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

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



Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of Less Than \$100 Million—FFIEC 034

Report at the close of business September 30, 2000

Federal Financial Institutions Examination Council

This report is required by law: 12 U.S.C. §324 (State member banks): 12 U.S.C. §1817 (State nonmember banks): and 12 U.S.C. §161 (National banks).

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

Name and Title of Officer Authorized to Sign Report

of the named bank do hereby declare that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

Date of Signature

Submission of Reports

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

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

FDIC Certificate Number L (RCRI 9050)

http://

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

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

(RCRI 9999) This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

> We, the undersigned directors (trustees), attest to the correctness of the Report of Condition (including the supporting schedules) for this report date and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct.

Director (Trustee)

(20000930)

Director (Trustee)

Director (Trustee)

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

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

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

Cover

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary

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

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

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

Report of Condition

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Special Report (to be completed by all banks)

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

FFIE	C 034
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Legal Title of Bank	
City	
State	Zip Code
L	-

FDIC Certificate Number

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

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

Schedule RI—Income Statement

		1	80	◀
Dollar Amounts in Thousands		Mil	Thou	
1. Interest income:				
a. Interest and fee income on loans: ^{1,2}				
(1) Total loans (to be completed only by those banks with less than \$25 million in total assets)	RIAD 4010			1.a.(1)
The following four items are to be completed only by those banks with \$25 million or more				. ,
in total assets: 1,2				
(2) Real estate loans	RIAD 4246			1.a.(2)
(3) Installment loans				1.a.(3)
(4) Credit cards and related plans				1.a.(4)
(5) Commercial (time and demand) and all other loans	RIAD 4249			1.a.(5)
b. Income from lease financing receivables	DIAD			1.b.
c. Interest income on balances due from depository institutions ³	RIAD 4115			1.c.
d. Interest and dividend income on securities:				
(1) Securities issued by states and political subdivisions in the U.S.:				
(a) Taxable securities	RIAD 4506			1.d.(1)(a
(b) Tax-exempt securities	RIAD 4507			1.d.(1)(b
(2) U.S. Government and other debt securities (including mortgage-backed securities)	RIAD 3660			1.d.(2)
(3) Equity securities (including investments in mutual funds)	RIAD 3659			1.d.(3)
e. Interest income from trading assets	RIAD 4069			1.e.
f. Interest income on federal funds sold ⁴ and securities purchased under agreements to resell	RIAD 4020			1.f.
g. Total interest income (sum of items 1.a through 1.f)				1.g.

¹ See instructions for loan classifications used in this schedule.

² The \$25 million asset size test is generally based on the total assets reported on the June 30, 1999, Report of Condition.

³ Includes interest income on time certificates of deposit not held for trading.

⁴ Report interest income on "term federal funds sold" in Schedule RI, item 1.a., "Interest and fee income on loans."

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Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date Mil Thou	
2. Interest expense:		
a. Interest on deposits:		
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and		
preauthorized transfer accounts)	RIAD 4508	2.a.(1)
(2) Nontransaction accounts:		(.)
(a) Money market deposit accounts (MMDAs)	RIAD 4509	2.a.(2)(a)
(b) Other savings deposits	RIAD 4511	2.a.(2)(b)
(c) Time deposits of \$100,000 or more	RIAD A517	2.a.(2)(c)
(d) Time deposits of less than \$100,000	RIAD A518	2.a.(2)(d)
b. Expense of federal funds purchased ¹ and securities sold under agreements		2.0.(2)(0)
to repurchase	RIAD 4180	2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities,		2.0.
and other borrowed money	RIAD 4185	2.c.
d. Not applicable	4100	2.0.
e. Interest on subordinated notes and debentures	RIAD 4200	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	DIAD	2.f.
3. Net interest income (item 1.g minus 2.f)		RIAD 4074 3.
4. Provisions:		J. J.
a. Provision for credit losses		RIAD 4.a.
b. Provision for allocated transfer risk		RIAD 4243 4.b.
5. Noninterest income:		12.0
a. Service charges on deposit accounts	RIAD 4080	5.a.
b. Other noninterest income:		0.0.
(1) Other fee income	RIAD 5407	5.b.(1)
(2) All other noninterest income*	DIAD	5.b.(2)
c. Total noninterest income (sum of items 5.a and 5.b)		RIAD 4079 5.C.
 a. Realized gains (losses) on held-to-maturity securities 		RIAD 3521 6.a.
b. Realized gains (losses) on available-for-sale securities		RIAD 3196 6.b.
7. Noninterest expense:		
a. Salaries and employee benefits	RIAD 4135	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries		
and employee benefits and mortgage interest)	RIAD 4217	7.b.
c. Other noninterest expense*	RIAD 4092	7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)		RIAD 4093 7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments		,,
(item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d)		RIAD 4301 8.
9. Applicable income taxes (on item 8)		RIAD 4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)		RIAD 4300 10.
11. Extraordinary items and other adjustments, net of income taxes*		RIAD 4320 11.
12. Net income (loss) (sum of items 10 and 11)		RIAD 4340 12.

¹ Report the expense of "term federal funds purchased" in Schedule RI, item 2.c,

"Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money." * Describe on Schedule RI-E—Explanations

FDIC Certificate Number

Schedule RI—Continued

		1	81	◀
Memoranda	Yea	ar-to-c	late	
Dollar Amounts in Thousands		Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after		i	1	
August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513			M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD 8431			M.2.
3. Estimated income on tax-exempt loans and leases to states and political subdivisions in the U.S.				
(reportable in Schedule RC-C, part I, items 7 and 9) included in Schedule RI, items 1.a and 1.b,	DIAD	r	1	
above (excludes income on tax-exempt securities)	RIAD 4313			M.3.
4. Number of full-time equivalent employees at end of current period (round to nearest whole	RIAD	Nur	nber	
number)	4150			M.4.
5. Cash dividends declared during the calendar year to date	RIAD	Mil	Thou	
(to be reported only with March, June, and September Reports of Income)	4475			M.5.
6. To be completed by banks with \$25 million or more in total assets and with loans to finance				
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans. ²	RIAD	r	1	
Interest and fee income on agricultural loans ¹ (included in item 1.a above)	4251			M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition ³				M.7.
8.–10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the	RIAD	YES	NO	
current tax year?	A530	N 4:1	T 1	M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9	RIAD	Mil	Thou	
and 11 (to be reported with the December Report of Income)	4772			M.12.

¹ See instructions for loan classifications used in this schedule.

² The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 1999**, Report of Condition.

³ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

Schedule RI-A is to be reported with the December Report of Income.

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

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*Describe on Schedule RI-E—Explanations.

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

Part I. Charge-offs and Recoveries on Loans and Leases¹

					1	86	
	(C	olumn	IA)	(Columr		umn B)	
	Ch	harge-	offs	Re	ecover	ies	
		Cale	ndar y	ear-to	-date		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou]
1. Real estate loans	RIAD 4256			RIAD 4257			1.
2. Installment loans	RIAD 4258			RIAD 4259			2.
3. Credit cards and related plans	RIAD 4262			RIAD 4263			3.
4. Commercial (time and demand) and all other loans	RIAD 4264			RIAD 4265			4.
5. Lease financing receivables	DIAD			RIAD 4267			5.
6. Total (sum of items 1 through 5)				RIAD 4605			6.

Memoranda							
	Dollar Amounts in Thousands		Mil Thou		Mil	Thou	
1. To be completed by banks with loans to finance agricu	Iltural production and						
other loans to farmers (Schedule RC-C, part I, item 3) of total loans.	exceeding five percent						
Agricultural loans included in part I, items 1 through 4	above	RIAD 4268		RIAD 4269			M.1.
2.–3. Not applicable							
4. Loans to finance commercial real estate, construction	, and land development						
activities (not secured by real estate) included in Sc	hedule RI-B, part I,				-		
items 2 through 4, above		RIAD 5443		RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through the state loans (sum of Memorandum items 5.a through the state of the state o	ough 5.e must equal						
Schedule RI-B, part I, item 1, above):							
a. Construction and land development		RIAD 5445		RIAD 5446			M.5.a.
b. Secured by farmland		RIAD 5447		RIAD 5448			M.5.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 fan	nily residential properties and						
extended under lines of credit		RIAD 5449		RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1–4 family residentia		RIAD 5451		RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential prop		RIAD 5453		RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties		PIAD		RIAD 5456			M.5.e.

¹ See instructions for loan classifications used in this schedule.

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FDIC Certificate Number

Schedule RI-B—Continued

Part II. Changes in Allowance for Credit Losses

Part II is to be reported with the December Report of Income.

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

*Describe on Schedule RI-E—Explanations

Schedule RI-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.)

			11	95	
		Yea	ar-to-o	late]
	Dollar Amounts in Thousands		Mil	Thou	
1. /	All other noninterest income (from Schedule RI, item 5.b.(2))				
I	Report amounts that exceed 10% of Schedule RI, item 5.b.(2):		-		
i	a. Net gains (losses) on other real estate owned	RIAD 5415			1.a.
	b. Net gains (losses) on sales of loans	RIAD 5416			1.b.
	c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417			1.c.
	Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.b.(2):				
(d. TEXT 4461	RIAD 4461			1.d.
(e. TEXT 4462	RIAD 4462			1.e.
1	f. 4463	RIAD 4463			1.f.
2. (Other noninterest expense (from Schedule RI, item 7.c):				
i	a. Amortization expense of intangible assets	RIAD 4531			2.a.
	Report amounts that exceed 10% of Schedule RI, item 7.c:				
	b. Net (gains) losses on other real estate owned	RIAD 5418			2.b.
(c. Net (gains) losses on sales of loans	RIAD 5419			2.c.
(d. Net (gains) losses on sales of premises and fixed assets	RIAD 5420			2.d.
	Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:				
(e. 4464	RIAD 4464			2.e.
1	f. 4467	RIAD 4467			2.f.
(I TEXT Q. 4468	RIAD 4468			2.g.

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Schedule RI-E—Continued

	Dollar Amounts in Tho	isands		Mil	Thou
3. Extra	aordinary items and other adjustments and applicable income tax effect (from Schedule RI,				
item	11) (itemize and describe all extraordinary items and other adjustments):				
a. (1			RIAD 6373		
(2	Applicable income tax effect				
b. (1			RIAD 4487		
(2	?) Applicable income tax effect				
c. (1			RIAD 4489		
(2	Applicable income tax effect				
4. Equi	ty capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)				
	<u>iize</u> and describe all adjustments):				
	EXT		RIAD 4492		
	EXT 1493		RIAD 4493		
5. Cum	ulative effect of changes in accounting principles from prior years				
(fr <u>on</u>	<u>1 Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):</u>				
	EXT 1494		RIAD 4494		
	EXT 1495		RIAD 4495		
6. Corr	ections of material accounting errors from prior years (from Schedule RI-A, item 10)				
	<u>iize</u> and describe all corrections):				
a. 🔄	EXT		RIAD 4496		
	EXT 1497		RIAD 4497		
7. Othe	r transactions with parent holding company (from Schedule RI-A, item 12)				
	ize and describe all such transactions):				
a. 🗌	EXT 1498		RIAD 4498		
b. 🗄	EXT 1499		RIAD 4499		
8. Adju	stments to allowance for credit losses (from Schedule RI-B, part II, item 5)				
-	nize and describe all adjustments):				
È	EXT 1521		RIAD 4521		
b. 🗄	EXT 1522		RIAD 4522		
9. Othe	er explanations (the space below is provided for the bank to briefly describe, at its	1	98	11	
	n, any other significant items affecting the Report of Income):				

No comment (RIAD 4769)

Other explanations (please type or print clearly): (TEXT 4769)

'	·
Legal Title of Bank	
City	
ony	
State	Zip Code
L	L

FDIC Certificate Number

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2000

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

Schedule RC—Balance Sheet

						C1	00
Γ	Dollar Amoun	ts in T	housar	nds 🗌		Mil	Thou
ASSETS							
1. Cash and balances due from depository institutions:							
a. Noninterest-bearing balances and currency and coin ^{1,2}				0	ON 81		
b. Interest-bearing balances ³				0	ON 71		
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)				1	ON 54		
b. Available-for-sale securities (from Schedule RC-B, column D)				1			
3. Federal funds sold ⁴ and securities purchased under agreements to resell				1	ON 50		
Loans and lease financing receivables:	-			_			
a. Loans and leases, net of unearned income (from Schedule RC-C)		RCON 2122		_			
b. LESS: Allowance for loan and lease losses		RCON 3123		_			
c. LESS: Allocated transfer risk reserve		RCON 3128		_			
d. Loans and leases, net of unearned income, allowance, and reserve							
(item 4.a minus 4.b and 4.c)				2	ON 25		
5. Trading assets				3	ON 45		
6. Premises and fixed assets (including capitalized leases)				2			
7. Other real estate owned (from Schedule RC-M)				2	ON 50		
8. Investments in unconsolidated subsidiaries and associated companies (fro	om Schedule	RC-M)	2	ON 30		
9. Customers' liability to this bank on acceptances outstanding				2	ON 55		
10. Intangible assets (from Schedule RC-M)				2	ON 43		
1. Other assets (from Schedule RC-F)				2	ON 60		
12. Total assets (sum of items 1 through 11)				RC 2	ON 70		

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

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² The amount reported in this item must be greater than or equal to the sum of Schedule RC-M, items 3.a and 3.b.

³ Includes time certificates of deposit not held for trading.

⁴ Report "term federal funds sold" in Schedule RC, item 4.a, "Loans and leases, net of unearned income," and in Schedule RC-C, part I.

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Schedule RC—Continued

	Dollar Amounts in Thous	sands Mil Thou
LIABILITIES		
13. Deposits:		
a. In domestic offices (sum of totals of columns A and C from	Schedule RC-E)	RCON 2200 13.a.
(1) Noninterest-bearing ¹	6631	13.a.(
(2) Interest-bearing	RCON	13.a.(
b. In foreign offices, Edge and Agreement subsidiaries, and IE		
(1) Noninterest-bearing		
(2) Interest-bearing		
14. Federal funds purchased ² and securities sold under agreement		DCON
15. a. Demand notes issued to the U.S. Treasury		DCON
b. Trading liabilities		RCON
16. Other borrowed money (includes mortgage indebtedness and		· · · · ·
		BCON.
a. With a remaining maturity of one year or less		DCON
b. With a remaining maturity of more than one year through the	-	PCON
c. With a remaining maturity of more than three years		
17. Not applicable		BCON
18. Bank's liability on acceptances executed and outstanding		DOON
19. Subordinated notes and debentures ³		BOON
20. Other liabilities (from Schedule RC-G)		RCON
21. Total liabilities (sum of items 13 through 20)		
22. Not applicable		
EQUITY CAPITAL		
23. Perpetual preferred stock and related surplus		RCON 3838 23.
24. Common stock		RCON 3230 24.
25. Surplus (exclude all surplus related to preferred stock)		RCON 3839 25.
26. a. Undivided profits and capital reserves		RCON 3632 26.a.
b. Net unrealized holding gains (losses) on available-for-sale		BCON
c. Accumulated net gains (losses) on cash flow hedges		PCON
27. Cumulative foreign currency translation adjustments		· · · ·
28. Total equity capital (sum of items 23 through 27)		DCON
29. Total liabilities and equity capital (sum of items 21 and 28)		DCON
 Memorandum To be reported only with the March Report of Condition. 1. Indicate in the box at the right the number of the statement be most comprehensive level of auditing work performed for the bauditors as of any date during 1999. 	bank by independent external	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 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public 	 4 = Directors' examination of the bar auditors (may be required by sta 5 = Review of the bank's financial st 6 = Compilation of the bank's financial auditors 7 = Other audit procedures (excludin 8 = No external audit work 	ate chartering authority) tatements by external auditors cial statements by external

accounting firm (may be required by state chartering authority)

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

² Report "term federal funds purchased" in Schedule RC, item 16, "Other borrowed money."

³ Includes limited-life preferred stock and related surplus.

Schedule RC-B—Securities

Exclude assets held for trading.

											С	110] ◄
		Н	eld-to-	matur	ity				vailable	-for-s	ale		
	(C	olumn	IA)		olumr			olumn		(Column D)			
	Amo	rtized	Cost	Fa	air Val	ue	Amo	rtized	1	Fa	ir Val	ue ¹	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou	
1. U.S. Treasury securities	RCON 0211			RCON 0213			RCON 1286			RCON 1287			1.
2. U.S. Government agency obligations													
(exclude mortgage-backed securities):	Beau			Beer		1	Deau			BAAN	1	-	
a. Issued by U.S. Government agencies ²	RCON 1289			RCON 1290			RCON 1291			RCON 1293			2.a
 b. Issued by U.S. Government-sponsored 						1			1		1	1	
agencies ³	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.b
Securities issued by states and political													
subdivisions in the U.S.:						1			1		1	1	
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.a
b. Revenue obligations	RCON 1681			RCON 1686			RCON 1690			RCON 1691			3.b
c. Industrial development and similar obligations	RCON 1694			RCON 1695			RCON 1696			RCON 1697			3.c
4. Mortgage-backed securities (MBS):													
a. Pass-through securities:			_			-							
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.a
(2) Issued by FNMA and FHLMC	RCON 1703			RCON 1705			RCON 1706			RCON 1707			4.a
(3) Other pass-through securities	RCON 1709			RCON 1710			RCON 1711			RCON 1713			4.a
b. Other mortgage-backed securities (include													
CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by FNMA, FHLMC,													
or GNMA	RCON 1714			RCON 1715			RCON 1716			RCON 1717			4.b
(2) Collateralized by MBS issued or													
guaranteed by FNMA, FHLMC, or GNMA	RCON 1718			RCON 1719			RCON 1731			RCON 1732			4.b
(3) All other mortgage-backed securities	RCON 1733			RCON 1734			RCON 1735			RCON 1736			4.b
5. Other debt securities	RCON 1774			RCON 1775			RCON 1776			RCON 1777			5.
6. Equity securities:													
a. Investments in mutual funds and other equity													
securities with readily determinable fair													
values							RCON A510			RCON A511			6.a
b. All other equity securities ¹ (includes Federal													
Reserve stock)							RCON 1752			RCON 1753] 6.b
7. Total (sum of items 1 through 6) (total of]
column A must equal Schedule RC, item 2.a)													
(total of column D must equal Schedule RC,													
item 2.b)	RCON 1754			RCON 1771			RCON 1772			RCON 1773			7.

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

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

³ Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

FDIC Certificate Number

Schedule RC-B—Continued

/lemoranda		C112] ◀
Dollar Amounts in Thousands		/lil Thou	
. Pledged securities ¹	RCON 0416		M.1.
. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political			
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through			
securities other than those backed by closed-end first lien 1-4 family residential mortgages			
with a remaining maturity or repricing frequency of: ^{3, 4}			
(1) Three months or less			M.2.a
(2) Over three months through 12 months	RCON A550		M.2.a
(3) Over one year through three years	RCON A551		M.2.a
(4) Over three years through five years	RCON A552		M.2.a
(5) Over five years through 15 years	A553		M.2.a
(6) Over 15 years	RCON A554		M.2.a
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential			
mortgages with a remaining maturity or repricing frequency of: 3, 5			
(1) Three months or less	RCON A555		M.2.b
(2) Over three months through 12 months	RCON A556		M.2.b
(3) Over one year through three years	BOOM		M.2.b
(4) Over three years through five years	PCON		M.2.b
(5) Over five years through 15 years	DCON		M.2.b
(6) Over 15 years	RCON A560		M.2.b
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude	I		1
mortgage pass-through securities) with an expected average life of: 6			
(1) Three years or less	RCON A561		M.2.c
(2) Over three years	RCON A562		M.2.c
d. Debt securities with a REMAINING MATURITY of one year or less (included in			1
Memorandum items 2.a through 2.c above)	RCON A248		M.2.d
.–6. Not applicable	I		1
. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading			
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON 1778		М.7.
. Not applicable			1
. Structured notes (included in the held-to-maturity and available-for-sale accounts in			
Schedule RC-B, items 2, 3, and 5):			
a. Amortized cost	RCON 8782		M.9.a
b. Fair value	RCON 8783		M.9.b

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

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

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

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

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 6, 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 6, 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 total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

		C1	15	◀
Dollar Amounts in Thousands		Mil	Thou	
1. Loans secured by real estate:				
a. Construction and land development	RCON 1415			1.a.
b. Secured by farmland (including farm residential and other improvements)	RCON 1420			1.b.
c. Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended				
under lines of credit	RCON 1797			1.c.(1)
(2) All other loans secured by 1–4 family residential properties:				
(a) Secured by first liens	RCON 5367			1.c.(2)(a)
(b) Secured by junior liens	RCON 5368			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON 1460			1.d.
e. Secured by nonfarm nonresidential properties	RCON 1480			1.e.
2. Loans to depository institutions	RCON 1489			2.
3. Loans to finance agricultural production and other loans to farmers	RCON 1590			3.
4. Commercial and industrial loans	RCON 1766			4.
5. Acceptances of other banks	RCON 1755			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans)				
(includes purchased paper):				
a. Credit cards and related plans (includes check credit and other revolving credit plans)	. RCON 2008 RCON			6.a.
b. Other (includes single payment, installment, and all student loans)	2011			6.b.
7. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCON 2107 RCON			7.
8. All other loans (exclude consumer loans)	- 2080 RCON			8.
9. Lease financing receivables (net of unearned income)	2165			9.
10. LESS: Any unearned income on loans reflected in items 1-8 above	RCON 2123			10.
11. Total loans and leases, net of unearned income (sum of items 1 through 9 minus item 10)	RCON	, I		
(must equal Schedule RC, item 4.a)	2122			11.

Schedule RC-C—Continued

Part I. Continued

Memoranda			_
	Dollar Amounts in Thousands	Mil Thou	
1. Loans $^{\scriptscriptstyle 1}$ and leases restructured and in compliance with modified terms (i			
Schedule RC-C, part I, above and not reported as past due or nonaccrua	al in Schedule RC-N,		
Memorandum item 1):		RCON	-
a. Real estate loans		RCON 1617	M.1.a.
 All other loans and all lease financing receivables (exclude loans to ir family, and other personal expenditures) 		RCON 8691	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nona			
a. Closed-end loans secured by first liens on 1-4 family residential prop	erties (reported in		
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or re	pricing frequency of: ^{2, 3}		
(1) Three months or less	۲. ب	RCON A564	M.2.a.(1)
(2) Over three months through 12 months		RCON A565	M.2.a.(2)
(3) Over one year through three years		RCON A566	M.2.a.(3)
(4) Over three years through five years		RCON A567	M.2.a.(4)
(5) Over five years through 15 years		RCON A568	M.2.a.(5)
(6) Over 15 years		RCON A569	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 throu			
EXCLUDING closed-end loans secured by first liens on 1-4 family re	- /		
(reported in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining r			
frequency of: ^{2,4}			
(1) Three months or less		RCON A570	M.2.b.(1)
(2) Over three months through 12 months	٦ ر	RCON A571	M.2.b.(2)
(3) Over one year through three years	F,	RCON A572	M.2.b.(3)
(4) Over three years through five years		RCON A573	M.2.b.(4)
(5) Over five years through 15 years	F,	RCON A574	M.2.b.(5)
(6) Over 15 years		RCON A575	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through	n 9) with a REMAINING		
MATURITY of one year or less	۲ ب	RCON A247	M.2.c.
d. Loans secured by nonfarm nonresidential properties (reported in Sch	edule RC-C, part I,		
item 1.e) with a REMAINING MATURITY of over five years		RCON A577	M.2.d.
e. Commercial and industrial loans (reported in Schedule RC-C, part I, i	tem 4) with a		
REMAINING MATURITY of over three years	F	RCON A578	M.2.e.
3. Not applicable			
4. Loans to finance commercial real estate, construction, and land develop	ment activities		
(not secured by real estate) included in Schedule RC-C, part I, items 4	and 8. page RC-5 5	RCON 2746	M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above	· - / /	RCON 5369	M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4 family res	idential properties		
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-5)	· · ·	RCON 5370	M.6.

¹ See instructions for loan classifications used in Memorandum item 1.



² Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

³ 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 included in Schedule RC-N, Memorandum item 4.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).

⁴ 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 5, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 4.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 9, minus 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).

⁵ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-E—Deposit Liabilities

Schedule RU-E—Deposit Liabilities									
								C	125
							Nont	ransa	iction
		Т	ransad	ction A	ccour	nts	A	ccour	nts
	(C	olumn	n A)	(C	olumn	B)	(Column C)		
		Total		Me	mo: T	otal		Total	
	tra	nsact	ion	d	leman	d	nont	ransa	ction
	a	ccoun	its	d	eposi	ts	a	ccour	its
	(ir	ncludi	ng	(in	cludeo	d in	(ir	ncludi	ng
	tota	l dem	and	cc	olumn	A)	N	IMDA	s)
	d	eposit	s)						
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
Deposits of:									
1. Individuals, partnerships, and corporations	RC0N 2201			RCON 2240			RCON 2346		
2. U.S. Government	RCON 2202			RCON 2280			RCON 2520		
3. States and political subdivisions in the U.S.	RCON 2203			RCON 2290			RCON 2530		
4. Commercial banks in the U.S. (including U.S. branches and									
agencies of foreign banks)	RCON 2206			RCON 2310			RCON 2550		
5. Other depository institutions in the U.S.	BCON			RCON 2312			RCON 2349		
6. Certified and official checks	RCON 2330			RCON 2330					
 7. Banks in foreign countries, foreign governments, and foreign 	2300		1	2000	I	1			
official institutions	RCON 2184			RCON 2185			RCON 2186		
8. Total (sum of items 1 through 7) (sum of columns A and C									
must equal Schedule RC, item 13.a)	RCON 2215			RCON 2210			RCON 2385		
	2210		1	2210	1	1	2000		

Memoranda

	Dollar Amounts in Thousands		Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 8, columns A and	C):	L			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.		RCON 6835			M.1.a.
b. Total brokered deposits		RCON 2365			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b abo	ove):				
(1) Issued in denominations of less than \$100,000		RCON 2343			M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations gr					
participated out by the broker in shares of \$100,000 or less		RCON 2344			M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 v					
of one year or less (included in Memorandum item 1.c.(1) above)		RCON A243			M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more wi					
maturity of one year or less (included in Memorandum item 1.b abo	›ve)	RCON A244			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivision	ons in the U.S.				
reported in item 3 above which are secured or collateralized as require	d under state law)			-	
(to be completed for the December report only)		RCON 5590			M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items	3 2.a through 2.c must equal				
item 8, column C above):					
a. Savings deposits:	-	DOON		1	
(1) Money market deposit accounts (MMDAs)		RCON 6810			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)		RCON 0352			M.2.a.(2)
b. Total time deposits of less than \$100,000		RCON 6648			M.2.b.
c. Total time deposits of \$100,000 or more		RCON 2604			M.2.c.
3. All NOW accounts (included in column A above)		RC0N 2398			M.3.
4 Not applicable					

4. Not applicable

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FDIC Certificate Number

Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	Mil	Thou	
5. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: 1, 2		_	
(1) Three months or less	RCON A579		M.5.a.(1)
(2) Over three months through 12 months	RCON A580		M.5.a.(2)
(3) Over one year through three years			M.5.a.(3)
(4) Over three years	RCON A582		M.5.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less			
(included in Memorandum items 5.a.(1) through 5.a.(4) above)	RCON A241		M.5.b.
6. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: 1, 3			
(1) Three months or less	RCON A584		M.6.a.(1)
(2) Over three months through 12 months	DCON		M.6.a.(2)
(3) Over one year through three years	DCON		M.6.a.(3)
(4) Over three years	RCON A587		M.6.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less			
(included in Memorandum items 6.a.(1) through 6.a.(4) above)	RCON A242		M.6.b.

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

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

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

Schedule RC-F—Other Assets

					C,	130
Dollar A	Amounts in T	Thous	ands		Mil	Thou
I. Income earned, not collected on loans ¹				RCON 2164		
2. Net deferred tax assets ²				RCON 2148		
. Interest-only strips receivable (not in the form of a security) ³ on:						
a. Mortgage loans				RCON A519		
b. Other financial assets				RCON A520		
. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of the				RCON 2168		
	RCON 3549					
b. TEXT 3550	RCON 3550					
C. 1551	RCON 3551					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)				RCON 2160		

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

Schedule RC-G—Other Liabilities

Dollar Amour	nts in Tl	housa	ands		Mil	Thou	
1. a. Interest accrued and unpaid on deposits ⁴				RCON 3645			1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCON 3646			1.t
2. Net deferred tax liabilities ²				RCON 3049			2.
3. Minority interest in consolidated subsidiaries				RCON 3000			3.
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item				RCON 2938			4.
a. TEXT 3552	RCON 3552						4.a
b. 3553	RCON 3553						4.t
TEXT C. 3554	RCON 3554						4.c
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCON 2930			5.

¹ Report income earned, not collected on securities (and on other assets) in item 4 of Schedule RC-F.

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

Legal Title of Bank

FDIC Certificate Number

Schedule RC-K—Quarterly Averages¹

		C155
Dollar Amounts in Thousands		Mil Thou
ASSETS		
1. Interest-bearing balances due from depository institutions	RCON 3381	
2. a. U.S. Treasury securities, U.S. Government agency obligations, and other debt securities ⁴		
(excluding securities issued by states and political subdivisions in the U.S.)	RCON 3649	
b. Equity securities ⁵ (includes investments in mutual funds and Federal Reserve stock)	RCON 3648	
3. Securities issued by states and political subdivisions in the U.S. ⁴	RCON 3383	
4. Federal funds sold and securities purchased under agreements to resell		
5. Loans: ^{2,3}		
a. Total loans, net of unearned income (to be completed only by those banks with less than \$25 million		
in total assets)	RCON 3360	
The following four items are to be completed only by those banks with \$25 million or more		
in total assets.		
b. Real estate loans		
c. Installment loans		
d. Credit cards and related plans		
e. Commercial (time and demand) and all other loans	RCON 3289	
6. Lease financing receivables (net of unearned income)	RCON 3484	
7. Total assets 6	RCON 3368	
LIABILITIES		
8. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and		
preauthorized transfer accounts) (exclude demand deposits)	RCON 3485	
9. Nontransaction accounts:		
a. Money market deposit accounts (MMDAs)		
b. Other savings deposits	RCON 3487	
c. Time deposits of \$100,000 or more	RCON A514	
d. Time deposits of less than \$100,000	RCON A529	
10. Federal funds purchased and securities sold under agreements to repurchase	RCON 3353	

Memorandum

Dollar Amounts in Thousands		Mil	Thou	
1. To be completed by banks with \$25 million or more in total assets and with loans to finance				
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans. ³		1		
Agricultural loans included in items 5.b through 5.e above	RCON 3379			M.1.

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). In addition, averages of four month-end figures (the last day of the preceding quarter and of each month of the currently-reported quarter) are allowed for items 2, 3, 5.a through 5.e, 6, 7, and Memorandum item 1.

² See instructions for loan classifications used in this schedule.

³ The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 1999**, Report of Condition.

⁴ Quarterly averages for all debt securities should be based on amortized cost.

⁵ Quarterly averages for all equity securities should be based on historical cost.

⁶ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Off-Balance Sheet Items

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

		C160		C16		◀
Dollar Amounts in Thous	ands	Mil	Thou			
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCON 3814			1.a.		
b. Credit card lines	PCON	1		1.b.		
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate	RCON 3816			1.c.(1		
(2) Commitments to fund loans not secured by real estate	RCON 6550			1.c.(2		
d. Securities underwriting	RCON 3817			1.d.		
e. Other unused commitments	RCON 3818			1.e.		
2. Financial standby letters of credit ¹	RCON 3819	1		2.		
a. Amount of financial standby letters of credit conveyed to others				2.a.		
3. Performance standby letters of credit ¹	RCON 3821	1		3.		
a. Amount of performance standby letters of credit conveyed to others				3.a.		
4. Commercial and similar letters of credit ¹	RCON 3411	1		4.		
5. Not applicable						
6. Participations in acceptances (as described in the instructions) acquired by the reporting						
(nonaccepting) bank	RCON 3429	1		6.		
7. Securities borrowed	RCON 3432	1		7.		
8. Securities lent (including customers' securities lent where the customer is indemnified against						
loss by the reporting bank)	RCON 3433	1		8.		
9. Financial assets transferred with recourse that have been treated as sold for Call Report purposes						
a. First lien 1–4 family residential mortgage loans:						
(1) Outstanding principal balance of mortgages transferred as of the report date	RCON A521			9.a.(1		
(2) Amount of recourse exposure on these mortgages as of the report date	RCON A522	1		9.a.(2		
b. Other financial assets (excluding small business obligations reported in item 9.c):				,		
(1) Outstanding principal balance of assets transferred as of the report date	RCON A523			9.b.(1		
(2) Amount of recourse exposure on these assets as of the report date	RCON	1		9.b.(2		
c. Small business obligations transferred with recourse under Section 208 of the Riegle				-		
Community Development and Regulatory Improvement Act of 1994:						
(1) Outstanding principal balance of small business obligations transferred as of the report dat	e A249			9.c.(1		
(2) Amount of retained recourse on these obligations as of the report date	RCON A250			9.c.(2		
10. Notional amount of credit derivatives:						
a. Credit derivatives on which the reporting bank is the guarantor	RCON A534			10.a.		
b. Credit derivatives on which the reporting bank is the beneficiary	RCON A535			10.b.		
11. Spot foreign exchange contracts		1		11.		
12. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe						
each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCON 3430	1		12.		
a. TEXT 3555 RCON 3555				12.a.		
b. 3556 RCON 3556				12.b.		
C. 3557 RCON 3557				12.c.		
d. TEXT 3558 RCON 3558				12.d.		

¹ Do not report letters of credit as "contra" items in "Other assets" (Schedule RC-F) and "Other liabilities" (Schedule RC-G).

Legal Title of Bank

FDIC Certificate Number

Schedule RC-L—Continued

		Dollar Amour	nts in Thou	usands		Mil	Thou	
	13. All other off-balance sheet assets (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")							13.
a.	TEXT 5592		RCON 5592		-			13.a.
b.	TEXT 5593		RCON 5593					13.b.
C.	TEXT 5594		RCON 5994					13.c.
d.	TEXT 5595		RCON 5595					13.d.

									[C	161	
(Column A) Interest Rate		· ·	(Column B) Foreign		· ·	Column C) Equity						
	Rate				0	-						
C			С			С			Co			
-		Thou			Thea			Iniou		IVIII	Thea	
RCON 8693			RCON 8694			RCON 8695			RCON 8696			14
RCON			RCON			RCON			RCON			14
	1		0000	1	1	0000	1	1	0,00			
RCON 8701			RCON			RCON 8703			RCON 8704			14
DCON			RCON			RCON			RCON			14
0.00	1		0.00	1	1	0101	1	1	0,00			
RCON 8709			RCON 8710			RCON 8711			RCON 8712			14
DCON			RCON			RCON			RCON			14
RCON			RCON			RCON			RCON			14
0400			0020			0/10	1	1	0120			14.
RCON			RCON			RCON 8723			RCON 8724			15.
7120			RIEI			0120	1	1	0124			15.
RCON 8725			RCON 8726			RCON 8727			RCON 8728			16.
RCON			RCON			RCON			RCON			16.
0729	I	·	6730		I	0/31	I	I	0132			10.
RCON												16.
-	RCON 8693 RCON 8697 8697 8697 8701 8705 8705 8706 8707 8708 8709 8709 8709 8709 8700 8701 8705 8709 8709 8709 8700 8700 8700 8729 8729	Rcon Mil 8693 Rcon 8693 Rcon 8701 Rcon 8701 Rcon 8703 Rcon 8704 Rcon 8705 Rcon 8703 Rcon 8704 Rcon 8705 Rcon 8708 Rcon 8709 Rcon 8703 Rcon 8704 Rcon 8705 Rcon 8703 Rcon 8704 Rcon 8705 Rcon 8725 Rcon 8725 Rcon 8725 Rcon 8725 Rcon 8725 Rcon 8729 Rcon	Interest Rate Contracts Mil Thou 8693 8697 8697 8697 8697 8697 8697 8697 8701 8701 RCON 8705 8705 8705 RCON 8705 RCON 3450 8713 RCON 8713 RCON 8713 8713 8700 8725 RCON 8725 RCON 8729 8729 8729	Interest Rate F Contracts C Mil Thou 8693 8694 RCON 8694 RCON 8694 RCON 8696 RCON 8700 8701 8702 RCON 8706 RCON 8706 8705 8706 RCON 8710 RCON 8706 RCON 8710 RCON 8710 RCON 8714 RCON 8710 RCON 8710 RCON 8710 RCON 8726 RCON 8726 RCON 8726 RCON 8726	Interest Rate Contracts Foreig Exchan Contract Mil Thou Mil Rcon 8993 8694 Rcon 8994 Rcon 8993 8694 Rcon 8994 Rcon 8997 8698 Rcon 8701 Rcon 8701 8702 Rcon 8706 Rcon 8705 8706 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Memoranda

Dollar Amounts in Thousands		Mil	Thou	
12. Not applicable				
3. Unused commitments with an original maturity exceeding one year that are reported in				
Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments				
that are fee paid or otherwise legally binding)	RCON 3833			M.3.

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Schedule RC-M—Memoranda

		C165	
Dollar Amounts in Tho	usands	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 share	holders,		
and their related interests	PCOI	1	1.
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	lumber		
of total capital as defined for this purpose in agency regulations			1.
Not applicable			
a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule R	C,		
item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of			
collection)	RCOI 0050	1	3.
b. Currency and coin (included in Schedule RC, item 1.a)	RCOI 0080	1	3.
Outstanding principal balance of 1–4 family residential mortgage loans serviced for others			
(include both retained servicing and purchased servicing):			
a. Mortgages serviced under a GNMA contract	RCOI 5500	1	4.
b. Mortgages serviced under a FHLMC contract:			
(1) Serviced with recourse to servicer	RCOI 5501	1	4.
(2) Serviced without recourse to servicer	RC01 5502	1	4.
c. Mortgages serviced under a FNMA contract:			
(1) Serviced under a regular option contract	RCOI 5503	1	4.
(2) Serviced under a special option contract	BCO!	1	4.
d. Mortgages serviced under other servicing contracts	RCO	1	4.
Not applicable			
Intangible assets:			
a. Mortgage servicing assets	RCOI 3164	1	6.
(1) Estimated fair value of mortgage servicing assets			6.
b. Other identifiable intangible assets:	· · · · ·		
(1) Purchased credit card relationships and nonmortgage servicing assets	RCOI B026	4	6.
(2) All other identifiable intangible assets	RCOI 5507	1	6.
c. Goodwill	RCOI 3163	1	6.
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	BCO!	1	6.
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered			
or are otherwise qualifying for regulatory capital purposes	RCOI 6442	1	6.
Mandatory convertible debt, net of common or perpetual preferred stock dedicated to			
redeem the debt	RC01 3295		7.
a. Other real estate owned:			
(1) Direct and indirect investments in real estate ventures	RCOI 5372	1	8.
(2) All other real estate owned:			
(a) Construction and land development	RC01 5508	1	8.
(b) Farmland	RC01 5509	N	8.
(c) 1–4 family residential properties	BCO	N	8.
(d) Multifamily (5 or more) residential properties	PCO	N	8.
(e) Nonfarm nonresidential properties	RCO	N	8.
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	BCOI		8.
 b. Investments in unconsolidated subsidiaries and associated companies: 			Ŭ.
(1) Direct and indirect investments in real estate ventures	RCOI 5374	1	8.
(2) All other investments in unconsolidated subsidiaries and associated companies	BCO!	1	8.
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	DCO	1	8.

FDIC Certificate Number

Schedule RC-M—Continued

Dollar Amounts in Thousand	ds	Mil	Thou	
 Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus" 	RCON 3778			9.
 Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products): 			1	0.
a. Money market funds	RCON 6441			10.a
b. Equity securities funds	DOON			10.b.
c. Debt securities funds				10.c.
d. Other mutual funds	DOON			10.d.
e. Annuities	RCON 8430			10.e
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above)	RCON 8784			10.f.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts				
included in assets and liabilities reported in Schedule RC	RCON A525			11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in				
accordance with generally accepted accounting principles ¹	RCON A526			12.

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

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

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Schedule RC-N—Past Due and Nonaccrual Loans,¹ Leases, and Other Assets

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.		olumn ast du hroug s and ccruir	ue h 89 still	Pa: day a	(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	
1. Real estate loans	RCON 1210			RCON 1211			RCON 1212			
2. Installment loans	RCON 1214			RCON 1215			RCON 1216			
3. Credit cards and related plans	RCON 1218			RCON 1219			RCON 1220			
4. Commercial (time and demand) and all other loans	RCON 1222			RCON 1223			RCON 1224			
5. Lease financing receivables	RCON 1226			RCON 1227			RCON 1228			
 Debt securities and other assets (exclude other real estate owned and other repossessed assets) 	RCON 3505			RCON 3506			RCON 3507			

Amounts reported in items 1 through 5 above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 7 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 5.

		Mil	Thou		Mil	Thou		Mil	Thou	
7. Loans and leases reported in items 1 through 5 above which are										
wholly or partially guaranteed by the U.S. Government	RCON 5612			RCON 5613			RCON 5614			7.
a. Guaranteed portion of loans and leases included in item 7										
above	RCON 5615			RCON 5616			RCON 5617			7.a.

Vemoranda								С	173	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N,]									
items 1 through 5, above (and not reported in Schedule RC-C,										
Part I, Memorandum item 1)	RCON 1658			RCON 1659			RCON 1661			M.1.
2. To be completed by banks with loans to finance agricultural										
production and other loans to farmers (Schedule RC-C, part I,										
item 3) exceeding five percent of total loans:										
Agricultural loans included in Schedule RC-N, items 1 through 4,										
above	RCON 1230			RCON 1231			RCON 1232			M.2.
Loans to finance commercial real estate, construction, and land			1						1	
development activities (not secured by real estate) included in										
Schedule RC-N, items 2 through 4, above	RCON 5421			RCON 5422			RCON 5423			M.3.
 Real estate loans (sum of Memorandum items 4.a through 4.e must 	0.12.1			0122	1		0120	1		101.0.
equal Schedule RC-N, item 1, above):										
a. Construction and land development	RCON 5424		1	RCON 5425	1	1	RCON 5426	1	1	M.4.a.
b. Secured by farmland	RCON 5427			RCON			RCON			M.4.b.
	5427			5428			5429			101.4.0.
 c. Secured by 1–4 family residential properties: (1) Developing and leave accured by 1.4 family residential 										
(1) Revolving, open-end loans secured by 1–4 family residential	RCON	1	1	RCON	1	1	RCON	1	1	
properties and extended under lines of credit	5430 RCON			5431 RCON			5432 RCON			M.4.c.(
(2) All other loans secured by 1–4 family residential properties	5433			5434			5435			M.4.c.
d. Secured by multifamily (5 or more) residential properties	RCON 5436			RCON 5437			RCON 5438			M.4.d.
e. Secured by nonfarm nonresidential properties	RCON 5439			RCON 5440			RCON 5441			M.4.e.

¹ See instructions for loan classifications used in this schedule.

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egal Title of Bank	

FDIC Certificate Number

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

	C	175	◀
Dollar Amounts in Thousands	Mil	Thou	
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits	RCON 0030		1.a.
OR			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits	RCON 0031		1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits ¹	RCON 0032		1.b.(2)
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits	RCON 3510		2.a.
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	RCON 3512		2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits ¹	RCON 3514		2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	RCON 3520		3.
4. Deposits of consolidated subsidiaries (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries	RCON 2211		4.a.
b. Time and savings deposits ¹ of consolidated subsidiaries			4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514		4.c.
5. Not applicable			
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on			
behalf of its respondent depository institutions that are also reflected as deposit liabilities of			
the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)	RCON 2314		6.a.
b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E, item 4 or 5,			
column A or C, but not column B)	RCON 2315		6.b.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2			
a. Unamortized premiums	RCON 5516		7.a.
b. Unamortized discounts	RCON 5517		7.b.
8. To be completed by banks with "Oakar deposits."			
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:			
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	RCON A531		8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable			
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	DOON		
members report deposits attributable to BIF)	RCON A532 RCON	<u> </u>	8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	A533		8.b.

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

² Exclude core deposit intangibles.

Person to whom questions about the Reports of Condition and Ir	ncome should be directed:	C177	
Name and Title (TEXT 8901)			
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)		



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Schedule RC-O—Continued

Dollar Amounts in Thousands		Mil	Thou	
9. Deposits in lifeline accounts	RCON 5596			9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON 8432			10.
11. Adjustments to demand deposits 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	- DOON -			
on a gross basis in Schedule RC-E had been reported on a net basis	RCON 8785			11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal				
demand balances with foreign banks and foreign offices of other U.S. banks (other than				
insured branches in Puerto Rico and U.S. territories and possessions) that were reported	RC0N		1	
on a net basis in Schedule RC-E had been reported on a gross basis	. A181			11.b.
c. Amount by which demand deposits would be reduced if cash items in process of				
collection were included in the calculation of the reporting bank's net reciprocal demand				
balances with the domestic offices of U.S. banks and savings associations and insured	RCON		-	
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	. A182			11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in				
accordance with generally accepted accounting principles (exclude amounts related to				
reciprocal demand balances):	RC0N		-	
a. Amount of assets netted against demand deposits	A527			12.a.
b. Amount of assets netted against time and savings deposits	A528			12.b.

Memoranda (to be completed each quarter except as noted)

Dollar Amounts in Thousands	Mil Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal		
Schedule RC, item 13.a):		
a. Deposit account of \$100,000 or less:		
(1) Amount of deposit accounts of \$100,000 or less	RCON 2702	M.1.a.(1)
(2) <i>Number</i> of deposit accounts of \$100,000 or less (to be completed for the Number		
June report only)	-	M.1.a.(2)
 b. Deposit accounts of more than \$100,000: 	RCON	
(1) Amount of deposit accounts of more than \$100,000	2710	M.1.b.(1)
Number	-	
(2) Number of deposit accounts of more than \$100,000		M.1.b.(2)
Estimated amount of uninsured deposits 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.		
	YES NO	
Indicate in the appropriate box at the right whether your bank has a method or procedure	RCON	М.2.а.
for determining a better estimate of uninsured deposits than the estimate described above	6861 Mil Thou	w.z.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits	RCON	M.2.b.
determined by using your bank's method or procedure	5597	IVI.Z.D.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings 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:		
	FDIC Cert No.	
TEXT A545 A545		M.3.

1.

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

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

C180 1. Test for determining the extent to which Schedule RC-R must be completed. To be completed YES NO only by banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets

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

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

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

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

	Dollar	Amounts in Thousands	N	/iil Thou	
2. F	Portion of qualifying limited-life capital instruments (original weighted average ma	aturity of at			
	east five years) that is includible in Tier 2 capital:				
æ	a. Subordinated debt ¹ and intermediate term preferred stock		RCON A515		2.a.
k	 Other limited-life capital instruments 		RCON A516		2.b.
3. <i>I</i>	Amounts used in calculating regulatory capital ratios (report amounts determined	by the bank			
	or its own internal regulatory capital analyses consistent with applicable capital s				
	a. (1) Tier 1 capital		RCON 8274		3.a.(1)
	(2) Tier 2 capital				3.a.(2)
	(3) Not applicable				
t	p. Total risk-based capital		RCON 3792		3.b.
	c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of g				
	assets)	-	RCON A222		3.c.
C	d. (1) Net risk-weighted assets (gross risk-weighted assets less excess allowand	ce reported in item 3.c			
	above and all other deductions)		RCON A223		3.d.(1)
	(2) Not applicable				. ,
e	e. Maximum contractual dollar amount of recourse exposure in low level recours	e transactions			
	(to be completed only if the bank uses the "direct reduction method" to report	these			
	transactions in Schedule RC-R)		RCON 1727		3.e.
f	. "Average total assets" (quarterly average reported in Schedule RC-K, item 7, I	ess all			
	assets deducted from Tier 1 capital) ²		RCON A224		3.f.
lton	ns 4–9 and Memoranda items 1 and 2 are to be completed	(Column A)	(Colu	mn B)	
nen		Assets	Credit	Equiv-	

by by	ems 4–9 and Memoranda items 1 and 2 are to be completed / banks that answered NO to item 1 above and / banks with total assets of \$1 billion or more.	R	olumn Assets ecorde on the ince S	s ed e	Cre aler of O	olumn dit Eq nt Amo ff-Bala et Iter	uiv- ount ance	
4.	Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:	Dala	Mil	Thou	She	Mil	Thou	
	a. Assets recorded on the balance sheet	RCON 5163						4.a.
	b. Credit equivalent amount of off-balance sheet items				RCON			1 h

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

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

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

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(Column A)

(Column B)

Legal Title of Bank

FDIC Certificate Number

Schedule RC-R—Continued

	Assets Recorded on the Balance Sheet	Credit Equivalent Amount of Off-Balance Sheet Items ¹	
Dollar Amounts in Thousands	Mil Thou	Mil Thou	
 Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category: 	RCON		
a. Assets recorded on the balance sheet		RCON	5.a.
b. Credit equivalent amount of off-balance sheet items		3801	5.b.
 Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category: 			
a. Assets recorded on the balance sheet	RCON 3802		6.a.
b. Credit equivalent amount of off-balance sheet items		RCON 3803	6.b.
 Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category: 	RCON		
a. Assets recorded on the balance sheet	3804	RCON	7.a.
b. Credit equivalent amount of off-balance sheet items		3805	7.b.
 On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio². 	RCON 3806		8.
 Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c) 	RCON 3807		9.
			· J.

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

	With a remaining maturity of								
		(Column A) One year or less			(Column B) Over one year through five years		(Column C) Over five years		,
 Notional principal amounts of off-balance sheet derivative contracts: ³ 	RCON	Mil	Thou	RCON	, 	Thou	RCON	Mil	Thou
 a. Interest rate contracts b. Foreign exchange contracts c. Cold contracts 	RCON 3812 RCON			8766 RCON 8769 RCON 8772			8767 RCON 8770 RCON 8773		
 c. Gold contracts d. Other precious metals contracts a. Other commodity contracts 	RCON 8774 RCON			8772 RCON 8775 RCON 8778			8773 RCON 8776 RCON 8779		
e. Other commodity contracts f. Equity derivative contracts				RCON A001			RCON A002		

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

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

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

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

City

at close of business on _____

Legal Title of Bank

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in column A and in all of Memorandum item 1 of Schedule RC-N is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

No comment (RCON 6979)

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

State

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

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL *NOT* BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

C171 C172

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK						
	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002 SPECIAL REPORT (Dollar Amounts in Thousands)					
	CLOSE OF BUSINESS DATE	FDIC Certificate N	lumber		C-700	
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date,)	1 1	1	11		<u> </u>
The following information is required by Public Laws 90–44 and 102–242, but does not Condition, these Laws require all banks to furnish a report of all loans or other extension the previous Report of Condition. Data regarding individual loans or other extension of credit were made during the period, insert "none" against subitem (a). (Exclude the theorem credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal R definitions of "executive officer" and "extension of credit," respectively. Exclude shareholders who are not executive officers.	ons of credit to their is of credit are not r first \$15,000 of inde Regulations (Fede	r executive offi required. If no ebtedness of e ral Reserve B	cers mad such loan ach exect oard Reg	e since th s or other utive office julation O	ne date of extensions er under ba) for the	s ank
a. Number of loans made to executive officers since the previous Call Reporb. Total dollar amount of above loans (in thousands of dollars)		RCON				a. b.

c. Ra	ange of interest charged on above loans							
- ,	xample: 9¾% = 9.75)	RCON 7701	·	% to	RCON 7702	·	%	С

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