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, 2005

*

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

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

Report at the close of business March 31, 2002

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

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

(20020331)

(RCRI 9999)

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)



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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 36.7 hours per respondent and is estimated to vary from 15 to 550 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, 2002–March 31, 2002

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 Thou	isands RI	AD Bil	Mil	Thou	
1. Interest income:					
a. Items 1.a.(1) through (6) are to be completed by all banks.					
Interest and fee income on loans:	_				
(1) Loans secured by real estate 4011					1.a.(1)
(2) Commercial and industrial loans					1.a.(2)
(3) Loans to individuals for household, family, and other personal					
expenditures:					
(a) Credit cards B485					1.a.(3)(a)
(b) Other (includes single payment, installment, all student					
loans, and revolving credit plans other than credit cards)					1.a.(3)(b)
(4) Loans to foreign governments and official institutions					1.a.(4)
(5) All other loans ¹			-		1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5))		10			1.a.(6)
b. Income from lease financing receivables					1.b.
c. Interest income on balances due from depository institutions ²	41	15			1.c.
 Interest and dividend income on securities: 					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding					
mortgage-backed securities)					1.d.(1)
(2) Mortgage-backed securities		89			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in					
U.S.)		60			1.d.(3)
e. Interest income from trading assets					1.e.
f. Interest income on federal funds sold and securities purchased under agreements to res					1.f.
g. Other interest income		18			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	41	07			1.h.

¹ 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."

² Includes interest income on time certificates of deposit not held for trading.

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Schedule RI—Continued

	,	Year-	to-date	9]
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.
. Net interest income (item 1.h minus 2.e)					4074
. Provision for loan and lease losses					4230
. Noninterest income:					
a. Income from fiduciary activities ¹	4070				5.a.
b. Service charges on deposit accounts	4080				5.b.
c. Trading revenue ²	A220				5.c.
 d. Investment banking, advisory, brokerage, and underwriting fees and 			1	1	
	B490				5.d.
commissions	B491				5.e.
e. Venture capital revenue	B492				5.f.
f. Net servicing fees	B493				5.g.
g. Net securitization income	B494				5.h.
h. Insurance commissions and fees	5416				5.i.
i. Net gains (losses) on sales of loans and leases	5415				5.j.
j. Net gains (losses) on sales of other real estate owned	B496				5.k.
k. Net gains (losses) on sales of other assets (excluding securities)	B497				5.1.
I. Other noninterest income*	0437			1	4079
m. Total noninterest income (sum of items 5.a through 5.l)					3521
. a. Realized gains (losses) on held-to-maturity securities					3196
b. Realized gains (losses) on available-for-sale securities					3190
Noninterest expense:	4135		1	1	7.0
a. Salaries and employee benefits	4133		1	1	7.a.
b. Expenses of premises and fixed assets (net of rental income)	4217		1	1	7.b.
(excluding salaries and employee benefits and mortgage interest)	C216				-
c. (1) Goodwill impairment losses	0210			1	7.c.(1)
(2) Amortization expense and impairment losses for other	<u></u>		1	1	7 - (2)
intangible assets	C232				7.c.(2)
d. Other noninterest expense*	4092			I	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)					4093
. Income (loss) before income taxes and extraordinary items and other					4201
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301
. Applicable income taxes (on item 8)					4302
. Income (loss) before extraordinary items and other adjustments					4000
(item 8 minus item 9)					4300
. Extraordinary items and other adjustments, net of income taxes*					4320
2. Net income (loss) (sum of items 10 and 11)					4340

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

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

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

FDIC Certificate Number

Schedule RI—Continued

Memoranda Dollar Amounts in Thousands		moranda				o-date	Э
		RIAD	Bil	Mil	Thou		
I. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after	er						
August 7, 1986, that is not deductible for federal income tax purposes		4513					
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule	RI,						
item 8)		8431					
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (ir	ncluded						
in Schedule RI, items 1.a and 1.b)		4313					
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.							
(included in Schedule RI, item 1.d.(3))		4507					
5. Number of full-time equivalent employees at end of current period (round to nearest who	le		1	Numbe	er		
number)		4150					
6. <i>Memorandum item</i> 6 is to be completed by: ¹							
 banks with \$300 million or more in total assets, and 							
 banks with less than \$300 million in total assets that have loans to finance agric 	ultural						
production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding							
five percent of total loans.							
Interest and fee income on loans to finance agricultural production and other loans to							
farmers (included in Schedule RI, item 1.a.(5))		4024					
7. If the reporting bank has restated its balance sheet as a result of applying push down		CC	YY	MM	DD		
accounting this calendar year, report the date of the bank's acquisition ²	9106	i					
8. Trading revenue (from cash instruments and derivative instruments) (sum of							
Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be							
completed by banks that reported average trading assets (Schedule RC-K,				-	1		
item 7) of \$2 million or more for any quarter of the preceding calendar year.):		RIAD	Bil	Mil	Thou		
a. Interest rate exposures		8757					
b. Foreign exchange exposures							
c. Equity security and index exposures		8759					
		8760					
d. Commodity and other exposures			I	1	1		
				Mil	Thou		
		RIAD	Bil				
9. To be completed by banks with \$100 million or more in total assets:1		RIAD 8761	Bil				
 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: 		8761	Bil				
 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: a. Net increase (decrease) to interest income 		8761	BII				
 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: a. Net increase (decrease) to interest income b. Net (increase) decrease to interest expense 		8761	BII				

 ^{11.} Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?
 YES
 NO

 A530
 M.11.

¹ 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, 2001**, Report of Condition.

² For example, a bank acquired on June 1, 2001, would report 20010601.

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Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the December 31	, 2001, Reports of Condition				
and Income (i.e., after adjustments from amended Reports of I	ncome)	3217			
2. Restatements due to corrections of material accounting errors	and changes in accounting				
principles*		B507			
3. Balance end of previous calendar year as restated (sum of iten		B508			
4. Net income (loss) (must equal Schedule RI, item 12)		4340			
5. Sale, conversion, acquisition, or retirement of capital stock, net					
transactions)		B509			
6. Treasury stock transactions, net		B510			
7. Changes incident to business combinations, net		4356			
8. LESS: Cash dividends declared on preferred stock		4470			
9. LESS: Cash dividends declared on common stock		4460			
 Other comprehensive income¹ 		B511			
1. Other transactions with parent holding company* (not included	in items 5, 6, 8, or 9 above)	4415			
2. Total equity capital end of current period (sum of items 3 through	h 11) (must equal				
Schedule RC, item 28)	· · · · · ·	3210			

*Describe on Schedule RI-E—Explanations.

¹ Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, 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. Charge-ons and Recoveries on Loans and Leases		(Colu	mn A))	(Column B)				
Part I excludes charge-offs and recoveries through	(Charg	e-offs	1		Reco	veries		
the allocated transfer risk reserve.			Cale	endar y	ear-to-	date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:				-					
a. Construction, land development, and other land loans	3582				3583				
b. Secured by farmland	3584				3585				
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	5411				5412				
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens	C234				C217			<u> </u>	
(b) Secured by junior liens	C235				C218			<u> </u>	
d. Secured by multifamily (5 or more) residential properties	3588				3589			<u> </u>	
e. Secured by nonfarm nonresidential properties	3590				3591			<u> </u>	
2. Loans to depository institutions and acceptances of other banks	4481				4482				
3. Not applicable									
4. Commercial and industrial loans	4638				4608				
Loans to individuals for household, family, and other personal expenditures:			1	1					
a. Credit cards	B514				B515				
b. Other (includes single payment, installment, all student loans,									
and revolving credit plans other than credit cards)	B516				B517				
6. Loans to foreign governments and official institutions	4643				4627			<u> </u>	
7. All other loans ²	4644				4628			<u> </u>	
8. Lease financing receivables					4267				
9. Total (sum of items 1 through 8)	4635				4605				

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

² 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			(Colu Charg	mn A) e-offs			•	mn B) veries		
Memoranda				Cale	ndar y	ear-to	-date			
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, development activities (not secured by re										
Schedule RI-B, part I, items 4 and 7, abov	-	5409				5410				M.1.
 Memorandum items 2.a through 2.d are to \$300 million or more in total assets:² a. Loans secured by real estate to non-U. 	be completed by banks with									
(included in Schedule RI-B, part I, item	, ,	4652				4662				M.2.a.
b. Loans to and acceptances of foreign ba										
RI-B, part I, item 2, above)		4654				4664				M.2.b.
c. Commercial and industrial loans to nor										
(included in Schedule RI-B, part I, item		4646				4618				M.2.c.
d. Lease financing receivables of non-U.S								-	-	
(included in Schedule RI-B, part I, item		4659				4669				M.2.d.
3. Memorandum item 3 is to be completed b	y:2									
 banks with \$300 million or more in total 	assets, and									
 banks with less than \$300 million in tota 	al assets that have loans to									
finance agricultural production and othe	r loans to farmers									
(Schedule RC-C, part I, item 3) exceedi	ng five percent of total loans:									
Loans to finance agricultural production a	nd other loans to farmers				1			-	1	
(included in Schedule RI-B, part I, item 7,	above	4655				4665				M.3.

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

² 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, 2001**, 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, 2001, 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)					
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B,					
part II, item 4)	C079				
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				
6. Adjustments* (see instructions for this schedule)	C233				
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)					
(must equal Schedule RC, item 4.c)	3123				ļ

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

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Schedule RI-E—Explanations

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

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

	Year-to-date					
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:			_			
a. Income and fees from the printing and sale of checks	C013					
b. Earnings on/increase in value of cash surrender value of life insurance	C014					
c. Income and fees from automated teller machines (ATMs)	C016					
d. Rent and other income from other real estate owned	4042					
e. Safe deposit box rent	C015					
f. TEXT 4461	4461					
g. TEXT 4462	4462					
h. TEXT 4463	4463					
Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
a. Data processing expenses	C017					
b. Advertising and marketing expenses	0497					
c. Directors' fees	4136					
d. Printing, stationery, and supplies	C018					
e. Postage	8403					
f. Legal fees and expenses	4141					
g. FDIC deposit insurance assessments	4146					
h. 4464	4464					
. TEXT 4467	4467					
. TEXT 4468	4468					
Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,						
item 11) (itemize and describe all extraordinary items and other adjustments):						
a. (1) Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"	C231					
(2) <u>Applicable income tax effect</u> 4486		_				
b. (1) TEXT 4487	4487					
(2) Applicable income tax effect 4488						
c. (1) TEXT 4489	4489					
(2) Applicable income tax effect 4491						

Schedule RI-E—Continued

		Year-to-date					
Dollar Amounts in Thousand	s _{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						
5. Other transactions with parent holding company (from Schedule RI-A, item 11)							
(itemize and describe all such transactions):							
a. TEXT 4498	4498						
b. TEXT 4499	4499						
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6)							
(itemize and describe all adjustments):		_					
a. TEXT 4521	4521						
b. TEXT 4522	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 \Box (RIAD 4769)

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

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Legal Title of Bank	
City	
State	Zip Code
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FDIC Certificate Number	

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2002

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 Amou	unts in T	housand	s RCON	Bil	Mil	Thou
ASSETS							
1. Cash and balances due from depository institutions (from Sche	edule RC-A):						
a. Noninterest-bearing balances and currency and coin ¹				0081			
b. Interest-bearing balances ²				0071			
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754			
b. Available-for-sale securities (from Schedule RC-B, column l	D)			1773			
3. Federal funds sold and securities purchased under agreement	s to resell:						
a. Federal funds sold				B987			
b. Securities purchased under agreements to resell ³				B989			
4. Loans and lease financing receivables (from Schedule RC-C):							
a. Loans and leases held for sale		<u></u>		5369			
b. Loans and leases, net of unearned income				_			
c. LESS: Allowance for loan and lease losses	3123	3					
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4	.c)		B529			
5. Trading assets (from Schedule RC-D)				3545			
6. Premises and fixed assets (including capitalized leases)				2145			
7. Other real estate owned (from Schedule RC-M)				2150			
8. Investments in unconsolidated subsidiaries and associated con	mpanies (from So	chedule	RC-M)	2130			
9. Customers' liability to this bank on acceptances outstanding				2155			
10. Intangible assets:							
a. Goodwill				3163			
b. Other intangible assets (from Schedule RC-M)				0426			
11. Other assets (from Schedule RC-F)				2160			
12. Total assets (sum of items 1 through 11)				2170			

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements, regardless of maturity.

Schedule RC—Continued

Dollar Amo	ounts in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)),	2200				13.a.
(1) Noninterest-bearing ¹	31	_				13.a.(1
(2) Interest-bearing	36					13.a.(2
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:	:					
a. Federal funds purchased ²		B993				14.a.
b. Securities sold under agreements to repurchase ³		B995				14.b.
15. Trading liabilities (from Schedule RC-D)		3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations unde	er			-		
capitalized leases) (from Schedule RC-M)		3190				16.
17. Not applicable				-		
18. Bank's liability on acceptances executed and outstanding		2920				18.
19. Subordinated notes and debentures ⁴		3200				19.
20. Other liabilities (from Schedule RC-G)						20.
21. Total liabilities (sum of items 13 through 20)		2948				21.
22. Minority interest in consolidated subsidiaries		3000				22.
EQUITY CAPITAL		L				
23. Perpetual preferred stock and related surplus		3838				23.
24. Common stock		3230				24.
25. Surplus (exclude all surplus related to preferred stock)						25.
26. a. Retained earnings		3632				26.a.
b. Accumulated other comprehensive income ⁵		B530				26.b.
27. Other equity capital components ⁶						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 2		3300				29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the			
most comprehensive level of auditing work performed for the bank by independent external	RCON	Number	
auditors as of any date during 2001	6724		M.1.

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

 $^{\rm 3}$ Includes all securities repurchase agreements, regardless of maturity.

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

² Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

⁴ Includes limited-life preferred stock and related surplus.

⁵ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

⁶ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

FDIC Certificate Number



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.

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 institutions in the U.S.	0085				2.b.
3. Balances due from banks in foreign countries and foreign central banks:			1		
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	0090				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.

	Held-to-maturity Available-for-sale							Held-to-maturity Available-for-sale									
		(Column A) (Column B)					(Colu	mn C)			(Colu	mn D)					
		mortiz	ed Co	st		Fair	Value		Ar	mortiz	ed Co	st		Fair	Value		
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			-	-			-								-		
agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-																	1
sponsored agencies ²	1294				1295				1297				1298				2.b.
3. Securities issued by																	-
states and political																	
subdivisions in the U.S	8496				8497				8498				8499				3.

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

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

Schedule RC-B—Continued

				eld-to-	maturi								e-for-sa			
			mn A)	ot		•	mn B)				mn C)			•	imn D) Volue	
ollar Amounts in Thousands		nortiz Bil	ed Co Mil		RCON	⊢air _{Bil}	Value Mil	Thou	Ar RCON	Bil	ed Co		RCON	⊢air _{Bil}	Value Mil	Thou
 4. Mortgage-backed securities (MBS): a. Pass-through securities: 		Dii	IVIII	mou		Di	IVII	THOU		Dil		THOU		Dil		Inou
(1) Guaranteed by	1698			-	1699				1701				1702		1	
GNMA (2) Issued	1698				1699				1701				1702			
by FNMA and	1703				1705			1	1706			-	1707		1	
FHLMC (3) Other pass-											1	1				
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				1710				1717		1	
FHLMC, or GNMA (2) Collateralized by	1714				1715				1716				1717			
MBS issued or guaranteed by FNMA, FHLMC,																
or GNMA	1718				1719				1731				1732			
(3) All other mortgage-backed																
securities	1733				1734				1735				1736			
5. Asset-backed securities (ABS):																
a. Credit card							1	1			1	1			1	_
receivables	B838				B839				B840				B841			
b. Home equity lines	B842				B843 B847				B844 B848				B845 B849			
c. Automobile loans	B846				D047				D040				D049			
d. Other consumer loans	B850				B851				B852				B853		1	
e. Commercial and	2000				Boor		1				1	1	2000		1	
industrial loans	B854				B855				B856				B857			
f. Other	B858				B859				B860				B861			
6. Other debt securities:																
a. Other domestic debt											-	-			-	
securities	1737				1738				1739				1741			
b. Foreign debt							1	1	-		1	1				_
securities	1742				1743				1744				1746			
7. Investments in mutual funds and other equity																
securities with readily determinable fair values ¹									A510				A511			
8. Total (sum of items 1									1.010		1	1	7.011		1	1
through 7) (total of column A must equal																
Schedule RC, item 2.a)																
(total of column D must equal Schedule RC,																
item 2.b)	1754				1771				1772				1773			

¹ 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	·				٦
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	-
1. Pledged securities ¹	0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through					
securities other than those backed by closed-end first lien 1–4 family residential mortgages					
with a remaining maturity or next repricing date of: 3, 4			-		4
(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 next repricing date of: 3, 5				1	4
(1) Three months or less	A555				M.2.t
(2) Over three months through 12 months					M.2.t
(3) Over one year through three years					M.2.t
(4) Over three years through five years					M.2.t
(5) Over five years through 15 years	A559				M.2.t
(6) Over 15 years	A560				M.2.t
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: 6				_	
(1) Three years or less	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.c
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.t

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

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

	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									
-	er of cost or market value and (2) other loans and leases, net of	((Colu	mn A)			(Colu	mn B)		
	earned income. Report loans and leases net of any applicable	To I	Be Co	omple	ted	То	Be Co	omple	ted	
	ocated transfer risk reserve. Exclude assets held for trading and			ks wit		1	oy All	Banks	3	
	nmercial paper.			on or l						
	Dollar Amounts in Thousands	IN RCON	lotal . Bil	Asset _{Mil}	S I Thou	RCON	Bil	Mil	Thou	
1	Loans secured by real estate:	RCON	DII	IVIII	Thou	RCON	DII		Thou	
1.	a. Construction, land development, and other land loans					1415		<u> </u>	1	1 -
	 b. Secured by farmland (including farm residential and other 					1110				1.a.
	improvements)					1420		1	1	4 6
	c. Secured by 1–4 family residential properties:					1120				1.b.
	 (1) Revolving, open-end loans secured by 1–4 family residential 									
						1797		1	1	4 - (4)
	properties and extended under lines of credit					1101				1.c.(1)
	 (2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens 					5367		1	1	1 - (0)(-)
						5368				1.c.(2)(a)
	(b) Secured by junior liens					1460				1.c.(2)(b)
	d. Secured by multifamily (5 or more) residential properties					1480				1.d.
2	e. Secured by nonfarm nonresidential properties					1288				1.e.
Ζ.	Loans to depository institutions and acceptances of other banks					1200				2.
	a. To commercial banks in the U.S.:	B532								
	(1) To U.S. branches and agencies of foreign banks	B533				-				2.a.(1)
	(2) To other commercial banks in the U.S.	B534				-				2.a.(2)
	b. To other depository institutions in the U.S.	B334								2.b.
	c. To banks in foreign countries:	DECO				-				
	(1) To foreign branches of other U.S. banks	D530				1				2.c.(1)
	(2) To other banks in foreign countries					4500		1	1	2.c.(2)
	Loans to finance agricultural production and other loans to farmers					1590				3.
4.	Commercial and industrial loans					1766				4.
	a. To U.S. addressees (domicile)					-				4.a.
	b. To non-U.S. addressees (domicile)	1764								4.b.
	Not applicable									
6.	Loans to individuals for household, family, and other personal									
	expenditures (i.e., consumer loans) (includes purchased paper):					DEOD		-	1	
	a. Credit cards					B538				6.a.
	b. Other revolving credit plans					B539				6.b.
	c. Other consumer loans (includes single payment, installment,							1	1	
	and all student loans)					2011				6.c.
7.	Loans to foreign governments and official institutions (including foreign							-	1	
	central banks)					2081				7.
8.	Obligations (other than securities and leases) of states and political							-	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				4				9.a.
	b. All other loans (exclude consumer loans)	1564							-	9.b.
10	Lease financing receivables (net of unearned income)				1	2165				10.
	a. Of U.S. addressees (domicile)	2182								10.a.
	b. Of non-U.S. addressees (domicile)	2183								10.b.
11.	LESS: Any unearned income on loans reflected in items 1-9 above					2123				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									
	and 4.b)					2122				12.

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2001, Report of Condition.





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Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar	Amounts in Thousands [RCON I	Bil Mi	Thou]
1. Loans and leases restructured and in compliance with modified terms (inc	luded in				
Schedule RC-C, part I, and not reported as past due or nonaccrual in Sch					
Memorandum item 1) (exclude loans secured by 1-4 family residential pro					
individuals for household, family, and other personal expenditures)		1616			M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonac					
a. Closed-end loans secured by first liens on 1-4 family residential proper	ties (reported in				
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaini	ng 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 throug	h 10, column B, above)				
EXCLUDING closed-end loans secured by first liens on 1-4 family resid	dential properties				
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) w	ith 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 through 7					
with a REMAINING MATURITY of one year or less (excluding those in	nonaccrual status)	A247			M.2.c.
3. Loans to finance commercial real estate, construction, and land developm					
(not secured by real estate) included in Schedule RC-C, part I, items 4 a	nd 9, column B ⁴	2746			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family reside					
(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 assets: ⁵					
Loans secured by real estate to non-U.S. addressees (domicile) (included					
Schedule RC-C, part I, items 1.a through 1.e, column B)		B837			M.5.

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

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

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

⁴ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁵ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2001, Report of Condition.

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

 Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" 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 4,¹ have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

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

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

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

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

Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, tem 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 a. With original amounts of \$100,000 or less		(Column A) mber of Loans	(Column B) Amount Currently Outstanding				
3. Number and amount currently outstanding of "Loans secured by	RCON		RCON	Bil	Mil	Thou	
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):							
a. With original amounts of \$100,000 or less	5564		5565				
b. With original amounts of more than \$100,000 through \$250,000	5566		5567				
c. With original amounts of more than \$250,000 through \$1,000,000	5568		5569				
 Number and amount currently outstanding of "Commercial and 							
industrial loans" reported in Schedule RC-C, part I, item 41 (sum of items							
4.a through 4.c must be less than or equal to Schedule RC-C, part I,							
item 4 ¹):							
a. With original amounts of \$100,000 or less	5570		5571				
b. With original amounts of more than \$100,000 through \$250,000	5572		5573				
c. With original amounts of more than \$250,000 through \$1,000,000	5574		5575				

¹ 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.



RCON YES NO 6999 1. FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" 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.

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, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)
6.a.

Dollar Amounts in Thousands		(Column A) Imber of Loans		Amo Curr	mn B) ount ently anding		
7. Number and amount currently outstanding 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 original amounts of \$100,000 or less	5578		5579				7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580		5581				7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582		5583				7.c.
 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): 							
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.

5.



FFIEC 041



FDIC Certificate Number

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
ASSETS				
1. U.S. Treasury securities	3531			
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532			
3. Securities issued by states and political subdivisions in the U.S.	3533			
4. Mortgage-backed securities (MBS):			_	
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534			
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA			_	
(include CMOs, REMICs, and stripped MBS)	3535			
c. All other mortgage-backed securities				
5. Other debt securities	3537			
6.–8. Not applicable			_	
9. Other trading assets	3541			
0. Not applicable				
1. Revaluation gains on interest rate, foreign exchange rate, and other commodity and				
equity contracts	3543			
2. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545			
	RCON	Bil	Mil	Thou
	3546	DII		
3. Liability for short positions	. 3540		I	
4. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity	2547		1	
contracts	. 3547			
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548			

Schedule RC-E—Deposit Liabilities

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

Memoranda

Memoranda					-
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					in. 1.0.(1)
and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					(M. 1.0.(2)
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining					in. n.a.(1)
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.			1		WI. 1.G.(2)
reported in item 3 above which are secured or collateralized as required under state law)					
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must		-	1	1	WI. 1.C.
equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(1) M.2.a.(2)
b. Total time deposits of less than \$100,000					M.2.a.(2)
c. Total time deposits of \$100,000 or more					
		L	1	1	M.2.c.

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Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 Maturity and repricing data for time deposits of less than \$100,000: a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ^{1,2} 					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year					
or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) ³	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1, 4			1	-	
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years					M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year					
or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) ³	A242				M.4.b.

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

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



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

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

Schedule RC-F—Other Assets

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

Schedule RC-G—Other Liabilities

Dollar	Amou	nts in ⁻	Thousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits ⁵				3645			
b. Other expenses accrued and unpaid (includes accrued income taxes pa	ayable)		3646			
2. Net deferred tax liabilities ²	let deferred tax liabilities ²						
Allowance for credit losses on off-balance sheet credit exposures				B557			
Other (itemize and describe amounts greater than \$25,000 that exceed 25%			n)	2938			
a. Accounts payable	3066						
b. Deferred compensation liabilities	C011						
c. Dividends declared but not yet payable	2932						
d. Derivatives with a negative fair value held for purposes other		-					
than trading	C012						
e. TEXT 3552	3552						
f. TEXT 3553	3553						
g. TEXT 3554	3554						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930			

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

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

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

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

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

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in	Thousands	RCON	Bil	Mil	Thou	
ASSETS						
1. Interest-bearing balances due from depository institutions		3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding						
mortgage-backed securities)		B558				2.
3. Mortgage-backed securities ²		B559				3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisi	ions					
in the U.S.)		B560				4.
5. Federal funds sold and securities purchased under agreements to resell		3365				5.
6. Items 6.a through 6.d.(2) are to be completed by all banks.						
Loans:						
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:						
(1) Credit cards		B561				6.d.(*
(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:4						
Trading assets		3401				7.
8. Lease financing receivables (net of unearned income)		3484				8.
9. Total assets ⁵		3368				9.
LIABILITIES						-
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone a	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						11.b.
c. Time deposits of less than \$100,000						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						
capitalized leases)		3355				13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
1. Memorandum item 1 is to be completed by: ⁴				
 banks with \$300 million or more in total assets, and 				
 banks with less than \$300 million in total assets that have loans to finance agricultural 				
production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans.				
Loans to finance agricultural production and other loans to farmers	3386			

¹ For all items, banks have the option of reporting either (1) an average of **DAILY** figures for the quarter, or (2) an average of **WEEKLY** figures (i.e., the Wednesday of each week of the quarter).

² Quarterly averages for all debt securities should be based on amortized cost.

³ Quarterly averages for all equity securities should be based on historical cost.

⁴ The 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, 2001**, Report of Condition.

⁵ 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.

11.b.

Schedule RC-L—Derivatives and Off-Balance Sheet Items

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

	Dollar A	Amoun	ts in Thous	sands	RCON	Bil	Mil	Thou	
1. Uni	used commitments:								
a.	Revolving, open-end lines secured by 1–4 family residential properties,	e.g., h	ome equit	v L					
	lines	-		-	3814				1.a
b. (Credit card lines				3815				1.t
C. (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				1.0
	Securities underwriting				3817				1.0
	Other unused commitments				3818				1.6
	ancial standby letters of credit				3819				2.
		3820							2.a
	formance standby letters of credit			-	3821				3.
J. I CI	Amount of performance standby letters of credit conveyed to others	3822					1	1	3.a
	mmercial and similar letters of credit				3411				4.
	be completed by banks with \$100 million or more in total assets: ¹		•••••		• • • •		1		4.
	ticipations in acceptances (as described in the instructions) conveyed to		-	-	3428				-
	orting bank				0420		I	-	5.
	curities lent (including customers' securities lent where the customer is in		-		3433		<u> </u>		
	s by the reporting bank)		•••••		5455		1		6.
	edit derivatives:			-	A534		1		_
	Notional amount of credit derivatives on which the reporting bank			·····					7.a
	(1) Gross positive fair value			·····	C219				7.a
	(2) Gross negative fair value			·····	C220				7.a
	Notional amount of credit derivatives on which the reporting bank			y	A535				7.b
	(1) Gross positive fair value			····· -	C221				7.b
	(2) Gross negative fair value			····· -	C222				7.b
8. Spo	ot foreign exchange contracts				8765				8.
9. All	other off-balance sheet liabilities (exclude derivatives) (itemize and deso	cribe e	ach compo						
of t	his item over 25% of Schedule RC, item 28, "Total equity capital")				3430				9.
-	Securities borrowed	3432							
	Commitments to purchase when-issued securities	3434		+					9.a
-	TEXT	3555		+					9.t
C.	3555 TEXT	3556		+					9.0
d.	3556 TEXT	3557		+					9.0
e. l				<u> </u>					9.6
	other off-balance sheet assets (exclude derivatives) (itemize and descri				5591		1		4.0
of t	his item over 25% of Schedule RC, item 28, "Total equity capital")				5591		I		10.
_	Commitments to sell when-issued securities	3435							10
ŭ.	TEXT	5592		+					10.8
b.	5592 TEXT	5592 5593		+					10.k
С.	5593 TEXT			+					10.0
d.	5594 TEXT	5594		+					10.0
е.	5595	5595							10.6
				DOO	NI T	D:1	NA:I	There	
	ar-to-date merchant credit card sales volume:				N Tril	Bil	Mil	Thou	
а. 3	Sales for which the reporting bank is the acquiring bank			C22	ა				11.a

b. Sales for which the reporting bank is the agent bank with risk	C224	

¹ The \$100 million asset size test is generally based on the total assets reported in the June 30, 2001, Report of Condition.

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Schedule RC-L—Continued

		Intere	umn A est Ra ntracts	te	For	rèign	umn B Excha ntracts	ange	Ec	quity	umn C Deriva tracts	tive		Comm	umn D odity a Contra	and
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal																
sum of items 13 and 14):		RCO	DN 8693		· ·	RCO	DN 8694	-		RCO	ON 8695	•	-	RC	DN 8696	
a. Futures contracts		RCO	ON 8697			RCO	ON 8698			RCO	DN 8699			RC	ON 8700	1
b. Forward contracts						-								-		1
c. Exchange-traded option contracts:		RCO	ON 8701			RCO	ON 8702			RCO	ON 8703			RCO	ON 8704	
(1) Written options		RCO	DN 8705			RCO	DN 8706			RCO	ON 8707			RCO	DN 8708	1
(2) Purchased options																1
d. Over-the-counter option contracts:		RCO	ON 8709			RCO	ON 8710			RCO	ON 8711			RCO	ON 8712	
(1) Written options	-	RCO	ON 8713			RCO	DN 8714			RCO	ON 8715			RCO	 ON 8716	1
(2) Purchased options						Not				Not	11 07 15			Not		1
		RCO	ON 3450			RCO	ON 3826			RCC	ON 8719			RCO	ON 8720	
e. Swaps																1
13. Total gross notional amount of		RCO	ON A126			RCO	ON A127			RCO	ON 8723			RCO	DN 8724	
derivative contracts held for trading 14. Total gross notional amount of																1
derivative contracts held for		RCO	DN 8725			RCO	DN 8726			RCO	ON 8727		-	RC	DN 8728	
purposes other than trading																1
a. Interest rate swaps where the		-		-												
bank has agreed to pay a		RCC	ON A589		_											
fixed rate					-											1
 To be completed by banks with \$100 million or more in total assets:1 																
Gross fair values:		PC	DN 8733			PC	DN 8734	_		PCC	ON 8735		-	PC	ON 8736	
a. Contracts held for trading:(1) Gross positive fair value	-	RU	0103			RU	0104			RU	0100			RU	010100	1
		RCO	I DN 8737	1		RCO	DN 8738			RCO	DN 8739	I		RCO	I DN 8740	'
(2) Gross negative fair value																1
 b. Contracts held for purposes other than trading: 		RCO	DN 8741		-	RCO	ON 8742			RCO	ON 8743		-	RCO	ON 8744	
(1) Gross positive fair value						DC				DO				DO		1
(2) Gross negative fair value		RCON 8745		RCON 8746		RCON 8747			RCON 8748		1					

¹ The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2001**, 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		ľ			
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:	,				
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:	,				
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:					
(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.(3)
(4) Multifamily (5 or more) residential properties	5511				3.b.(4)
(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.
Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less ¹	2651				5.a.(1)
(2) With a remaining maturity of more than one year through three years	B565				5.a.(2)
(3) With a remaining maturity of more than three years	B566				5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less	B571				5.b.(1)
(2) With a remaining maturity of more than one year through three years	B567				5.b.(2)
(3) With a remaining maturity of more than three years	B568				5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)	3190				5.c.
		.,			
		Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.

¹ Includes overnight Federal Home Loan Bank advances.



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

		Pas 30 thro days a	imn A) t due ough 8 and sti ruing	39		Past o days o and	imn B) due 90 or mor I still ruing	0			imn C accrua		
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	0750		1	1	0700			1			-	1	
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	5000		1	1	5000		1	1	5400		1	1	
extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family													
residential properties:	0000		1	1	0007			1	0000		1	1	
(a) Secured by first liens	C236				C237				C229				1.c.(2)(a
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b
d. Secured by multifamily (5 or more) residential	0.400		1	1	0500			1	0504		1	1	
properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential	0500		1	1	0500			1	0504		1	1	
properties	3502				3503				3504				1.e.
2. Loans to depository institutions and	D024		1	1	DOOL			1	Dooc		1	1	•
acceptances of other banks	B834				B835				B836				2.
3. Not applicable	1000		1	<u> </u>	4007			1	1000		1	1	
4. Commercial and industrial loans	1606				1607				1608				4.
5. Loans to individuals for household, family, and													
other personal expenditures:	DETE		1	<u> </u>	DETC			1	D577		1		-
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, installment,													
all student loans, and revolving credit plans	B578		1	1	B579			1	DEOD		1	1	- 1
other than credit cards)	B3/0		l	I	B3/9			1	B580				5.b.
6. Loans to foreign governments and official	5389		1	<u> </u>	5200			1	5201		1		0
institutions	5389				5390 5460				5391 5461				6.
7. All other loans ¹	1226												7.
8. Lease financing receivables	1226			I	1227			I	1228		I		8.
9. Debt securities and other assets (exclude													
other real estate owned and other repossessed	2505		1		2500			1	2507		1		•
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													
included in item 10 above	5615				5616				5617				10.a.

¹ 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."

Schedule RC-N—Continued

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Schedule R	RC-N—Continued					1				1				Page RC-
Memoranda		1	imn A) t due ough 8 and sti ruing	89	(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				26	
	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,								1			1		
2. Loans to finar construction,	n item 1) nce commercial real estate, and land development activities I by real estate) included in	1658				1659				1661				M.1.
Schedule RC 3. <i>Memorandum</i> <i>completed by</i> <i>in total assets</i> a. Loans sec	-N, items 4 and 7, above n items 3.a. through 3.d are to be banks with \$300 million or more	6558				6559				6560				M.2.
Schedule I	RC-N, item 1, above)	1248				1249				1250				M.3.a.
(included i c. Commerci	n Schedule RC-N, item 2, above) al and industrial loans to non-U.S.	5380				5381		1		5382			1	M.3.b.
Schedule I d. Lease fina addressee	es (domicile) (included in RC-N, item 4, above) nncing receivables of non-U.S. es (domicile) (included in	1254				1255				1256				M.3.c.
 Memorandum banks with banks with that have log production (Schedule log five percent) Loans to finar and other load 	RC-N, item 8, above) n item 4 is to be completed by:1 \$300 million or more in total assets less than \$300 million in total assets pans to finance agricultural and other loans to farmers RC-C, part I, item 3) exceeding t of total loans: nce agricultural production ns to farmers (included in					1272		1		1791				M.3.d.
5. Loans and le	-N, item 7, above) eases held for sale (included in	1594			 	1597		1		1583		1		M.4.
Schedule RC	C-N, items 1 through 8, above)	C240				C241			<u> </u>	C226				M.5.
banks with \$3	n item 6 is to be completed by 300 million or more in total assets:1 foreign exchange rate, and other		Past c	mn A) lue 30 89 da)	1	Past	imn B) due 90 or more)					

¹ 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, 2001, Report of Condition.

Bil

Mil

Thou RCON

3530

Bil

Mil

Thou

M.6.

RCON

3529

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)

Interest rate, foreign exchange rate, and other

Fair value of amounts carried as assets.....

commodity and equity contracts:

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

Dollar Amounts in Thousands			
	RCON Bil	Mil	Thou
1. Unposted debits (see instructions):	0030	-	
a. Actual amount of all unposted debits OR	0030		
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits	0031		
(2) Actual amount of unposted debits to time and savings deposits ¹			
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 ¹			
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 ¹ of consolidated subsidiaries	2351		
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514		
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 ¹ (included in Schedule RC-E,			
item 7, column A or C, but not column B)	2315		
7. Unamortized premiums and discounts on time and savings deposits: 1, 2			
a. Unamortized premiums	5516		
b. Unamortized discounts	5517		
8. To be completed by banks with "Oakar deposits."			
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:			
(1) Total deposits purchased or acquired from other FDIC-insured institutions during			
the quarter	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	_	
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	8432		

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

² Exclude core deposit intangibles.

Schedule RC-O—Continued

Dollar Amounts in Thousands 🗍	RCON	Bil	Mil	Thou	
 11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances: a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and 					
insured branches in Puerto Rico and U.S. territories and possessions that were reported	8785				11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported					
	A181				11.b.
	A182				11.c.
a. Amount of assets netted against demand deposits	A527 A528				12.a. 12.b.
Memoranda (to be completed each quarter except as noted)					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
 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: 					

	a. Deposit account of \$100,000 of less.				
	(1) Amount of deposit accounts of \$100,000 or less	2702			M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be Number				
	completed for the June report only)				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:				
	(1) Amount of deposit accounts of more than \$100,000	2710			M.1.b.(1)
	Number			·	
	(2) Number of deposit accounts of more than \$100,000				M.1.b.(2)
2.	. Memorandum item 2 is to be completed by all banks.				
	Estimated amount of uninsured deposits (see instructions)	5597			M.2.
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				
		RCON	FDIC C	ert No.	
		A545			M.3.

Schedule RC-R—Regulatory Capital

	Dollar J	Amounts in Thousands	RCON	Bil	Mil	Thou	
 Tier 1 capital					1		
1. Total equity capital (from Schedule RC, item 28)			3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale sec							
positive value; if a loss, report as a negative value)			8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY secu	urities ¹ (repor	t loss as					
a positive value)			A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges1							
value; if a loss, report as a negative value)			4336				4.
5. LESS: Nonqualifying perpetual preferred stock			B588				5.
6. Qualifying minority interests in consolidated subsidiaries			B589				6.
7. LESS: Disallowed goodwill and other disallowed intangible as	sets		B590				7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)		C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit c	ard relationsh	nips	B591				9.a
b. LESS: Disallowed deferred tax assets			5610				9.1
10. Other additions to (deductions from) Tier 1 capital			B592				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.	b)		8274				11.
Tier 2 capital					1		
12. Qualifying subordinated debt and redeemable preferred stock			5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capit			B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capita			5310				14.
15. Unrealized gains on available-for-sale equity securities includ			2221				15.
16. Other Tier 2 capital components			B594				16.
17. Tier 2 capital (sum of items 12 through 16)			5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)			8275				18.
40. Tion 2 consists allocated for manifest risk			1395				10
19. Tier 3 capital allocated for market risk			B595				19.
20. LESS: Deductions for total risk-based capital			3792				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less iter	n 20)		0102				21.
Total assets for leverage ratio							
22. Average total assets (from Schedule RC-K, item 9)			3368				22.
23. LESS: Disallowed goodwill and other disallowed intangible as			B590				23.
24. LESS: Disallowed servicing assets and purchased credit card	•	,	B591				24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).			5610				25.
26. LESS: Other deductions from assets for leverage capital purp			B596				26.
27. Average total assets for leverage capital purposes (item 22 le	ss items 23 t	hrough 26)	A224				27.
Adjustments for financial subsidiaries							
28. a. Adjustment to Tier 1 capital reported in item 11			C228			<u> </u>	28.
b. Adjustment to total risk-based capital reported in item 21.			B503			<u> </u>	28.
29. Adjustment to risk-weighted assets reported in item 62			B504			\mid	29.
30. Adjustment to average total assets reported in item 27			B505				30.
Capital ratios	مسامله والحب	(Column A)		(Colu	mn B)		
(Column B is to be completed by all banks. Column A is to be con	npleted by		1	(Colu	<i>)</i>		

banks with financial subsidiaries.)	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio ²	7273		7204		31.
32. Tier 1 risk-based capital ratio ³	7274		7206		32.
33. Total risk-based capital ratio ⁴	7275		7205		33.

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

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

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

⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b 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	A)		olumr	'	(C	olumn	C)	(Co	olumn	D)	(C	olumr	ιE)	(C	olumn	F)	
		Totals <i>(from</i>			ems N ubject					Alloca	tion b	y Risk	Weig	ht Ca	tegory				
		edule R	RC)		-Weig			0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories																			
34. Cash and balances due from depository institutions																			
(Column A equals the sum of Schedule RC items 1.a	R	CON 0010	C				R	CON BE	600	RC	CON B6	01				R	CON B6	02	
and 1.b)																			34
	R	CON 1754	4	R	CON BE	603	R	CON BE	604	RC	ON B6	05	R	CON B	606	R	CON B6	07	
35. Held-to-maturity securities																			3
	R	CON 1773	3	R	CON BE	508	R	CON BE	609	RC	ON B6	10	R	CON B	511	R	CON B6	12	
36. Available-for-sale securities																			3
37. Federal funds sold and securities purchased under	RC	CON C225	5				R	CON CO)63	RC	ON CO	64				R	CON B5	20	
agreements to resell																			3
	R	CON 5369	9	R	CON BE	617	R	CON BE	518	RC	ON B6	19	R	CON B	520	R	CON B6	21	
38. Loans and leases held for sale																			3
	R	CON B528	8	R	CON BE	522	R	CON BE	523	RC	ON B6	24	R	CON B	525	R	CON B6	26	
39. Loans and leases, net of unearned income ¹																			39
	R	CON 3123	3	R	CON 31	23				1									
40. LESS: Allowance for loan and lease losses																			4
	R	CON 3545	5	R	CON BE	527	R	CON BE	528	RC	ON B6	29	R	CON B	630	R	CON B6	31	
41. Trading assets																			4
41. Indulity assets	R	CON B639	9	R	CON B	640	R	CON BE	641	RC	ON B6	42	R	CON B	543	R	CON 53	39	
42. All other assets ²																			42
T2. All olige assels	R	CON 2170)	R	L CON BE	644	R	L CON 53	20	RC	CON 53	27	R	CON 53	334	R	L CON 53	40	-4
43. Total assets (sum of items 34 through 42)			-						-									-	4

¹ Include any allocated transfer risk reserve in column B.

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

Schedule RC-R—Continued

	(Column	· ·		· ·	olumn		(Co	olun	nn C)	(C	olumn	D)	(Colu	mn E)	(C	olumn F)	
	Face Val or Notio		Credit Conversion		Credit quivale					Alloca	ation b	y Risk	Weight	Category			
	Amour	-	Factor		moun			0%	6		20%		50)%		100%	
Dollar Amounts in Thousands	Bil Mil	Thou		Bil	Mil	Thou	Bil	М	il Thou	Bil	Mil	Thou	Bil	/iil Thou	Bil	Mil The	ou
Derivatives and Off-Balance Sheet Items	RCON B5	46		R	CON B5	47	RC	CON	B548	R	CON B5	581	RCON	I B582	R	CON B583	
4. Financial standby letters of credit			1.00 or 12.5 ²														
5. Performance standby letters of	RCON 38	21		R	CON B6	50	RC	CON	B651	R	CON B6	52	RCON	I B653	R	CON B654	
credit			.50														
6. Commercial and similar letters of	RCON 34	11		R	CON B6	55	RC	CON	B656	R	CON B6	657	RCON	I B658	R	CON B659	
credit			.20														
7. Risk participations in bankers																	
acceptances acquired by the	RCON 34	29		R	CON B6	60	RC	CON	B661	R	CON B6	62			R	CON B663	
reporting institution			1.00														
	RCON 34	33		R	CON B6	64	RC	CON	B665	R	CON B6	66	RCON	B667	R	CON B668	
8. Securities lent			1.00														
9. Retained recourse on small business	RCON A2	50		R	CON B6	69	RC	CON	B670	R	CON B6	571	RCON	B672	R	CON B673	
obligations sold with recourse			1.00														
0. Recourse and direct credit substi-																	
tutes (other than financial standby																	
letters of credit) subject to the low-																	
level exposure rule and residual																	
interests subject to a dollar-for-dol-	RCON B5	41		R	CON B5	42									R	CON B543	
lar capital requirement			12.5 ³														
1. All other financial assets sold with	RCON B6	75		R	CON B6	76	RC	CON	B677	R	CON B6	578	RCON	I B679	R	CON B680	
recourse			1.00														
2. All other off-balance sheet	RCON B6	81		R	CON B6	82	RC	CON	B683	R	CON B6	684	RCON	N B685	R	CON B686	
liabilities			1.00														
3. Unused commitments with an original	RCON 38	33		R	CON B6	87	RC	CON	B688	R	CON B6	89	RCON	N B690	R	CON B691	
maturity exceeding one year			.50														
				R	CON A1	67	RC	CON	B693	R	CON B6	694	RCON	N B695			
54. Derivative contracts																	

¹ Column A multiplied by credit conversion factor.



² For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

³ Or institution-specific factor.

Schedule RC-R—Continued

	(Co	olumn	C)	(Co	olumn	D)	(Colu	mn E)	(C	olumn	F)	l
				Alloca	ation b	oy Risk	Weight	Categor	/			
		0%			20%		5)%		100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	1il Thou	Bil	Mil	Thou	
Totals						_						
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each	R	CON B6	96	R	CON B6	697	RCO	I B698	R	CON B6	99	1
column, sum of items 43 through 54)												55.
56. Risk weight factor		× 0%			× 20%		×	0%		× 100%		56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CON B7	00	R	CON B7	'01	RCO	B702	R	CON B7	03	
item 56)		0										57.
									R	CON 16	51	-
58. Market risk equivalent assets												58.
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)												59.
									R	CON A2	22	
60. LESS: Excess allowance for loan and lease losses												60.
									R	CON 31	28	
61. LESS: Allocated transfer risk reserve												61.
									R	CON A2	23	
62. Total risk-weighted assets (item 59 minus items 60 and 61)												62.

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	F				
			Colum year	n A) or les	S	ti	Ôv		n B) e year e year				olum r five	n C) years	
2. Notional principal amounts of derivative contracts: ¹	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				

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

FDIC Certificate Number



Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	1-	olumn -4 Fan esiden Loans	nily tial	F F	lumn B) Iome quity Lines		olumn Credit Card ceivab			umn Auto oans		Co	olumn Other onsum Loans	er	Co and	olumn mmer I Indus Loans	cial trial	(Colur All O Loans All Le	ther and	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Tho	I Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil M	l Thou	
 Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained 																				
or with recourse or other seller-pro-	R	CON B7	05	RC	ON B706	R	CON B7)7	RCC	ON B7	'08	R	CON B7	09	R	CON B7	10	RCON	B711	-
vided credit enhancements																				1.
 Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a. Retained interest-only strips 																				
(included in Schedules RC-B or	R	CON B7	12	RC	ON B713	R	CON B7	14	RCC	ON B7	15	R	CON B7	16	R	CON B7	17	RCON	B718	
RC-F or in Schedule RC, item 5)																				2.a.
b. Standby letters of credit, sub-		_																		
ordinated securities, and other	R	CON B7	19	RC	ON B720	R	CON B72	21	RCC	ON B7	22	R	CON B7	23	R	CON B7	24	RCON	B725	
enhancements																				2.b.
3. Reporting bank's unused commit-		-																		
ments to provide liquidity to structures	R	CON B7	26	RC	ON B727	R	CON B72	28	RCC	ON B7	29	R	CON B7	30	R	CON B7	31	RCON	B732	
reported in item 1																				3.
4. Past due loan amounts included in																-				
item 1:	R	CON B7	33	RC	ON B734	R	CON B7	35	RCC	ON B7	'36	R	CON B7	37	R	CON B7	38	RCON	B739	
a. 30–89 days past due																				4.a.
2 1	R	CON B7	40	RC	ON B741	R	CON B74	42	RCC	ON B7	43	R	CON B7	44	R	CON B7	45	RCON	B746	
b. 90 days or more past due																				4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other																				
seller-provided credit enhancements																				
(calendar year-to-date):	F	RIAD B7	47	RIA	AD B748	F	RIAD B74	9	RIA	D B7	50	R	IAD B75	1	R	IAD B7	52	RIAD	3753]
a. Charge-offs																				5.a.
	F	RIAD B7	54	RIA	AD B755	F	RIAD B75	6	RIA	D B7	57	R	IAD B75	8	R	IAD B7	59	RIAD	3760	
b. Recoveries																				5.b.

Schedule RC-S—Continued

	1–4 Res	olumr 1 Far sider ₋ oans	nily ntial		olumn B Home Equity Lines)	·	olumn Credit Card ceivat	t Í	(C	olumn Auto Loans	,	Co	olumn Other onsum Loans	er	Co and	olumn mmer Indus Loans	cial strial	Loai	umn G) Other ns and .eases
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil T	hou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou
6. Amount of ownership (or seller's) interests carried as:	·																		i	
 a. Securities (included in Schedule RC-B or in Schedule RC, 				R	CON B761		RC	ON B7	62							RC	ON B7	'63		
item 5)				R	LON B500		R	ON B5	01							R	ON B5	502		
b. Loans (included in																				
Schedule RC-C)																				
7. Past due loan amounts included in				R	CON B764		RC	ON B7	65							RC	ON B7	766		
interests reported in item 6.a:																				
a. 30–89 days past due				R	LON B767		R	ON B7	68							R	ON B7	769		
h. OO devre en mens neet due																				
b. 90 days or more past due																				
8. Charge-offs and recoveries on loan																				
amounts included in interests reported				R	IAD B770	_	R	AD B77	71							R	AD B7	72		
in item 6.a (calendar year-to-date):																				
a. Charge-offs				R	IAD B773		R	AD B7	74							R	AD B7	75		
h. Deseveries																				
b. Recoveries																				
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,																				
purchased subordinated securities,	RC	ON B	776	R	CON B777		RC	ON B7	78	R	CON B7	79	R	CON B7	80	RC	ON B7	'81	RCO	N B782
and other enhancements																				
0. Reporting bank's unused commitments																			1	
to provide liquidity to other institutions'	RC	ON B	783	R	CON B784		RC	ON B7	85	R	CON B7	86	R	CON B7	87	RC	ON B7	'88	RCO	N B789
securitization structures																				

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Schedule RC-S—Continued

	1-	olumn -4 Fan esiden Loans	nilý tial	,	olumn Home Equity Lines) /	,	olumn Credit Card ceivat	t	,	olumn Auto Loans	,	, Co	olumn Othei onsun Loans	ner	(Colu Comr and In Lo	nerc	ial	Â Lo	olumn Il Othe ans a I Leas	er Ind	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil I	۸il	Thou	Bil	Mil	Thou	
 Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank 	R	CON B7	/90	R	CON B7	/91	R	CON B7	92	R	CON B79	93	R	CON B7	/94	RCO	N B79	95	R	CON B7	/96	11.
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11	R	CON B7	 /97	R	CON B7	 /98	R	CON B7	'99	R	CON B80	00	R	CON BE	801	RCO	N B80)2	R	CON B8	803	12.

Memoranda

Aemoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance	A249			
b. Amount of retained recourse on these obligations as of the report date				
2. Outstanding principal balance of assets serviced for others:	B804			
 a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements 	B805			
c. Other financial assets ¹				
 Asset-backed commercial paper conduits: Asset-backed commercial paper conduits: Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: 				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806			
(2) Conduits sponsored by other unrelated institutions				
 b. Unused commitments to provide liquidity to conduit structures: (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company 	B808			
(2) Conduits sponsored by other unrelated institutions	B809			

¹ Memorandum item 2.c is to be completed 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

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.

Dollar Amounts in Thousands		์Ma As	umn A nageo ssets			Non-M As	umn E Manag ssets	jéd	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS	\vdash	RCO	DN B868			RC	ON B869		RCON B870	RCON B871	
4. Personal trust and agency accounts											4.
5. Retirement related trust and agency											
accounts:	-	RCO		-		RC			RCON B874	RCON B875	
a. Employee benefit—defined contribution											5.a.
b. Employee benefit—defined		RCO	DN B876			RC	DN B877		RCON B878	RCON B879	J.a.
benefit											5.b.
Solicit		RCO	ON B880			RC	ON B881		RCON B882	RCON B883	0.0.
c. Other retirement accounts											5.c.
		RCO	ON B884			RC	ON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency		RCO	ON B886						RCON B888	-	
accounts											7.
		RCO	ON B890			RC	ON B891		RCON B892	RCON B893	
8. Other fiduciary accounts											8.
9. Total fiduciary accounts		RCO	ON B894			RC	ON B895		RCON B896	RCON B897	
(sum of items 4 through 8)											9.
						RC	ON B898			RCON B899	
10. Custody and safekeeping accounts				_							10.

11. Not applicable



Schedule RC-T—Continued

Dc	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			
14. Corporate trust and agency accounts		A479			
15. Investment management agency accounts		B908			
16. Other fiduciary accounts		A480			
17. Custody and safekeeping accounts		B909			
18. Other fiduciary and related services income		B910			
19. Total gross fiduciary and related services income (sum of items 12 t					_
Schedule RI, item 5.a)		4070			
20. Less: Expenses		C058			
21. Less: Net losses from fiduciary and related services		A488			
22. Plus: Intracompany income credits for fiduciary and related services		B911			
23. Net fiduciary and related services income		A491			

Memoranda		Managed Assets				
Dollar 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						
e. Money market mutual funds						
f. Other short-term obligations	100401					
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 (sum of Memorandum						
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868					

	(Column A) Number of Issues			rincip	umn E al Am tandir	ount	
Dollar Amounts in Thousands			Tril	Bil	Mil	Thou	
Corporate trust and agency accounts:			L	RC	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

Memoranda—Continued		olumn A) umber of Funds	M	of S			
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:		-			-		
a. Domestic equity	B931		B932				M.3.a
b. International/Global equity	0000		B934				M3.b
c. Stock/Bond blend			B936				M.3.
d. Taxable bond	0007		B938				M.3.
e. Municipal bond	DO00		B940				M.3.
f. Short term investments/Money market	0044		B942				M.3.
g. Specialty/Other	0.40		B944				M.3.
h. Total collective investment funds (sum of Memorandum items 3.a							
through 3.g)	B945		B946				M.3.I

	(Column A) Gross Losses Managed Accounts		Gro Non	olumn ss Lo: -Mana ccoun	ssés aged					
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.
b. Retirement related trust and agency accounts	B950			B951			B952			M.4
c. Investment management agency accounts	B953			B954			B955] M.4.
d. Other fiduciary accounts and related services	B956			B957			B958] M.4.
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.

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				
	OME	3 No. for Federal Reserve: 7100-0036				
	Expiration Date: 3/31/2004 SPECIAL REPORT					
	(Dollar Amounts in Thousands)					
	CLOSE OF BUSINESS	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	t constitute a part o	of the Report of Condition. With each Report of				
Condition, these Laws require all banks to furnish a report of all loans or other extension	ons of credit to thei	r executive officers made since the date of				
the previous Report of Condition. Data regarding individual loans or other extension	s of credit are not i	required. If no such loans or other extensions				
of credit were made during the period, insert "none" against subitem (a). (Exclude the	first \$15,000 of inde	ebtedness of each executive officer under bank				
credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal R	Regulations (Fede	ral Reserve Board Regulation O) for the				
definitions of "executive officer" and "extension of credit," respectively. Exclude	loans and other e	extensions of credit to directors and principa	ıl			
shareholders who are not executive officers.						
		RCON				
a. Number of loans made to executive officers since the previous Call Report	t date	3561	а.			
b. Total dollar amount of above loans (in thousands of dollars)		RCON 3562	b.			

c. Rang	e of interest charged on above loans							
(exar	ple: 9¾% = 9.75)	RCON 7701	·	% to	RCON 7702	·	%	С

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