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

(20020930)Report at the close of business September 30, 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

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.

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.

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

Name and Title of Officer Authorized to Sign Report

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.

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.

Director (Trustee)

(RCRI 9999)

Signature of Officer Authorized to Sign Report

Director (Trustee) Director (Trustee)

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.

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.

FDIC Certificate Number (RCRI 9050)	Legal Title of Bank (TEXT 9010)
http://	
Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) (Example: www.examplebank.com	City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

Table of Contents

Signature Page	Cover
Report of Income	
Schedule RI—Income Statement	RI-1, 2, 3
Schedule RI-A—Changes in Equity Capital	RI-4
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	RI-4, 5
Schedule RI-E—Explanations	RI-6, 7

Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 36.8 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

Schedule RC—Balance SheetRC-1, 2 Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....RC-3 Schedule RC-B—SecuritiesRC-3, 4, 5 Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and LeasesRC-6, 7 Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports).....RC-7a, 7b Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....RC-8 Schedule RC-E—Deposit LiabilitiesRC-9, 10 Schedule RC-F—Other Assets......RC-11 Schedule RC-G—Other Liabilities......RC-11 Schedule RC-K—Quarterly AveragesRC-12 Schedule RC-L—Derivatives and Off-Balance Sheet ItemsRC-13, 14 Schedule RC-M—MemorandaRC-15 Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsRC-16, 17 Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments......RC-18, 19 Schedule RC-R—Regulatory Capital RC-20, 21, 22, 23 Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....RC-24, 25, 26 Schedule RC-T—Fiduciary and Related Services......RC-27, 28, 29 Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and IncomeRC-30 Special Report (to be completed by all banks)

Report of Condition

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.

_		_
		1
egal Title of Bank		
City		
State	Zip Code	
_		
FDIC Certificate Number		

FFIEC 041 Page RI-1

Consolidated Report of Income for the period January 1, 2002–September 30, 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 Amount	ts in Thousands	RIAD	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						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						1.a.(3)(a)
(b) Other (includes single payment, installment, all student						
loans, and revolving credit plans other than credit cards) B486						1.a.(3)(b)
(4) Loans to foreign governments and official institutions						1.a.(4)
(5) All other loans ¹						1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5)))	4010				1.a.(6)
b. Income from lease financing receivables	•	4065				1.b. ´
c. Interest income on balances due from depository institutions ²		1				1.c.
d. Interest and dividend income on securities:						
(1) U.S. Treasury securities and U.S. Government agency obligations (excludin	ng					
mortgage-backed securities)	-	B488				1.d.(1)
(2) Mortgage-backed securities		B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdiv	visions in the					
U.S.)		4060				1.d.(3)
e. Interest income from trading assets		4069				1.e.)
f. Interest income on federal funds sold and securities purchased under agreeme		4020				1.f.
g. Other interest income		4518				1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)		4107				1.h.

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.

Schedule RI—Continued

	Ye:	ar-to-dat]	
Dollar Amounts in Thousands		Bil Mil	Thou	-	
2. Interpot evenency	11.5.2	- I IIII	1		
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 \$100,000 of more	A518			2.a.(2)(c)	
	1		1	(=)(=)	
b. Expense of federal funds purchased and securities sold under	4180			2.b.	
agreements to repurchase	4185			2.c.	
c. Interest on trading liabilities and other borrowed money	4200			2.d.	
d. Interest on subordinated notes and debentures	1070			2.e.	
e. Total interest expense (sum of items 2.a through 2.d)			1	4074	٦ ,
3. Net interest income (item 1.h minus 2.e)				4230	3. 4.
4. Provision for loan and lease losses				4200	」 4 .
5. Noninterest income:	4070		1	5.a.	
a. Income from fiduciary activities ¹	4080			5.b.	
b. Service charges on deposit accounts	A220			5.c.	
c. Trading revenue ²	. 1220			J.C.	
d. Investment banking, advisory, brokerage, and underwriting fees and	B490	1	1	5.d.	
commissions	B491			-	
e. Venture capital revenue	B492			5.e.	
f. Net servicing fees	B493			5.f.	
g. Net securitization income	B494			5.g.	
h. Insurance commissions and fees				5.h.	
i. Net gains (losses) on sales of loans and leases	5416			5.i.	
j. Net gains (losses) on sales of other real estate owned	5415			5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	B496			5.k.	
I. Other noninterest income*	. B497		1	5.1.	٦
m. Total noninterest income (sum of items 5.a through 5.l)				4079	5.m.
6. a. Realized gains (losses) on held-to-maturity securities				3521	6.a.
b. Realized gains (losses) on available-for-sale securities				3196	_ 6.b.
7. Noninterest expense:	4405	1	T	ļ ————————————————————————————————————	
a. Salaries and employee benefits	4135			7.a.	
b. Expenses of premises and fixed assets (net of rental income)	4047	<u> </u>	1	ļ ,	
(excluding salaries and employee benefits and mortgage interest)				7.b.	
c. (1) Goodwill impairment losses	. C216			7.c.(1)	
(2) Amortization expense and impairment losses for other	0000		1	- (0)	
intangible assets	C232			7.c.(2)	
d. Other noninterest expense*	. 4092			7.d.	7
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	7.e.
8. Income (loss) before income taxes and extraordinary items and other					7
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	8.
9. Applicable income taxes (on item 8)				4302	」 9.
10. Income (loss) before extraordinary items and other adjustments				1000	٦
(item 8 minus item 9)				4300	10.
11. Extraordinary items and other adjustments, net of income taxes*				4320	11.
12. Net income (loss) (sum of items 10 and 11)				4340	<u> </u>

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

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

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

Schedule RI—Continued

Memoranda		,	Year-to-date			
Dollar Amounts in The	ousands	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after	•					
August 7, 1986, that is not deductible for federal income tax purposes		4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule F	₹I,					
item 8)		8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (inc	cluded					
in Schedule RI, items 1.a and 1.b)		4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S.						
(included in Schedule RI, item 1.d.(3))		4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole	е		1	Numbe	er .	
number)		4150				M.5.
6. Memorandum item 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 agricu	ıltural					
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))	<u></u>	4024				M.6.
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					M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of						
Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be						
completed by banks that reported average trading assets (Schedule RC-K,						,
item 7) of \$2 million or more for any quarter of the preceding calendar year.):		RIAD	Bil	Mil	Thou	
a. Interest rate exposures		8757				M.8.a
b. Foreign exchange exposures		8758				M.8.
c. Equity security and index exposures		8759				M.8.
d. Commodity and other exposures		8760				M.8.
9. To be completed by banks with \$100 million or more in total assets:1						
Impact on income of derivatives held for purposes other than trading:		RIAD	Bil	Mil	Thou	
a. Net increase (decrease) to interest income		8761				M.9.
						M.9.
b. Net (increase) decrease to interest expense		8762				
b. Net (increase) decrease to interest expense		8762 8763				M.9.
c. Other (noninterest) allocations						M.9.
c. Other (noninterest) allocations						
c. Other (noninterest) allocations		8763				M.9.0
c. Other (noninterest) allocations		8763	YES		NO	

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.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses

ndicate decreases and losses in parentneses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the December 3	31, 2001, Reports of Condition				
and Income (i.e., after adjustments from amended Reports of	Income)	3217		L	
2. Restatements due to corrections of material accounting errors	s and changes in accounting				
principles*		B507			
3. Balance end of previous calendar year as restated (sum of ite		B508			
4. Net income (loss) (must equal Schedule RI, item 12)		4340			
5. Sale, conversion, acquisition, or retirement of capital stock, no					
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			
0. Other comprehensive income ¹		B511			
1. Other transactions with parent holding company* (not include		4415			
2. Total equity capital end of current period (sum of items 3 through	ugh 11) (must equal				
Schedule RC, item 28)		3210			

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

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

Part I. Charge-offs and Recoveries on Loans and Leases (Column A) (Column B) Charge-offs1 Recoveries Part I excludes charge-offs and recoveries through Calendar year-to-date the allocated transfer risk reserve. **Dollar Amounts in Thousands** RIAD Mil Thou RIAD Bil Mil Thou 1. Loans secured by real estate: 3582 3583 a. Construction, land development, and other land loans..... 1 a 3584 3585 b. Secured by farmland..... 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 5411 5412 properties and extended under lines of credit..... 1.c.(1)(2) Closed-end loans secured by 1–4 family residential properties: C234 C217 (a) Secured by first liens 1.c.(2)(a) C235 C218 (b) Secured by junior liens..... 1.c.(2)(b) 3588 3589 d. Secured by multifamily (5 or more) residential properties 1.d. 3590 3591 e. Secured by nonfarm nonresidential properties..... 1.e. 4482 4481 2. Loans to depository institutions and acceptances of other banks...... 3. Not applicable 4. Commercial and industrial loans...... 4638 4608 4. 5. Loans to individuals for household, family, and other personal expenditures: B514 B515 a. Credit cards 5.a. b. Other (includes single payment, installment, all student loans, B516 B517 and revolving credit plans other than credit cards)..... 5.b. 4643 4627 6. Loans to foreign governments and official institutions 6. 4644 4628 7. All other loans²..... 7. 4266 4267 8. Lease financing receivables..... 8. 4635 4605 9. Total (sum of items 1 through 8)..... 9.

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.

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."

Legal Title of Bank

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued		(Column A) Charge-offs ¹				(Column B) Recoveries				
Memoranda	Dellas Assessata in Theorems			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		5409			l	5410				
Schedule RI-B, part I, items 4 and 7, above		3409				3410				M.1.
2. Memorandum items 2.a through 2.d are to	o be completed by banks with									
\$300 million or more in total assets:2										
 a. Loans secured by real estate to non-U. 	S. addressees (domicile)									
(included in Schedule RI-B, part I, item	1, above)	4652				4662				M.2.a.
b. Loans to and acceptances of foreign ba	anks (included in Schedule									
RI-B, part I, item 2, above)		4654				4664				M.2.b.
c. Commercial and industrial loans to non	n-U.S. addressees (domicile)									
(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	•									
 banks with \$300 million or more in total 	•									
banks with less than \$300 million in total										
finance agricultural production and othe	r loans to farmers									
(Schedule RC-C, part I, item 3) exceedi										
Loans to finance agricultural production a										
(included in Schedule RI-B, part I, item 7,		4655				4665				M.3.

 $^{^{\}mbox{\scriptsize 1}}$ Include write-downs arising from transfers of loans to a held-for-sale account.

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Balance most recently reported for the December 31, 2001, Reports of Condition and Income					
(i.e., after adjustments from amended Reports of Income)	B522				1.
2. Recoveries (must equal part I, item 9, column B above)	1000				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B,					
part II, item 4)	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5.
6. Adjustments* (see instructions for this schedule)	C233				6.
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				7.

 $^{^{\}star}$ Describe on Schedule RI-E—Explanations.

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.

8

Schedule RI-E—Explanations

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

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

	Year-to-date			Э
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.l)				
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			
2. 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. TEXT 4464	4464			
i. TEXT 4467	4467			
j. TEXT 4468	4468			
3. 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) Applicable income tax effect				
b. (1) TEXT 4487	4487			
(2) Applicable income tax effect				
C. (1) TEXT 4489	4489			
(2) Applicable income tax effect 4491				

Schedule RI-E—Continued

		Year-to-date				
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
4. Restatements due to corrections of material accounting errors and changes in accounting						
principles (from Schedule RI-A, item 2) (itemize and describe all restatements):						
a. TEXT B526	B526				4.a.	
b. TEXT B527	B527				4.b.	
5. Other transactions with parent holding company (from Schedule RI-A, item 11)						
(itemize and describe all such transactions):						
a. TEXT 4498	4498				5.a.	
b. TEXT 4499	4499				5.b.	
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6)						
(itemize and describe all adjustments):						
a. TEXT 4521	4521				6.a.	
b. TEXT 4522	4522				6.b.	

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

FFIEC 041
Page RC-1

Legal Title of Bank	
City	
State	Zip Code

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 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 Ar	nount	s in T	hous	ands	RCON	Bil	Mil	Thou
ASSETS									
1. Cash and balances due from depository institutions (from Sch	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	۸)					$\overline{}$			
b. Available-for-sale securities (from Schedule RC-B, column	D)					1773			
3. Federal funds sold and securities purchased under agreement	ts to resell:								
a. Federal funds sold									
b. Securities purchased under agreements to resell ³									
4. Loans and lease financing receivables (from Schedule RC-C):	:								
a. Loans and leases held for sale						5369			
b. Loans and leases, net of unearned income	В	3528							
c. LESS: Allowance for loan and lease losses	3	123							
d. Loans and leases, net of unearned income and allowance						B529			
5. Trading assets (from Schedule RC-D)									
6. Premises and fixed assets (including capitalized leases)						2145			
7. Other real estate owned (from Schedule RC-M)									
8. Investments in unconsolidated subsidiaries and associated co	mpanies (from	Sche	edule	RC-N	Л)	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			

 $^{^{\}mbox{\scriptsize 1}}$ 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

	RCON	Bil	Mil	Thou		
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Sch	edule RÇ <u>-E)</u>	2200				13.a.
(1) Noninterest-bearing ¹	6631					13.a.(1)
(2) Interest-bearing	6636					13.a.(2)
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to	repurchase:					
a. Federal funds purchased ²					<u> </u>	14.a.
b. Securities sold under agreements to repurchase ³					<u> </u>	14.b.
15. Trading liabilities (from Schedule RC-D)		. 3548				15.
16. Other borrowed money (includes mortgage indebtedness and obliq	gations under					
capitalized leases) (from Schedule RC-M)		. 3190				16.
17. Not applicable				1		
18. Bank's liability on acceptances executed and outstanding					<u> </u>	18.
19. Subordinated notes and debentures ⁴					<u> </u>	19.
20. Other liabilities (from Schedule RC-G)					<u> </u>	20.
21. Total liabilities (sum of items 13 through 20)					<u> </u>	21.
22. Minority interest in consolidated subsidiaries		. 3000				22.
EQUITY CAPITAL		1		1		
23. Perpetual preferred stock and related surplus					-	23.
24. Common stock					-	24.
25. Surplus (exclude all surplus related to preferred stock)					-	25.
26. a. Retained earnings					-	26.a.
b. Accumulated other comprehensive income ⁵					-	26.b.
27. Other equity capital components ⁶					-	27.
28. Total equity capital (sum of items 23 through 27)						28.
29. Total liabilities, minority interest, and equity capital (sum of items 2	1, 22, and 28)	. 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 auditors as of any date during 2001.

RCON	Number	
6724		l

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

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

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

³ Includes all securities repurchase agreements, regardless of maturity.

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.

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 Thousa	nds	RCON	Bil	Mil	Thou	
Cash items in process of collection, unposted debits, and currency and coin:						
a. Cash items in process of collection and unposted debits		0020				1.
b. Currency and coin		0080				1.
2. Balances due from depository institutions in the U.S:						
a. U.S. branches and agencies of foreign banks		0083				2.
b. Other commercial banks in the U.S. and other depository institutions in the U.S		0085				2.
3. Balances due from banks in foreign countries and foreign central banks:						
a. Foreign branches of other U.S. banks		0073				3.
b. Other banks in foreign countries and foreign central banks		0074				3.
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								
		`	mn A)			•	mn B)		1	`	mn C)		(Column D) Fair Value				
		mortiz	ed Co	st		Fair \	/alue		Aı	mortiz	ed Co	st					
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-																	
sponsored agencies ²	1294				1295				1297				1298				2.b.
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.

Held-to-maturity Available-for-sale 13 (Column A) (Column B) (Column C) (Column D) Amortized Cost **Amortized Cost** Fair Value Fair Value Dollar Amounts in Thousands RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou 4. Mortgage-backed securities (MBS): a. Pass-through securities: (1) Guaranteed by 1701 1702 1698 1699 GNMA 4.a.(1) (2) Issued by FNMA and 1703 1705 1706 1707 FHLMC..... 4.a.(2)(3) Other pass-1710 1711 1713 1709 through securities. 4.a.(3) b. Other mortgagebacked securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, 1714 1715 1716 1717 FHLMC, or GNMA 4.b.(1)(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, 1718 1719 1731 1732 or GNMA 4.b.(2)(3) All other mortgage-backed 1733 1734 1735 1736 securities..... 4.b.(3)5. Asset-backed securities (ABS): a. Credit card B838 B839 B840 B841 receivables 5.a. B842 B844 B845 B843 b. Home equity lines...... 5.b. B846 B847 B848 B849 c. Automobile loans...... 5.c. d. Other consumer B850 B851 B852 B853 loans..... 5.d. e. Commercial and B854 B855 B856 B857 industrial loans 5.e. B858 B859 B860 B861 f. Other 5.f. 6. Other debt securities: a. Other domestic debt 1737 1738 1739 1741 securities 6.a. b. Foreign debt 1742 1743 1744 1746 securities 6.b. 7. Investments in mutual funds and other equity securities with readily A510 A511 determinable fair values1 7. 8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, 1754 1771 1772 1773 item 2.b) 8.

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

Legal Title of Bank

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda

Memoranda	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 tho						
a. Securities issued by the U.S. Treasury, U.S. Government age	•					
subdivisions in the U.S.; other non-mortgage debt securities	and mortgage pass-through					
securities other than those backed by closed-end first lien 1-	-4 family residential mortgages					
with a remaining maturity or next repricing date of: 3, 4						
(1) Three months or less		A549				M.2.a.(1)
(2) Over three months through 12 months		A550				M.2.a.(2)
(3) Over one year through three years		A551				M.2.a.(3)
(4) Over three years through five years		A552				M.2.a.(4)
(5) Over five years through 15 years		A553				M.2.a.(5)
(6) Over 15 years		A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end firs	t lien 1–4 family residential					
mortgages with a remaining maturity or next repricing date of	of: 3, 5					
(1) Three months or less		A555				M.2.b.(1)
(2) Over three months through 12 months						M.2.b.(2)
(3) Over one year through three years		A557				M.2.b.(3)
(4) Over three years through five years		A558				M.2.b.(4)
(5) Over five years through 15 years		A559				M.2.b.(5)
(6) Over 15 years		A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs,	and stripped MBS; exclude					
mortgage pass-through securities) with an expected average	e life of: ⁶					
(1) Three years or less		A561				M.2.c.(1)
(2) Over three years		A562				M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year	or less (included in					
Memorandum items 2.a through 2.c above)		A248	$\overline{}$			M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred	to available-for-sale or trading					
securities during the calendar year-to-date (report the amortize	•	1778	\perp			M.3.
4. Structured notes (included in the held-to-maturity and available	-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):						
a. Amortized cost		8782				M.4.a.
b. Fair value		8783				M.4.b.

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

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the (Column A) (Column B) lower of cost or market value and (2) other loans and leases, net of To Be Completed To Be Completed unearned income. Report loans and leases net of any applicable by Banks with by All Banks allocated transfer risk reserve. Exclude assets held for trading and \$300 Million or More commercial paper. in Total Assets1 Dollar Amounts in Thousands RCON Bil Mil Thou RCON Bil Mil Thou 1. Loans secured by real estate: 1415 a. Construction, land development, and other land loans 1.a. b. Secured by farmland (including farm residential and other improvements)..... 1420 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential 1797 properties and extended under lines of credit 1.c.(1) (2) Closed-end loans secured by 1–4 family residential properties: 5367 (a) Secured by first liens 1.c.(2)(a) 5368 (b) Secured by junior liens 1.c.(2)(b) 1460 d. Secured by multifamily (5 or more) residential properties..... 1.d. 1480 e. Secured by nonfarm nonresidential properties 1.e. 1288 2. Loans to depository institutions and acceptances of other banks...... 2. a. To commercial banks in the U.S.: (1) To U.S. branches and agencies of foreign banks B532 2.a.(1) B533 (2) To other commercial banks in the U.S. 2.a.(2) B534 b. To other depository institutions in the U.S. 2.b. c. To banks in foreign countries: (1) To foreign branches of other U.S. banks..... 2.c.(1) B537 (2) To other banks in foreign countries..... 2.c.(2)1590 3. Loans to finance agricultural production and other loans to farmers 3. 1766 4. Commercial and industrial loans..... 4. 1763 a. To U.S. addressees (domicile) 4.a. b. To non-U.S. addressees (domicile) 1764 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): B538 a. Credit cards..... 6.a. B539 b. Other revolving credit plans..... 6.b. c. Other consumer loans (includes single payment, installment, 2011 and all student loans) 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 central banks)..... 7. 8. Obligations (other than securities and leases) of states and political 2107 subdivisions in the U.S. 8. 1563 9. Other loans..... 9. 1545 a. Loans for purchasing or carrying securities (secured and unsecured)... 9.a. 1564 b. All other loans (exclude consumer loans) 9.b. 2165 10. Lease financing receivables (net of unearned income)..... 10. a. Of U.S. addressees (domicile) 10.a. 2183 b. Of non-U.S. addressees (domicile) 10.b. 2123 11. LESS: Any unearned income on loans reflected in items 1–9 above......... 11. 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a 2122 and 4.b)..... 12.

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

Schedule RC-C—Continued

Part I. Continued

Memoranda Dolla	ar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (i						
Schedule RC-C, part I, and not reported as past due or nonaccrual in S	-					
Memorandum item 1) (exclude loans secured by 1–4 family residential p	•	4040				l
individuals for household, family, and other personal expenditures)		1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in non	-					
 a. Closed-end loans secured by first liens on 1–4 family residential prop 						
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a rema	ining maturity or next					
repricing date of: 1,2		1501		1		
(1) Three months or less		A564				M.2.a.(
(2) Over three months through 12 months		A565				M.2.a.(
(3) Over one year through three years		A566				M.2.a.(
(4) Over three years through five years		A567				M.2.a.(
(5) Over five years through 15 years		A568				M.2.a.(
(6) Over 15 years		A569				M.2.a.(
b. All loans and leases (reported in Schedule RC-C, part I, items 1 thro	9 ,					
EXCLUDING closed-end loans secured by first liens on 1–4 family re						
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above)	with a remaining maturity					
or next repricing date of: 1,3						
(1) Three months or less		A570				M.2.b.(
(2) Over three months through 12 months		A571				M.2.b.(
(3) Over one year through three years		A572				M.2.b.(
(4) Over three years through five years		A573				M.2.b.(
(5) Over five years through 15 years		A574				M.2.b.(
(6) Over 15 years		A575				M.2.b.(
c. Loans and leases (reported in Schedule RC-C, part I, items 1 throug	h 10, column B, above)					
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 develop	ment activities					
(not secured by real estate) included in Schedule RC-C, part I, items 4	4 and 9, column B ⁴	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family res	sidential properties					
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370				M.4.
5. To be completed by banks with \$300 million or more in total assets:5						
Loans secured by real estate to non-U.S. addressees (domicile) (include	ed in					
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 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.

Legal Title of Bank

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				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities	3536				4.c.
5. Other debt securities	3537				5.
6.–8. Not applicable					
9. Other trading assets	3541				9.
10. Not applicable					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and					
equity contracts	3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545				12.
					1
LIABILITIES	RCON	Bil	Mil	Thou	
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity					
contracts	3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548				15.

Schedule RC-E—Deposit Liabilities

Memoranda

	Transaction Accounts							N	on				
	(Column A) Total transaction accounts (including total demand deposits)				l der	Memo mand (inclu	mn B) b: Total depos ded in nn A)	sits	(Column C) Total nontransaction accounts (including MMDAs)				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. Individuals, partnerships, and corporations													
(include all certified and official checks)	B549								B550				1.
2. U.S. Government	2202								2520				2.
3. States and political subdivisions in the U.S	2203								2530				3.
Commercial banks and other depository													
institutions in the U.S	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions	2216								2377				
(including foreign central banks)	2210								2311				6.
Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,													
item 13.a)	2215				2210				2385				7.

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

(2) Other savings deposits (excludes MMDAs).....

b. Total time deposits of less than \$100,000

c. Total time deposits of \$100,000 or more

Dollar Amounts in Thousands

RCON

0352

2604

Mil

Thou

M.2.a.(2)

M.2.b.

M.2.c.

19

Schedule RC-E—Continued

Memoranda (continued)

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

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

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

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

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

Schedule RC-F—Other Assets

С	Oollar Amou	nts in ⁻	Thousands	RCON	Bil	Mil	Thou
Accrued interest receivable ¹				B556			
2. Net deferred tax assets ²				2148			
3. Interest-only strips receivable (not in the form of a security) ³ on:							
a. Mortgage loans				A519			
b. Other financial assets				A520			
4. Equity securities that DO NOT have readily determinable fair values ⁴				1752			
5. Other (itemize and describe amounts greater than \$25,000 that exce	ed 25 <u>% of t</u>	<u> ḥis ite</u>	m)	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	Amour	nts in ⁻	Thousan	ds RC	NC	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits 5				36	45			
b. Other expenses accrued and unpaid (includes accrued income taxes page 1)	ayable))		36	46			
2. Net deferred tax liabilities ²								
Allowance for credit losses on off-balance sheet credit exposures				B5	57			
. Other (itemize and describe amounts greater than \$25,000 that exceed 25	% of th	nis iter	n)	29	38			
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)				29	30			

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.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-K—Quarterly Averages¹

llar Amounts in Thousands	RCON	Bil	Mil	Thou	
	3381				1.
	B558				2.
	B559				3.
itical subdivisions					
	B560				4.
əll	3365				5.
	3360				6.a.
	3385				6.b.
	3387				6.c.
nditures:					
	B561				6.d.(
_	B562				6.d.(
			•		
	3401				7.
	3484				8.
	3368				9.
and telephone and					
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	B563				11.a.
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	and telephone and	3381 Icluding B558 B559 Ilitical subdivisions B560 3365 3387 Inditures: B561 Inditures: B562 Inditures: B562 Inditures: B563 A514 A529 Inditures: Inditures: B563 A514 A529 Inditures: Inditures: B563 A514 A529 Inditures: In	3381	3381	3381

Memorandum

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.

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.

a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines. b. Credit card lines c. Commercial real estate, construction, and land development: (1) Commitments to fund loans secured by real estate. (2) Commitments to fund loans secured by real estate. (3) Securities underwriting. e. Other unused commitments. 3818 1 1 2. Financial standby letters of credit. 3819 2. Amount of financial standby letters of credit conveyed to others. 3820 3821 3821 3 Amount of financial standby letters of credit conveyed to others. 3822 3 Amount of performance standby letters of credit conveyed to others. 3822 4. Commercial and similar letters of credit. 5 To be completed by banks with \$100 million or more in total assets: 7 Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank in a complance standby letters of credit to so the standby letters of credit conveyed to others by the reporting bank. 7. Credit derivatives: a. Notional amount of credit derivatives on which the reporting bank is the guarantor. (2) Gross positive fair value. (2) Gross negative fair value. (3) Spot foreign exchange contracts. 3) Spot foreign exchange contracts. 5) Spot foreign exchange contracts. 5) Spot foreign exchange contracts. 5) Spot foreign exchange contracts. 6) Spot foreign exchange contracts. 6) Spot foreign exchange contracts. 7) Spot foreign exchange contracts. 8) Spo		Dollar Amour	nts in Thousands	RCON	Bil	Mil	Thou	
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b. Credit card lines c. Commercial real estate, construction, and land development: (1) Commitments to fund loans secured by real estate. (2) Commitments to fund loans secured by real estate. (3) Securities underwriting. e. Other unused commitments. 2) Financial standby letters of credit. a. Amount of financial standby letters of credit conveyed to others. 3820 3821 3. Amount of performance standby letters of credit conveyed to others. 3822 3. Performance standby letters of credit conveyed to others. 3822 3. Performance standby letters of credit conveyed to others. 3821 3. Amount of performance standby letters of credit conveyed to others. 3821 3. Amount of performance standby letters of credit conveyed to others by the reporting bank with \$100 million or more in total assets: 7. To be completed by banks with \$100 million or more in total assets: 8. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank). 5. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank). 7. Credit derivatives: a. Notional amount of credit derivatives on which the reporting bank is the guarantor. (2) Gross negative fair value. (2) Gross negative fair value. (2) Gross negative fair value. (3) Sopt foreign exchange contracts. 3433 4330 5433 6555 70 10) Gross positive fair value. 3430 3430 90 91 91 92 92 93 94 95 95 96 96 97 97 97 98 98 99 99 90 90 90 90 90 90	a. Revolving, open-end lines secured by 1-4 family residential pro	perties, e.g., h	nome equity					
C. Commitments to fund loans secured by real estate	lines			3814				1
(1) Commitments to fund loans secured by real estate	b. Credit card lines			3815				1
(2) Commitments to fund loans not secured by real estate	c. Commercial real estate, construction, and land development:							
(2) Commitments to fund loans not secured by real estate	(1) Commitments to fund loans secured by real estate			3816				1
d. Securities underwriting	(2) Commitments to fund loans not secured by real estate			6550				1
2. Financial standby letters of credit. a. Amount of financial standby letters of credit conveyed to others 3820 3819 2 2 3 3 Performance standby letters of credit conveyed to others 3821 3 3 3411 4 4 3 3 3411 4 4 3 3 3411 4 5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3				1001-				1
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a. Amount of financial standby letters of credit conveyed to others 3820 3821 3 3821 3 3	2. Financial standby letters of credit			3819				2
3. Performance standby letters of credit a. a. Amount of performance standby letters of credit conveyed to others	a. Amount of financial standby letters of credit conveyed to others	3820						2
a. Amount of performance standby letters of credit conveyed to others. 3822 3411 4.5. Commercial and similar letters of credit. 3411 4.5. Commercial and similar letters of credit derivatives on the instructions) conveyed to others by the reporting bank. 3428 5.5. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank). 7. Credit derivatives: a. Notional amount of credit derivatives on which the reporting bank is the guarantor. 3433 7.5. Credit derivatives fair value. 5.2. Commercial and similar letters on which the reporting bank is the beneficiary. 4.5. Commercial and similar letters on which the reporting bank is the beneficiary. 4.5. Commercial and similar letters on which the reporting bank is the beneficiary. 4.5. Commercial and similar letters on which the reporting bank is the beneficiary. 4.5. Commercial and similar letters on which the reporting bank is the beneficiary. 4.5. Commercial and similar letters on which the reporting bank is the beneficiary. 4.5. Commercial and similar letters on which the reporting bank is the similar letters beneficiary. 4.5. Commercial and similar	3. Performance standby letters of credit			3821				3
4. Commercial and similar letters of credit. 7. To be completed by banks with \$100 million or more in total assets: 7. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank. 8. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank). 7. Credit derivatives: a. Notional amount of credit derivatives on which the reporting bank is the guarantor. (1) Gross positive fair value. (2) Gross negative fair value. (2) Gross negative fair value. (3) Experimental of credit derivatives on which the reporting bank is the beneficiary. (3) Gross positive fair value. (4) Gross positive fair value. (5) Gross negative fair value. (6) Gross positive fair value. (7) Gross positive fair value. (8) Gross positive fair value. (9) Experimental of credit derivatives on which the reporting bank is the beneficiary. (1) Gross positive fair value. (2) Gross negative fair value. (3) Spot foreign exchange contracts. (3) All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (2) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (2) Gross negative fair value. (3) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (4) Experimental to purchase when-issued securities (5) Experimental to purchase when-issued securities (6) Experimental to purchase when-issued securities (8) Experimental to purchase when-issued securities (8) Experimental to purchase when-issued securities (8) Experimental to purchase when-issu	a. Amount of performance standby letters of credit conveyed to oth	ners 3822						3
5. To be completed by banks with \$100 million or more in total assets:¹ Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank 5. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) 7. Credit derivatives: a. Notional amount of credit derivatives on which the reporting bank is the guarantor (1) Gross positive fair value (2) Gross negative fair value (2) Gross negative fair value (2) Gross positive fair value (2) Gross negative fair value (2) Gross negative fair value (2) Gross negative fair value (3) Application of the fair value (3) Spot foreign exchange contracts (4) All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") a. Securities borrowed (b. Commitments to purchase when-issued securities (c) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (a) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (a) Commitments to sell when-issued securities (b) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (a) Commitments to sell when-issued securities (b) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") (a) Commitments to sell when-issued securities (b) All other off-balance sheet assets (exclude derivatives) (itemize and describe each component	I. Commercial and similar letters of credit			3411				4
Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank								
reporting bank			rs by the					
Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)		=	-	3428				5
Credit derivatives:	, 6					•		1
A. Notional amount of credit derivatives on which the reporting bank is the guarantor			_	3433				6
a. Notional amount of credit derivatives on which the reporting bank is the guarantor						<u> </u>		ľ
(1) Gross positive fair value		a bank is the	quarantor	A534				7
(2) Gross negative fair value		_	_					1
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary	• •			0000				1
(1) Gross positive fair value	• • •							1
(2) Gross negative fair value		_	=	10004				1
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All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") a. Securities borrowed b. Commitments to purchase when-issued securities c. Text 3855 d. 3855 d. 3855 g. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") a. Commitments to sell when-issued securities a. Commitments to sell when-issued securities b. Text 5892 c. 5893 d. 5894 e. Text 5894 e. Text 5894 e. Text 5895 10 11 12 13 14 15 15 16 17 17 17 18 18 19 19 19 10 10 11 11 11 11 11	. ,							
a. Securities borrowed b. Commitments to purchase when-issued securities 3434 c. TEXT 3555 d. TEXT 3556 e. TEXT 3557 D. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") a. Commitments to sell when-issued securities 3435 a. Commitments to sell when-issued securities 3435 b. TEXT 3557 a. Commitments to sell when-issued securities 5591 100 110 110 111 111 111 111	· · · · · · · · · · · · · · · · · · ·					1		ľ
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b. Commitments to purchase when-issued securities c. $\frac{15X1}{3555}$ d. $\frac{15X5}{3555}$ e. $\frac{15X1}{3557}$ d. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") a. Commitments to sell when-issued securities b. $\frac{15X1}{5592}$ c. $\frac{15X1}{5593}$ d. $\frac{15X1}{5594}$ e. $\frac{15X1}{5594}$ e. $\frac{15X1}{5594}$ e. $\frac{15X1}{5595}$ 1. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank 1. Year-to-date merchant credit card sales volume: 1. 1. Year-to-date merchant credit card sales volume: 1. 2. 2. 3. 4. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5.	of this item over 25% of Schedule NO, item 20, Total equity capital	, ,	•••••			,		١
b. Commitments to purchase when-issued securities c. TEXT	a Securities borrowed	3432						a
C. TEXT 3555 3556 99 99 99 99 99 99 99		3434						
d. TEXT 3556 3557 3 a. Commitments to sell when-issued securities 5592 5593 5593 5594 5594 5594 5594 5594 5594	TEXT	3555						1
e. TEXT 3357 3557 3 D. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") 5591 10 a. Commitments to sell when-issued securities 5592 5592 5593 10 c. TEXT 5593 5593 5594 5594 10 d. TEXT 5594 5594 5594 10 1. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank 11	TEXT							1
D. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	TEXT							
of this item over 25% of Schedule RC, item 28, "Total equity capital") a. Commitments to sell when-issued securities b. TEXT 5592 10 c. TEXT 5593 10 d. TEXT 5594 10 e. TEXT 5595 10 1. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank 11		d describe ea	ch component					ا ا
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1. Year-to-date merchant credit card sales volume: a. Sales for which the reporting bank is the acquiring bank	TEXT							1
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a. Sales for which the reporting bank is the acquiring bank	1. Voor to data marahant aradit card calca valumas		٦	CON Tril	Ril	Mil	Thou]
s. Sales is the second of the			_		ווט	IVIII	11100	11
							+	11

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts			Fc	rèign	umn B Excha ntracts	ange	E	quity	umn C Deriva ntracts	tive	0				
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									ļ.,								
sum of items 13 and 14):		RC	ON 8693		<u> </u>	RCC	N 8694		<u></u>	RCC	N 8695		L.,	RC	ON 8696		
a. Futures contracts																	12.a.
	L.	RC	ON 8697		<u></u> .	RCC	N 8698		<u>l</u>	RCC	N 8699		<u> </u>	RC	ON 8700		
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:		RC	ON 8701			RCC	ON 8702			RCC	ON 8703			RC	ON 8704		
(1) Written options																	12.c.(1)
()		RC	ON 8705	•		RCC	ON 8706			RCC	ON 8707			RC	ON 8708		,
(2) Purchased options																	12.c.(2)
d. Over-the-counter option contracts:		RC	ON 8709		·	RCC	ON 8710		<u> </u>	RCC	ON 8711		·	RC	ON 8712		- ()
(1) Written options																	12.d.(1)
(1) Tritteri optione		RC	ON 8713			RCC	ON 8714		T '	RCC	ON 8715			RC	ON 8716		(.)
(2) Purchased options																	12.d.(2)
(2) Taronadda optiono		RC	ON 3450			RCC	ON 3826			RCC	DN 8719			RC	ON 8720		12.0.(2)
e. Swaps																	12.e.
13. Total gross notional amount of		RC	ON A126			RCC	DN A127			RCC	DN 8723			RC	ON 8724		12.0.
derivative contracts held for trading																	13.
14. Total gross notional amount of																	10.
derivative contracts held for		RC	ON 8725		-	RCC	ON 8726		-	RCC	ON 8727		-	RC	ON 8728		
																	14.
purposes other than trading																	14.
a. Interest rate swaps where the		RCO	 ON A589		-												
bank has agreed to pay a					-												14.a.
fixed rate																	14.a.
15. To be completed by banks with																	
\$100 million or more in total assets:1																	
Gross fair values:		BC(ON 8733			BC(ON 8734			BC(ON 8735			BC(ON 8736		
a. Contracts held for trading:		RC	JN 6733			RCC	JN 6734	1		RUC) 10 07 33	1		RC	JN 6736		
(1) Gross positive fair value		DO:	ON 0707			DO	NI 0700			DOC	NI 0700			D0/	ON 0740		15.a.(1)
		RU	ON 8737	1		RCC	ON 8738	1		RUC	ON 8739	1		RU	ON 8740		
(2) Gross negative fair value															l		15.a.(2)
b. Contracts held for purposes other					<u> </u>				ļ .				ļ .				
than trading:	\vdash	RC	ON 8741			RCC	ON 8742	1	<u> </u>	RCC	ON 8743	1		RC	ON 8744		
(1) Gross positive fair value	Ш				Ш				\sqcup				\sqcup				15.b.(1)
		RC	ON 8745	I		RCC	ON 8746		 	RCC	ON 8747			RC	ON 8748		
(2) Gross negative fair value																	15.b.(2)

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

Legal Title of Bank

FDIC Certificate Number

Schedule RC-M—Memoranda

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests. 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 of total capital as defined for this purpose in agency regulations. 2. Intangible assets other than goodwill: a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (2) a. All other identifiable intangible assets. (3) Other real estate owned: a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1-4 family residential properties. (3) Other real estate owned: (4) Multifamily (5 or more) residential properties. (5) Nonfarm nonresidential properties. 5510 (5) Nonfarm nonresidential properties. 5511 3. Direct and indirect investments in each state ventures. 5512 3. Direct and indirect investments in each state ventures. 5510 5511 3. Direct and indirect investments in each state ventures. 5510 3. Direct and indirect investments in each state ventures. 5510 5511 3. Direct and indirect investments in each state ventures. 5510 5511 3. Direct and indirect investments in each state ventures. 5510 5511 3. Direct and indirect investments in each state ventures. 5510 5511 3. Direct and indirect investments in each state ventures. 5512 3. Direct and indirect investments in each state ventures. 5512 3. Direct and indirect investments in each state ventures. 5512 5513 5514 5516 5517 5510 5511 5510 5511 5511 5511 5511 5511 5511 5511 5511 5511	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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	Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests. 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 of total capital as defined for this purpose in agency regulations 2. Intangible assets other than goodwill: a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. b. Purchased credit card relationships and nonmortgage servicing assets. c. All other identifiable intangible assets. d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b). 3.a. b. All other identifiable intangible assets. 6.5507 2.c. d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b). 3.a. b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1-4 family residential properties. (3) 1-4 family residential properties. (5510 3.b.(2) (3) 1-4 family residential properties. (5510 3.b.(3) (4) Multifamily (5 or more) residential properties. 5510 3.b.(3) (5) Nonfarm nonresidential properties. 5512 3.b.(4) (5) Nonfarm nonresidential properties. 5512 5513 4.b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in unconsolidated subsidiaries and associated companies. 5375 4.b. 4.c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5375 5.a.(1) 5.a.(1) With a remaining maturity of one year or less¹. (2) With a remaining maturity of one year or less¹. (3) With a remaining maturity of one year or less¹. (2) With a remaining maturity of one year or less¹. (3) With a remaining maturity of one year or less¹. (3) With a remaining maturity of more than one year through three years. B566 5.b.(2) (3) With a remaining maturity of more than one						
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 of total capital as defined for this purpose in agency regulations. 2. Intangible assets other than goodwill: a. Mortgage servicing assets. (1) Estimated fair value of mortgage servicing assets. (A590) b. Purchased credit card relationships and nonmortgage servicing assets. c. All other identifiable intangible assets. d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b). 3. Other real estate owned: a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1-4 family residential properties. (4) Muttifamily (5 or more) residential properties. (5510) (5) Nonfarm nonresidential properties. (5510) (5) Nonfarm nonresidential properties. a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. a. Direct and indirect investments in real estate ventures. b. All other investments in one of each of the properties. (1) With a remaining maturity of one year or less¹ (2) With a remaining maturity of more than none year through three years. 5566 5.a.(2) (3) With a remaining maturity of more than none year through three years. 668 5.b.(2) (3) With a remaining maturity of more than none year through three years. 669 5.b.(2) (4) With a remaining maturity of more than none year through three years. 6500 6. Does the reporting bank sell private label or third par	a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
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 of total capital as defined for this purpose in agency regulations. 2. Intangible assets other than goodwill: a. Mortgage servicing assets		6164				1 a
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 of total capital as defined for this purpose in agency regulations						1.0.
related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations						
of total capital as defined for this purpose in agency regulations 5.0 2. Intangible assets other than goodwill: a. Mortgage servicing assets. 3164 2.a. (1) Estimated fair value of mortgage servicing assets. A590 2.a. (1) Estimated fair value of mortgage servicing assets. A590 2.a. (1) b. Purchased credit card relationships and nonmortgage servicing assets. 5507 2.c. (1) Estimated fair value of mortgage servicing assets. 5507 2.c. (1) Card identifiable intangible assets. 5507 2.c. (1) Card identifiable intangible assets. 5507 2.c. (2) (1) Card identifiable intangible assets. 5507 2.c. (2) (1) Card identifiable intangible assets. 5507 2.c. (2) (2) (2) (3) Other real estate owned: 5372 3.a. (3) (2) Farmland indirect investments in real estate ventures. 5572 3.a. (3) (1) (2) Farmland. 5508 3.b.(1) (2) Farmland. 5509 3.b.(2) (3) (4) Multifamily (5 or more) residential properties. 5510 3.b.(3) (4) Multifamily (5 or more) residential properties. 5510 3.b.(3) (4) Multifamily (6 or more) residential properties. 5511 3.b.(4) (5) Nonfarm nonresidential properties. 5512 3.b.(5) (5) (7) Card identifiable intensity in consolidated subsidiaries and associated companies: 5512 3.b.(5) (5) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	NIla a u					
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a. Mortgage servicing assets						1.0.
(1) Estimated fair value of mortgage servicing assets		3164				2 a
b. Purchased credit card relationships and nonmortgage servicing assets. c. All other identifiable intangible assets. d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b). 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. (2) Farmland. (3) 1–4 family residential properties. (4) Multifamily (5 or more) residential properties. (5510 (5) Nonfarm nonresidential properties. (5) Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7). 4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 5374 54. A. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5374 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less¹ (2) With a remaining maturity of more than one year through three years. B566 5.a.(2) With a remaining maturity of more than one year through three years. B567 5.b.(1) (2) With a remaining maturity of more than one year through three years. B568 5.b.(1) (2) With a remaining maturity of more than one year through three years. B569 5.b.(1) (2) With a remaining maturity of more than one year through three years. B569 5.b.(2) (3) With a remaining maturity of more than one year through three years. B569 5.b.(2) S.b.(3) With a remaining maturity of more than one year through three years. B569 5.b.(3) 5.b.(1) 6. Does the reporting bank sell private label or third party mutual funds and annuities?						
c. All other identifiable intangible assets d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 3. Other real estate owned: a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land (2) Farmland. (3) 1–4 family residential properties. (3) 1–4 family residential properties. (5) Nonfarm nonresidential properties. (5) Nonfarm nonresidential properties. (5) Nonfarm nonresidential properties. (5) Nonfarm nonresidential properties. (6) Nonfarm in onconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in eal estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: 5374 4.a. 4.a. 4.b. C. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less 1. (2) With a remaining maturity of more than one year through three years. B566 5.a.(2) 3.with a remaining maturity of more than one year through three years. B566 5.b.(2) 5.b.(3) 6. Does the reporting bank sell private label or third party mutual funds and annuities? RCON Bil Mil Thou RCON Bil Mil Thou		B026				
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		5507				
3. Other real estate owned: a. Direct and indirect investments in real estate ventures						
b. All other real estate owned: (1) Construction, land development, and other land (2) Farmland						Z.u.
b. All other real estate owned: (1) Construction, land development, and other land	Direct and indirect investments in real estate ventures	5372				3 a
(1) Construction, land development, and other land						J.a.
(2) Farmland		5508				3 h (1)
(3) 1–4 family residential properties		5509				
(4) Multifamily (5 or more) residential properties		5510				
(5) Nonfarm nonresidential properties						
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)						
4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures						
a. Direct and indirect investments in real estate ventures						5.6.
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 8565 5.a.(2) (3) With a remaining maturity of more than three years 8566 5.a.(3) b. Other borrowings: (1) With a remaining maturity of one year or less 8566 5.a.(3) (2) With a remaining maturity of one year or less 8567 5.b.(1) (2) With a remaining maturity of more than one year through three years 8568 5.b.(2) (3) With a remaining maturity of more than three years 8568 5.b.(2) (3) With a remaining maturity of more than three years 8568 5.b.(3) c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) 8569 6.	·	5374				4.0
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)						
5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less1	·					
a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less¹						4.6.
(1) With a remaining maturity of one year or less¹	•					
(2) With a remaining maturity of more than one year through three years		2651				5 o (1)
(3) With a remaining maturity of more than three years		B565				
b. Other borrowings: (1) With a remaining maturity of one year or less						
(1) With a remaining maturity of one year or less						J.a.(3)
(2) With a remaining maturity of more than one year through three years		B571				5 h (1)
(3) With a remaining maturity of more than three years						
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)						
Yes No 6. Does the reporting bank sell private label or third party mutual funds and annuities? RCON Bil Mil Thou						` ,
6. Does the reporting bank sell private label or third party mutual funds and annuities?	c. Total (carrier territo c.a.() arroagir c.b.(c)) (mact equal correction to, item 10)			1		5.6.
6. Does the reporting bank sell private label or third party mutual funds and annuities?			Yes		No	
RCON Bil Mil Thou	6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6
	2. 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2					0.
		RCON	Bil	Mil	Thou	
	7. Assets under the reporting bank's management in proprietary mutual funds and annuities					7

¹ Includes overnight Federal Home Loan Bank advances.

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

(b) Secured by junior liens		(Column A) Past due 30 through 89 days and still accruing					Past of days of and	mn B) due 90 or more I still ruing)	1	(Colu Nona			
a. Construction, land development, and other land loans	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
a. Construction, land development, and other land loans	Loans secured by real estate:		,		'				'	ļ .		'		
b. Secured by farmland 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 (2) Closed-end loans secured by 1–4 family residential properties and extended under lines of credit (2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens (236	a. Construction, land development, and other													
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. (2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens	land loans	2759				2769				3492				1.a.
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	b. Secured by farmland	3493				3494				3495				1.b.
1—4 family residential properties and extended under lines of credit	c. Secured by 1–4 family residential properties:													
extended under lines of credit 5398 5399 5400 1.c.(1)	(1) Revolving, open-end loans secured by													
(2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens (b) Secured by junior liens (c) Secured by multifamily (5 or more) residential properties (e) Secured by multifamily (5 or more) residential properties (c) Secured by nonfarm nonresidential properties (d) Secured by nonfarm nonresidential properties (e) Secured by nonfarm nonresidential properties (d) Secured by nonfarm nonresidential properties (e) Secured by nonfarm nonresidential properties (d) Secured by nonfarm nonresident	1-4 family residential properties and													
(2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens	extended under lines of credit	5398				5399				5400				1.c.(1)
(a) Secured by first liens	(2) Closed-end loans secured by 1-4 family													
(b) Secured by junior liens	residential properties:													
d. Secured by multifamily (5 or more) residential properties 3499 3500 3501 1.d. e. Secured by nonfarm nonresidential properties 3502 3503 3504 1.e. 2. Loans to depository institutions and acceptances of other banks 8834 8835 8836 2. 3. Not applicable 1606 1607 1608 4. 5. Loans to individuals for household, family, and other personal expenditures: 8575 8576 8577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 8578 8579 8580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed	(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
e. Secured by nonfarm nonresidential properties	(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
e. Secured by nonfarm nonresidential properties	d. Secured by multifamily (5 or more) residential													
2. Loans to depository institutions and acceptances of other banks	properties	3499				3500				3501				1.d.
2. Loans to depository institutions and acceptances of other banks B834 B835 B836 2. 3. Not applicable 1606 1607 1608 4. 4. Commercial and industrial loans 1606 1607 1608 4. 5. Loans to individuals for household, family, and other personal expenditures: B575 B576 B577 5.a. a. Credit cards B575 B576 B577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 1226 1227 1228 8.	e. Secured by nonfarm nonresidential									ļ.,				
acceptances of other banks B834 B835 B836 2. 3. Not applicable 1606 1607 1608 4. 4. Commercial and industrial loans 1606 1607 1608 4. 5. Loans to individuals for household, family, and other personal expenditures: a. Credit cards B575 B576 B577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 1226 1227 1228 8.	properties	3502				3503				3504				1.e.
3. Not applicable 4. Commercial and industrial loans	2. Loans to depository institutions and									<u>.</u>				
4. Commercial and industrial loans	acceptances of other banks	B834				B835				B836				2.
5. Loans to individuals for household, family, and other personal expenditures: a. Credit cards	3. Not applicable									<u>.</u>				
other personal expenditures: a. Credit cards	4. Commercial and industrial loans	1606				1607				1608				4.
a. Credit cards	5. Loans to individuals for household, family, and													
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 6. Loans to foreign governments and official institutions 7. All other loans ¹ 8. Lease financing receivables 9. Debt securities and other assets (exclude other real estate owned and other repossessed	other personal expenditures:													
all student loans, and revolving credit plans other than credit cards)	a. Credit cards	B575				B576				B577				5.a.
other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6. 6. 6. 7.	b. Other (includes single payment, installment,													
6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6. 6. 7. 6.	all student loans, and revolving credit plans													
institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6. 7. 8.	other than credit cards)	B578				B579				B580				5.b.
7. All other loans¹	6. Loans to foreign governments and official									<u>.</u>				
8. Lease financing receivables	institutions									5391				6.
Debt securities and other assets (exclude other real estate owned and other repossessed	7. All other loans ¹					5460								7.
other real estate owned and other repossessed	8. Lease financing receivables	1226				1227				1228				8.
	9. Debt securities and other assets (exclude													
	other real estate owned and other repossessed											,		
assets)	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.

Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government......

a. Guaranteed portion of loans and leases included in item 10 above.......

RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
5612				5613				5614				10.
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."

lemoranda Dollar Amounts in Thousands R		(Column A) Past due 30 through 89 days and still accruing					umn B) due 90 or mor d still ruing)					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
 Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, 													
Memorandum item 1)	1658				1659				1661				M.1.
Loans to finance commercial real estate, construction, and land development activities													
(not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:1 a. Loans secured by real estate to non-U.S.				'			'				'	'	
addressees (domicile) (included in	1248		l	l	1249		1		1250		1	1	
Schedule RC-N, item 1, above)b. Loans to and acceptances of foreign banks	1240		l	1	1249				1230				M.3.a
(included in Schedule RC-N, item 2, above)	5380				5381				5382				M.3.I
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in				'			'	·					
Schedule RC-N, item 4, above)d. Lease financing receivables of non-U.S. addressees (domicile) (included in	1254				1255				1256				M.3.
Schedule RC-N, item 8, above)	1271				1272				1791				M.3.0
 Memorandum item 4 is to be completed by:¹ banks with \$300 million or more in total assets 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 (included in 													
Schedule RC-N, item 7, above)	1594				1597				1583				M.4.
5. Loans and leases held for sale (included in			1	1	1 1		<u> </u>				1	1	
Schedule RC-N, items 1 through 8, above)	C240				C241				C226				J M.5.
6. Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:1 Interest rate, foreign exchange rate, and other		Past o	mn A) lue 30 89 da)	F	Past o	mn B) due 90 or more)					
commodity and equity contracts: Fair value of amounts carried as assets	RCON 3529	Bil	Mil	Thou	RCON 3530	Bil	Mil	Thou	M.6.				
The \$300 million asset size test and the five percent of total June 30, 2001, Report of Condition.		test are	e gene	rally ba		the to	tal asse	ets and	•	ans re	eported	on the	

Person to whom questions about the Reports of Condition and Incor	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)	FAX: Area code/phone number (TEXT 9116)											

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

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Unposted debits (see instructions):			•		
	a. Actual amount of all unposted debits	0030				1.a.
	OR .					
	b. Separate amount of unposted debits:					
	(1) Actual amount of unposted debits to demand deposits	0031				1.b.(1)
	(2) Actual amount of unposted debits to time and savings deposits ¹	0032				1.b.(2)
2.	Unposted credits (see instructions):					()
	a. Actual amount of all unposted credits	3510				2.a.
	OR					
	b. Separate amount of unposted credits:					
	(1) Actual amount of unposted credits to demand deposits	3512				2.b.(1)
	(2) Actual amount of unposted credits to time and savings deposits ¹	3514				2.b.(2)
3.	Uninvested trust funds (cash) held in bank's own trust department (not included in total					
	deposits)	3520				3.
4.	Deposits of consolidated subsidiaries (not included in total deposits):					
	a. Demand deposits of consolidated subsidiaries	2211				4.a.
	b. Time and savings deposits ¹ of consolidated subsidiaries	2351				4.b.
	c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.c.
5.	Not applicable					
6.	Reserve balances actually passed through to the Federal Reserve by the reporting bank on					
	behalf of its respondent depository institutions that are also reflected as deposit liabilities of					
	the reporting bank:					
	a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)	2314				6.a.
	b. Amount reflected in time and savings deposits1 (included in Schedule RC-E,					
	item 7, column A or C, but not column B)	2315				6.b.
7.	Unamortized premiums and discounts on time and savings deposits: 1, 2					
	a. Unamortized premiums	5516				7.a.
	b. Unamortized discounts	5517				7.b.
8.	To be completed by banks with "Oakar deposits."					
	a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:					
	(1) Total deposits purchased or acquired from other FDIC-insured institutions during					
	the quarter	A531				8.a.(1)
	(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable					
	to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	1				
	members report deposits attributable to BIF)	A532				8.a.(2)
	b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	A533				8.b.
	Deposits in lifeline accounts	5596				9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	8432				10.

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					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal					
	demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported					
	on a net basis in Schedule RC-E had been reported on a gross basis	A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of					
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured				Г	
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):	1.505			T	
	a. Amount of assets netted against demand deposits	A527				12.a.
	b. Amount of assets netted against time and savings deposits	A528				12.b.
Me	moranda (to be completed each quarter except as noted) Dollar Amounts in Thousands	RCON	Bil	Mil	Thou]
_		KCON	DII	IVIII	Tilou	
١.	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 accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	2702				M.1.a.(1)
	(1) Amount of deposit accounts of \$100,000 or less (to be Number	2.02				Wi. i.a.(i)
	completed for the June report only)	1				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					Wi. T.a.(2)
	(1) Amount of deposit accounts of more than \$100,000	2710				M.1.b.(1)
	Number					101.1.0.(1)
	(2) Number of deposit accounts of more than \$100,000 2722					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					
	association:	RCON	FDI	C Cer	t No.	
	TEXT A545					1

29

Schedule RC-R—Regulatory Capital Dollar Amounts in Thousands RCON Mil Tier 1 capital 3210 1. Total equity capital (from Schedule RC, item 28)..... 1. 2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a 8434 2. positive value; if a loss, report as a negative value)..... 3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (report loss as A221 3. a positive value)..... 4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, report as a positive 4336 value; if a loss, report as a negative value)..... 4. B588 5. 5. LESS: Nonqualifying perpetual preferred stock B589 6. Qualifying minority interests in consolidated subsidiaries..... 6. B590 7. 7. LESS: Disallowed goodwill and other disallowed intangible assets C227 8. 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)..... B591 9.a. a. LESS: Disallowed servicing assets and purchased credit card relationships...... 5610 b. LESS: Disallowed deferred tax assets..... 9.b. B592 10. Other additions to (deductions from) Tier 1 capital 10. 8274 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)...... 11. Tier 2 capital 12. Qualifying subordinated debt and redeemable preferred stock 12. B593 13. Cumulative perpetual preferred stock includible in Tier 2 capital 13. 5310 14. Allowance for loan and lease losses includible in Tier 2 capital...... 14. 2221 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital...... 15. B594 16. Other Tier 2 capital components...... 16. 5311 17. Tier 2 capital (sum of items 12 through 16)..... 17. 8275 18. Allowable Tier 2 capital (lesser of item 11 or 17)..... 18. 1395 19. 19. Tier 3 capital allocated for market risk B595 20. LESS: Deductions for total risk-based capital 20. 3792 21. 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)...... Total assets for leverage ratio 3368 22. Average total assets (from Schedule RC-K, item 9)..... 22. B590 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)...... 23. B591 24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above). 24. 5610 25. 25. LESS: Disallowed deferred tax assets (from item 9.b above) B596 26. LESS: Other deductions from assets for leverage capital purposes...... 26. A224 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) 27. Adjustments for financial subsidiaries C228 28. a. Adjustment to Tier 1 capital reported in item 11 28.a. B503 b. Adjustment to total risk-based capital reported in item 21 28.b. B504 29. Adjustment to risk-weighted assets reported in item 62..... 29. 30. Adjustment to average total assets reported in item 27...... 30. **Capital ratios** (Column A) (Column B) (Column B is to be completed by all banks. Column A is to be completed by RCON Percentage **RCON** Percentage banks with financial subsidiaries.) 7273 7204 31. Tier 1 leverage ratio²..... 31. 7274 7206 32. Tier 1 risk-based capital ratio³..... 32. 7275 7205 33. Total risk-based capital ratio⁴..... 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).

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	١)	,	olumr	,	(Co	olumn	C)	(Co	olumn	D)	(C	olumn	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	y Risk	Weig	ght Cat	tegory			
		edule R	C)		•	hting		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil 7	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)				RC	ON B6	00	RC	CON B6	01				R	CON B6	02
and 1.b)																		
,		CON 1754	1	R	CON B	603	RC	ON B6	04	RC	ON B6	05	R	CON B	606	R	CON B6	07
5. Held-to-maturity securities																		
	R	CON 1773	3	R	CON B	808	RC	ON B6	09	RC	CON B6	10	R	CON B	511	R	CON B6	12
36. Available-for-sale securities																		
7. Federal funds sold and securities purchased under	RC	CON C225	5				RC	ON CO	63	RC	ON CO	64				R	CON B5	20
agreements to resell																		
3		CON 5369	9	R	CON B	617	RC	ON B6	18	RC	ON B6	19	R	CON B	320	R	CON B6	21
88. Loans and leases held for sale																		
	RO	CON B528	3	R	CON B	522	RC	ON B6	23	RC	ON B6	24	R	CON B	325	R	CON B6	26
99. Loans and leases, net of unearned income1																		
	R	CON 3123	3	R	CON 3	123				·							•	
10. LESS: Allowance for loan and lease losses																		
to. ELGO. / tilowarioo for four and fouce foodo	R	CON 3545	5	R	CON B	527	RC	ON B6	28	RC	ON B6	29	R	CON B	30	R	CON B6	31
11. Trading assets																		
Trading addetermine	RO	CON B639	9	R	CON B	540	RC	ON B6	41	RC	ON B6	42	R	CON B	643	R	CON 53	39
2. All other assets ²																		
2. 7 11 00101 00000	R	CON 2170)	R	CON B	644	RC	ON 53	20	RO	ON 53	27	R	CON 53	34	R	CON 53	40
43. Total assets (sum of items 34 through 42)																		

¹ Include any allocated transfer risk reserve in column B.

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

Schedule RC-R—Continued

	,	umn A)		,	olumn	,	(Col	umn C)	(C	olumn	D)	(Colu	mn E)	(C	olumn F)
		· Value otional	Credit Conversion		Credit quivale	-			Alloc	ation b	y Risk	Weight (Category		
		nount	Factor		Amoun			0%		20%		50)%		100%
Dollar Amounts in Thousands	Bil	Mil Thou		Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil N	Mil Thou	Bil	Mil Thou
Derivatives and Off-Balance Sheet Items	RCC	N B546		R	CON B5	47	RCC	N B548	R	CON B	81	RCON	N B582	R	CON B583
4. Financial standby letters of credit			1.00 or 12.5 ²												
5. Performance standby letters of	RCC	N 3821		R	CON B6	50	RCC	ON B651	R	CON B	52	RCON	N B653	R	CON B654
credit			.50												
6. Commercial and similar letters of	RCC	N 3411		R	CON B6	55	RCC	ON B656	R	CON B	57	RCON	N B658	R	CON B659
credit			.20												
7. Risk participations in bankers															
acceptances acquired by the	RCC	N 3429		R	CON B6	60	RCC	N B661	R	CON B	62			R	CON B663
reporting institution			1.00												
	RCC	N 3433		R	CON B6	64	RCC	ON B665	R	CON B	666	RCON	N B667	R	CON B668
8. Securities lent			1.00												
9. Retained recourse on small business	RCC	N A250		R	CON B6	69	RCC	ON B670	R	CON B	571	RCON	N 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							<u> </u>	<u>.</u>		-		<u>.</u>	<u>.</u>		
interests subject to a dollar-for-dol-	RCC	N B541	12.5 ³	R	CON B5	42								l R	CON B543
lar capital requirement	POC	N DC75	12.5°	- D	CON DO	70	DOC.		_	CON DO		DOO!	L DC70		ON DOOR
1. All other financial assets sold with	RUC	N B675	1.00	R	CON B6	10	RUC	ON B677	R	CON BE	010	RUN	N B679	K	CON B680
recourse	BCC.	N B681	1.00	D.	 CON B6	92	BCC	N B683	Ь	CON B	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	PCON	 N B685	D	 CON B686
52. All other off-balance sheet	, RCC	1 000 1	1.00	R		02	, RCC	DIN D003	K	OON BO	104	KCON	0000	K	JOIN DUOU
liabilities	PCC	N 3833	1.00	D.	L CON B6	97	BCC	N B688	Ь	CON B	1 0 0 0	PCON	 B690	D	 CON B691
3. Unused commitments with an original	1	11 3033	.50	l N	CON BO	01	, KCC) N D000		OON BO	,03	KCON	1 5090	N	JOIN DOS I
maturity exceeding one year			.50	P	<u> </u> CON A1	67	BCC	N B693	Р	CON B	1894	PCON	 B695		
-4 5					CONAI	07	, KCC	714 10093		OON BO	,o -1	KCON	1 0093		
54. Derivative contracts					<u> </u>				<u> </u>	<u> </u>		L			

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

	(C	Column	(C)	(C	olumn	D)	(C	olumn	E)	(Cc	lumn	F)
				Alloca	ation b	y Risk	Weig	ht Cat	egory			
		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Totals									-			
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each	R	CON B6	896 T	R	CON B6	97 I	R	CON B6	98	RC	ON B69	99
column, sum of items 43 through 54)		× 0%			× 20%			× 50%			<u> </u> < 100%	
6. Risk weight factor	R	CON B7	700	R	CON B7	01	R	CON B7	'02		ON B70)3
i7. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)		0										
1011 00)		•	•		•			•		RC	ON 165	51
8. Market risk equivalent assets												
9. Risk-weighted assets before deductions for excess allowance for loan and lease losses and									-	RC	ON B70)4
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)									-	DC.	ON A22	20
20 I FOO: Fueros allowers for loss and loss allows									-	- RC	ON AZZ	22
60. LESS: Excess allowance for loan and lease losses									-	RC	ON 312	28
S1. LESS: Allocated transfer risk reserve												
										RC	ON A22	23
62. Total risk-weighted assets (item 59 minus items 60 and 61)												

Memoranda

RCON Thou Mil 8764 M.1.

2.	Notional principal amounts of derivative contracts:1
	a. Interest rate contracts
	b. Foreign exchange contracts
	c. Gold contracts
	d. Other precious metals contracts
	e. Other commodity contracts
	f. Equity derivative contracts
	1. 2

					ırity of	g matu	nainin	ren	With a	,				
	n C)	olumi	(C			n B)	olumi	(C			n A)	Colum	(C	
	years	r five	Ove			year	er one	Ove		;	or less	year	One	(
					S	e year	gh five	rou	tł					
Thou	Mil	Bil	Tril	RCON	Thou	Mil	Bil	Tril	RCON	Thou	Mil	Bil	Tril	RCON
				8767					8766					3809
				8770					8769					3812
				8773					8772					8771
				8776					8775					8774
				8779					8778					8777
				A002					A001					4000

Dollar Amounts in Thousands

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

33

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

	1-	Columr -4 Fan esiden Loans	nily itial	i i	olumn B) Home Equity Lines		•	olumn Credit Card ceivab	t	(C	Column Auto Loans	•	C	olumn E Other onsume Loans		Co and	olumn mmero Indus Loans	cial trial	(Colur All C Loans All Le	ther and	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Th	nou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil M	il Thou	1
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	705 T	RC	ON B706		RO	CON B7	07	R	CON B7	708 T	R	CON B70	9	R	CON B7	10	RCON	B711	-
vided credit enhancements																					_ 1
a. Retained interest-only strips (included in Schedules RC-B or	R	CON B7	712	RC	ON B713	\neg	RO	CON B7	14	R	CON B7	715	R	CON B71	6	R	CON B7	17	RCON	B718	1
RC-F or in Schedule RC, item 5)																					2
Standby letters of credit, sub- ordinated securities, and other enhancements	R	CON B7	719	RC	ON B720		RO	CON B7	21	R	CON B7	722	R	CON B72	3	R	CON B7	24	RCON	B725	2
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	R	CON B7	726	RC	ON B727		RO	CON B7	28	R	CON B7	729	R	CON B73	0	R	CON B7	31	RCON	B732	3
Past due loan amounts included in		100N B	700		ON 0704			2011 07	.05		100N B	700	D.	0011 070	_		2011 07		DOON	D700	4
item 1: a. 30–89 days past due	K	CON B7	/33	RC	ON B734		RU	CON B7	35	K	CON B7	736	R	CON B73	7	R	CON B7	38	RCON	B/39	_ 4
, ,	R	CON B7	740	RC	ON B741		RO	CON B7	42	R	CON B7	743	R	CON B74	4	R	CON B7	45	RCON	B746	_
 b. 90 days or more past due 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements 																					4
(calendar year-to-date):	F	RIAD B7	47	RI	AD B748		R	IAD B74	49	F	RIAD B7	50	R	RIAD B751	1	R	IAD B75	52	RIAD	B753	
a. Charge-offs] 5
J	F	RIAD B7	54	RI	AD B755		R	IAD B75	56	F	RIAD B7	57	R	RIAD B758	3	R	IAD B75	59	RIAD	B760	_
b. Recoveries																					5

Schedule RC-S—Continued

	1-	Columr -4 Fan esiden Loans	nily itial	E	lumn B) lome quity lines	,	olumn (Credit Card ceivabl	,	•	olumn Auto Loans		Co	olumn Other onsum Loans	er	Co and	olumn mmero I Indus Loans	cial trial	All Loa	umn G) Other ns and _eases	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	ou
Amount of ownership (or seller's) interests carried as: Securities (included in																				
Schedule RC-B or in Schedule RC,				RC	ON B761	R	CON B76	52							R	CON B7	63			
item 5)b. Loans (included in				RC	ON B500	RO	CON B50)1						_	R	CON B5	02			6.a.
Schedule RC-C)																	-			6.b.
7. Past due loan amounts included in				-	011 0701															
interests reported in item 6.a:				RC	ON B764	R	CON B76	55						-	R	CON B7	66			7.a.
a. 30–89 days past due				RC	ON B767	R	CON B76	88							R	CON B7	69			7 .a.
b. 90 days or more past due																				7.b.
8. Charge-offs and recoveries on loan																				
amounts included in interests reported in item 6.a (calendar year-to-date):				RIA	AD B770	R	IAD B77	1							R	RIAD B77	'2			
a. Charge-offs						_														8.a.
h Decements				RIA	AD B773	R	IAD B774	4							H	RIAD B77	5			8.b.
b. Recoveries																				0.0.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																				
Maximum amount of credit exposure arising from credit enhancements																				
provided by the reporting bank to other																				
institutions' securitization structures in																				
the form of standby letters of credit,	R	CON B7	776	RC	ON B777	RO	ON B77	78	RC	ON B7	79	R	CON B7	80	R	CON B7	R1	RCC	ON B782	
purchased subordinated securities, and other enhancements	- 11			1.0	0.1.0777	1	0011011			2011 07					10				1, 5, 62	9.
10. Reporting bank's unused commitments		•	1																	<u> </u>
to provide liquidity to other institutions'	R	CON B7	783	RC	ON B784	R	CON B78	35	RC	ON B7	86	R	CON B7	87	R	CON B7	88	RCC	N B789	
securitization structures																				10.

Schedule RC-S—Continued

Memoranda

	1–	olumr 4 Fan esiden Loans	nily tial	,	olumn Home Equity Lines	; /	,	olumr Credi Card ceival	t	,	olumn Auto Loans		Co	olumn Other onsum Loans	. ´ ner	Ċα	olumi mme I Indu Loan	rcial strial	` A Lo	olumn II Oth ans a	er nd	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting	R	CON B7	790	R	CON B7	 '91	R	CON B	792	R		93	RO	CON B7	794	R	CON B	795	RC	CON B7	'96	
bank	R	CON B7	797	R	CON B7	798	R	CON B	799	R	CON B80	00	RO	CON B	301	R	CON B	802	RO	CON B8	803	11.
vided to assets reported in item 11																						12.

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: A249 M.1.a. a. Outstanding principal balance A250 M.1.b. b. Amount of retained recourse on these obligations as of the report date..... 2. Outstanding principal balance of assets serviced for others: B804 M.2.a. a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements B805 M.2.b. b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements..... A591 M.2.c. c. Other financial assets¹..... 3. Asset-backed commercial paper conduits: a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: B806 (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company M.3.a.(1) B807

Dollar Amounts in Thousands

RCON

B808

B809

Mil

Thou

M.3.a.(2)

M.3.b.(1)

M.3.b.(2)

b. Unused commitments to provide liquidity to conduit structures:

(2) Conduits sponsored by other unrelated institutions.....

(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company

(2) Conduits sponsored by other unrelated institutions

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.

36

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)?	RCON	Yes	No	
(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.

		Ma	umn A naged ssets	•		Non-I	umn E Manag ssets	•	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RC	ON B868			RC	ON B869		RCON B870	RCON B871	
4. Personal trust and agency accounts											4.
5. Retirement related trust and agency											
accounts:								_			
 a. Employee benefit—defined 	L.	RC	ON B872		Ь,	RC	ON B873	1	RCON B874	RCON B875	
contribution	Ш										5.a.
b. Employee benefit—defined	L.	RC	ON B876			RC	ON B877		RCON B878	RCON B879	
benefit											5.b.
		RC	ON B880		<u> </u>	RC	ON B881	_	RCON B882	RCON B883	
c. Other retirement accounts	Ш										5.c.
	<u> </u>	RC	ON B884		<u> </u>	RC	ON B885	i .	RCON C001	RCON C002	
6. Corporate trust and agency accounts	Ш										6.
7. Investment management agency	<u> </u>	RC	ON B886		-				RCON B888	-	
accounts	Ш										7.
	Н	RCC	ON B890		H	RC	ON B891		RCON B892	RCON B893	
8. Other fiduciary accounts	Ш										8.
9. Total fiduciary accounts	\vdash	RC	ON B894		H	RC	ON B895	; 	RCON B896	RCON B897	
(sum of items 4 through 8)											9.
					Щ	RC	ON B898	1		RCON B899	
10. Custody and safekeeping accounts											10.

11. Not applicable

Schedule RC-T—Continued

Doll	ar 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 th	rough 18) (must equal				
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.					
23. Net fiduciary and related services income		A491			

Memoranda		Ma	anage	d Ass	ets
Do	llar Amounts in Thousands	RCON	Bil	Mil	Thou
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					
d. State, county and municipal obligations		D040			
e. Money market mutual funds					
f. Other short-term obligations		D040			
g. Other notes and bonds					
h. Common and preferred stocks					
i. Real estate mortgages					
j. Real estate		B922			
k. Miscellaneous assets		B923			
Total managed assets held in personal trust and agency account					
items 1.a through 1.k) (must equal Schedule RC-T, item 4. colum		B868			

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
Dollar Amounts in Thousands	RCON		Tril	Bil	Mil	Thou	
Corporate trust and agency accounts:				RCC			
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

E-mail Address (TEXT B926)

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

Memoranda—Continued		(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
usand	RCON			RCON	Bil	Mil	Thou	
	B931			B932				M.3.a.
	DOGG			B934				M3.b.
	B935			B936				M.3.c.
	B937			B938				M.3.d.
				B940				M.3.e.
	D0 44			B942				M.3.f.
	D0/12			B944				M.3.g.
	••	•						wi.o.g.
	B945			B946				M.3.h.
Gross Los Manage		Gross Losses Non-Managed Accounts			Recoveries			
AD Mi	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
47		B948			B949			M.4.a.
50		B951			B952			M.4.b.
53		B954			B955			M.4.c.
56		B957			B958			M.4.d.
59		B960			B961			M.4.e.
(6)	Columross L Mana Accou D Mill 17 50 53	B933 B935 B937 B939 B941 B943 B945 B945 B945 B945 B945 B945 B945 B946 B946	B933 B935 B937 B939 B941 B943 B945 B945 B945 CColumn A) CColu	B933 B935 B937 B939 B941 B943 B945 B945 B945 B945 B945 B946 B947 B948 B957 B957	B933	B933	B933	B933

FAX: Area code/phone number (TEXT B964)

39

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

at close of business on		
Legal Title of Bank	City	, State
The management of the reporting bank may, <i>if it wishes</i> , submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made		statement both on agency computerized file releases to the public.
available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT	must be accurate and no taken by the submitting The statement must be s	d by the bank in the narrative statement of misleading. Appropriate efforts shall be bank to ensure the statement's accuracy, signed, in the space provided below, by a who thereby attests to its accuracy.
SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE	submitted for the data r Income, the existing nar files, and from disclosure	riginal submission, material changes are reported in the Reports of Condition and reative statement will be deleted from the position; the bank, at its option, may replace it with ature, appropriate to the amended data.
PRIVACY OF THEIR CUSTOMERS. Banks choosing <i>not</i> to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO <i>NOT</i> enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."	and in release to the p as described in the prec the bank (except for the 750-character limit descr	statement will appear in agency records bublic exactly as submitted (or amended ceding paragraph) by the management of truncation of statements exceeding the bibed above). THE STATEMENT WILL NOT ENED IN ANY WAY BY THE SUPERVI-
The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will	SORY AGENCIES FOR SURE OF THE STATEM FEDERAL SUPERVISO FIRMED THE ACCURAC THEREIN. A STATEMEN ANY PUBLIC RELEASE	ACCURACY OR RELEVANCE. DISCLOMENT SHALL NOT SIGNIFY THAT ANY RY AGENCY HAS VERIFIED OR CONCY OF THE INFORMATION CONTAINED NOT TO THIS EFFECT WILL APPEAR ON FOR THE OPTIONAL STATEMENT SUBGEMENT OF THE REPORTING BANK.
No comment (RCON 6979)		
BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980)		

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK

OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2005

SPECIAL REPORT (Dollar Amounts in Thousands)

CLOSE OF BUSINESS	FDIC Certificate Number	
DATE		

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

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

a. Number of loans made to executive officers since the previous Call Reportb. Total dollar amount of above loans (in thousands of dollars)		3	CFD 561 CFD 562			a b
c. Range of interest charged on above loans (example: 93/4% = 9.75)	RCFD 7701	 _ ·	% to	RCFD 7702		
SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT		DATE (Mor	nth, Da	ıy, Yeaı	r)	

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact	Secondary Contact						
Name (TEXT C366)	Name (TEXT C371)						
Title (TEXT C367)	Title (TEXT C372)						
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)						
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)						
FAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)						