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



Federal Financial Institutions Examination Council

Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087)

(Example: www.examplebank.com

Please refer to page i, Table of Contents, for the required disclosure of estimated burden 1

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031 (20010630)Report at the close of business June 30, 2001 (RCRI 9999) This report is required by law: 12 U.S.C. §324 (State member This report form is to be filed by banks with branches and conbanks); 12 U.S.C. §1817 (State nonmember banks); and solidated subsidiaries in U.S. territories and possessions, Edge or 12 U.S.C. §161 (National banks). Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities. NOTE: The Reports of Condition and Income must be signed The Reports of Condition and Income are to be prepared in by an authorized officer and the Report of Condition must be accordance with Federal regulatory authority instructions. attested to by not less than two directors (trustees) for State We, the undersigned directors (trustees), attest to the correctness nonmember banks and three directors for State member and of the Report of Condition (including the supporting schedules) National banks. 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 Name and Title of Officer Authorized to Sign Report conformance with the instructions issued by the appropriate Fedof the named bank do hereby declare that the Reports of eral regulatory authority and is true and correct. Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief. Director (Trustee) Signature of Officer Authorized to Sign Report Director (Trustee) Date of Signature Director (Trustee) Submission of Reports For electronic filing assistance, contact EDS Call Report Each bank must prepare its Reports of Condition and Income Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, teleeither: phone (800) 255-1571. (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data To fulfill the signature and attestation requirement for the Reports Systems Corporation (EDS), by modem or on computer of Condition and Income for this report date, attach this signature diskette; or page (or a photocopy or a computer-generated version of this (b) in hard-copy (paper) form and arrange for another party to page) to the hard-copy record of the completed report that the convert the paper report to electronic form. That party (if other bank places in its files. than EDS) must transmit the bank's computer data file to EDS. FDIC Certificate Number Legal Title of Bank (TEXT 9010) http://

City (TEXT 9130)

State Abbrev. (TEXT 9200)

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

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Disclosure of Estimated Burden

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

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

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

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

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

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

FFIEC 031 Page RI-1

Consolidated Report of Income for the period January 1, 2001–June 30, 2001

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD Bil	Mil	Thou	
1. Interest income:			11100	
a. Interest and fee income on loans:				I
(1) In domestic offices:				1
(a) Loans secured by real estate	4011			1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers				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
(1) Credit cards	. B485			1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving				1
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)
b. Income from lease financing receivables	4065			1.b.
c. Interest income on balances due from depository institutions ¹	4115			1.c.
d. Interest and dividend income on securities:				1
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding				1
mortgage-backed securities)	. B488			1.d.(1)
(2) Mortgage-backed securities	. B489	\perp		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions				1
in the U.S.)	4060			1.d.(3)
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.
g. Other interest income	4518			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	\perp		1.h.
2. Interest expense:				1
a. Interest on deposits:				1
(1) Interest on deposits in domestic offices:				1
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and				l
preauthorized transfer accounts)	4508	\perp		2.a.(1)(a)
(b) Nontransaction accounts:			,	l
(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				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180			2.b.
c. 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

4

		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								
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.			
Other noninterest income*	B497				5.l.			
m. Total noninterest income (sum of items 5.a through 5.l)					4079	\perp		5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3521	\perp		6.a.
b. Realized gains (losses) on available-for-sale securities					3196			6.b.
7. Noninterest expense:								
Salaries and employee benefits	4135				7.a.			
b. Expenses of premises and fixed assets (net of rental income)								
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.			
c. 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					1000		_	
(item 8 minus item 9)					4300	++	1	0.
11. Extraordinary items and other adjustments, net of income taxes*					4320	++		1.
12. Net income (loss) (sum of items 10 and 11)					4340		1	2.

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

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

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

Schedule RI—Continued

Memoranda	,	Year-t	o-date	÷	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired					
after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices					
(included in Schedule RI, item 8)	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions					
in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.					
(included in Schedule RI, item 1.d.(3))	4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest		1	Numbe	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	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition1	6				M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that					
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):	RIAD	Bil	Mil	Thou	
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any	RIAD 8757	Bil	Mil	Thou	M.8.a
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):	8757	Bil	Mil	Thou	
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures	8757 8758	Bil	Mil	Thou	M.8.b
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures	8757 8758	Bil	Mil	Thou	M.8.b M.8.c
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures	8757 8758 8759	Bil	Mil	Thou	M.8.a M.8.b M.8.c M.8.c
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures	8757 8758 8759 8760	Bil	Mil	Thou	M.8.b M.8.c
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures	8757 8758 8759 8760 RIAD 8761				M.8.t M.8.c M.8.c
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures	8757 8758 8759 8760 RIAD 8761 8762				M.8.b M.8.c
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures 9. Impact on income of derivatives held for purposes other than trading: a. Net increase (decrease) to interest income b. Net (increase) decrease to interest expense c. Other (noninterest) allocations	8757 8758 8759 8760 RIAD 8761 8762 8763				M.8.d M.8.d M.8.d M.8.d
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures 9. Impact on income of derivatives held for purposes other than trading: a. Net increase (decrease) to interest income b. Net (increase) decrease to interest expense c. Other (noninterest) allocations	8757 8758 8759 8760 RIAD 8761 8762				M.8.6 M.8.6 M.8.6 M.9.6 M.9.6 M.9.6
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures 9. Impact on income of derivatives held for purposes other than trading: a. Net increase (decrease) to interest income b. Net (increase) decrease to interest expense	8757 8758 8759 8760 RIAD 8761 8762 8763				M.8.d M.8.d M.8.d M.9.d M.9.d

 $^{^{\}rm 1}$ For example, a bank acquired on June 1, 2001, would report 20010601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

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

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

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 (Column A) (Column B) Charge-offs1 Recoveries Part I excludes charge-offs and recoveries through Calendar year-to-date the allocated transfer risk reserve. **Dollar Amounts in Thousands** RIAD Bil Thou RIAD Bil 1. Loans secured by real estate: a. Construction, land development, and other land loans in domestic 3582 3583 offices 1.a. 3584 3585 b. Secured by farmland in domestic offices..... 1.b. c. Secured by 1-4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1-4 family residential 5411 5412 properties and extended under lines of credit..... 1.c.(1)5413 5414 (2) Closed-end loans secured by 1–4 family residential properties 1.c.(2) d. Secured by multifamily (5 or more) residential properties in domestic 3588 3589 offices..... 1.d. 3590 3591 e. Secured by nonfarm nonresidential properties in domestic offices 1.e. B513 B512 f. In foreign offices..... 1.f. 2. Loans to depository institutions and acceptances of other banks: 4653 4663 a. To U.S. banks and other U.S. depository institutions 2.a. 4654 4664 b. To foreign banks 2.b. 3. Loans to finance agricultural production and other loans to farmers 4655 4665 3. 4. Commercial and industrial loans: 4645 4617 a. To U.S. addressees (domicile)..... 4.a. 4618 4646 b. To non-U.S. addressees (domicile) 4.b. 5. Loans to individuals for household, family, and other personal expenditures: B514 B515 a. Credit cards..... 5.a. b. Other (includes single payment, installment, all student loans, B516 B517 and revolving credit plans other than credit cards) 5.b.

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.

¹ Include write-downs arising from transfers of loans to the held-for-sale account.

Legal Title of Bank

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Schedule RI-B—Continued

Part I. Continued	I. Continued (Column A)		(Column A)				(Column B)				
	Charge-offs ¹ Recoveries										
			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				6.		
7. All other loans	4644				4628				7.		
8. Lease financing receivables:				,							
a. To U.S. addressees (domicile)	4658				4668				8.8		
b. To non-U.S. addressees (domicile)					4669				8.b		
9. Total (sum of items 1 through 8)					4605				9.		

Memoranda		(Colu	mn A)			(Colu	mn B)		ı	
		Charge-offs1					Recoveries			
			Cale	ndar y	ear-to	-date			ı	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	ı	
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in									ı	
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)				,			,		ı	
(included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.	

¹ Include write-downs arising from transfers of loans to the held-for-sale account.

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Balance most recently reported for the December 31, 2000, Reports of Condition					
and Income (i.e., after adjustments from amended Reports of Income)	B522				1
Recoveries (must equal part I, item 9, column B above)	4605				2
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a)	C079				3
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	1.000				4
5. Adjustments* (see instructions for this schedule)	4815				5
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6

^{*} Include as a negative number write-downs arising from transfers of loans to the held-for-sale account. Describe all adjustments on Schedule RI-E—Explanations, item 6.

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-to-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	4844				
adjustment (sum of items 2 and 3.d)	4044				4.
Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs	4845				5.
Estimated pretax income attributable to international operations after capital allocation				•	Ο.
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.

Legal Title of Bank					
FDIC Certificate Number	1	ı	1	ı	

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Schedule RI-E—Explanations

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

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

				Year-t	o-date		
	Dollar Ar	mounts in Thousands	RIAD	Bil	Mil	Thou	
. Other no	ninterest income (from Schedule RI, item 5.I)						
Itemize a	nd describe amounts that exceed 1% of the sum of Schedule	RI,					
	and 5.m:						
	Income and fees from the printing and sale of checks		C013				
	Earnings on/increase in value of cash surrender value of life insurance		C014				
O. CO10	Income and fees from automated teller machines (ATMs)		C016				
4042	Rent and other income from other real estate owned		4042				
0. 0010	Safe deposit box rent		C015				
f. TEXT 4461			4461				
g. TEXT 4462			4462				
h. TEXT 4463			4463				
Other no	ninterest expense (from Schedule RI, item 7.d)						
Itemize a	nd describe amounts that exceed 1% of the sum of Schedule	RI,					
items 1.h	and 5.m:	·					
a. TEXT C017	Data processing expenses		C017				
b. TEXT 0497	Advertising and marketing expenses		0497				
C. TEXT 4136	Directors' fees		4136				
d. TEXT C018	Printing, stationery, and supplies		C018				
e. TEXT 8403	Postage		8403				
f. TEXT 4141	Legal fees and expenses		4141				
g. TEXT 4146	FDIC deposit insurance assessments		4146				
TEXT 4464	·		4464				
TEXT 4467			4467				
TEXT 4468			4468				
,	nary items and other adjustments and applicable income tax effect	(from Schedule RI					
	itemize and describe all extraordinary items and other adjustments	· ·					
a. (1) TE		•	6373				
(/		1486					
b. (1) TE	phodolo income tax encot		4487				
- (/		1488					
c. (1) TE	phodolo income tax encot		4489				
- ()		1491	1				
(Z) AP	hilipapie ilipolitie fax ellect						

Schedule RI-E—Continued

			Year-t	o-date	•	
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accounting					
	principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
	a. TEXT	B526				4.a.
	b. TEXT B527	B527				4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11)					
	(itemize and describe all such transactions):					
	a. TEXT / 4498	4498				5.a.
	b. TEXT 4499	4499				5.b.
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)					
	(itemize and describe all adjustments):					
	a. TEXT 5523 Write-downs arising from transfers of loans to the held-for-sale account	5523				6.a.
	b. TEXT 4522	4522				6.b.

7.	Other explanations (the space below is provided for the bank to briefly describe, at its
	option, any other significant items affecting the Report of Income):
	No comment (RIAD 4769)
	Other explanations (please type or print clearly):
	(TEXT 4769)

 age RC	
44	

Legal Title of Bank		
City		
State	Zip Code	_
	2.1p 0000	
FDIC Certificate Number		

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 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 Thous	ands RCFE	Bil	Mil	Thou
ASSETS			•	•	•
1. Cash and balances due from depository institutions (from Sched	lule RC-A):				
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	1350			
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		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)		I			
8. Investments in unconsolidated subsidiaries and associated com	panies (from Schedule RC-I	И) 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)					
11. Other assets (from Schedule RC-F)					
12. Total assets (sum of items 1 through 11)					

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

² Includes time certificates of deposit not held for trading.

Schedule RC—Continued

	Dollar /	Amounts	in Thousands		Bil	Mil	Thou	
LIABILITIES						•	•	
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from S	Schedule Ro	C-E,		RCON				
part I)				2200				13.a.
(1) Noninterest-bearing ¹	RCON	6631						13.a.(1)
(2) Interest-bearing	RCON	6636						13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IB	3Fs			RCFN				
(from Schedule RC-E, part II)	<u></u>			2200				13.b.
(1) Noninterest-bearing	RCFN	6631						13.b.(1)
(2) Interest-bearing	RCFN	6636		RCFD				13.b.(2)
14. Federal funds purchased and securities sold under agreement	ts to repurch	ase		2800				14.
15. Trading liabilities (from Schedule RC-D)				3548				15.
16. Other borrowed money (includes mortgage indebtedness and	d obligations	under						
capitalized leases) (from Schedule RC-M)				3190				16.
17. Not applicable								
18. Bank's liability on acceptances executed and outstanding				2920				18.
19. Subordinated notes and debentures ²				3200				19.
20. Other liabilities (from Schedule RC-G)				2930				20.
21. Total liabilities (sum of items 13 through 20)				2948				21.
22. Minority interest in consolidated subsidiaries				3000				22.
EQUITY CAPITAL								
23. Perpetual preferred stock and related surplus				3838				23.
24. Common stock				3230				24.
25. Surplus (exclude all surplus related to preferred stock)				3839				25.
26. a. Retained earnings				3632				26.a.
b. Accumulated other comprehensive income ³				B530				26.b.
27. Other equity capital components ⁴				A130				27.
28. Total equity capital (sum of items 23 through 27)				3210				28.
29. Total liabilities, minority interest, and equity capital (sum of iten								29.

Memorandum

To be reported with the March Report of Condition.

RCFD	Number	
6724		M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = 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.

Legal Title of Bank

FDIC Certificate Number

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

Exclude assets held for trading.										
		(Colu	mn A)		(Column B)					
		Conso	lidate	b	Domestic					
				Offi	ces					
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 coin					0080					
2. Balances due from depository institutions in the U.S					0082					
a. U.S. branches and agencies of foreign banks (including their IBFs)										
b. Other commercial banks in the U.S. and other depository institutions in										
the U.S. (including their IBFs)	0005									
3. Balances due from banks in foreign countries and foreign central banks					0070					
a. Foreign branches of other U.S. banks										
b. Other banks in foreign countries and foreign central banks	0074									
4. Balances due from Federal Reserve Banks	0000				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)					(Column C) (Column D)										
		mortiz	ed Co	st		Fair \	Value		Ai	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- 			,	,													
ernment agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-			,	,													
sponsored agencies ²	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political																	
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

																	14
		Held-to-maturity							Available-for-sale								
			mn A)			(Colu	mn B)		((Colu	mn C)			(Colu	mn D)		
		nortiz	ed Co	st		Fair \	Value		Ar	nortiz	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	
4. Mortgage-backed																	
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by																	
GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA																	4.a.(1)
and FHLMC	1703				1705				1706				1707				4 0 (2)
(3) Other pass-									1.00								4.a.(2)
• •	1709				1710				1711				1713				4 - (0)
through securities.	1700				17 10				17 1 1				17 10				4.a.(3)
b. Other mortgage-																	
backed securities																	
(include CMOs,																	
REMICs, and stripped																	
MBS):																	
(1) Issued or guar-																	
anteed by FNMA,	4= !				4				4= : =		I	I					
FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by																	
MBS issued or																	
guaranteed by																	
FNMA, FHLMC,																	
or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other																	()
mortgage-backed																	
securities	1733				1734				1735				1736				4.b.(3)
5. Asset-backed securities												•					(0)
(ABS):																	
a. Credit card																	
receivables	B838				B839				B840				B841				5.a.
b. Home equity lines	B842				B843				B844				B845				5.a. 5.b.
c. Automobile loans	B846				B847				B848				B849				
					B851				B852				B853				5.c.
d. Other consumer loans	B000				B001				BOOZ				B000				5.d.
e. Commercial and	B854				B855				B856		Ι	Ι	B857				_
industrial loans	B858				B859				B860				B861				5.e.
f. Other	D030				Боээ				B000				D001				5.f.
6. Other debt securities:																	
a. Other domestic debt	4707		l	1	4700				4700		I	1	4744		I		
securities	1737				1738				1739				1741				6.a.
b. Foreign debt			ı	I							ı	T			I		
securities	1742				1743				1744				1746				6.b.
Investments in mutual																	
funds and other equity																	
securities with readily																	
determinable fair values ¹									A510				A511				7.
8. Total (sum of items 1																	
through 7) (total of																	
column A must equal																	
Schedule RC, item 2.a)																	
(total of column D must																	
equal Schedule RC,																	
item 2.b)	1754				1771				1772				1773				8.
			I	<u> </u>			I				1	1			I		о.

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

Legal Title of Bank

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda

Womoranda		Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹			0416				M.1.
2. Maturity and reprici	ng data for debt securities ^{1, 2} (exclud	ding those in nonaccrual status):					
 Securities issued 	by the U.S. Treasury, U.S. Governr	nent agencies, and states and political					
subdivisions in the	ne U.S.; other non-mortgage debt se	curities; and mortgage pass-through					
		t lien 1–4 family residential mortgages					
•	maturity or next repricing date of:				I		
			A549				M.2.a.(1)
(2) Over three n	nonths through 12 months		A550				M.2.a.(2)
(3) Over one year	ar through three years		A551				M.2.a.(3)
(4) Over three y	ears through five years		A552				M.2.a.(4)
•			A553				M.2.a.(5)
			A554				M.2.a.(6)
00,	hrough securities backed by closed-	· · · · · · · · · · · · · · · · · · ·					
	a remaining maturity or next reprici		1				
			A555				M.2.b.(1)
` '	_		A556				M.2.b.(2)
			A557				M.2.b.(3)
• •	.		A558				M.2.b.(4)
•			A559				M.2.b.(5)
			A560				M.2.b.(6)
	backed securities (include CMOs, F	• •					
	hrough securities) with an expected		A561				
			A562				M.2.c.(1)
		a company to a control of the	A302				M.2.c.(2)
	vith a REMAINING MATURITY of or	•	A248				
	•		7240				M.2.d.
	•	nsferred to available-for-sale or trading	1778				
•	, ,	mortized cost at date of sale or transfer)	1770				M.3.
Schedule RC-B, ite	icluded in the held-to-maturity and a	valiable-ior-sale accounts in					
	•		8782				M.4.a.
			8783				
D. Fall Value			3,00		l		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 allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

unearned income. Report loans and leases net of any applicable			(Colu	ımn A	١		(Colu				
	ted transfer risk reserve. Exclude assets held for trading and	(Column A) Consolidated		, , , , , , , , , , , , , , , , , , , ,				'			
comme	ercial paper.				Bank Offices						
	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
1. Lo	ans secured by real estate	1410								1.	
a.	Construction, land development, and other land loans					1415				1.a.	
	Secured by farmland (including farm residential and other										
	improvements)					1420				1.b.	
	Secured by 1–4 family residential properties:										
	(1) Revolving, open-end loans secured by 1–4 family residential										
	properties and extended under lines of credit					1797				1.c.(1)	
	(2) Closed-end loans secured by 1–4 family residential properties:									1.0.(1)	
	(a) Secured by first liens					5367				1.c.(2)(a)	
	(b) Secured by junior liens					5368				1.c.(2)(b)	
d.	Secured by multifamily (5 or more) residential properties					1460				1.d.	
	Secured by nonfarm nonresidential properties					1480				1.e.	
	ans to depository institutions and acceptances of other banks:									1.0.	
	To commercial banks in the U.S.					B531				2.a.	
	(1) To U.S. branches and agencies of foreign banks	B532								2.a. 2.a.(1)	
	(2) To other commercial banks in the U.S.	B533								2.a.(1) 2.a.(2)	
	To other depository institutions in the U.S.					B534		Т	T	2.a.(2) 2.b.	
	To banks in foreign countries					B535				2.c.	
	(1) To foreign branches of other U.S. banks									2.c. 2.c.(1)	
	(2) To other banks in foreign countries										
	ans to finance agricultural production and other loans to farmers					1590		T		2.c.(2) 3.	
	mmercial and industrial loans:									J.	
	To U.S. addressees (domicile)	1763				1763		T		4.a.	
	To non-U.S. addressees (domicile)	1764				1764			$\overline{}$		
	t applicable									4.b.	
	ans to individuals for household, family, and other personal expendi-										
	es (i.e., consumer loans) (includes purchased paper):										
	Credit cards	B538				B538				6.0	
	Other revolving credit plans	B539				B539				6.a.	
	Other consumer loans (includes single payment, installment, and					2000				6.b.	
	all student loans)	2011				2011		Т		6.0	
	ans to foreign governments and official institutions (including foreign	2011				2011				6.c.	
	ntral banks)	2081				2081		Т		7	
	oligations (other than securities and leases) of states and political	2001				2001				7.	
	bdivisions in the U.S	2107				2107		Т		0	
	her loans	1563				2107				8.	
	Loans for purchasing or carrying securities (secured and unsecured)					1545		Т		9. 0	
						1564		<u> </u>		9.a.	
	All other loans (exclude consumer loans)					2165		+	+	9.b.	
	ase financing receivables (net of unearned income)	2182				2100				10.	
	Of U.S. addressees (domicile)					1				10.a.	
	Of non-U.S. addressees (domicile)					2123				10.b.	
	SS: Any unearned income on loans reflected in items 1–9 above	2123				2123				11.	
	tal loans and leases, net of unearned income (sum of items 1										
	ough 10 minus item 11) (total of column A must equal	2122				2122				10	
30	hedule RC, sum of items 4.a and 4.b)			I	1		-			12.	

Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar Amounts in Thousai	nds RCFD	Bil	Mil	Thou	
Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,					
Memorandum item 1) (exclude loans secured by 1-4 family residential properties and					
loans to individuals for household, family, and other personal expenditures)	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 office	ces				
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or		7			
next repricing date of: 1, 2	RCON				
(1) Three months or less	A564				M.2.a
(2) Over three months through 12 months	A565				M.2.a
(3) Over one year through three years	A566				M.2.a
(4) Over three years through five years	A567				M.2.a
(5) Over five years through 15 years	A568				M.2.a
(6) Over 15 years	A569				M.2.a
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a		_			
remaining maturity or next repricing date of: 1,3	RCFD				
(1) Three months or less	A570				M.2.k
(2) Over three months through 12 months					M.2.l
(3) Over one year through three years					M.2.l
(4) Over three years through five years	A573				M.2.l
(5) Over five years through 15 years	A574				M.2.k
(6) Over 15 years	A575				M.2.b
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c
Loans to finance commercial real estate, construction, and land development activities					
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A ⁴	2746				M.3.
. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties	RCON				
in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.
Loans secured by real estate to non-U.S. addressees (domicile) (included in	RCFD				
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 on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

RCON	YES	NO
 6999		

(Column B)

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

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

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

- 2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:
 - a. "Loans secured by nonfarm nonresidential properties" in domestic
 offices reported in Schedule RC-C, part I, item 1.e, column B
 (Note: Item 1.e, column B, divided by the number of loans should
 NOT exceed \$100,000.)......
 - b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

5562 2.8	Nu	mber of Loans	
5562 2.8			
5562			
5562			
5562	RCON		
	 5562		2.a.
1 1			
5563	 5563		2.b.

(Column A)

	(Col	umn A)		(Colu	mn B)							
						Amount						
				Curr	ently							
Dollar Amounts in Thousands	Numbe	r of Loans		Outsta	anding	J						
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):												
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.					

17b

Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

RCON	YES	NO
 6860		

6.b.

5

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

NOT exceed \$100,000.)....

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

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

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

b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should

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

5577

Legal Title of Bank

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Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousand	RCC	N	Bil	Mil	Thou
ASSETS					•
U.S. Treasury securities in domestic offices	353	1			
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed					
securities)	353	2			
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	353	3			
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	353	4			
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)	353	5			
c. All other mortgage-backed securities	353	6			
5. Other debt securities in domestic offices		7			
6.–8. Not applicable					
9. Other trading assets in domestic offices	354	1			
	FN 354	2			
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:					
a. In domestic officesRC	ON 354	3			
	FN 354	3			
	FD 354	5			
LIABILITIES	RCF	D	Bil	Mil	Thou
13. Liability for short positions	354	6			
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity					
contracts	354	7			
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	354	8			

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts							Nontransaction Accounts					
	(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								B550				1.
U.S. Government	2202								2520				2.
States and political subdivisions in the U.S	2203								2530				3.
4. Commercial banks and other depository													
institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
Foreign governments and official institutions (including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,													
item 13.a)	2215				2210				2385				7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					IVI. I.D.
(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					101.1.0.(1)
\$100,000 and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining					
maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under state law)					
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)					M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

Schedule RC-E—Continued

FDIC Certificate Number

Part I. Continued

Memoranda (continued)

D.	ollar 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 r	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		A581				M.3.a.(3
(4) Over three years		A582				M.3.a.(4
b. Time deposits of less than \$100,000 with a REMAINING MATURI						,
or less (included in Memorandum items 3.a.(1) through 3.a.(4) abo		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 ne	ext repricing date of: 1,4					
(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						
(included in Memorandum items 4.a.(1) through 4.a.(4) above) ³		A242				M.4.b.

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

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				,
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				2
5. U.S. Government and states and political subdivisions in the U.S.	B555				ب
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200				6

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

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

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

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

Schedule RC-F—Other Assets

С	Dollar Amounts i	n Thousands	RCFD	Bil	Mil	Thou
1. Accrued interest receivable ¹			B556			
2. Net deferred tax assets ²	deferred tax assets ²					
3. Interest-only strips receivable (not in the form of a security) ³ on:						
a. Mortgage loans			A519			
b. Other financial assets			A520			
Equity securities that DO NOT have readily determinable fair val	lues ⁴		1752			
5. Other (itemize and describe amounts greater than \$25,000 that exce	ed 25% of this	tem)	2168			
a. TEXT 2166 Prepaid expenses	2166					
b. TEXT Coop Cash surrender value of life insurance	C009					
c. TEXT Repossessed personal property (including vehicles)	1578					
d. Co10 Derivatives with a positive fair value held for purposes other	er					
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

	Dollar	Amou	nts in 1	housands	RCON	Bil	Mil	Thou
1. a. Intere	est accrued and unpaid on deposits in domestic offices 5				3645			
b. Other	expenses accrued and unpaid (includes accrued income taxes				RCFD			
paya	ole)				3646			
	rred tax liabilities ²							
3. Allowa r	ce for credit losses on off-balance sheet credit exposures				B557			
4. Other (it	emize and describe amounts greater than \$25,000 that exceed 25	% of the	his iten	n)	2938			
a. TEXT 3066	Accounts payable	3066						
b. TEXT C011	Deferred compensation liabilities	C011						
C. TEXT 2932	Dividends declared but not yet payable	2932						
d. TEXT C012	Derivatives with a negative fair value held for purposes other							
	than trading	C012						
e. TEXT 3552		3552						
f. TEXT 3553		3553						
g. TEXT 3554		3554						
5. Total (su	m 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.

Legal Title of Bank

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

	Do	mesti	ic Offic	ces]
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding	2155				1.
2. Bank's liability on acceptances executed and outstanding					2.
3. Federal funds sold and securities purchased under agreements to resell					3.
4. Federal funds purchased and securities sold under agreements to repurchase					4.
5. Other borrowed money	3190				5.
EITHER				•	
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
OR 7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	3129				9.
					_
In items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou	
available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041				11.
12. Securities issued by states and political subdivisions in the U.S.	1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043				13.a.
(2) Other pass-through securities					13.a.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209				13.b.
(2) All other mortgage-backed securities					13.b.
14. Other domestic debt securities (include domestic asset-backed securities)					14.
15. Foreign debt securities (include foreign asset-backed securities)	—				15.
16. Investments in mutual funds and other equity securities with readily determinable	•				1
fair valuesfair	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities					'0.
(sum of items 10 through 16)	1374			T	17.
(Suiti of items to tillough to)					''.
10. Equity accomition that do not have readily determined to fair values	1752		Ī	T	10
18. Equity securities that do not have readily determinable fair values	[1/32	L		1	J 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.

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Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousand	RCFE	Bil	Mil	Thou	
ASSETS					
Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-					
backed securities)	B558	3			2.
3. Mortgage-backed securities ²	B559)			3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions 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			
(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 revolving					
credit plans other than credit cards)	B562	2			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFsRC	N 3360				6.b. 1
	D 3401				7.
	D 3484				8.
	D 3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,	RCON	1			
and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	B563	3			11.a.
b. Time deposits of \$100,000 or more					11.b.
c. Time deposits of less than \$100,000					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	D 3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases)RC	D 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).

 $^{^{\}rm 2}$ 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	s in Thousands	RCFD	Bil	Mil	Thou	
1.	Uni	used o	commitments:							
	a.	Revol	ring, open-end lines secured by 1-4 family residential properties,	e.g., ho	me equity					
				_		3814				1.a.
	b.	Credit	card lines			3815				1.b.
	C.	Comn	nercial real estate, construction, and land development:							
		(1) C	ommitments to fund loans secured by real estate			3816				1.c.
		. ,	ommitments to fund loans not secured by real estate			6550				1.c.
		. ,	ities underwriting			3817				1.d.
			unused commitments			3818				1.e.
2.	Fin	ancial	standby letters of credit and foreign office guarantees			3819				2.
			nt of financial standby letters of credit conveyed to others	3820						2.a.
3.			nce standby letters of credit and foreign office guarantees			3821				3.
	a	Amou	nt of performance standby letters of credit conveyed to others	3822						3.a.
4.			cial and similar letters of credit			3411				4.
			mpleted by banks with \$100 million or more in total assets:							
			ions in acceptances (as described in the instructions) conveyed t	o others	by the					
			bank			3428				5.
6.			s lent (including customers' securities lent where the customer is							
			e reporting bank)		_	3433				6.
7.		•	amount of credit derivatives:					•		
			derivatives on which the reporting bank is the guarantor			A534				7.a.
			derivatives on which the reporting bank is the beneficiary			A535				7.b.
8.			ign exchange contracts			8765				8.
	-		off-balance sheet liabilities (exclude derivatives) (itemize and des							
			m over 25% of Schedule RC, item 28, "Total equity capital")		•	3430				9.
			· · · · · · · · · · · · · · · · · · ·					•		
	a.	TEXT 3432	Securities borrowed	3432						9.a.
	b.	TEXT 3434	Commitments to purchase when-issued securities	3434						9.b.
	C.	TEXT 3555		3555						9.c.
	d.	TEXT 3556		3556						9.d.
	e.	TEXT 3557		3557						9.e.
10.	-		off-balance sheet assets (exclude derivatives) (itemize and descri	be each	component					
			m over 25% of Schedule RC, item 28, "Total equity capital")			5591				10.
	•		20, 10 a. 2 a.							
	a.	TEXT 3435	Commitments to sell when-issued securities	3435						10.a.
	b.	TEXT 5592		5592						10.b.
	C.	TEXT 5593		5593						10.c.
	d.	TEXT 5594		5594						10.d.
	e.	TEXT 5595		5595		1				10.d.

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Schedule RC-L—Continued

Dollar Amounts in Thousands							Exch	ange	E	quity	Deriva	itive		Commodity a		(Column D) Commodity an Other Contrac		and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	1		
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal									•										
sum of items 12 and 13):	L.,	RCF	D 8693		<u> </u>	RC	D 8694		<u> </u>	RCF	FD 8695		ļ.,	RCI	D 8696				
a. Futures contracts		BC	D 8697			DC.	D 8698			BCI	D 8699			DCI	D 8700		11.a.		
	\vdash	KU	-D 9091	1	Н	RCI	-D 9090		<u> </u>	KU	-D 9999			RCI	-00700				
b. Forward contracts	\vdash	RCE	D 8701		\vdash	RC.	D 8702			RCI	D 8703			RCI	D 8704		11.b.		
c. Exchange-traded option contracts:		1101	00701	l .	1	1101	0 0702			1101	0 0703			1101	0.04		44 - 4		
(1) Written options	\vdash	RCF	D 8705		\vdash	RC	L D 8706			RCF	L FD 8707			RCI	L D 8708		11.c.(<i>1</i>		
(2) Purchased options					1 1												11.c.(2		
d. Over-the-counter option contracts:		RCF	L FD 8709			RC	L 8710			RCI	L FD 8711			RCI	L 8712		11.0.(2		
(1) Written options					1 1												11.d.(
(1) Written options		RCF	D 8713			RC	D 8714			RCF	FD 8715			RCI	D 8716		11.0.(
(2) Purchased options																	11.d.(2		
(2) I dionacca optione		RCF	D 3450			RC	D 3826			RCF	D 8719			RCI	D 8720				
e. Swaps																	11.e.		
12. Total gross notional amount of		RCF	D A126			RCI	D A127			RCF	D 8723			RCI	D 8724				
derivative contracts held for trading																	12.		
13. Total gross notional amount of																			
derivative contracts held for	L_,	RCF	D 8725		L.,	RC	D 8726		L.	RCF	D 8727		<u>.</u>	RCI	D 8728				
purposes other than trading					$\perp \perp \perp$												13.		
a. Interest rate swaps where the																			
bank has agreed to pay a	L.,	RCF	D A589		4														
fixed rate																	13.a.		
14. Gross fair values of derivative																			
contracts:		DCI	D 0722			DC	D 0724			DCI	D 0725			DCI	D 0726		1		
a. Contracts held for trading:	\vdash	KU	D 8733	1	\vdash	RU	D 8734			KU	FD 8735			RU	D 8736				
(1) Gross positive fair value		RCE	D 8737			RC.	D 8738			RCI	D 8739			BCI	D 8740		14.a.(
(O) One of the fair of	\vdash	NOF	0131		\vdash	110	D 0136			NO	0 0/39			1101	2 0140		44 - /		
(2) Gross negative fair value					\vdash												14.a.(
b. Contracts held for purposes other		RCF	D 8741			RC	D 8742			RCF	D 8743			RCI	D 8744		1		
than trading:	\vdash	1.01	2 0, 71		\vdash	1.0	2 01 72			1.01	2 0, 40		\vdash	1.01	2 01 44		116/		
(1) Gross positive fair value	\vdash	RCF	D 8745			RC	 =D 8746			RCF	 FD 8747			RCI	 =D 8748		14.b.(
(2) Gross negative fair value	\Box				+												14.b.(2		

Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal				•	
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:	RCON				
(1) Construction, land development, and other land in domestic offices	5508				3.b.(1)
(2) Farmland in domestic offices	5509				3.b.(2)
(3) 1–4 family residential properties in domestic offices					3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	5511				3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	5512				3.b.(5)
(6) In foreign officesRCFN					3.b.(6)
	RCFD				
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:					
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less	2651				5.a.(1)
(2) With a remaining maturity of more than one year through three years	B565			\vdash	5.a.(2)
(3) With a remaining maturity of more than three years	B566				5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less	B571				5.b.(1)
(2) With a remaining maturity of more than one year through three years	B567				5.b.(2)
(3) With a remaining maturity of more than three years	B568				5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190				5.c.
		Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
		·			0.
	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.
					٠.

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

	1	Pas 30 thre days	umn A et due ough 8 and st ruing	39	F	Past of ays of another	imn B due 90 or mor d still ruing	0			ımn C		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate:													
a. Construction, land development, and other													
land loans in domestic offices	2759				2769				3492				1.a.
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1–4 family residential													
properties in domestic offices:													
(1) Revolving, open-end loans secured by													
1-4 family residential properties and									<u> </u>				
extended under lines of credit	5398				5399				5400				1.c.(1
(2) Closed-end loans secured by													
1-4 family residential properties	5401				5402				5403				1.c.(2
d. Secured by multifamily (5 or more) residential													
properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential									ļ.,				
properties in domestic offices	3502				3503				3504				1.e.
	RCFN				RCFN				RCFN				
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances													
of other banks:					Ь.,				L.,				
 a. To U.S. banks and other U.S. depository 	RCFD				RCFD				RCFD				
institutions	5377				5378				5379				2.a.
b. To foreign banks	5380				5381				5382				2.b.
3. Loans to finance agricultural production and													
other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:												,	
a. To U.S. addressees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and													
other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, install-													
ment, all student loans, and revolving													
credit plans other than credit cards)	B578				B579				B580				5.b.
Loans to foreign governments and official													
institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257				1258				1259				8.a.
b. Of non-U.S. addressees (domicile)	1271				1272				1791				8.b.
9. Debt securities and other assets (exclude													
other real estate owned and other repossessed													
assets)	3505				3506				3507				9.

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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.

	3	Past 0 thro days a	mn A) t due ough 89 and stil	9		Past d)	1	•	ımn C) accrual		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed	5040				5040				5044				
by the U.S. Government	5612				5613				5614				10.
Guaranteed portion of loans and leases included in item 10 above	5615				5616				5617				10.a.
Aomoranda	3	Past 0 thro days a	mn A) t due ough 8 and stil	9	1	Past d)	1	•	umn C) accrual		
Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,													
Memorandum item 1)	1658				1659				1661				M.1.
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in													
Schedule RC-N, items 4 and 7, above	6558				6559				6560			<u> </u>	M.2.
Loans secured by real estate to non-U.S. addressees (domicile) (included in Cabadilla BC N. item 1, above)	1248				1249				1250				
Schedule RC-N, item 1, above)	1240				1249				1250				M.3.
									7		-		
	1	•	mn A) due 30			•	mn B) due 90						
	1		30 da 89 da		1		r more						
5. Interest rate, foreign exchange rate, and other	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
commodity and equity contracts:									4				
Fair value of amounts carried as assets	3529			<u></u>	3530		لـــــا		M.5.				

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
Unposted debits (see instructions):				
a. Actual amount of all unposted debits	0030			
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits	0031			
(2) Actual amount of unposted debits to time and savings deposits ¹	0032			
Unposted credits (see instructions):				
a. Actual amount of all unposted credits	3510			
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits	3512			
(2) Actual amount of unposted credits to time and savings deposits ¹	3514			
Uninvested trust funds (cash) held in bank's own trust department (not included in total				
deposits in domestic offices)	3520			
Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico				
and U.S. territories and possessions (not included in total deposits):				
a. Demand deposits of consolidated subsidiaries	2211			
b. Time and savings deposits ¹ of consolidated subsidiaries	2351			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514			
Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	2229			
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	2383			
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,				
item 1.b.)	5515			
Reserve balances actually passed through to the Federal Reserve by the reporting bank on				
behalf of its respondent depository institutions that are also reflected as deposit liabilities of				
the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7,				
column B)	2314			
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,				
item 7, column A or C, but not column B)	2315			
Unamortized premiums and discounts on time and savings deposits: 1, 2				
a. Unamortized premiums	5516			
b. Unamortized discounts	5517			
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				
the quarter	A531			
(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				
members report deposits attributable to BIF)	A532			
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				
insured branches in Puerto Rico and U.S. territories and possessions)	A533			1

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.

Schedule RC-O—Continued

Dollar Amounts in Thousands RCON Bil Mil		
9. Deposits in lifeline accounts	Thou	9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits		0.
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		11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal		
demand balances with foreign banks and foreign offices of other U.S. banks (other than		
insured branches in Puerto Rico and U.S. territories and possessions) that were reported		
on a net basis in Schedule RC-E had been reported on a gross basis		11.b.
c. Amount by which demand deposits would be reduced if cash items in process of		
collection were included in the calculation of the reporting bank's net reciprocal demand		
balances with the domestic offices of U.S. banks and savings associations and insured		
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E		11.c.
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches		
in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in		
accordance with generally accepted accounting principles (exclude amounts related to		
reciprocal demand balances):		
a. Amount of assets netted against demand deposits		12.a.
b. Amount of assets netted against time and savings deposits		12.b.
Memoranda (to be completed each quarter except as noted) Dollar Amounts in Thousands RCON Bit Mil		
TOOK DII WIII	Thou	
1. Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)		
must equal Schedule RC, item 13.a):		
a. Deposit account of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less 2702		
(1) Timedit of deposit decedition of \$100,000 of federal financial		M.1.a.(1)
(2) Number of deposit accounts of \$100,000 of less (to be		11.4 (0)
completed for the dance report only)		M.1.a.(2)
b. Deposit accounts of more than \$100,000: (1) Amount of deposit accounts of more than \$100,000 2710		NA 4 1 (4)
(1) Amount of deposit accounts of more than \$100,000		M.1.b.(1)
(2) Number of deposit accounts of more than \$100,000		M.1.b.(2)
2. Estimated amount of uninsured deposits in domestic offices of the bank:		
a. An estimate of your bank's uninsured deposits can be determined by multiplying the		
number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)		
above by \$100,000 and subtracting the result from the amount of deposit accounts of		
more than \$100,000 reported in Memorandum item 1.b.(1) above.		
Indicate in the appropriate box at the right whether your bank has a method or		
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	WI.Z.a.
determined by using your bank's method or procedure		M.2.b.
Has the reporting institution been consolidated with a parent bank or savings association		IVI. Z. U.
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:	t No.	
TEXT A545 A545		M.3.

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Schedule RC-R—Regulatory Capital

Dollar	Amoun	ts in Thousands	RCFD	Bil	Mil	Thou
Tier 1 capital						
1. Total equity capital (from Schedule RC, item 28)			3210			
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a	-	•	0404		ı	
positive value; if a loss, report as a negative value)			8434			
 LESS: Net unrealized loss on available-for-sale EQUITY securities¹ (repo 			4004			
a positive value)			A221			
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, re	-	-	1000			
value; if a loss, report as a negative value)			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			
LESS: Disallowed servicing assets and purchased credit card relationship			B591			
9. LESS: Disallowed deferred tax assets			5610			
Other additions to (deductions from) Tier 1 capital						
1. Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9)			8274			
ier 2 capital 2. Qualifying subordinated debt and redeemable preferred stock			5306			
Cumulative perpetual preferred stock includible in Tier 2 capital			B593			
Allowance for loan and lease losses includible in Tier 2 capital			5310			
·			2221			
 Unrealized gains on available-for-sale equity securities includible in Tier 2 Other Tier 2 copital components 	-		B594			
6. Other Tier 2 capital components			· · · ·			
7. Tier 2 capital (sum of items 12 through 16)						
8. Allowable Tier 2 capital (lesser of item 11 or 17)			0213			
9. Tier 3 capital allocated for market risk			1395			
0. LESS: Deductions for total risk-based capital			B595			
11. Total risk-based capital (sum of items 11, 18, and 19, less item 20)			3792			
					•	
Total assets for leverage ratio			0000			
2. Average total assets (from Schedule RC-K, item 9)			3368			
LESS: Disallowed goodwill and other disallowed intangible assets (from it		•	B590			
4. LESS: Disallowed servicing assets and purchased credit card relationship						
5. LESS: Disallowed deferred tax assets (from item 9 above)			5610			
6. LESS: Other deductions from assets for leverage capital purposes			B596			
7. Average total assets for leverage capital purposes (item 22 less items 23	through	26)	A224			
Adjustments for financial subsidiaries			B503			
8. Adjustment to total risk-based capital reported in item 21			B503			
9. Adjustment to risk-weighted assets reported in item 62			_			
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)	
vanks with financial subsidiaries.)	RCFD	Percentage	RCFD	•	ercenta	
ianks with infancial subsidianes.) 1. Tier 1 leverage ratio ²	7273		7204			
12. Tier 1 risk-based capital ratio ³	7274		7206			
	7275		7205			
33. Total risk-based capital ratio ⁴	. [1213		. 1200			

¹ Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

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

³ The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus item 29).

⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28 divided by (item 62 minus item 29).

Schedule RC-R—Continued

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

	١ ١	olumn <i>A</i>	١)	١, ١	olumn	,	(Co	olumn	C)	(Co	olumn	D)	(C	Column	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	y Risk	Weig	ght Cat	egory			
		edule R	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	R	CFD 0010					R	CFD B60	00	R	CFD B60	01				F	RCFD B6)2
and 1.b)																		
		CFD 1754		R	CFD B6	03	R	CFD B60)4	R	CFD B60	05	ı	RCFD B6	06	F	RCFD B6)7
35. Held-to-maturity securities																		
	R	CFD 1773		R	CFD B6	08	R	CFD B60)9	R	CFD B6	10	1	RCFD B6	11	F	RCFD B6	12
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under	R	CFD 1350					R	CFD B61	13	R	CFD B6	14				F	RCFD B6	16
agreements to resell																		
		CFD 5369		R	CFD B6	17	R	CFD B61	18	R	CFD B6	19	ı	RCFD B6	20	F	RCFD B6	21
38. Loans and leases held for sale																		
	R	CFD B528		R	CFD B6	22	R	CFD B62	23	R	CFD B62	24		RCFD B6	25	F	RCFD B6	26
39. Loans and leases, net of unearned income ¹																		
, , , , , , , , , , , , , , , , , , , ,	R	CFD 3123		F	CFD 31:	23												
10. LESS: Allowance for loan and lease losses																		
	R	CFD 3545		R	CFD B6	27	R	CFD B62	28	R	CFD B62	29		RCFD B6	30	F	RCFD B6	31
11. Trading assets																		
rading dood.	R	CFD B639		R	CFD B6	40	R	CFD B64	11	R	CFD B64	42	ı	RCFD B6	43	F	RCFD 53	
12. All other assets ²																		
2.7 11 02101 00000	R	CFD 2170		R	CFD B6	44	R	CFD 532	20	R	CFD 532	 27		RCFD 53	34	F	RCFD 534	10
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

	,	olumn	,		١ ،	olumn	,	(Co	olumr	n C)	(Co	olumn	D)	(Co	lumn	E)	(C	olumn F)
		ce Val Notior		Credit		Credit quivale					Alloca	ation b	y Risk	Weigh	t Cate	egory			
		moun		Conversion Factor	1	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 T	hou
Derivatives and Off-Balance Sheet Items	RO	CFD 381	9		F	RCFD B64	15	R	CFD B6	46	R	CFD B64	17	RC	FD B64	8	R	RCFD B649	
4. Financial standby letters of credit				1.00															
5. Performance standby letters of	RO	CFD 382	1		F	RCFD B65	50	R	CFD B6	51	R	CFD B65	52	RC	FD B65	3	R	RCFD B654	
credit				.50															
6. Commercial and similar letters of	R	CFD 341	1		F	RCFD B65	55	R	CFD B6	56	R	CFD B65	57	RC	FD B65	8	R	RCFD B659	
credit				.20															
7. Risk participations in bankers																			
acceptances acquired by the	RO	CFD 342	:9		F	RCFD B66	60	R	CFD B6	61	R	CFD B66	62				R	RCFD B663	
reporting institution				1.00															
	RO	CFD 343	3		F	RCFD B66	64	R	CFD B6	65	R	CFD B66	66	RC	FD B66	7	R	RCFD B668	
8. Securities lent				1.00															
9. Retained recourse on small business	RO	CFD A25	60		F	RCFD B66	69	R	CFD B6	70	R	CFD B67	71	RC	FD B67	2	R	RCFD B673	
obligations sold with recourse				1.00															
60. Retained recourse on financial assets	R	CFD 172	.7		F	RCFD 224	13										R	RCFD B674	
sold with low-level recourse				12.5*															
51. All other financial assets sold with	RO	CFD B67	'5		F	RCFD B67	76	R	CFD B6	77	R	CFD B67	78	RC	FD B67	9	R	RCFD B680	
recourse				1.00															
52. All other off-balance sheet	RO	CFD B68	31		F	RCFD B68	32	R	CFD B6	83	R	CFD B68	34	RC	FD B68	5	R	RCFD B686	
liabilities				1.00															
3. Unused commitments with an original	R	CFD 383	3		F	RCFD B68	37	R	CFD B6	88	R	CFD B68	39	RC	FD B69	0	R	RCFD B691	
maturity exceeding one year				.50															
,					F	RCFD A16	67	R	CFD B6	93	R	CFD B69	94	RC	FD B69	5			
54. Derivative contracts																			

^{*} Or institution-specific factor.

1 Column A multiplied by credit conversion factor.

Schedule RC-R—Continued

	(Colum	n C)	(Co	olumn	D)	(Co	olumn	E)	(C	olumn	F)
			Alloca	ation b	y Risk	Weig	ht Cat	egory			
	0%)		20%			50%			100%	
Dollar Amounts in Thousands	Bil Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
otals											
5. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B	8696	R	CFD B6	97	R	CFD B69	98	R	RCFD B69	9
66. Risk weight factor	× 0%	ó		× 20%			× 50%			× 100%	
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	RCFD B	3700	R	CFD B7	01	R	CFD B70)2	R	RCFD B70)3
item 56)	0										
								-	R	RCFD 165	51
58. Market risk equivalent assets								-		 	
i9. Risk-weighted assets before deductions for excess allowance for loan and lease losses and								-	K	RCFD B70)4
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)								-	R	CFD A22	2
60. LESS: Excess allowance for loan and lease losses									•		
									R	RCFD 312	28
51. LESS: Allocated transfer risk reserve											
S2. Total risk-weighted assets (item 59 minus items 60 and 61)									R	RCFD A22	23
Memoranda		Г	Dollar A	Amou	nts in T	housa	ands	RCFD	Bil	Mil	7 Thou 99
Current credit exposure across all derivative contracts covered by the risk-based capital stand								8764		1	11100

Notional principal amounts of derivative contracts: a. Interest rate contracts
b. Foreign exchange contracts
c. Gold contracts d. Other precious metals contracts
e. Other commodity contracts

					With a	ren	nainin	g matı	urity of	f				
	•	Colum year	n A) or less	8	ti	Ov	Colum er one igh fiv	•	s			Colum er five	n C) years	
RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
3809					8766					8767				
3812					8769					8770				
8771					8772					8773				
8774					8775					8776				
8777					8778					8779				
A000					A001					A002				

f. Equity derivative contracts

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

35

FDIC Certificate Number

Schedule RC-S—Securitization and Asset Sale Activities

All of Schedule RC-S is to be completed beginning June 30, 2001.

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases	
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 Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained								
or with recourse or other seller-pro-	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	
vided credit enhancements								1.
 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: Retained interest-only strips 								
(included in Schedules RC-B or	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718	
RC-F or in Schedule RC, item 5)								2.a.
Standby letters of credit, sub- ordinated securities, and other enhancements	RCFD B719	RCFD B720	RCFD B721	RCFD B722	RCFD B723	RCFD B724	RCFD B725	2.b.
Reporting bank's unused commit- ments to provide liquidity to structures reported in item 1	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
Past due loan amounts included in								
item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	4.a.
b. 90 days or more past due	KGI B B/40	I I I I I I I I I I I I I I I I I I I	101 8 8742	10122740	Noi B B144	Noi B B140	Noi 5 5740	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a.
-	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries								5.b.

	1-	(Column A) 1–4 Family Residential Loans Bil Mil Thou		,	olumn B) Home Equity Lines	,	olumn Credit Card ceivab	į	(0	Column Auto Loans		,	olumn E Other onsume Loans		Co and	olumn mmer Indus Loans	cial trial	Loa	umn Othens a _eas	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	
Amount of ownership (or seller's) interests carried as: a. Securities (included in																					
Schedule RC-B or in Schedule RC,				R	CFD B761	F	RCFD B76	52							R	CFD B76	33	1			
item 5)																					6.a.
b. Loans (included in				R	CFD B500	F	RCFD B50)1							R	CFD B50)2				0.0
Schedule RC-C)																					6.b.
7. Past due loan amounts included in																					
interests reported in item 6.a:				R	CFD B764	F	RCFD B76	65 65							R	CFD B76	66				
a. 30–89 days past due																					7.a.
, ,				R	CFD B767	F	RCFD B76	88							R	CFD B76	89				
b. 90 days or more past due																					7.b.
8. Charge-offs and recoveries on loan																					
amounts included in interests reported																					
in item 6.a (calendar year-to-date):				F	RIAD B770	F	RIAD B77	1							F	RIAD B77	2	_			
a. Charge-offs																		_			8.a.
				F	RIAD B773	F	RIAD B77	14						-	F	RIAD B77	5				
b. Recoveries																					8.b.
For Securitization Facilities Sponsored																					
By or Otherwise Established By Other Institutions																					
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,		RCFD B7	76 	R	CFD B777	F	RCFD B77	78 		RCFD B77	′9 	F	RCFD B780		R	CFD B78	31 	RCI	-D B78	32	
and other enhancements																					9.
10. Reporting bank's unused commitments		DOED DE	00	_	OED D70 :		00ED DE).F		DOED DE	20		2050 2765			OFF 5=1	20	5.5	-D D-	20	
to provide liquidity to other institutions'		RCFD B7	83	R	CFD B784	F	RCFD B78	55		RCFD B78	86		RCFD B787		R	CFD B78	18	RCI	-D B78	39	
securitization structures										1											10.

Schedule RC-S—Continued

	1-	Columr -4 Far esider Loans	nily ntial		olumn Home Equity Lines	,	,	olumn Credit Card ceivat	t	(C	olumn Auto Loans	,	`	olumn Other onsum Loans	. ´ ner	Co and	olumn mmer Indus Loans	cial strial	Lo	olumi All Oth bans a Il Lea	ner [°] and
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	ı	RCFD B7	'90	F	RCFD B79	 91	F	RCFD B79	92	F	RCFD B79	93	F	RCFD B79	 94 T	R	RCFD B79	 95	F	RCFD B	796
bank12. Maximum amount of credit exposure arising from recourse or other seller-																					
provided credit enhancements provided to assets reported in item 11	F	RCFD B7	97	F	RCFD B79	98	F	RCFD B79	99	F	RCFD B80	00	F	RCFD B80	01	R	CFD B8	02	F	RCFD B	303

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

Memoranda Dollar Amounts in Thousands	RCFD Bi	l Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance	A249			M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250			M.1.b.
2. Outstanding principal balance of assets serviced for others:				
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804			M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements				M.2.b.
c. Other financial assets ¹	A591			M.2.c.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806			M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808			M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809			M.3.b.(2)

¹ 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.

Legal Title of Bank

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.

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	RCFD	Yes	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	umn E Manag ssets	, ,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands	Tril	Bil	Mil T	hou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS	L.	RCFD	B868			RC	FD B869		RCFD B870	RCFD B871	
4. Personal trust and agency accounts	Ш										4.
Retirement related trust and agency accounts:											
a. Employee benefit—defined	<u> </u>	RCFD	B872			RC	FD B873		RCFD B874	RCFD B875	
contribution											5.a.
b. Employee benefit—defined		RCFD	B876		<u> </u>	RC	FD B877		RCFD B878	RCFD B879	
benefit											5.b.
	L.	RCFD	B880		Ш,	RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts											5.c.
		RCFD	B884			RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency	L.	RCFD	B886						RCFD B888		
accounts											7.
	<u> </u>	RCFD	B890		Ь.	RC	FD B891		RCFD B892	RCFD B893	
8. Other fiduciary accounts											8.

Schedule RC-T—Continued

	(Column A) Managed Assets			ı	Non-N	umn E //anag 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											
Total fiduciary accounts		RCI	D B894			RCF	D B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)											9.
(can contain an eag., c),						RCF	D B898			RCFD B899	
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign		RCI	N B900			RCF	N B901		RCFN B902	RCFN B903	
offices (included in items 9 and 10)											11.

	Dollar Amounts in	Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME							
12. Personal trust and agency accounts			B904				12
13. Retirement related trust and agency accounts:							
a. Employee benefit—defined contribution			B905				13
b. Employee benefit—defined benefit			B906				13
c. Other retirement accounts							13
14. Corporate trust and agency accounts			A479				14
15. Investment management agency accounts			1				15
16. Other fiduciary accounts							16
17. Custody and safekeeping accounts							17
18. Other fiduciary and related services income							18
19. Total gross fiduciary and related services income (sum of items	12 through 18) (mu	st equal					
Schedule RI, item 5.a)			4070				19
a. Fiduciary and related services income—foreign offices (included in item 19)							19
20. Less: Expenses			C058				20
21. Less: Net losses from fiduciary and related services			A488				21
22. Plus: Intracompany income credits for fiduciary and related services.			l =				22
23. Net fiduciary and related services income			1				23

Memoranda	Ma	Managed Assets		
Dollar Amounts in Thousands laged assets held in personal trust and agency accounts: Noninterest-bearing deposits Interest-bearing deposits J.S. Treasury and U.S. Government agency obligations State, county and municipal obligations Money market mutual funds Other short-term obligations Other notes and bonds Common and preferred stocks Real estate Real estate		Bil	Mil	Thou
Managed assets held in personal trust and agency accounts:				
•	B913			
*	D045			
	D040			
	D040			
	D004			
	B922			
k. Miscellaneous assets	B923			
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868			

Schedule RC-T—Continued

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

lemoranda—Continued			Numb	mn A) per of ues	P	rincip	umn I al Am tandii	ount	
Dollar Amounts	in Thous	ands R	CFD		Tril	+			
Corporate trust and agency accounts: a. Corporate and municipal trusteeships b. Transfer agent, registrar, paying agent, and other corporate agent.		В	927 929				FD B928		M.2.a M.2.b
		Ň	Column lumber Funds	of	Ma	(Colui arket ' und <i>l</i>	Value	of	
Dollar Amounts in	Thousand	ds RCFC		R	RCFD	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:									
a. Domestic equity		B931			3932		<u> </u>		M.3.a
b. International/Global equity		B933			3934		<u> </u>		M3.b.
c. Stock/Bond blend		D00-			3936		<u> </u>		M.3.c
d. Taxable bond					3938		<u> </u>		M.3.d
e. Municipal bond		B939			3940		<u> </u>		M.3.e
f. Short term investments/Money market		DO 42			3942		_	+	M.3.f.
g. Specialty/Other		B943	9	В	3944				M.3.g
h. Total collective investment funds (sum of Memorandum items through 3.g)		B945	:	В	3946				M.3.h
Dollar Amounts in Thousands	Man	Losses aged ounts	Non A	ss Losse -Manage ccounts	ed		cove		
	RIAD N	1il Thou	RIAD	Mil T	Γhou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:	B947		B948			B949			N 1 -
a. Personal trust and agency accounts	B950		B951			B952			M.4.a M.4.b
b. Retirement related trust and agency accounts	B953		B954			B955		+	M.4.c
d. Other fiduciary accounts and related services	B956		B957			B958			M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal									WI.T.G
Schedule RC-T, item 21)	B959		B960			B961			M.4.e
Person to whom questions about Schedule RC-T—Fiduciary and I		ervices		be direc	cted:				101.4.
Name and Title (TEXT B962)									

FAX: Area code/phone number (TEXT B964)

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

at close of business on		_
Legal Title of Bank	City	State
The management of the reporting bank may, <i>if it wishes</i> , submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made	appear as the bank's state records and in computer-file	ement both on agency computerized releases to the public.
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	must be accurate and not m taken by the submitting ban The statement must be sign	the bank in the narrative statement isleading. Appropriate efforts shall be k to ensure the statement's accuracy ed, in the space provided below, by a thereby attests to its accuracy.
SHOULD ENSURE THAT THE STATEMENT DOES <i>NOT</i> CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE	submitted for the data repo Income, the existing narrativ files, and from disclosure; the	al submission, <i>material</i> changes are red in the Reports of Condition and we statement will be deleted from the bank, at its option, may replace it with a ppropriate to the amended data.
PRIVACY OF THEIR CUSTOMERS. Banks choosing <i>not</i> 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 <i>NOT</i> enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."	and in release to the publicas described in the precedire the bank (except for the tru 750-character limit described	ement will appear in agency records c exactly as submitted (or amendeding paragraph) by the management of uncation of statements exceeding the labove). THE STATEMENT WILL NOTED IN ANY WAY BY THE SUPERVI-
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	SORY AGENCIES FOR ACC SURE OF THE STATEMEN FEDERAL SUPERVISORY FIRMED THE ACCURACY OF THEREIN. A STATEMENT TO ANY PUBLIC RELEASE OF	CURACY OR RELEVANCE. DISCLO- IT SHALL NOT SIGNIFY THAT ANY AGENCY HAS VERIFIED OR CON- DF THE INFORMATION CONTAINED TO THIS EFFECT WILL APPEAR ON THE OPTIONAL STATEMENT SUB- MENT OF THE REPORTING BANK.
No comment (RCON 6979)		
BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980)		

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: 3/31/2004

SPECIAL REPORT (Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	FDIC Certificat	e Numbe	er		

LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)

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

b.	Number of loans made to executive officers since the previous Call Report of Total dollar amount of above loans (in thousands of dollars)		RCFD 3561 RCFD 3562		<u> </u>	t
	(example: 9 ³ / ₄ % = 9.75)	RCFD 7701	 _ %1	O RCFD 7702	 %	c

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)