Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2004

# \*

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

This report form is to be filed by banks with domestic offices only.

Banks with foreign offices (as defined in the instructions) must file

The Reports of Condition and Income are to be prepared in

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 Fed-

accordance with Federal regulatory authority instructions.

eral regulatory authority and is true and correct.

### Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

(20010630)

(RCRI 9999)

FFIEC 031.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Report at the close of business June 30, 2001

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

Federal Financial Institutions Examination Council

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

I, <u>Name and Title of Officer Authorized to Sign Report</u>

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

Signature of Officer Authorized to Sign Report

Date of Signature

#### Submission of Reports

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

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

FDIC Certificate Number

http://

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

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

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

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)



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

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#### **Disclosure of Estimated Burden**

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

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

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

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

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Special Report (to be completed by all banks)

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

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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, 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 Thous	ands	RIAD	Bil	Mil	Thou	
1. Interest income:								
<ul> <li>a. Item 1.a.(6) is to be completed by all banks. Items 1.a.(1) through (5) a banks with \$25 million or more in total assets:<sup>1</sup></li> <li>Interest and fee income on loans:</li> </ul>	are to be o	complete	d by					
(1) Loans secured by real estate	4011							1.a.(1)
(2) Commercial and industrial loans				-				1.a.(2)
<ul> <li>(3) Loans to individuals for household, family, and other persona expenditures:</li> </ul>	·							1.0.(2)
(a) Credit cards	. B485							1.a.(3)(a)
(b) Other (includes single payment, installment, all student			1					
loans, and revolving credit plans other than credit cards)	. B486							1.a.(3)(b)
(4) Loans to foreign governments and official institutions				_				1.a.(4)
(5) All other loans <sup>2</sup>						I		1.a.(5)
(6) Total interest and fee income on loans <sup>3</sup>								1.a.(6)
b. Income from lease financing receivables								1.b.
c. Interest income on balances due from depository institutions <sup>4</sup>				4115				1.c.
<ul> <li>Interest and dividend income on securities:</li> </ul>								
(1) U.S. Treasury securities and U.S. Government agency obligat		-				I		
mortgage-backed securities)				B488				1.d.(1)
(2) Mortgage-backed securities				B489				1.d.(2)
(3) All other securities (includes securities issued by states and						1		
in the U.S.)				4060				1.d.(3)
e. Interest income from trading assets				4069			<u> </u>	1.e.
f. Interest income on federal funds sold and securities purchased under	•							1.f.
g. Other interest income				4518				1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)				4107				1.h.

<sup>&</sup>lt;sup>1</sup> The \$25 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition. Beginning March 31, 2002, banks with less than \$25 million in total assets must complete items 1.a.(1) through 1.a.(5).

<sup>&</sup>lt;sup>2</sup> Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

<sup>&</sup>lt;sup>3</sup> For banks with \$25 million or more in total assets, item 1.a.(6) must equal the sum of items 1.a.(1) through 1.a.(5).

<sup>&</sup>lt;sup>4</sup> Includes interest income on time certificates of deposit not held for trading.

#### Schedule RI—Continued

	,	Year-t	o-date	:	]	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
2. Interest expense:						
a. Interest on deposits:						
(1) Transaction accounts (NOW accounts, ATS accounts, and				-		
telephone and preauthorized transfer accounts)	4508				2.a.(1)	
(2) Nontransaction accounts:				-		
(a) Savings deposits (includes MMDAs)	0093				2.a.(2)(a)	
(b) Time deposits of \$100,000 or more	A517				2.a.(2)(b)	
(c) Time deposits of less than \$100,000	A518				2.a.(2)(c)	
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.	
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.
Provision for loan and lease losses					4230	4.
5. Noninterest income:				-		
a. Income from fiduciary activities <sup>1</sup>	4070				5.a.	
b. Service charges on deposit accounts	4080				5.b.	
c. Trading revenue <sup>2</sup>	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.	
I. Other noninterest income*	B497				5.l.	-
m. Total noninterest income (sum of items 5.a through 5.I)					4079	5.r
6. a. Realized gains (losses) on held-to-maturity securities					3521	6.a
b. Realized gains (losses) on available-for-sale securities					3196	6.t
'. Noninterest expense:			1			
a. Salaries and employee benefits	4135				7.a.	
b. Expenses of premises and fixed assets (net of rental income)			1	-		
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.	
c. Amortization expense of intangible assets (including goodwill)	4531				7.c.	
d. Other noninterest expense*	4092				7.d.	-
e. Total noninterest expense (sum of items 7.a through 7.d)					4093	7.e
3. 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.
). Income (loss) before extraordinary items and other adjustments						-
(item 8 minus item 9)					4300	10.
1. Extraordinary items and other adjustments, net of income taxes*					4320	11.
2. Net income (loss) (sum of items 10 and 11)					4340	12.

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>&</sup>lt;sup>1</sup> 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.

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

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#### Schedule RI—Continued

Memoranda		Year-to-dat						
	Dollar Amounts in Thou	sands	RIAD	Bil	Mil	Thou		
1. Interest expense incurred to carry tax-exempt securities, lo	bans, and leases acquired after							
August 7, 1986, that is not deductible for federal income ta	x purposes		4513					
2. Income from the sale and servicing of mutual funds and an	nnuities (included in Schedule RI	,		-				
item 8)			8431					
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					
4. Income on tax-exempt securities issued by states and poli	tical subdivisions in the U.S.				1	1		
(included in Schedule RI, item 1.d.(3))			4507					
5. Number of full-time equivalent employees at end of curren	t period (round to nearest whole			١	lumbe	er		
number)			4150					
6. Memorandum item 6 is to be completed by:1								
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>								
<ul> <li>banks with \$25 million or more in total assets, but less the</li> </ul>	nan \$300 million in total assets,							
that have loans to finance agricultural production and ot	her loans to farmers							
(Schedule RC-C, part I, item 3) exceeding five percent o	f total loans.							
Interest and fee income on loans to finance agricultura	al production and other				1	1		
loans to farmers (included in Schedule RI, item 1.a.(5))			4024					
7. If the reporting bank has restated its balance sheet as a re	sult of applying push down		CC	ΥY	MM	DD		
	s acquisition <sup>2</sup>	9106				1		

completed by banks that reported average trading assets (Schedule RC-K,					1
item 7) of \$2 million or more for any quarter of the preceding calendar year.):	RIAD	Bil	Mil	Thou	
a. Interest rate exposures					M.8
b. Foreign exchange exposures	8758				M.8
c. Equity security and index exposures					M.8
d. Commodity and other exposures					M.8
9. To be completed by banks with \$100 million or more in total assets:1		-			_
Impact on income of derivatives held for purposes other than trading:	RIAD	Bil	Mil	Thou	
a. Net increase (decrease) to interest income	8761				М.9
b. Net (increase) decrease to interest expense					М.9
c. Other (noninterest) allocations	8763				М.9
10. To be completed by banks with \$300 million or more in total assets:1					
Credit losses on derivatives (see instructions)	A251				M.1
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes		YES		NO	_
for the current tax year?	A530				M.1
-					

<sup>&</sup>lt;sup>1</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2000**, Report of Condition. Beginning March 31, 2002, banks with less than \$25 million in total assets and agricultural loans exceeding five percent of total loans must complete Memorandum item 6.

<sup>&</sup>lt;sup>2</sup> 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.	Dellas Assessats in These and				,
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the Decemb	per 31, 2000, Reports of Condition				
and Income (i.e., after adjustments from amended Reports	of Income)	3217			
2. Restatements due to corrections of material accounting	g errors and changes in			-	
accounting principles*		B507			
3. Balance end of previous calendar year as restated (sum					
4. Net income (loss) (must equal Schedule RI, item 12)	·	4340			
5. Sale, conversion, acquisition, or retirement of capital stock,				_	
stock transactions)		B509			
6. Treasury stock transactions, net		B510			
7. Changes incident to business combinations, net					
8. LESS: Cash dividends declared on preferred stock					
9. LESS: Cash dividends declared on common stock					
10. Other comprehensive income <sup>1</sup>		B511			
11. Other transactions with parent holding company* (not include		4415			
12. Total equity capital end of current period (sum of items 3 thr					
Schedule RC, item 28)		3210			

\*Describe on Schedule RI-E—Explanations.

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

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

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

Part I excludes charge-offs and recover			•	mn A) e-offs			•	imn B) veries			
the allocated transfer risk reserve.			Calendar year-to-date								
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
1. Loans secured by real estate:											
a. Construction, land development, an	d other land loans	3582				3583					
b. Secured by farmland		3584				3585					
c. Secured by 1–4 family residential pl	roperties:										
(1) Revolving, open-end loans sec	ured by 1–4 family residential				1				1		
properties and extended under	lines of credit	5411				5412					
(2) Closed-end loans secured by 1	-4 family residential properties	5413				5414					
d. Secured by multifamily (5 or more)	residential properties	3588				3589					
e. Secured by nonfarm nonresidential	properties	3590				3591					
2. Loans to depository institutions and	d acceptances of other banks	4481				4482					
3. Not applicable				1				1			
4. Commercial and industrial loans		4638				4608					
5. Loans to individuals for household, expenditures:	family, and other personal										
a. Credit cards		B514				B515					
b. Other (includes single payment, i	nstallment, all student loans,						-				
and revolving credit plans other	than credit cards)	B516				B517					
6. Loans to foreign governments and	official institutions	4643				4627					
7. All other loans <sup>2</sup>		4644				4628					
8. Lease financing receivables		4266				4267					
9. Total (sum of items 1 through 8)						4605					

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to the held-for-sale account.

<sup>&</sup>lt;sup>2</sup> Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

FDIC Certificate Number

### Schedule RI-B—Continued

Part I. Continued			•	mn A) e-offs			•	mn B) veries		
Memoranda			onarg			ear-to		veneo		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
<ol> <li>Loans to finance commercial real estate, development activities (not secured by r</li> </ol>	,									
Schedule RI-B, part I, items 4 and 7, abo	-	5409				5410				M.1.
<ol> <li>Memorandum items 2.a through 2.d are t \$300 million or more in total assets:<sup>2</sup></li> <li>a. Loans secured by real estate to non-U</li> </ol>										
(included in Schedule RI-B, part I, item	, ,	4652				4662				M.2.a.
b. Loans to and acceptances of foreign b		4054				400.4				
RI-B, part I, item 2, above)		4654				4664				M.2.b.
<ul> <li>c. Commercial and industrial loans to nor (included in Schedule RI-B, part I, item</li> </ul>	. ,	4646				4618				M.2.c.
d. Lease financing receivables of non-U.		4659				4669				M.2.d.
<ul> <li>(included in Schedule RI-B, part I, item</li> <li>3. Memorandum item 3 is to be completed be banks with \$300 million or more in total</li> <li>banks with less than \$300 million in total finance agricultural production and other (Schedule RC-C, part I, item 3) exceed</li> <li>Loans to finance agricultural production</li> </ul>	by: <sup>2</sup> assets, and al assets that have loans to er loans to farmers ing five percent of total loans: on and other loans to	4655				4665				
farmers (included in Schedule RI-B, pa	irt I, item 7, above	4055				4065				M.3.

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

<sup>2</sup> The \$300 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**, **2000**, Report of Condition.

#### Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2000, Reports of Condition				
and Income (i.e., after adjustments from amended Reports of Income)	B522			
2. Recoveries (must equal part I, item 9, column B above)	4605			
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a)	0.0-0			
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230			
5. Adjustments* (see instructions for this schedule)	4815			
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123			

\* 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.

#### FFIEC 041 Page RI-6

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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.)

Deller		`	Year-t	o-date	е
Dollar	Amounts in Thousands	RIAD	Bil	Mil	Thou
ther noninterest income (from Schedule RI, item 5.I)					
emize and describe amounts that exceed 1% of the sum of Schedul	e RI,				
ems 1.h and 5.m:					-
TEXT C013 Income and fees from the printing and sale of checks		C013			
. TEXT C014 Earnings on/increase in value of cash surrender value of life insurance		C014			
TEXT C016 Income and fees from automated teller machines (ATMs)		C016			
TEXT 4042 Rent and other income from other real estate owned		4042			
TEXT C015 Safe deposit box rent		C015			
TEXT 4461		4461			
TEXT . 4462		4462			
TEXT		4463			
ther noninterest expense (from Schedule RI, item 7.d)					
emize and describe amounts that exceed 1% of the sum of Schedul	e RI,				
e <u>ms 1.</u> h and 5.m:					
TEXT C017 Data processing expenses		C017			
TEXT 0497 Advertising and marketing expenses		0497			
TEXT 4136 Directors' fees		4136			
TEXT C018 Printing, stationery, and supplies		C018			
TEXT 8403 Postage		8403			
TEXT 4141 Legal fees and expenses		4141			
		4146			
Lagrandian FDIC deposit insurance assessments		4404			
TEXT 4464		4464			
TEXT		4464			
TEXT 4464 TEXT		-			
TEXT 4464 TEXT 4467 TEXT 4468	ct (from Schedule RI.	4467			
TEXT 4464 TEXT 4467 TEXT 4468 xtraordinary items and other adjustments and applicable income tax effe	•	4467			
TEXT         TEXT         TEXT         4467         TEXT         4467         TEXT         4468         xtraordinary items and other adjustments and applicable income tax effe         em 11) (itemize and describe all extraordinary items and other adjustment	nts):	4467			
TEXT 4464         TEXT 4467         TEXT 4468         xtraordinary items and other adjustments and applicable income tax efferem 11) (itemize and describe all extraordinary items and other adjustmer         . (1)       TEXT 6373         Effect of adopting FAS 133, "Accounting for Derivative Instruments and	nts):	4467 4468			
TEXT 4464         TEXT 4467         TEXT 4468         xtraordinary items and other adjustments and applicable income tax efferent and the effect of adopting FAS 133, "Accounting for Derivative Instruments and the effect of adopting FAS 133, "Accounting for Derivative Instruments and the effect of adopting tax effect of adopting FAS 133, "Accounting for Derivative Instruments and the effect of adopting tax effect of adopting tax effect of adopting tax effect of adopting tax effect of tax eff	nts): and Hedging Activities"	4467 4468			
TEXT 4464 TEXT 4467 TEXT         Attractional and the extension of t	nts): and Hedging Activities"	4467 4468 6373			
TEXT 4464         TEXT 4467         TEXT 4468         xtraordinary items and other adjustments and applicable income tax efferent and the effect of adopting FAS 133, "Accounting for Derivative Instruments and the effect of adopting FAS 133, "Accounting for Derivative Instruments and the effect of adopting tax effect of adopting FAS 133, "Accounting for Derivative Instruments and the effect of adopting tax effect of adopting tax effect of adopting tax effect of adopting tax effect of tax eff	nts): and Hedging Activities"	4467 4468 6373			

### Schedule RI-E—Continued

		Year-1	to-date	•
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
Restatements due to corrections of material accounting errors and changes in accounting				
principles (from Schedule RI-A, item 2) (itemize and describe all restatements):				
a. TEXT B526	B526			
b. TEXT B527	B527			
Other transactions with parent holding company (from Schedule RI-A, item 11)				
(itemize and describe all such transactions):				
	4498			
b. TEXT 4499	4499			
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)				
(itemize and describe all adjustments):				
a. TEXT Start Write-downs arising from transfers of loans to the held-for-sale account	5523			
TEXT	4522			

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

No comment (RIAD 4769)

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

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

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2001

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

### Schedule RC—Balance Sheet

	Dollar Amounts in Thousands									
ASSETS										
1. Cash and balances due from depository institutions (from Sched										
a. Noninterest-bearing balances and currency and coin <sup>1</sup>						0081				1.a.
b. Interest-bearing balances <sup>2</sup>						0071				1.b.
2. Securities:				·						
a. Held-to-maturity securities (from Schedule RC-B, column A)						1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	)					1773				2.b.
3. Federal funds sold and securities purchased under agreements t	to resell					1350				3.
4. Loans and lease financing receivables (from Schedule RC-C):								·		
a. Loans and leases held for sale						5369				4.a.
b. Loans and leases, net of unearned income		B528								4.b.
c. LESS: Allowance for loan and lease losses		3123								4.c.
d. Loans and leases, net of unearned income and allowance	e (item 4.b	minus	4.c) .			B529				4.d.
5. Trading assets (from Schedule RC-D)						3545				5.
6. Premises and fixed assets (including capitalized leases)										6.
7. Other real estate owned (from Schedule RC-M)						2150				7.
8. Investments in unconsolidated subsidiaries and associated comp	panies (fro	m Sch	edule	RC-N	)	2130				8.
9. Customers' liability to this bank on acceptances outstanding						2155				9.
10. Intangible assets:										
a. Goodwill						3163				10.a.
b. Other intangible assets (from Schedule RC-M)										10.b.
11. Other assets (from Schedule RC-F)										11.
12. Total assets (sum of items 1 through 11)						2170				12.

<sup>&</sup>lt;sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>&</sup>lt;sup>2</sup> Includes time certificates of deposit not held for trading.

### Schedule RC—Continued

I	Dollar Amounts in Thou	ısands <sub>F</sub>	RCON	Bil	Mil	Thou	
LIABILITIES			·				
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Scheo	lule RC <u>-E)</u>		2200				13.a
(1) Noninterest-bearing <sup>1</sup>	6631						13.a
(2) Interest-bearing	6636						13.a
b. Not applicable							
14. Federal funds purchased and securities sold under agreements to re	epurchase		2800				14.
15. Trading liabilities (from Schedule RC-D)			3548				15.
16. Other borrowed money (includes mortgage indebtedness and oblig	gations under						
capitalized leases) (from Schedule RC-M)			3190				16.
17. Not applicable							
8. Bank's liability on acceptances executed and outstanding			2920				18.
19. Subordinated notes and debentures <sup>2</sup>		····· ⊢	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 <sup>3</sup>			3530				26.b
27. Other equity capital components <sup>4</sup>		····· ⊢	4130				27.
28. Total equity capital (sum of items 23 through 27)			3210				28.
29. Total liabilities, minority interest, and equity capital (sum of items 21,	22, and 28)		3300				29.

#### To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the			_
most comprehensive level of auditing work performed for the bank by independent external	RCON	Number	
auditors as of any date during 2000	6724		M.1.
additione de en any date danning 2000			

 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

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



<sup>&</sup>lt;sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.

<sup>&</sup>lt;sup>2</sup> Includes limited-life preferred stock and related surplus.

<sup>&</sup>lt;sup>3</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

<sup>&</sup>lt;sup>4</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

#### Schedule RC-A is to be completed only by banks with \$300 million or more

in total assets. Exclude assets held for trading.

in total assets. Exclude assets held for trading.						
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency	and coin:			-		
a. Cash items in process of collection and unposted debits		0020				1.a
b. Currency and coin		0080				1.b.
2. Balances due from depository institutions in the U.S:						
a. U.S. branches and agencies of foreign banks		0083				2.a.
b. Other commercial banks in the U.S. and other depository institut	tions in the U.S	0085				2.b.
3. Balances due from banks in foreign countries and foreign central ba	anks:					
a. Foreign branches of other U.S. banks		0073				3.a.
b. Other banks in foreign countries and foreign central banks		0074				3.b.
4. Balances due from Federal Reserve Banks						4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of	items 1.a and 1.b)	0010				5.

#### Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	maturi	ity			Available-for-sale								
		•	mn A) ed Co			•	mn B) Value		A	(Colui mortiz	mn C) ed Co						
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	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.																	
Government			-	1			1				-	-					
agencies <sup>1</sup>	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-				1			1										
sponsored agencies <sup>2</sup>	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political sub-				1			1										
divisions in the U.S	8496				8497				8498				8499				3.

<sup>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

<sup>&</sup>lt;sup>2</sup> 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

		( <u> </u>			maturi				Available-for-sale									
		(Column A) (Column B) Amortized Cost Fair Value							(Column C) (Column D) Amortized Cost Fair Value									
ollar Amounts in Thousands		Bil	Mil	-	RCON	Bil	Mil	Thou	RCON	Bil	Mil		RCON B		Thou			
. Mortgage-backed				1									<b>–</b>		1			
securities (MBS):																		
a. Pass-through																		
securities:																		
(1) Guaranteed by																		
GNMA	1698				1699				1701				1702					
(2) Issued																		
by FNMA and																		
FHLMC	1703				1705				1706				1707					
(3) Other pass-														•				
through securities.	1709				1710				1711				1713					
b. Other mortgage-																		
backed securities																		
(include CMOs,																		
REMICs, and stripped																		
MBS):																		
-																		
(1) Issued or guar-																		
anteed by FNMA,	1714				1715				1716				1717					
FHLMC, or GNMA	1/14				1/15				01/1									
(2) Collateralized by																		
MBS issued or																		
guaranteed by																		
FNMA, FHLMC,				1							1				-			
or GNMA	1718				1719				1731				1732					
(3) All other																		
mortgage-backed				1											-			
securities	1733				1734				1735				1736					
Asset-backed securities																		
(ABS):																		
a. Credit card			-									-						
receivables	B838				B839				B840				B841					
b. Home equity lines	B842				B843				B844				B845					
c. Automobile loans	B846				B847				B848				B849					
d. Other consumer														-				
loans	B850				B851				B852				B853					
e. Commercial and																		
industrial loans	B854				B855				B856				B857					
f. Other	B858				B859				B860				B861					
Other debt securities:											1				1			
a. Other domestic debt																		
securities	1737				1738				1739				1741					
	1101		I		1,00				1100		1	I			1			
b. Foreign debt securities	1742				1743				1744				1746					
	11-42			I	1143				1744		I							
Investments in mutual																		
funds and other equity																		
securities with readily									4540				A E 4 4					
determinable fair values <sup>1</sup>									A510				A511					
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					

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

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### Schedule RC-B—Continued

Memoranda					7
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	_
1. Pledged securities <sup>1</sup>	. 0416				M.1.
2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (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 <b>next repricing date</b> of: <sup>3, 4</sup>				T	
(1) Three months or less	A549				M.2.a
(2) Over three months through 12 months					M.2.a
(3) Over one year through three years					M.2.a
(4) Over three years through five years					M.2.a
(5) Over five years through 15 years					M.2.a
(6) Over 15 years	A554				M.2.a
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential					
mortgages with a remaining maturity or <b>next repricing date</b> of: <sup>3, 5</sup>				-	
(1) Three months or less	A555				M.2.b
(2) Over three months through 12 months	A556				M.2.b
(3) Over one year through three years					M.2.b
(4) Over three years through five years	A558				M.2.b
(5) Over five years through 15 years	A559				M.2.b
(6) Over 15 years	A560				M.2.b
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: <sup>6</sup>					
(1) Three years or less	A561				M.2.c
(2) Over three years	A562				M.2.c
d. Debt securities with a REMAINING MATURITY of one year or less (included in					
Memorandum items 2.a through 2.c above)	A248				M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading					
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782				] M.4.a
b. Fair value	8783				M.4.b

<sup>&</sup>lt;sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

<sup>&</sup>lt;sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>&</sup>lt;sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> 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

	not deduct the allowance for loan and lease losses from amounts									
•	orted in this schedule. Report (1) loans and leases held for sale at the			mn A)						
	er of cost or market value and (2) other loans and leases, net of			omple		То				
	earned income. Report loans and leases net of any applicable			ks wit						
	ocated transfer risk reserve. Exclude assets held for trading and			on or I						
con	nmercial paper.			Asset						
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1.	Loans secured by real estate:									
	a. Construction, land development, and other land loans					1415				1.a.
	b. Secured by farmland (including farm residential and other							1	1	
	improvements)					1420				1.b.
	<li>c. Secured by 1–4 family residential properties:</li>									
	(1) Revolving, open-end loans secured by 1–4 family residential							1	1	
	properties and extended under lines of credit					1797				1.c.(1)
	(2) Closed-end loans secured by 1–4 family residential properties:							1	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.
	e. Secured by nonfarm nonresidential properties					1480				1.e.
2.	Loans to depository institutions and acceptances of other banks					1288				2.
	a. To commercial banks in the U.S.:									
	(1) To U.S. branches and agencies of foreign banks	B532				_				2.a.(1)
	(2) To other commercial banks in the U.S.	B533				_				2.a.(2)
	b. To other depository institutions in the U.S.	B534				-				2.b.
	c. To banks in foreign countries:			[	r	_				
	(1) To foreign branches of other U.S. banks					_				2.c.(1)
	(2) To other banks in foreign countries	B537				<u> </u>		1	- <u> </u>	2.c.(2)
3.	Loans to finance agricultural production and other loans to farmers					1590				3.
4.	Commercial and industrial loans			1	1	1766				4.
	a. To U.S. addressees (domicile)					-				4.a.
	b. To non-U.S. addressees (domicile)	1764				-				4.b.
5.	Not applicable									
6.	Loans to individuals for household, family, and other personal									
	expenditures (i.e., consumer loans) (includes purchased paper):							1	1	
	a. Credit cards					B538				6.a.
	b. Other revolving credit plans					B539				6.b.
	c. Other consumer loans (includes single payment, installment, and							1	1	
	all student loans)					2011				6.c.
7.	Loans to foreign governments and official institutions (including							1	1	
	foreign central banks)					2081				7.
8.	Obligations (other than securities and leases) of states and political					0.107			1	
	subdivisions in the U.S.					2107				8.
9.	Other loans				1	1563				9.
	a. Loans for purchasing or carrying securities (secured and unsecured)	1545				-				9.a.
	b. All other loans (exclude consumer loans)	1564				0405				9.b.
10.	Lease financing receivables (net of unearned income)	0400			1	2165				10.
	a. Of U.S. addressees (domicile)	2182								10.a.
	b. Of non-U.S. addressees (domicile)	2183				0400				10.b.
	LESS: Any unearned income on loans reflected in items 1–9 above					2123			I	11.
12.	Total loans and leases, net of unearned income (sum of items 1									
	through 10 minus item 11) (must equal Schedule RC, sum of items 4.a					2122				
	and 4.b)					2122				12.

<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2000, Report of Condition.



### Schedule RC-C—Continued

#### Part I. Continued

Memoranda	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modifi	ed terms (included in					
Schedule RC-C, part I, and not reported as past due or nonac	crual in Schedule RC-N,					
Memorandum item 1) (exclude loans secured by 1–4 family re	sidential properties and					
loans to individuals for household, family, and other persona	l expenditures)	1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those	n nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residentia	al properties (reported in					
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a	remaining maturity or next					
repricing date of: 1, 2						
(1) Three months or less		A564				M.2.a.(1)
(2) Over three months through 12 months		A565				M.2.a.(2)
(3) Over one year through three years		A566				M.2.a.(3)
(4) Over three years through five years		A567				M.2.a.(4)
(5) Over five years through 15 years		A568				M.2.a.(5)
(6) Over 15 years		A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items	1 through 10, column B, above)					
EXCLUDING closed-end loans secured by first liens on 1-4 far	nily residential properties					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, a	bove) with a remaining maturity					
or next repricing date of: 1, 3						
(1) Three months or less		A570				M.2.b.(1)
(2) Over three months through 12 months		A571				M.2.b.(2)
(3) Over one year through three years		A572				M.2.b.(3)
(4) Over three years through five years		A573				M.2.b.(4)
(5) Over five years through 15 years		A574				M.2.b.(5)
(6) Over 15 years		A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 t	hrough 10, column B, above)					
with a REMAINING MATURITY of one year or less (excluding t	hose in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land de	evelopment activities					
(not secured by real estate) included in Schedule RC-C, part I, ir	tems 4 and 9, column B <sup>4</sup>	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 fam	ily residential properties					
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370				M.4.
5. To be completed by banks with \$300 million or more in total asset	s: <sup>5</sup>					
Loans secured by real estate to non-U.S. addressees (domici	le) (included in					
Schedule RC-C, part I, items 1.a through 1.e, column B)		B837				M.5.

<sup>&</sup>lt;sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.



<sup>&</sup>lt;sup>2</sup> 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, 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.

<sup>&</sup>lt;sup>3</sup> 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 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 B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, sum of items 1 through 10, column B, 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), column B.

<sup>&</sup>lt;sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>&</sup>lt;sup>5</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition.

### 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" of the 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

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

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

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

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

2. Report the total number of loans currently outstanding for each of the	Number of Loans	1
following Schedule RC-C, part I, loan categories:		1
a. "Loans secured by nonfarm nonresidential properties" reported in		1
Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the	RCON	1
number of loans should NOT exceed \$100,000.)	5562	2.a
b. "Commercial and industrial loans" reported in Schedule RC-C,		I
part I, item 4.1 (Note: Item 4,1 divided by the number of		1
loans should NOT exceed \$100,000.)	5563	2.b

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount <b>currently outstanding</b> of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e):	RCON	RCON Bil Mil	Thou
<ul> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> <li>c. With original amounts of more than \$250,000 through \$1,000,000</li> <li>4. Number and amount currently outstanding of "Commercial and</li> </ul>		5565           5567           5569	3.a. 3.b. 3.c.
<ul> <li>industrial loans" reported in Schedule RC-C, part I, item 4<sup>1</sup> (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4<sup>1</sup>):</li> <li>a. With original amounts of \$100,000 or less</li> <li>b. With original amounts of more than \$100,000 through \$250,000</li> </ul>	5570 5572	5571           5573	4.a
c. With original amounts of more than \$250,000 through \$1,000,000	5574	5575	4.c.

16a

RCON YES

6999

NO

1.

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<sup>1</sup> Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported
in Schedule RC-C. part I, item 4.a. column A. "Commercial and industrial loans to U.S. addressees.

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#### Schedule RC-C—Continued

#### Part II. Continued

#### Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.").....

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

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

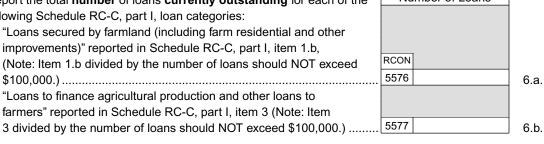
Number of Loans 6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories: a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, RCON (Note: Item 1.b divided by the number of loans should NOT exceed 5576 \$100,000.) ..... b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item

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

RCON	VES	
RCON	TES	
 6860		

NO

5.





#### 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 Thousands	RCON	Bil	Mil	Thou	]
ASSETS					
1. U.S. Treasury securities	. 3531				1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	. 3532				2
3. Securities issued by states and political subdivisions in the U.S.	. 3533				3
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	. 3534				4
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA			_		
(include CMOs, REMICs, and stripped MBS)	. 3535				4
c. All other mortgage-backed securities					4
5. Other debt securities					5
6.–8. Not applicable					
9. Other trading assets	. 3541				] g
0. Not applicable			•		
1. Revaluation gains on interest rate, foreign exchange rate, and other commodity and					
equity contracts	3543				11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	. 3545				12
LIABILITIES	RCON	Bil	Mil	Thou	
3. Liability for short positions	. 3546				13
4. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity					
contracts	. 3547				14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	. 3548				15

### Schedule RC-E—Deposit Liabilities

			Tran	sactio	n Acco	ounts			N		nsactio ounts	วท
	Tot acco	(Colui tal trai ounts otal de depc	nsacti (inclue emane	on ding	der (	Nemo nand (inclu	umn B) o: Tota depos ded ir mn A)	l sits	n	To ontrar acco	mn C) ital isactic ounts i MME	on
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			
2. U.S. Government					-				2520			
3. States and political subdivisions in the U.S	2203				-				2530			
4. Commercial banks and other depository institutions in the U.S.	B551	[							B552			
5. Banks in foreign countries	2213								2236			
6. Foreign governments and official institutions (including foreign central banks)	2216				-				2377			
7. Total (sum of items 1 through 6) (sum of												
columns A and C must equal Schedule RC, item 13.a)	2215				2210				2385			

#### Memoranda

Iemoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	]
1. 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):					
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000					
and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2
d. Maturity data for brokered deposits:					
(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.(*
(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)	6810				M.2.a.(*
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more					M.2.c.

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### Schedule RC-E—Continued

#### Memoranda (continued)

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

<sup>&</sup>lt;sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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



<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>&</sup>lt;sup>3</sup> Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

#### Schedule RC-F—Other Assets

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

#### Schedule RC-G—Other Liabilities

		Dolla	r Amou	nts in T	Thousands	RCON	Bil	Mil	Thou
1. a.	Intere	st accrued and unpaid on deposits <sup>5</sup>				3645			
b. Other expenses accrued and unpaid (includes accrued income taxes payable)									
2. Net deferred tax liabilities <sup>2</sup>									
. All	owan	ce for credit losses on off-balance sheet credit exposures				B557			
I. Otl		emize and describe amounts greater than \$25,000 that exceed 2	5 <u>% of t</u>	his iter	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						
j. Tot	al (su	m of items 1 through 4) (must equal Schedule RC, item 20)				2930			

<sup>&</sup>lt;sup>1</sup> Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>4</sup> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>&</sup>lt;sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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### Schedule RC-K—Quarterly Averages<sup>1</sup>

ASSETS       381       1.         1. Interest-bearing balances due from depository institutions       381       1.         2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities <sup>2</sup> )       8558       2.         3. Mortgage-backed securities <sup>2</sup> 8559       3.         4. All other securities <sup>2</sup> . <sup>3</sup> (includes securities issued by states and political subdivisions in the U.S.)       8560       4.         5. Federal funds sold and securities purchased under agreements to resell       3665       5.         6. Loans:       3360       6.a.         a. Total loans       3360       6.a.         The following four loan items are to be completed by banks with \$25 million or more in total assets: <sup>4</sup> 3387       6.c.         b. Loans secured by real estate       3387       6.c.       6.d.(1)         (1) Credit cards       3387       6.d.       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 7.       8. Lease financing receivables (net of unearned income)	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. The four occurrities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities)       1.         3. Mortgage-backed securities       2.         3. Mortgage-backed securities <sup>2</sup> 8559         4. All other securities <sup>2</sup> .       8559         5. Federal funds sold and securities purchased under agreements to resell.       3366         6. Loans:       3360         a. Total loans.       3360         7. Total assets: <sup>4</sup> 3387         b. Loans secured by real estate.       3387         c. Commercial and industrial loans.       3387         d. Loans to individuals for household, family, and other personal expenditures:       6.d. (1)         (1) Credit cards.       8561         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).       6.d. (2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 7.         8. Lease financing receivables (net of unearned income).       3484       8.         9. Total assets <sup>5</sup> 3368       9.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).       3485       10.         11. Nontransaction accounts:       8563       11.a.       11.a.         a. Savings	ASSETS					
mortgage-backed securities)       B558       2.         3. Mortgage-backed securities?       B559       3.         4. All other securities?. 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:       3366       6.a.         a. Total loans.       3367       6.a.         The following four loan items are to be completed by banks with \$25 million or more in total assets. <sup>4</sup> 6.b.         b. Loans secured by real estate       3387       6.c.         c. Commercial and industrial loans.       6.d. (1)       6.d. (1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       6.d. (2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 3401       7.         8. Lease financing receivables (net of unearned income)       3484       8.         9. Total assets       3368       9.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a.       3485       11.a.         a. Savings deposits of 100,000 or more.	1. Interest-bearing balances due from depository institutions	3381				1.
3. Mortgage-backed securities?       B559       1         4. All other securities?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:       3360       6.a.         a. Total loans       3385       6.b.         c. Commercial and industrial loans.       3385       6.c.         c. Loans to individuals for household, family, and other personal expenditures:       6.d.(1)         (1) Credit cards       B560       6.d.(2)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       B562       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 3368       9.         Trading assets       3368       9.       9.         LIABILITIES       10.       11.       11.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a.       A514       11.       11.         a. Savings deposits (includes MMDAs)       B563       11.       11.       11.         b.	2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding					
A. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.)       8560       4.         5. Federal funds sold and securities purchased under agreements to resell.       3365       5.         6. Loans:       3360       6.a.         The following four loan items are to be completed by banks with \$25 million or more in total assets: <sup>4</sup> 3385       6.b.         c. Commercial and industrial loans.       3387       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       6.d. (1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).       8561       6.d. (2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 3484       8.         9. Total assets <sup>5</sup> 3368       9.       10.         11. Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).       3485       10.         11. Nontransaction accounts: a Savings deposits (includes MIDAs).       8563       11.a.         b. Time deposits of \$100,000 or more.       A514       11.b.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 11.c.       <	mortgage-backed securities)	B558				2.
in the U.S.)       B560       4.         5. Federal funds sold and securities purchased under agreements to resell       3365       5.         6. Loans:       3365       6.a.         a. Total loans       3360       6.a.         The following four loan items are to be completed by banks with \$25 million or more in total assets: <sup>4</sup> 3385       6.b.         b. Loans secured by real estate       3385       6.b.       6.c.         c. Commercial and industrial loans       3387       6.c.       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       6.d.(1)       6.d.(1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 7.       8. Lease financing receivables (net of unearned income).       3484       8.         9. Total assets <sup>5</sup> 3366       9.       10.       11.       10.         11. Nontransaction accounts:       3485       10.       10.         12. Federal funds purchased and securities sold under agreements to repurchase       3533       11.a.         13. Time deposits of \$100,000 or more.       A514       11.b.       11.c.         12. Federal funds purchased and securities sol	3. Mortgage-backed securities <sup>2</sup>	B559				3.
a. Total loans.       3365       5.         6. Loans:       3360       6.a.         The following four loan items are to be completed by banks with \$25 million or more in total assets:4       3385       6.a.         b. Loans secured by real estate       3385       6.b.         c. Commercial and industrial loans.       3387       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       561       6.d.(1)         (1) Credit cards       6.d.(2)       6.d.(2)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       5.         7. To be completed by banks with \$100 million or more in total assets.4       7.         8. Lease financing receivables (net of unearned income)       3484       8.         9. Total assets 5       3368       9.         11. Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         12. Federal funds purchased and securities sold under agreements to repurchase.       353       11.a.         13. To be completed by banks with \$100,000       11.a.       A514       11.b.         13. To be completed hy banks with \$100,000.       11.a.       3485       10.         12. Federal funds purchased and securities sol	4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions					
6. Leans:       a. Total loans	in the U.S.)	B560				4.
a. Total loans       3360       6.a.         The following four loan items are to be completed by banks with \$25 million or more in total assets: <sup>4</sup> 3385       6.b.         b. Loans secured by real estate       3387       6.c.         c. Commercial and industrial loans       3387       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       8561       6.c.         (1) Credit cards       8561       6.d.(1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       8562       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 844       8.         9. Total assets       3368       9.         LIABILITIES       3368       9.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       8563       11.a.       11.b.       11.a.         a. Savings deposits (includes MMDAs)       8563       11.c.       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets: <sup>4</sup> 3353       12.	5. Federal funds sold and securities purchased under agreements to resell	3365				5.
a. total rotation       The following four loan items are to be completed by banks with \$25 million or more in total assets:4       3385       6.b.         b. Loans secured by real estate       3385       6.b.       6.c.         c. Commercial and industrial loans       3387       6.c.       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       6.d.       6.d.       6.d.         (1) Credit cards       B561       6.d.(1)       6.d.(2)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       6.d.(2)       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets.4       3401       7.         8. Lease financing receivables (net of unearned income)       3484       8.         9. Total assets 5       3368       9.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       8563       11.a.       11.a.         a. Savings deposits (includes MMDAs)       8563       11.a.       11.b.         b. Time deposits of \$100,000 or more       A514       11.b.       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase	6. Loans:	,			1	
total assets:4       3385       6.b.         b. Loans secured by real estate       3385       6.b.         c. Commercial and industrial loans.       3387       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       6.d.       6.d.         (1) Credit cards       B561       6.d.(1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       8.561       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets.4       7.       8. Lease financing receivables (net of unearned income)       3484       8.         9. Total assets 5       3368       9.       9.         LIABILITIES       3485       10.       11.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       3485       11.a.       11.a.         a. Savings deposits (includes MMDAs)       8563       11.a.       11.a.         b. Time deposits of \$100,000 or more.       A514       11.b.       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase.       3353       12.         13. To be completed by banks with \$100 million or mor	a. Total loans	3360				6.a.
b. Loans secured by real estate       3385       6.b.         c. Commercial and industrial loans       3387       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       6.d. (1)         (1) Credit cards       8561       6.d. (1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       8562       6.d. (2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 7.       7.         Trading assets       3484       8.         9. Total assets <sup>5</sup> 3368       9.         LLABILITIES       3484       8.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       8563       11.a.         a. Savings deposits (includes MMDAs)       8563       11.b.         b. Time deposits of \$100,000 or more       A514       11.b.         c. Time deposits of less than \$100,000.       A529       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 12.       12. <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
c. Commercial and industrial loans       3387       6.c.         d. Loans to individuals for household, family, and other personal expenditures:       5.c.       6.c.         (1) Credit cards       8561       6.d.(1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       8561       6.d.(1)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 844       8.         9. Total assets       3484       8.         9. Total assets       3368       9.         11. AblichTHES       3484       8.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       8563       11.a.         a. Savings deposits (includes MMDAS)       8563       11.a.         b. Time deposits of \$100,000 or more       A514       11.b.         c. Time deposits of less than \$100,000.       11.c.       3453       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 0ther borrowed money (includes mortgage indebtedness and obligations under		3385				6.b.
d. Loans to individuals for household, family, and other personal expenditures: <ul> <li>(1) Credit cards</li> <li>(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(3) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(3) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(3) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(3) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</li> <li>(3) To be completed by banks with \$100 million or more in total assets.</li> <li>(1) To be completed transfer accounts) (exclude demand deposits)</li> <li>(1) Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)</li> <li>(1) Interest-bearing transaction accounts:</li></ul>		3387				6.c.
(1) Credit cards       B561       6.d.(1)         (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)       B562       6.d.(1)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> Trading assets       3401       7.         8. Lease financing receivables (net of unearned income)       3484       8.       9.       9.         LIABILITIES       3368       9.       9.       10.       10.         11. Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a.       Savings deposits (includes MMDAs)       5563       11.a.         b. Time deposits of \$100,000 or more       A514       11.b.       11.b.       11.b.       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.       12.         13. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 0.       12.       12.						
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)		B561				6.d.(1)
credit plans other than credit cards)       B562       6.d.(2)         7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 3401       7.         8. Lease financing receivables (net of unearned income)       3484       8.         9. Total assets <sup>5</sup> 3368       9.         LIABILITIES       3485       10.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a.       Savings deposits (includes MMDAs)       11.a.         b. Time deposits of \$100,000 or more       A514       11.b.       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 0ther borrowed money (includes mortgage indebtedness and obligations under       12.	(2) Other (includes single payment, installment, all student loans, and revolving					( )
7. To be completed by banks with \$100 million or more in total assets. <sup>4</sup> 3401       7.         8. Lease financing receivables (net of unearned income)		B562				6.d.(2)
Hading assets       100       11.2         8. Lease financing receivables (net of unearned income)						
9. Total assets 5       3368       9.         LIABILITIES       10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a. Savings deposits (includes MMDAs)       B563       11.a.         b. Time deposits of \$100,000 or more       A514       11.b.         c. Time deposits of less than \$100,000       A529       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets: <sup>4</sup> Other borrowed money (includes mortgage indebtedness and obligations under       3353	Trading assets	3401				7.
LIABILITIES       0.         10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a. Savings deposits (includes MMDAs)       B563       11.a.         b. Time deposits of \$100,000 or more.       A514       11.b.         c. Time deposits of less than \$100,000       11.c.       A529       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets: <sup>4</sup> Other borrowed money (includes mortgage indebtedness and obligations under       12.	8. Lease financing receivables (net of unearned income)	3484				8.
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a. Savings deposits (includes MMDAs)       B563       11.a.         b. Time deposits of \$100,000 or more.       A514       11.b.         c. Time deposits of less than \$100,000       A529       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets: <sup>4</sup> Other borrowed money (includes mortgage indebtedness and obligations under       12.	9. Total assets <sup>5</sup>	3368				9.
preauthorized transfer accounts) (exclude demand deposits)       3485       10.         11. Nontransaction accounts:       a. Savings deposits (includes MMDAs)       B563       11.a.         b. Time deposits of \$100,000 or more.       A514       11.b.       11.b.         c. Time deposits of less than \$100,000       A529       11.c.       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets:4       Other borrowed money (includes mortgage indebtedness and obligations under       12.	LIABILITIES					
11. Nontransaction accounts:       a. Savings deposits (includes MMDAs)	10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and			1	1	
a. Savings deposits (includes MMDAs)       B563       11.a.         b. Time deposits of \$100,000 or more.       A514       11.b.         c. Time deposits of less than \$100,000.       A529       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets: <sup>4</sup> Other borrowed money (includes mortgage indebtedness and obligations under       11.a.	preauthorized transfer accounts) (exclude demand deposits)	3485				10.
b. Time deposits of \$100,000 or more       A514       11.b.         c. Time deposits of less than \$100,000       A529       11.c.         12. Federal funds purchased and securities sold under agreements to repurchase				1		
<ul> <li>c. Time deposits of less than \$100,000</li> <li>12. Federal funds purchased and securities sold under agreements to repurchase</li></ul>	a. Savings deposits (includes MMDAs)					11.a.
12. Federal funds purchased and securities sold under agreements to repurchase       3353       12.         13. To be completed by banks with \$100 million or more in total assets:4       Other borrowed money (includes mortgage indebtedness and obligations under       12.	b. Time deposits of \$100,000 or more	-				11.b.
12. To be completed by banks with \$100 million or more in total assets:4         Other borrowed money (includes mortgage indebtedness and obligations under	c. Time deposits of less than \$100,000					11.c.
Other borrowed money (includes mortgage indebtedness and obligations under	12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
capitalized leases) 3355 13.	Other borrowed money (includes mortgage indebtedness and obligations under				_	
	capitalized leases)	3355				13.

#### Memorandum

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
	emorandum item 1 is to be completed by: <sup>4</sup>				
	panks with \$300 million or more in total assets, and				
	panks with \$25 million or more in total assets, but less than \$300 million in total assets, that				
	nave loans to finance agricultural production and other loans to farmers (Schedule RC-C,				
'	part I, item 3) exceeding five percent of total loans.				
Lo	ans to finance agricultural production and other loans to farmers	3386			

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

 $<sup>^{3}</sup>$  Quarterly averages for all equity securities should be based on historical cost.

<sup>&</sup>lt;sup>4</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2000**, Report of Condition. Beginning March 31, 2002, banks with less than \$25 million in total assets must complete items 6.b through 6.d.(2) and those with agricultural loans exceeding five percent of total loans must also complete Memorandum item 1.

<sup>&</sup>lt;sup>5</sup> 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.

	Dolla	r Amounts in	Thousands	RCON	Bil	Mil	Thou	
1. U	nused commitments:							
a.	Revolving, open-end lines secured by 1-4 family residential propertie	s, e.g., home	equity					
	lines			3814				1.a.
b.	Credit card lines			3815				1.b.
	Commercial real estate, construction, and land development:							
	(1) Commitments to fund loans secured by real estate			3816				1.c.(
	(2) Commitments to fund loans not secured by real estate			6550				1.c.(
d.	Securities underwriting			3817				1.d.
e.	Other unused commitments			3818				1.e.
2. Fi	nancial standby letters of credit	<u></u>	<u></u>	3819				2.
a.	Amount of financial standby letters of credit conveyed to others	3820						2.a.
	erformance standby letters of credit		<u></u>	3821				3.
a.	Amount of performance standby letters of credit conveyed to others	3822						3.a.
	ommercial and similar letters of credit			3411				4.
5. Ta	b be completed by banks with \$100 million or more in total assets:1							
Pa	articipations in acceptances (as described in the instructions) conveyed	I to others by	the					
re	porting bank			3428				5.
6. S	ecurities lent (including customers' securities lent where the customer is	s indemnified	against					
lo	ss by the reporting bank)			3433				6.
7. N	otional amount of credit derivatives:							
a.	Credit derivatives on which the reporting bank is the guarantor			A534				7.a.
b.	Credit derivatives on which the reporting bank is the beneficiary			A535				7.b.
8. S	pot foreign exchange contracts			8765				8.
9. A	Il other off-balance sheet liabilities (exclude derivatives) (itemize and de	escribe each o	component					
of	this item over 25% of Schedule RC, item 28, "Total equity capital")			3430				9.
a.		3432						9.a.
b.		3434						9.b.
C.	TEXT 3555	3555						9.c.
d.	TEXT 3556	3556						9.d.
e.	TEXT 3557	3557						9.e.
10. A	Il other off-balance sheet assets (exclude derivatives) (itemize and desc	cribe each co	mponent					
	this item over 25% of Schedule RC, item 28, "Total equity capital")		-	5591				10.
a.		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						10.e.

<sup>&</sup>lt;sup>1</sup> The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

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### Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
Derivatives Position Indicators	tors Tril			Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
<ol> <li>Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal</li> </ol>																		
sum of items 12 and 13):		RCO	DN 8693			RC	ON 8694			RCO	ON 8695			RC	ON 8696		]	
a. Futures contracts		RCO	DN 8697			RC	ON 8698			RCO	DN 8699			RC	DN 8700		11.a.	
b. Forward contracts																	11.b.	
c. Exchange-traded option contracts:		RCO	ON 8701			RC	ON 8702			RCO	ON 8703			RC	ON 8704		]	
(1) Written options																	11.c.(1)	
		RCO	ON 8705			RC	ON 8706			RCO	ON 8707			RC	ON 8708		-	
(2) Purchased options																	11.c.(2)	
d. Over-the-counter option contracts:		RCO	ON 8709	I		RC	ON 8710			RCO	ON 8711	I		RC	ON 8712		-	
(1) Written options											0745						11.d.(1)	
		RCU	DN 8713			RU	ON 8714			RU	ON 8715			RU	ON 8716			
(2) Purchased options		RCO	DN 3450			RC	ON 3826			RCO	DN 8719			RC	 DN 8720		11.d.(2)	
o Swana		1.00				110				1100							11.e.	
<ul><li>e. Swaps</li><li>12. Total gross notional amount of</li></ul>		RCO	DN A126			RC	 ON A127			RCO	ON 8723			RC	 DN 8724		_ 11.e.	
derivative contracts held for trading																	12.	
13. Total gross notional amount of							1										12.	
derivative contracts held for		RCC	ON 8725			RC	ON 8726			RCO	ON 8727			RC	ON 8728			
purposes other than trading																	13.	
a. Interest rate swaps where the																		
bank has agreed to pay a		RCC	ON A589															
fixed rate																	13.a.	
<ol> <li>To be completed by banks with \$100 million or more in total assets:<sup>1</sup> Gross fair values:</li> </ol>																		
a. Contracts held for trading:		RCC	ON 8733			RC	ON 8734	_		RCO	ON 8735			RC	ON 8736	_		
(1) Gross positive fair value																	14.a.(1)	
		RCC	ON 8737			RC	ON 8738			RCO	ON 8739			RC	ON 8740		-	
(2) Gross negative fair value																	14.a.(2)	
<ul> <li>b. Contracts held for purposes other than trading:</li> </ul>		RCO	ON 8741			RC	ON 8742			RCO	DN 8743			RC	ON 8744			
(1) Gross positive fair value		RCO	DN 8745			RC	ON 8746			RCO	ON 8747			RC	DN 8748		14.b.(1)	
(2) Gross negative fair value																	14.b.(2)	

<sup>&</sup>lt;sup>1</sup> The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

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### Schedule RC-M-Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164				1.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 A590					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:		·			0.4.
(1) Construction, land development, and other land	5508				3.b.(1)
(2) Farmland	5509				3.b.(2)
(3) 1–4 family residential properties	5510				3.b.(2)
(4) Multifamily (5 or more) residential properties	5511				3.b.(3)
(5) Nonfarm nonresidential properties	5512				3.b.(5)
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:	I	1			0.0.
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.a. 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:		1			4.0.
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				5.a.(1) 5.a.(2)
(3) With a remaining maturity of more than three years	B566				5.a.(2) 5.a.(3)
b. Other borrowings:				-	J.a.(J)
(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.(1) 5.b.(2)
(3) With a remaining maturity of more than three years	B568				
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190				5.b.(3)
	<u> </u>				5.c.
		Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6
o. Dood the reporting with our private labor of third party indical failed and allianded i					6.
	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities					7
. Access and the reporting bank o management in proprietary matual rando and annulles.					7.

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

		(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
1. Loans secured by real estate:														
a. Construction, land development, and other														
land loans	2759				2769				3492				1.a	
b. Secured by farmland	3493				3494				3495				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	5398				5399				5400				1.c	
(2) Closed-end loans secured by 1–4 family														
residential properties	5401				5402				5403				1.c	
d. Secured by multifamily (5 or more) residential														
properties	3499				3500				3501				1.c	
e. Secured by nonfarm nonresidential														
properties	3502				3503				3504				1.6	
2. Loans to depository institutions and														
acceptances of other banks	B834				B835				B836				2.	
. Not applicable					· · ·							•	1	
Commercial and industrial loans	1606				1607				1608				4.	
. 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.	
. All other loans <sup>1</sup>	5459				5460				5461				7.	
. Lease financing receivables	1226				1227				1228				8.	
Debt securities and other assets (exclude														
other real estate owned and other repossessed														
assets)	3505				3506				3507				9	

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.

	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8													
above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases													
•	5615				5616				5617				10.a.

<sup>&</sup>lt;sup>1</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."



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### Schedule RC-N—Continued

Memoranda			Pas 0 thro days a	imn A t due ough 8 and st ruing	39		Past lays o and	imn B due 90 or mor d still ruing	Ď		) 			
Memoranda	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Schedule RC-	loans and leases included in N, items 1 through 8, above rted in Schedule RC-C, Part I,													
· ·	item 1)	1658				1659				1661				M.1
construction, a	nce commercial real estate, and land development activities <b>by real estate)</b> included in													
•	N, items 4 and 7, above	6558				6559				6560				M.2
completed by in total assets a. Loans secu	items 3.a. through 3.d are to be banks with \$300 million or more :1 ured by real estate to non-U.S. s (domicile) (included in													
	RC-N, item 1, above)	1248				1249				1250				M.3
	nd acceptances of foreign banks													
c. Commercia	n Schedule RC-N, item 2, above) al and industrial loans to non-U.S. s (domicile) (included in	5380				5381				5382				M.3
	RC-N, item 4, above)	1254			L	1255				1256				М.3
d. Lease finar addressees	ncing receivables of non-U.S. s (domicile) (included in RC-N, item 8, above)	1271				1272		1		1791				M.3
<ul> <li>Memorandum</li> <li>banks with 5</li> <li>banks with 1</li> <li>that have lo production a (Schedule F five percent</li> <li>Loans to fina</li> </ul>	item 4 is to be completed by:1 \$300 million or more in total assets less than \$300 million in total assets ans to finance agricultural and other loans to farmers RC-C, part I, item 3) exceeding to f total loans: ince agricultural production					. – 1								
	ins to farmers (included in	1594				1597				1583				
Schedule RC	-N, item 7, above)	1594				1597				1583				M.4
	item 5 is to be completed by 00 million or more in total assets:1		<b>`</b>	mn A) due 30			<b>`</b>	mn B) due 90						

Past due 30 banks with \$300 million or more in total assets:1 through 89 days days or more Interest rate, foreign exchange rate, and other RCON Bil Mil Thou RCON Bil commodity and equity contracts: 3530 3529 Fair value of amounts carried as assets.....

<sup>1</sup> The \$300 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, 2000, Report of Condition.

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

Name and Title (TEXT 8901)

E-mail Address (TEXT 4086)

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

Mil

Thou

M.5.

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

Dollar Amounts in Thousand	B RCON Bil	Mil	Thou
1. 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 <sup>1</sup>			
2. 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 <sup>1</sup>			
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total			
deposits)	3520		
4. Deposits of consolidated subsidiaries (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries	2211		
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries			
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 7, column B)	2314		
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E,			
item 7, column A or C, but not column B)	2315		
<ol> <li>Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup></li> </ol>			
a. Unamortized premiums	5516		
b. Unamortized discounts			
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 guarter	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			
9. Deposits in lifeline accounts	5596		1

<sup>&</sup>lt;sup>1</sup> For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

<sup>2</sup> Exclude core deposit intangibles.

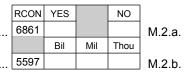
### Schedule RC-O—Continued

Dollar Amounts in The	ousands	RCON	Bil	Mil	Thou	]
<ol> <li>Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:</li> </ol>						
a. Amount by which demand deposits would be reduced if the reporting bank's reciproca demand balances with the domestic offices of U.S. banks and savings associations ar insured branches in Puerto Rico and U.S. territories and possessions that were report	nd					
on a gross basis in Schedule RC-E had been reported on a net basis		8785				11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprod demand balances with foreign banks and foreign offices of other U.S. banks (other that insured branches in Puerto Rico and U.S. territories and possessions) that were report	an					
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 deman balances with the domestic offices of U.S. banks and savings associations and insure					_	
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E		A182				11.c.
<ol> <li>Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) ir accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):</li> </ol>	1					
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 RCON Bil Mil 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 ..... 2702 . . . . . . . . . . . . . . . Number (2) Number of deposit accounts of \$100,000 or less (to be 3779 completed for the June report only) ..... b. Deposit accounts of more than \$100,000: 2710 (1) Amount of deposit accounts of more than \$100,000 .....

- (2) *Number* of deposit accounts of more than \$100,000.....
- 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.
  - 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 described above
  - b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure ......

3.	Has the reporting institution been consolidated with a parent bank or savings association	
	in that parent bank's or parent saving association's Call Report or Thrift Financial Report?	
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings	
	association:	RCC
	TEXT 4545	A54



Number

2722

Thou

M.1.a.(1)

M.1.a.(2)

M.1.b.(1)

M.1.b.(2)

	RCON	F	DIC	Ce	rt N	0.	
_	A545						M.3.

### Schedule RC-R—Regulatory Capital

	Dollar	Amour	ts in Thousands	RCON	Bil	Mil	Thou
Tie	r 1 capital						
1.	Total equity capital (from Schedule RC, item 28)			3210			
	LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (if a g						
	positive value; if a loss, report as a negative value)	-		8434			
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities <sup>1</sup> (repor					_	_
	a <b>positive</b> value)			A221			
4	LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> (if a gain, rep						
	value; if a loss, report as a negative value)		-	4336			
5	LESS: Nonqualifying perpetual preferred stock			B588			
	Qualifying minority interests in consolidated subsidiaries			B589			
	LESS: Disallowed goodwill and other disallowed intangible assets			B590			
	LESS: Disallowed goodwill and other disallowed intargible assets			B591			
				5610			
	LESS: Disallowed deferred tax assets			B592			
	Other additions to (deductions from) Tier 1 capital			8274			
11.	Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9).			0274			
Tie	r 2 capital						
12.	Qualifying subordinated debt and redeemable preferred stock			5306			
13.	Cumulative perpetual preferred stock includible in Tier 2 capital			B593			
	Allowance for loan and lease losses includible in Tier 2 capital			5310			
	Unrealized gains on available-for-sale equity securities includible in Tier 2			2221			
	Other Tier 2 capital components			B594			
	Tier 2 capital (sum of items 12 through 16)			5311			
	Allowable Tier 2 capital (lesser of item 11 or 17)			8275			
19.	Tier 3 capital allocated for market risk			1395			
20.	LESS: Deductions for total risk-based capital			B595			
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)			3792			
Tot	al assets for leverage ratio						
	Average total assets (from Schedule RC-K, item 9)			3368			
	-			B590			
	LESS: Disallowed goodwill and other disallowed intangible assets (from ite			B591			
	LESS: Disallowed servicing assets and purchased credit card relationships	•	,	5610			
	LESS: Disallowed deferred tax assets (from item 9 above)			B596			
	LESS: Other deductions from assets for leverage capital purposes						
27.	Average total assets for leverage capital purposes (item 22 less items 23 t	hrough	126)	A224			
Adj	ustments for financial subsidiaries						
-	Adjustment to total risk-based capital reported in item 21			B503			
	Adjustment to risk-weighted assets reported in item 62			B504			
	Adjustment to average total assets reported in item 27			B505			
~							
-	bital ratios		(Column A)			mn D	
	lumn B is to be completed by all banks. Column A is to be completed by	DCC	(Column A)	1 1	•	mn B)	
	ks with financial subsidiaries.)	RCON	Percentage	RCON	P	ercenta	ge
	Tier 1 leverage ratio <sup>2</sup>	7273		7204			
32.	Tier 1 risk-based capital ratio <sup>3</sup>	7274		7206			
33.	Total risk-based capital ratio <sup>4</sup>	7275		7205		·	

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

<sup>2</sup> 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).

<sup>3</sup> 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).

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

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#### Schedule RC-R—Continued

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

	· ·	olumn	A)	· ·	olumr	'	(C	olumn	C)	(Co	olumn	D)	(C	olumn	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	oy Risk	Weig	ht Cat	egory			
	Sch	edule I	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	D	CON 001	10				D	CON B6			CON B6	201					CON B6	00
(Column A equals the sum of Schedule RC items 1.a			10				R									R		
and 1.b)	R	L   CON 175	54	R	CON B	603	R	L CON B6	04	RC	ON B6	05	R	CON BE	06	R	L CON B6	07
35. Held-to-maturity securities																		
5. Heid-to-maturity securities	R	CON 177	73	R	CON B	508	R	CON B6	09	RC	CON B6	510	R	CON B6	11	R	CON B6	12
36. Available-for-sale securities																		
87. Federal funds sold and securities purchased under		CON 135	50				R	CON B6	13	RC	CON B6	514				R	CON B6	16
agreements to resell	R	CON 536	69	R	CON B	617	R	CON B6	18	RC	CON B6	519	R	CON B6	20	R	CON B6	21
38. Loans and leases held for sale																		
	R	CON B52	28	R	CON B	522	R	CON B6	23	RC	CON B6	624	R	CON BE	25	R	CON B6	26
39. Loans and leases, net of unearned income <sup>1</sup>																		
		CON 312	23	R	CON 3'	123												
40. LESS: Allowance for loan and lease losses	R	 CON 354	15	R	CON B	627	R	CON B6	28	RC	CON B6	629	R	CON BE	30	R	CON B6	31
41. Trading assets																		
	R	CON B63	39	R	CON B	640	R	CON B6	41	RC	CON B6	642	R	CON BE	43	R	CON 53	39
2. All other assets <sup>2</sup>																		
	R	CON 217	70	R	CON B	644	R	CON 53	20	RC	CON 53	27	R	CON 53	34	R	CON 53	40
43. Total assets (sum of items 34 through 42)																		

<sup>&</sup>lt;sup>1</sup> Include any allocated transfer risk reserve in column B.

<sup>&</sup>lt;sup>2</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

### Schedule RC-R—Continued

	· ·	Column ace Val		Credit	· ·	olumn Credit	'	(Co	olumr			olumn	D) y Risk	•	olumn	· · ·	(Co	olumn F)	
	-	r Notior Amoun	-	Conversion Factor		uivale moun			0%		7 11000	20%			50%	cgory		100%	-
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	
Derivatives and Off-Balance Sheet Items	F	RCON 38	19		R	CON B6	45	RC	ON B	646	RC	CON B6	47	RC	ON B6	48	R	CON B649	
44. Financial standby letters of credit				1.00															44.
45. Performance standby letters of	F	CON 38	21		R	CON B6	50	RC	ON B	651	RC	CON B6	52	RC	ON B6	53	R	CON B654	
credit				.50															45.
46. Commercial and similar letters of	F	RCON 34	11		R	CON B6	55	RC	ON B	656	RC	CON B6	57	RC	ON B6	58	R	CON B659	
credit				.20															46.
47. Risk participations in bankers																			
acceptances acquired by the	F	RCON 34	29		R	CON B6	60	RC	CON B	61	RC	CON B6	62				R	CON B663	
reporting institution				1.00															47.
	F	RCON 34	33		R	CON B6	64	RC	CON B	665	RC	CON B6	66	RC	ON B6	67	R	CON B668	
48. Securities lent				1.00															48.
49. Retained recourse on small business	F	CON A2	50		R	CON B6	69	RC	CON B	670	RC	CON B6	71	RC	ON B6	72	RC	CON B673	_
obligations sold with recourse				1.00															49.
50. Retained recourse on financial assets	F	RCON 17	27		R	CON 22	43										RC	CON B674	_
sold with low-level recourse				12.5*															50.
51. All other financial assets sold with	F	CON B6	75		R	CON B6	76	RC	CON B	677	RC	CON B6	78	RC	ON B6	79	RC	CON B680	_
recourse				1.00															51.
52. All other off-balance sheet	R	CON B6	81		R	CON B6	82	RC	CON B	583	RC	CON B6	84	RC	ON B6	85	R	CON B686	
liabilities				1.00															52.
53. Unused commitments with an original	F	RCON 38	33		R	CON B6	87	RC	CON B	688	RC	CON B6	89	RC	ON B6	90	R	CON B691	
maturity exceeding one year				.50															53.
					R	CON A1	67	RC	ON B	693	RC	CON B6	94	RC	ON B6	95			
54. Derivative contracts																			54.

\* Or institution-specific factor.
 <sup>1</sup> Column A multiplied by credit conversion factor.

31

#### Schedule RC-R—Continued

	(C	Columr	ו C)	(C	olumn	D)	(C	olumn	E)	(C	olumn	F)
				Alloca	ation b	oy Risk	Weig	ht Cat	tegory			
		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Totals			-		-	-			-		-	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each	R	CON B	696	R	CON B6	97	R	CON B6	698	RC	CON B6	99
column, sum of items 43 through 54)												
56. Risk weight factor		× 0%			× 20%			× 50%			× 100%	
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CON B	700	R	CON B7	01	R	CON B7	/02	R	CON B7	03
item 56)		0										
										R	CON 16	51
58. Market risk equivalent assets												
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										R	CON B7	04
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)												
										R	CON A2	22
60. LESS: Excess allowance for loan and lease losses												
										R	CON 31	28
31. LESS: Allocated transfer risk reserve												
										R	CON A2	23
62. Total risk-weighted assets (item 59 minus items 60 and 61)												

#### Memoranda

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

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

<sup>&</sup>lt;sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

FDIC Certificate Number

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### Schedule RC-S—Securitization and Asset Sale Activities

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

	1– R€	olumr 4 Fan esiden Loans	nilý itial	È H	olumn E Home Equity Lines	3)	,	olumn Credit Card ceivab		,	olumn Auto Loans	,	Co	olumn Other onsum Loans	ier	Ċo	olumn ommer d Indus Loans	cial strial	`All Loa	umn G) Other ns and .eases	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Tho	u
<ul> <li>Bank Securitization Activities</li> <li>1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained</li> </ul>																					
or with recourse or other seller-pro-	R	CON B7	705	RC	ON B706	6	RC	CON B7	07	R	CON B7	708	RC	CON B7	09	R	CON B7	'10	RCC	N B711	_
vided credit enhancements																					1.
<ol> <li>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:</li> <li>a. Retained interest-only strips</li> </ol>																					
(included in Schedules RC-B or	R	CON B7	712	RC	ON B71:	3	RC	CON B7	14	R	CON B7	'15	RC	CON B7	16	R	CON B7	'17	RCC	N B718	_
RC-F or in Schedule RC, item 5)																					2.a.
<ul> <li>b. Standby letters of credit, sub- ordinated securities, and other enhancements</li> </ul>	R	CON B7	719	RC	ON B720	0	RC	CON B7	21	R	CON B7	22	RC	CON B7	23	R	CON B7	24	RCC	N B725	2.b.
3. Reporting bank's unused commit-												-		-							
ments to provide liquidity to structures	R	CON B7	726	RC	ON B72	7	RC	CON B7	28	R	CON B7	29	RC	CON B7	30	R	CON B7	'31	RCC	N B732	_
reported in item 1																					3.
4. Past due loan amounts included in			700			4			25						07	D		200		N D 700	-
item 1:	R	CON B7	33		ON B734	4	RU	CON B7	35	R	CON B7	36	RU	CON B7	37	R	CON B7	38		N B739	┥.
a. 30–89 days past due	R	L CON B7	740	RC	ON B74 <sup>-</sup>	1	R	CON B7	42	R	L CON B7	743	R	CON B7	44	R	L CON B7	45	BCC	N B746	4.a.
b 00 dava ar mara paat dua																					
<ul> <li>b. 90 days or more past due</li> <li>5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements</li> </ul>		1									1	1					I				4.0.
(calendar year-to-date):	R	IAD B7	47	RI	AD B748		R	IAD B74	19	R	IAD B7	50	R	IAD B7	51	R	RIAD B7	52	RIA	D B753	
a. Charge-offs	R	IAD B7	54	RI	AD B755	;	R	IAD B75	56	R	IAD B7	57	R	IAD B7	58	R	RIAD B7	59	RIA	D B760	5.a.
b. Recoveries																					5.b.

33

### Schedule RC-S—Continued

	1– Re	olumr 4 Far sider Loan	nilý ntial		olumn B) Home Equity Lines		olumn Credit Card ceivabl	,		mn D uto ans	))	Co	olumn E) Other onsumer Loans		Cor and	olumn mmer Indus Loans	cial strial	Loa	umn Othe ins a Leas	er nd	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	/iil <sup>-</sup>	Thou	Bil	Mil TI	hou	Bil	Mil	Thou	Bil	Mil	Thou	
<ul> <li>6. Amount of ownership (or seller's) interests carried as:</li> <li>a. Securities (included in</li> </ul>																					
Schedule RC-B or in Schedule RC, item 5)				R	CON B761	R	CON B76	62						-	RC	CON B7	63				6.a.
b. Loans (included in				R	CON B500	R	CON B50	)1							RC	ON B5	02				
Schedule RC-C)														_							6.b.
7. Past due loan amounts included in		-																			
interests reported in item 6.a:					CON B764	R	CON B76	35						ŀ	RC	CON B7	66 I				
a. 30–89 days past due		-					ON 876	20						ŀ		ON B7	60				7.a.
					CON B767	RU		00						H			69				
b. 90 days or more past due														ŀ							7.b.
8. Charge-offs and recoveries on loan																					
amounts included in interests reported				R	IAD B770	R	AD B77	1						- F	RI	AD B77	72				
in item 6.a (calendar year-to-date):														F			-				8.a.
a. Charge-offs				R	IAD B773	R	IAD B77	4						F	RI	AD B77	75				0.a.
b. Recoveries																					8.b.
For Securitization Facilities Sponsored																					
By or Otherwise Established By Other Institutions																					
9. 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,																	<u>.</u>				-
purchased subordinated securities,	R	CON B776		R	CON B777	R	CON B77	/8	RCON	18779	9	R	CON B780			CON B7	81		ON B7	82	-
and other enhancements																					9.
10. Reporting bank's unused commitments		RCON B783						25	DCON		2				DC		00	DO		200	-
to provide liquidity to other institutions'	R		183		CON B784	R	CON B78	50	RCON	1 1 1 86	2	R	CON B787		RC	CON B7	oö		ON B7	69	1
securitization structures																					] 10.

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#### Schedule RC-S—Continued

	1– Re	olumi 4 Far sider Loan	nilý ntial	,	olumn Home Equity Lines	) /		olumn Credi Card ceival	ť	,	olumn Auto Loans	,	、 Co	olumn Other onsum Loans	ner	Com and I		cial strial	΄ Α	olumn II Othe oans a I Leas	er nd	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting</li> </ul>	RC	CON B	790	R	CON B7	791	R	CON B7	92	R	CON B7	93	R	CON B7	'94	RCC	ON B7	95	R	CON B7	'96	
bank 12. Maximum amount of credit exposure arising from recourse or other seller-																						11.
provided credit enhancements pro- vided to assets reported in item 11	RC	CON B	797	R	CON B7	798	R	CON B7	'99 	R	CON B8	00	R	CON BE	01	RCC	DN B8	02	R	CON B8	03	12.

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

Memoranda Dollar Amounts in Thousands	RCON E	Bil I	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					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	B805				M.2.b.
c. Other financial assets <sup>1</sup>	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)
<ul><li>(1) Conduits sponsored by the bank a bank annuale, of the bank of heiding company</li></ul>					M.3.a.(2)
<li>b. Unused commitments to provide liquidity to conduit structures:</li>					
(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)

<sup>&</sup>lt;sup>1</sup> 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.

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.

	RCON	Yes	No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
······································				-
	RCON	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	RCON	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 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 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

		Ма	umn A nageo ssets	·	(Column B) Non-Managed Assets			·	(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		RC	ON B868			RC	ON B869		RCON B870	RCON B871	
<ol> <li>Personal trust and agency accounts</li> <li>Retirement related trust and agency accounts:</li> </ol>											4.
a. Employee benefit—defined		RC	ON B872		RCON B873				RCON B874	RCON B875	
contribution											5.a.
<ul> <li>Employee benefit—defined</li> </ul>	RCON B876				RCON B877				RCON B878	RCON B879	
benefit											5.b.
		RC	ON B880			RC	ON B881		RCON B882	RCON B883	
c. Other retirement accounts											5.c.
	RCON B884			-		RC	ON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts								6.			
<ol><li>Investment management agency</li></ol>	RCON B886								RCON B888	-	
accounts											7.
		RC	ON B890		<u> </u>	RC	ON B891	-	RCON B892	RCON B893	
8. Other fiduciary accounts											8.
9. Total fiduciary accounts	RCON B894			RCON B895				RCON B896	RCON B897		
(sum of items 4 through 8)											9.
					L,	RC	ON B898			RCON B899	
10. Custody and safekeeping accounts											10.

11. Not applicable





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### Schedule RC-T—Continued

De	llar Amounts in Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts		B904			
13. Retirement related trust and agency accounts:					
a. Employee benefit-defined contribution		B905			
b. Employee benefit—defined benefit		B906			
c. Other retirement accounts		B907			
4. Corporate trust and agency accounts		A479			
5. Investment management agency accounts		B908			
6. Other fiduciary accounts		A480			
7. Custody and safekeeping accounts		B909			
8. Other fiduciary and related services income		B910			
9. Total gross fiduciary and related services income (sum of items 12					
Schedule RI, item 5.a)		4070			
Schedule RI, item 5.a) 0. Less: Expenses		C058			
1. Less: Net losses from fiduciary and related services		A488			
2. Plus: Intracompany income credits for fiduciary and related service		B911			
3. Net fiduciary and related services income		A491			

Memoranda		Managed Assets				
Dollar A	Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:						
a. Noninterest-bearing deposits		B913				
b. Interest-bearing deposits		B914				
c. U.S. Treasury and U.S. Government agency obligations		B915				
d. State, county and municipal obligations		B916				
e. Money market mutual funds		B917				
f. Other short-term obligations		B918				
g. Other notes and bonds		B919				
h. Common and preferred stocks		B920				
i. Real estate mortgages		B921				
j. Real estate		B922				
k. Miscellaneous assets		B923				
I. Total managed assets held in personal trust and agency accounts (si						
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)		B868				

	(Co	P	(Col rincip				
	Issues			Outs	ng	ĺ	
Dollar Amounts in Thousands	RCON		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:				RCO	ON B928		
a. Corporate and municipal trusteeships	B927						M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

### Schedule RC-T—Continued

noranda—Continued		olumn A) umber of Funds	(Column B) Market Value of Fund Assets				
Dollar Amounts in Thousand	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity	B931		B932				
b. International/Global equity			B934				
c. Stock/Bond blend			B936				
d. Taxable bond			B938				
e. Municipal bond	0000		B940				
f. Short term investments/Money market	0044		B942				
g. Specialty/Other	0040		B944				
h. Total collective investment funds (sum of Memorandum items 3.a		1					
through 3.g)	B945		B946				

	(Column A) Gross Losses Managed Accounts		sés Gross Lossés d Non-Managed			(Column C) Recoveries				
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Retirement related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management 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										
Schedule RC-T, item 21)	B959			B960			B961			] M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

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

City

at close of business on \_\_\_\_

#### Legal Title of Bank

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING. TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

No comment (RCON 6979)

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

State

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

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

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

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

#### THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK					
	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2004				
	SPECIAL REPORT (Dollar Amounts in Thousands)				
	CLOSE OF BUSINESS DATE	FDIC Certificate Number			
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 Condition, these Laws require all banks to furnish a report of all loans or other extension the previous Report of Condition. Data regarding individual loans or other extension of credit were made during the period, insert "none" against subitem (a). (Exclude the a credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal 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 (Feder	r executive officers made <b>since the date of</b> required. If no such loans or other extensions ebtedness of each executive officer under bank <b>ral Reserve Board Regulation O) for the</b>			
<ul><li>a. Number of loans made to executive officers since the previous Call Report</li><li>b. Total dollar amount of above loans (in thousands of dollars)</li></ul>		RCON			

C.	Range of interest charged on above loans							
	(example: 9¾% = 9.75)	RCON 7701	·	% to	RCON 7702	·	%	C.

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