off-balance sheet items by risk weight category	R	CFD B69	6	R	CFD B6	97	RC	FD B69	8	R	CFD B69	9	
(for each column, sum of items 43 through 54)													55.
56. Risk weight factor		× 0%			× 20%		,	¢ 50%			× 100%		56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CFD B70	0	R	CFD B7	01	RC	FD B70	02	R	CFD B70)3	
item 56)		0											57
										R	CFD 165	51	
58. Market risk equivalent assets													58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										R	CFD B70)4	1
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													59.
										R	CFD A22	22	1
60. LESS: Excess allowance for loan and lease losses													60
										R	CFD 312	8	
61. LESS: Allocated transfer risk reserve													61.
										R	CFD A22	3	
62. Total risk-weighted assets (item 59 minus items 60 and 61)													62

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

						With a	ren	nainin	g mati	urity of	f				
		``	olum year	n A) or les:	6		Ôv		n B) e year e year				olum r five	n C) years	
2. Notional principal amounts of derivative contracts: ¹	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts	3812					8769					8770				
c. Gold contracts	8771					8772					8773				
d. Other precious metals contracts	8774					8775					8776				
e. Other commodity contracts	8777					8778					8779				
f. Equity derivative contracts	A000					A001					A002				

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

FDIC Certificate Number

Schedule RC-S—Securitization and Asset Sale Activities

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

	1– Re	olumn 4 Fan siden Loans	nilý tial		olumn B) Home Equity Lines		Ċ	lumn Credit Card eivabl			olumn Auto Loans		C	olumn Other onsum Loans	her	Ċc anc	olumn mmer I Indus Loans	cial strial	All C Loan	mn G) Other s and eases	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Th	nou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil N	1il Thou	
ank Securitization Activities																					
. Outstanding principal balance of																					
assets sold and securitized by the																					
reporting bank with servicing retained		CFD B7						FD B70	7		CFD B7			RCFD B70			RCFD B7				-
or with recourse or other seller-pro-	к 		15					FD 670.	/		CFDBA	10	F		19	Г		10	RCFL		_
vided credit enhancements																					
. Maximum amount of credit exposure																					
arising from recourse or other																					
seller-provided credit enhancements																					
provided to structures reported in																					
item 1 in the form of:																					
a. Retained interest-only strips	R	CFD B7		R			RC	FD B714	1	R	CFD B7		6	RCFD B7		6	RCFD B7		RCEL	B718	-
(included in Schedules RC-B or									•												-
RC-F or in Schedule RC, item 5)			1				I	I		I				1	1		1	1			
b. Standby letters of credit, sub-	R	CFD B7		R			RC	FD B72	1	R	CFD B72		5	RCFD B72		F	RCFD B7		RCEE	B725	
ordinated securities, and other									-				-								-
enhancements																					
 Reporting bank's unused commit- ments to provide liquidity to structures 	R	CFD B72	 26	R	CFD B727		RC	FD B728	3	R	CFD B72	29	F	RCFD B73	 30	F	RCFD B7		RCFE	B732	
reported in item 1																					-
. Past due loan amounts included in			1							I				1	1		1	1			
item 1:	R	CFD B7	33	R			RC	FD B73	5	R	CFD B7:	36	F	RCFD B73	 37	F	RCFD B7	38	RCFE	B739	1
a. 30–89 days past due																					1
a. 50–69 days past due	R	CFD B74	10	R	CFD B741		RC	FD B742	2	R	CFD B74	43	F	I RCFD B74	14	F	RCFD B74	45	RCFE) B746	1
b. 90 days or more past due																					1
Charge-offs and recoveries on assets			1		<u> </u>		I								1		1	1	I		
sold and securitized with servicing																					
retained or with recourse or other																					
seller-provided credit enhancements																					
(calendar year-to-date):	R	RIAD B74	7	F	RIAD B748		RI	AD B749)	R	RIAD B75	50	F	RIAD B75	51	I	RIAD B75	52	RIAD	B753	
a. Charge-offs																					1
	R	RIAD B75	4	F	RIAD B755		RI	AD B756	;	R	RIAD B75	57	F	RIAD B75	8	I	RIAD B75	59	RIAD	B760	1
b. Recoveries																					1

35

Schedule RC-S—Continued

]	(C	olumn	A)	(Colun	n B)	((Column C)	(C	olumn	D)	(Co	lumn	ιE)	(С	olumn	F)	(C	olumn G	3)
		4 Fami		Hon	,		Credit	(0)	Auto	υ,		Other		•	mmer	· ·	•	All Other	·
		esidenti	-	Equ	ity		Card		Loans			nsum			Indus			bans an	
		Loans		Line	es	Re	eceivables				L	oans	5		Loans	;	A	I Lease	s
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil Mi	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Amount of ownership (or seller's)																			
interests carried as:																			
a. Securities (included in																			
Schedule RC-B or in Schedule RC,				RCFD	3761		RCFD B762							F	RCFD B76	33			
item 5)																			
b. Loans (included in				RCFD	3500		RCFD B501							F	RCFD B50)2			
Schedule RC-C)																			
7. Past due loan amounts included in							· · · ·												
interests reported in item 6.a:				RCFD	3764		RCFD B765							F	RCFD B76	6			
a. 30–89 days past due																			
				RCFD	3767		RCFD B768							F	RCFD B76	69			
b. 90 days or more past due																			
8. Charge-offs and recoveries on loan																			
amounts included in interests reported							· · · ·												
in item 6.a (calendar year-to-date):				RIAD E	3770		RIAD B771							F	RIAD B77	2			
a. Charge-offs																			
ő				RIAD E	3773		RIAD B774							F	RIAD B77	5			
b. Recoveries																			
or Securitization Facilities Sponsored																			
or Otherwise Established By Other																			
stitutions																			
. Maximum amount of credit exposure																			
arising from credit enhancements																			
provided by the reporting bank to other																			
institutions' securitization structures in																			
the form of standby letters of credit,																			
purchased subordinated securities,	R	CFD B776	6	RCFD	3777		RCFD B778	R	RCFD B77	79	RC	CFD B78	80	F	RCFD B78	31	F	RCFD B782	
and other enhancements																			
Reporting bank's unused commitments																			
to provide liquidity to other institutions'	R	CFD B783	3	RCFD	3784		RCFD B785	R	RCFD B78	36	RC	CFD B78	87	F	RCFD B78	38	F	RCFD B789	
securitization structures																			

Schedule RC-S—Continued

) 1-	Column -4 Fan esiden Loans	nilý tial		olumn Home Equity Lines	, , ,		olumn Credit Card ceivat	Í	·	olumn Auto Loans		, Co	olumn Other onsum Loans	ner	Čo and	olumr mme Indu Loan	rcial strial	Â Lo	olumn Il Othe ans a Leas	er nd
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
 Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank 	F	RCFD B7	90	F	CFD B79	 91	F	CFD B7		R	CFD B79	3	R	CFD B7	94	R	CFD B7	'95	R	CFD B79	96
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11	F	RCFD B7	97	Ā	CFD B79	98	F	CFD B7	99	R	CFD B80	0	R	CFD B8	D1	R	CFD B8	302	R	CFD B80)3

Memorandum items 1, 2, 4, and 5 are to be completed in the March 31, 2001, Report of Condition. Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

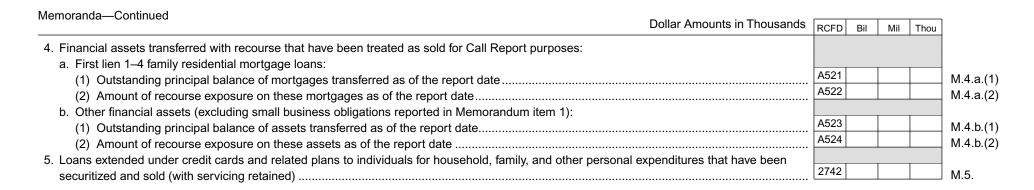
Iemoranda Dollar Amounts in Thousands	RCFD Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249		
b. Amount of retained recourse on these obligations as of the report date	A250		
. Outstanding principal balance of assets serviced for others:	D004		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	DOOL	_	
 b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements c. Other financial assets¹ 	B805 A591		
Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806		
(2) Conduits sponsored by other unrelated institutions	B807		
 b. Unused commitments to provide liquidity to conduit structures: (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company 	B808		
(2) Conduits sponsored by other unrelated institutions	B809		

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

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Schedule RC-S—Continued

37a



FDIC Certificate Number

Schedule RC-T—Fiduciary and Related Services

Schedule RC-T is to be completed beginning December 31, 2001.

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

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

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

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

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

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

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

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

- · Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

		(Column A) Managed Assets				Non-I	lumn E Manag ssets	'	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCI	-D B868			RC	FD B869		RCFD B870	RCFD B871	
4. Personal trust and agency accounts	. 🖂				\square						4.
 Retirement related trust and agency accounts: 											
a. Employee benefit—defined	RCFD B872					RC	FD B873		RCFD B874	RCFD B875	
contribution											5.a.
b. Employee benefit—defined		RCFD B876				RC	FD B877		RCFD B878	RCFD B879	
benefit	.										5.b.
		RCI	FD B880			RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts	.										5.c.
		RCI	FD B884			RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts	.										6.
7. Investment management agency		RCI	FD B886						RCFD B888	-	
accounts	.										7.
		RCI	FD B890			RC	FD B891		RCFD B892	RCFD B893	
8. Other fiduciary accounts	. 🗆										8.



Schedule RC-T—Continued

	(Column A) Managed Assets				Non-N	umn E /lanag ssets	,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts																																								
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou																																									
FIDUCIARY AND RELATED ASSETS—Continued																																																	
9. Total fiduciary accounts	RCFD B894				RCFD B894				RCFD B894				RCFD B894				RCFD B894				RCFD B894			D B895		RCFD B896	RCFD B897																						
(sum of items 4 through 8)											9.																																						
						RCF	D B898			RCFD B899																																							
10. Custody and safekeeping accounts				_							10.																																						
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)		RC	FN B900			RCF	N B901		RCFN B902	RCFN B903	11.																																						

Γ	Oollar Amounts in Thous	ands _{RIA}	D Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts		B90	4		
13. Retirement related trust and agency accounts:			-1		
a. Employee benefit—defined contribution		B90	5		
b. Employee benefit—defined benefit			6		
c. Other retirement accounts			7		
14. Corporate trust and agency accounts			9		
15. Investment management agency accounts			8		
16. Other fiduciary accounts			0		
17. Custody and safekeeping accounts		D 00	9		
18. Other fiduciary and related services income			0		
19. Total gross fiduciary and related services income (sum of items 12			-	_	
Schedule RI, item 5.a)		407	5		
a. Fiduciary and related services income—foreign offices (included in item 19)	B912				
20. Less: Expenses		413	D C		
21. Less: Net losses from fiduciary and related services			8		
22. Plus: Intracompany income credits for fiduciary and related servic			1		
23. Net fiduciary and related services income			1		

moranda				Managed Assets				
D	ollar Amounts in Thousands	RCFD	Bil	Mil	Thou			
1. Managed assets held in personal trust and agency accounts:								
a. Noninterest-bearing deposits		B913						
b. Interest-bearing deposits		B914						
c. U.S. Treasury and U.S. Government agency obligations		B915						
d. State, county and municipal obligations								
e. Money market mutual funds		B917						
f. Other short-term obligations		B918						
g. Other notes and bonds		B919						
h. Common and preferred stocks		B920						
i. Real estate mortgages		B921						
j. Real estate		B922						
k. Miscellaneous assets		B923						
I. Total managed assets held in personal trust and agency account								
items 1.a through 1.k) (must equal Schedule RC-T, item 4, colu	•	B868						



Schedule RC-T—Continued

Memoranda—Continued		Ň	olumn A) umber of Issues	Ρ	rincip	umn E al Am tandir	ount	
Dollar Amou	nts in Thousands	RCFD		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:					RC	-D B928	-	
a. Corporate and municipal trusteeships		B927						M.2
b. Transfer agent, registrar, paying agent, and other corporate		B929						M.2

2.a. 2.b.

	N	olumn A) umber of Funds	M	of S			
Dollar Amounts in Thousands	RCFD		RCFD	Bil	Mil	Thou	
Collective investment funds and common trust funds:					_		
a. Domestic equity	B931		B932				М.
b. International/Global equity			B934				M
c. Stock/Bond blend			B936				M
d. Taxable bond	0007		B938				M
e. Municipal bond	DOOO		B940				M
f. Short term investments/Money market	0044		B942				м
g. Specialty/Other	0040		B944				M
h. Total collective investment funds (sum of Memorandum items 3.a							
through 3.g)	B945		B946				M

			(Column A) Gross Losses Managed Accounts		Gross Losses Managed Non-Managed			Gross Losses Non-Managed			(Column C) Recoveries		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou				
4. Fiduciary settlements, surcharges, and other losses:													
a. Personal trust and agency accounts	B947			B948			B949] м.			
b. Retirement related trust and agency accounts				B951			B952] м.			
c. Investment management agency accounts	B0F0			B954			B955] м.			
d. Other fiduciary accounts and related services				B957			B958] м.			
 e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal 			·										
Schedule RC-T, item 21)	B959			B960			B961			М.			

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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



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

City

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 Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING. TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

No comment (RCON 6979)

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

State

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL *NOT* BE EDITED OR SCREENED IN ANY WAY BY THE 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.

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK						
	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002 SPECIAL REPORT (Dollar Amounts in Thousands)					
	CLOSE OF BUSINESS					
	DATE					
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)					
The following information is required by Public Laws 90-44 and 102-242, but does not	constitute a part o	of the Report of Conditio	on. With each Report of			
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	-					
credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal F	•		• /			
definitions of "executive officer" and "extension of credit," respectively. Exclude shareholders who are not executive officers.	loans and other e	extensions of credit to	directors and principal			
a. Number of leans made to executive officers since the providue Call Paper	t data	RCFD 3561				
a. Number of loans made to executive officers since the previous Call Report		RCED	a.			
b. Total dollar amount of above loans (in thousands of dollars)		3562	b.			

c.	Range of interest charged on above loans						
	$(example: 9^{3}/4)^{2} = 9.75)$	RCFD 7701	·	% to	RCFD 7702	·	% c

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)
FDIC 8040/53 (3-01)	