

Federal Financial Institutions Examination Council



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 and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2002 <sup>(20020331)</sup>  
<sub>(RCRI 9999)</sub>

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).

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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.

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.

I, \_\_\_\_\_  
Name and Title of Officer Authorized to Sign Report

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

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Officer Authorized to Sign Report

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

## 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 and Foreign Offices

**Table of Contents**

<b>Signature Page</b>	Cover	Schedule RC-C—Loans and Lease Financing Receivables:
<b>Report of Income</b>		Part I. Loans and Leases ..... RC-6, 7
Schedule RI—Income Statement .....	RI-1, 2, 3	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 RI-A—Changes in Equity Capital .....	RI-4	Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks) ..... RC-8
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses .....	RI-4, 5	Schedule RC-E—Deposit Liabilities ..... RC-9, 10
Schedule RI-D—Income from International Operations .....	RI-6	Schedule RC-F—Other Assets..... RC-11
Schedule RI-E—Explanations .....	RI-7, 8	Schedule RC-G—Other Liabilities ..... RC-11
<b>Report of Condition</b>		Schedule RC-H—Selected Balance Sheet Items for Domestic Offices..... RC-12
Schedule RC—Balance Sheet .....	RC-1, 2	Schedule RC-I—Assets and Liabilities of IBFs..... RC-12
Schedule RC-A—Cash and Balances Due From Depository Institutions .....	RC-3	Schedule RC-K—Quarterly Averages ..... RC-13
Schedule RC-B—Securities .....	RC-3, 4, 5	Schedule RC-L—Derivatives and Off-Balance Sheet Items ..... RC-14, 15
		Schedule RC-M—Memoranda ..... RC-16
		Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets ..... RC-17, 18
		Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments ..... RC-19, 20
		Schedule RC-R—Regulatory Capital ..... RC-21, 22, 23, 24
		Schedule RC-S—Servicing, Securitization, and Asset Sale Activities..... RC-25, 26, 27
		Schedule RC-T—Fiduciary and Related Services ..... RC-28, 29, 30
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income ..... RC-31
		<b>Special Report (to be completed by all banks)</b>

**Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 36.7 hours per respondent and is estimated to vary from 15 to 550 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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.



Schedule RI—Continued

	Year-to-date							
	RIAD	Bil	Mil	Thou				
Dollar Amounts in Thousands								
2. Interest expense (continued):								
d. Interest on subordinated notes and debentures.....	4200				2.d.			
e. Total interest expense (sum of items 2.a through 2.d) .....	4073				2.e.			
3. Net interest income (item 1.h minus 2.e) .....					4074			3.
4. Provision for loan and lease losses.....					4230			4.
5. Noninterest income:								
a. Income from fiduciary activities <sup>1</sup> .....	4070				5.a.			
b. Service charges on deposit accounts in domestic offices .....	4080				5.b.			
c. Trading revenue <sup>2</sup> .....	A220				5.c.			
d. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490				5.d.			
e. Venture capital revenue .....	B491				5.e.			
f. Net servicing fees.....	B492				5.f.			
g. Net securitization income .....	B493				5.g.			
h. Insurance commissions and fees .....	B494				5.h.			
i. Net gains (losses) on sales of loans and leases .....	5416				5.i.			
j. Net gains (losses) on sales of other real estate owned.....	5415				5.j.			
k. Net gains (losses) on sales of other assets (excluding securities).....	B496				5.k.			
l. Other noninterest income*.....	B497				5.l.			
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:								
a. Salaries and employee benefits .....	4135				7.a.			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217				7.b.			
c. (1) <b>Goodwill impairment losses</b> .....	C216				7.c.(1)			
(2) <b>Amortization expense and impairment losses for other intangible assets</b> .....	C232				7.c.(2)			
d. Other noninterest expense*.....	4092				7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d) .....					4093			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....					4301			8.
9. Applicable income taxes (on item 8) .....					4302			9.
10. Income (loss) before extraordinary items and other adjustments (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			12.

\* Describe on Schedule RI-E—Explanations

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

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

Legal Title of Bank

FDIC Certificate Number [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

Year-to-date			
RIAD	Bil	Mil	Thou

1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513				M.1.	
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	8431				M.2.	
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	4313				M.3.	
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507				M.4.	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	4150	Number			M.5.	
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>1</sup> .....	9106	CC	YY	MM	DD	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
8757			
8758			
8759			
8760			

a. Interest rate exposures.....	8757				M.8.a.
b. Foreign exchange exposures .....	8758				M.8.b.
c. Equity security and index exposures.....	8759				M.8.c.
d. Commodity and other exposures .....	8760				M.8.d.

9. Impact on income of derivatives held for purposes other than trading:

RIAD	Bil	Mil	Thou
8761			
8762			
8763			
A251			

a. Net increase (decrease) to interest income.....	8761				M.9.a.
b. Net (increase) decrease to interest expense.....	8762				M.9.b.
c. Other (noninterest) allocations .....	8763				M.9.c.
10. Credit losses on derivatives (see instructions).....	A251				M.10.

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....

	YES	NO
A530		

M.11.

<sup>1</sup> For example, a bank acquired on June 1, 2001, would report 20010601.

### Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles* .....	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12).....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509				5.
6. Treasury stock transactions, net.....	B510				6.
7. Changes incident to business combinations, net.....	4356				7.
8. LESS: Cash dividends declared on preferred stock.....	4470				8.
9. LESS: Cash dividends declared on common stock.....	4460				9.
10. Other comprehensive income <sup>1</sup> .....	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28).....	3210				12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices .....	3582				3583				1.a.
b. Secured by farmland in domestic offices .....	3584				3585				1.b.
c. Secured by 1–4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....	C234				C217				1.c.(2)(a)
(b) Secured by junior liens .....	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	3590				3591				1.e.
f. In foreign offices .....	B512				B513				1.f.
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions .....	4653				4663				2.a.
b. To foreign banks .....	4654				4664				2.b.
3. Loans to finance agricultural production and other loans to farmers .....	4655				4665				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	4645				4617				4.a.
b. To non-U.S. addressees (domicile) .....	4646				4618				4.b.

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

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

## Schedule RI-B—Continued

### Part I. Continued

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards .....	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516				B517				5.b.
6. Loans to foreign governments and official institutions .....	4643				4627				6.
7. All other loans .....	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile) .....	4658				4668				8.a.
b. To non-U.S. addressees (domicile) .....	4659				4669				8.b.
9. Total (sum of items 1 through 8).....	4635				4605				9.

Memoranda	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652				4662				M.2.

<sup>1</sup> 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	
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522				1.
2. Recoveries (must equal part I, item 9, column B above) .....	4605				2.
3. LESS: Charge-offs <b>(must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)</b> .....	C079				3.
4. <b>LESS: Write-downs arising from transfers of loans to a held-for-sale account</b> .....	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	4230				5.
6. <b>Adjustments* (see instructions for this schedule)</b> .....	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.

\* Describe on Schedule RI-E—Explanations.

Schedule RI-D—Income from International Operations

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Interest income and expense attributable to international operations:					
a. Gross interest income .....	B523				1.a.
b. Gross interest expense .....	B524				1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b.) .....	B525				2.
3. Noninterest income and expense attributable to international operations:					
a. Noninterest income attributable to international operations .....	4097				3.a.
b. Provision for loan and lease losses attributable to international operations.....	4235				3.b.
c. Other noninterest expense attributable to international operations.....	4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c) .....	4843				3.d.
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d.).....	4844				4.
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs .....	4845				5.
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5).....	4846				6.
7. Income taxes attributable to income from international operations as estimated in item 6.....	4797				7.
8. Estimated net income attributable to international operations (item 6 minus 7).....	4341				8.



Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

## 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.)

Dollar Amounts in Thousands

		Year-to-date				
		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				1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c.	Income and fees from automated teller machines (ATMs)	C016				1.c.
d.	Rent and other income from other real estate owned	4042				1.d.
e.	Safe deposit box rent	C015				1.e.
f.	<span style="border: 1px solid black; padding: 2px;">TEXT 4461</span>	4461				1.f.
g.	<span style="border: 1px solid black; padding: 2px;">TEXT 4462</span>	4462				1.g.
h.	<span style="border: 1px solid black; padding: 2px;">TEXT 4463</span>	4463				1.h.
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				2.a.
b.	Advertising and marketing expenses	0497				2.b.
c.	Directors' fees	4136				2.c.
d.	Printing, stationery, and supplies	C018				2.d.
e.	Postage	8403				2.e.
f.	Legal fees and expenses	4141				2.f.
g.	FDIC deposit insurance assessments	4146				2.g.
h.	<span style="border: 1px solid black; padding: 2px;">TEXT 4464</span>	4464				2.h.
i.	<span style="border: 1px solid black; padding: 2px;">TEXT 4467</span>	4467				2.i.
j.	<span style="border: 1px solid black; padding: 2px;">TEXT 4468</span>	4468				2.j.
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				3.a.(1)
	(2) Applicable income tax effect	4486				3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 2px;">TEXT 4487</span>	4487				3.b.(1)
	(2) Applicable income tax effect	4488				3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 2px;">TEXT 4489</span>	4489				3.c.(1)
	(2) Applicable income tax effect	4491				3.c.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands

		Year-to-date				
		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.	<small>TEXT</small> B526	B526				4.a.
b.	<small>TEXT</small> B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	<small>TEXT</small> 4498	4498				5.a.
b.	<small>TEXT</small> 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.	<small>TEXT</small> 4521	4521				6.a.
b.	<small>TEXT</small> 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 <input type="checkbox"/> (RIAD 4769)						
Other explanations (please type or print clearly):						
<small>(TEXT 4769)</small>						



Schedule RC—Continued

Dollar Amounts in Thousands						Bil	Mil	Thou		
<b>LIABILITIES</b>										
<b>13. Deposits:</b>										
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....						RCON				13.a.
						2200				
(1) Noninterest-bearing <sup>1</sup> .....						RCON	6631			13.a.(1)
(2) Interest-bearing.....						RCON	6636			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....						RCFN				13.b.
						2200				
(1) Noninterest-bearing.....						RCFN	6631			13.b.(1)
(2) Interest-bearing.....						RCFN	6636			13.b.(2)
<b>14. Federal funds purchased and securities sold under agreements to repurchase:</b>										
a. <b>Federal funds purchased in domestic offices</b> <sup>2</sup> .....						RCON	B993			14.a.
b. <b>Securities sold under agreements to repurchase</b> <sup>3</sup> .....						RCFD	B995			14.b.
15. Trading liabilities (from Schedule RC-D).....						RCFD	3548			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....						RCFD	3190			16.
17. Not applicable										
18. Bank's liability on acceptances executed and outstanding.....							2920			18.
19. Subordinated notes and debentures <sup>4</sup> .....							3200			19.
20. Other liabilities (from Schedule RC-G).....							2930			20.
21. Total liabilities (sum of items 13 through 20).....							2948			21.
22. Minority interest in consolidated subsidiaries.....							3000			22.
<b>EQUITY CAPITAL</b>										
23. Perpetual preferred stock and related surplus.....							3838			23.
24. Common stock.....							3230			24.
25. Surplus (exclude all surplus related to preferred stock).....							3839			25.
26. a. Retained earnings.....							3632			26.a.
b. Accumulated other comprehensive income <sup>5</sup> .....							B530			26.b.
27. Other equity capital components <sup>6</sup> .....							A130			27.
28. Total equity capital (sum of items 23 through 27).....							3210			28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....							3300			29.

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.....

RCFD	Number
6724	

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.  
<sup>2</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
<sup>3</sup> Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.  
<sup>4</sup> Includes limited-life preferred stock and related surplus.  
<sup>5</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.  
<sup>6</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022									1.
a. Cash items in process of collection and unposted debits.....					0020					1.a.
b. Currency and coin.....					0080					1.b.
2. Balances due from depository institutions in the U.S.....					0082					2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083									2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085									2.b.
3. Balances due from banks in foreign countries and foreign central banks....					0070					3.
a. Foreign branches of other U.S. banks.....	0073									3.a.
b. Other banks in foreign countries and foreign central banks.....	0074									3.b.
4. Balances due from Federal Reserve Banks.....	0090				0090					4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010				0010					5.

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale									
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
1. U.S. Treasury securities...	0211				0213				1286				1287					1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																		
a. Issued by U.S. Government agencies <sup>1</sup> .....	1289				1290				1291				1293					2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> ..	1294				1295				1297				1298					2.b.
3. Securities issued by states and political subdivisions in the U.S. ...	8496				8497				8498				8499					3.

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

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

## Schedule RC-B—Continued

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

<sup>1</sup> 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

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup> .....	0416				M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 4</sup>					
(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 first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>					
(1) Three months or less .....	A555				M.2.b.(1)
(2) Over three months through 12 months .....	A556				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 life of: <sup>6</sup>					
(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				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)....	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782				M.4.a.
b. Fair value.....	8783				M.4.b.

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

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate .....	1410								1.
a. Construction, land development, and other land loans .....					1415				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 properties and extended under lines of credit .....					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....					5367				1.c.(2)(a)
(b) Secured by junior liens .....					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....					1460				1.d.
e. Secured by nonfarm nonresidential properties .....					1480				1.e.
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.....					B531				2.a.
(1) To U.S. branches and agencies of foreign banks .....	B532								2.a.(1)
(2) To other commercial banks in the U.S. ....	B533								2.a.(2)
b. To other depository institutions in the U.S. ....	B534				B534				2.b.
c. To banks in foreign countries.....					B535				2.c.
(1) To foreign branches of other U.S. banks.....	B536								2.c.(1)
(2) To other banks in foreign countries.....	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....	1590				1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	1763				1763				4.a.
b. To non-U.S. addressees (domicile) .....	1764				1764				4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards .....	B538				B538				6.a.
b. Other revolving credit plans.....	B539				B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	2011				2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081				2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107				2107				8.
9. Other loans.....	1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured)....					1545				9.a.
b. All other loans (exclude consumer loans) .....					1564				9.b.
10. Lease financing receivables (net of unearned income).....					2165				10.
a. Of U.S. addressees (domicile) .....	2182								10.a.
b. Of non-U.S. addressees (domicile) .....	2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123				2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) .....	2122				2122				12.



Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures) .....	1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 2</sup>	RCON				
(1) Three months or less .....	A564				M.2.a.(1)
(2) Over three months through 12 months .....	A565				M.2.a.(2)
(3) Over one year through three years .....	A566				M.2.a.(3)
(4) Over three years through five years .....	A567				M.2.a.(4)
(5) Over five years through 15 years .....	A568				M.2.a.(5)
(6) Over 15 years .....	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 3</sup>	RCFD				
(1) Three months or less .....	A570				M.2.b.(1)
(2) Over three months through 12 months .....	A571				M.2.b.(2)
(3) Over one year through three years .....	A572				M.2.b.(3)
(4) Over three years through five years .....	A573				M.2.b.(4)
(5) Over five years through 15 years .....	A574				M.2.b.(5)
(6) Over 15 years .....	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) 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 development activities ( <b>not secured by real estate</b> ) included in Schedule RC-C, part I, items 4 and 9, column A <sup>4</sup> .....	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....	RCON				
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) .....	5370				M.4.
	RCFD				
	B837				M.5.

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

<sup>2</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices 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.

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

<sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, **and** all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an “X” in the box marked “NO.”) .....

RCON	YES	NO
6999		

1.

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

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

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

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

- a. “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5562	
RCON	
5563	

2.a.

2.b.

3. Number and amount **currently outstanding** of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

4. Number and amount **currently outstanding** of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

		(Column A)		(Column B)			
		Number of Loans		Amount Currently Outstanding			
Dollar Amounts in Thousands		RCON		RCON	Bil	Mil	Thou
a.		5564		5565			
b.		5566		5567			
c.		5568		5569			
a.		5570		5571			
b.		5572		5573			
c.		5574		5575			

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]

## Schedule RC-C—Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

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

	RCON	YES	NO
	6860		

5.

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

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) .....
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5576	
5577	

6.a.

6.b.

Dollar Amounts in Thousands

- 7. Number and amount **currently outstanding** of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):
  - a. With **original amounts** of \$100,000 or less .....
  - b. With **original amounts** of more than \$100,000 through \$250,000 .....
  - c. With **original amounts** of more than \$250,000 through \$500,000 .....

(Column A)	(Column B)			
	Amount Currently Outstanding			
Number of Loans				
RCON	RCON	Bil	Mil	Thou
5578	5579			
5580	5581			
5582	5583			
5584	5585			
5586	5587			
5588	5589			

7.a.

7.b.

7.c.

- 8. Number and amount **currently outstanding** of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):
  - a. With **original amounts** of \$100,000 or less .....
  - b. With **original amounts** of more than \$100,000 through \$250,000 .....
  - c. With **original amounts** of more than \$250,000 through \$500,000 .....

8.a.

8.b.

8.c.

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	
<b>ASSETS</b>						
1.	U.S. Treasury securities in domestic offices .....	3531				1.
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532				2.
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices.....	3533				3.
4.	Mortgage-backed securities (MBS) in domestic offices:					
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 in domestic offices .....	3537				5.
6.–8.	Not applicable					
9.	Other trading assets in domestic offices .....	3541				9.
10.	Trading assets in foreign offices .....	RCFN 3542				10.
11.	Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:					
a.	In domestic offices.....	RCON 3543				11.a.
b.	In foreign offices .....	RCFN 3543				11.b.
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCFD 3545				12.
<b>LIABILITIES</b>						
13.	Liability for short positions.....	RCFD 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

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts					
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)					
	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.
4. 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 (including foreign central banks) .....	2216									2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	2215				2210					2385				7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	6835				M.1.a.
b. Total brokered deposits .....	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000 .....	2343				M.1.c.(1)
(2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	A243				M.1.d.(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) <b>(to be completed for the December report only)</b> .....	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs) .....	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	6648				M.2.b.
c. Total time deposits of \$100,000 or more .....	2604				M.2.c.

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

**Schedule RC-E—Continued**

**Part I. 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: <sup>1, 2</sup>					
(1) Three months or less .....	A579				M.3.a.(1)
(2) Over three months through 12 months .....	A580				M.3.a.(2)
(3) Over one year through three years .....	A581				M.3.a.(3)
(4) Over three years .....	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) <sup>3</sup> .....					
	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: <sup>1, 4</sup>					
(1) Three months or less .....	A584				M.4.a.(1)
(2) Over three months through 12 months .....	A585				M.4.a.(2)
(3) Over one year through three years .....	A586				M.4.a.(3)
(4) Over three years .....	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) <sup>3</sup> .....					
	A242				M.4.b.

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

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

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

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

**Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)**

Dollar Amounts in Thousands

	RCFN	Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks) .....					
	B553				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions .....					
	B554				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....					
	2625				3.
4. Foreign governments and official institutions (including foreign central banks) .....					
	2650				4.
5. U.S. Government and states and political subdivisions in the U.S. ....					
	B555				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....					
	2200				6.

Memorandum

Dollar Amounts in Thousands

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

Schedule RC-F—Other Assets

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup>					3645				1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)					RCFD				
						3646				1.b.
2.	Net deferred tax liabilities <sup>2</sup>					3049				2.
3.	Allowance for credit losses on off-balance sheet credit exposures					B557				3.
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2938				4.
	a. Accounts payable	3066								4.a.
	b. Deferred compensation liabilities	C011								4.b.
	c. Dividends declared but not yet payable	2932								4.c.
	d. Derivatives with a negative fair value held for purposes other than trading	C012								4.d.
	e. <small>TEXT 3552</small>	3552								4.e.
	f. <small>TEXT 3553</small>	3553								4.f.
	g. <small>TEXT 3554</small>	3554								4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					2930				5.

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

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

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

<sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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







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

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

					Dollar Amounts in Thousands				
					RCFD	Bil	Mil	Thou	
1. Unused commitments:									
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....					3814				1.a.
b. Credit card lines .....					3815				1.b.
c. Commercial real estate, construction, and land development:									
(1) Commitments to fund loans secured by real estate .....					3816				1.c.(1)
(2) Commitments to fund loans not secured by real estate .....					6550				1.c.(2)
d. Securities underwriting .....					3817				1.d.
e. Other unused commitments .....					3818				1.e.
2. Financial standby letters of credit and foreign office guarantees .....									
a. Amount of financial standby letters of credit conveyed to others .....					3820				2.a.
3. Performance standby letters of credit and foreign office guarantees .....									
a. Amount of performance standby letters of credit conveyed to others .....					3822				3.a.
4. Commercial and similar letters of credit .....									
3411									4.
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....									
3428									5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....									
3433									6.
7. Credit derivatives:									
a. Notional amount of credit derivatives on which the reporting bank is the guarantor .....					A534				7.a.
(1) Gross positive fair value .....					C219				7.a.(1)
(2) Gross negative fair value .....					C220				7.a.(2)
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary .....					A535				7.b.
(1) Gross positive fair value .....					C221				7.b.(1)
(2) Gross negative fair value .....					C222				7.b.(2)
8. Spot foreign exchange contracts .....									
8765									8.
9. 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") .....									
3430									9.
a. Securities borrowed									
3432									9.a.
b. Commitments to purchase when-issued securities									
3434									9.b.
c. <small>TEXT 3555</small>									
3555									9.c.
d. <small>TEXT 3556</small>									
3556									9.d.
e. <small>TEXT 3557</small>									
3557									9.e.
10. 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									
3435									10.a.
b. <small>TEXT 5592</small>									
5592									10.b.
c. <small>TEXT 5593</small>									
5593									10.c.
d. <small>TEXT 5594</small>									
5594									10.d.
e. <small>TEXT 5595</small>									
5595									10.e.
11. Year-to-date merchant credit card sales volume:									
					RCFD	Tril	Bil	Mil	Thou
a. Sales for which the reporting bank is the acquiring bank .....					C223				11.a.
b. Sales for which the reporting bank is the agent bank with risk .....					C224				11.b.

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number                       

## Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
<b>Derivatives Position Indicators</b>																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts.....	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a.
b. Forward contracts.....	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b.
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options .....																	12.c.(1)
(2) Purchased options .....																	12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options .....																	12.d.(1)
(2) Purchased options .....																	12.d.(2)
e. Swaps.....	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e.
13. Total gross notional amount of derivative contracts held for trading .....	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13.
14. Total gross notional amount of derivative contracts held for purposes other than trading .....																	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589																14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
(1) Gross positive fair value.....																	15.a.(1)
(2) Gross negative fair value .....	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				15.a.(2)
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value.....	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				15.b.(1)
(2) Gross negative fair value .....	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.(2)

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165				1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets.....	3164				2.a.
(1) Estimated fair value of mortgage servicing assets .....	A590				2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	B026				2.b.
c. All other identifiable intangible assets .....	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	0426				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures.....	5372				3.a.
b. All other real estate owned:	RCFN				
(1) Construction, land development, and other land in domestic offices .....	5508				3.b.(1)
(2) Farmland in domestic offices .....	5509				3.b.(2)
(3) 1–4 family residential properties in domestic offices .....	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	5511				3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	5512				3.b.(5)
(6) In foreign offices.....	RCFN 5513				3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCFD 2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures.....	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies .....	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less <sup>1</sup> .....	2651				5.a.(1)
(2) With a remaining maturity of more than one year through three years .....	B565				5.a.(2)
(3) With a remaining maturity of more than three years .....	B566				5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less.....	B571				5.b.(1)
(2) With a remaining maturity of more than one year through three years .....	B567				5.b.(2)
(3) With a remaining maturity of more than three years .....	B568				5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) .....	3190				5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	B569				6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCFD B570				7.

<sup>1</sup> Includes overnight Federal Home Loan Bank advances.

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Dollar Amounts in Thousands														
1. Loans secured by real estate:														
a. Construction, land development, and other land loans in domestic offices .....	2759				2769				3492					1.a.
b. Secured by farmland in domestic offices .....	3493				3494				3495					1.b.
c. Secured by 1–4 family residential properties in domestic offices:														
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398				5399				5400					1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:														
(a) <b>Secured by first liens</b> .....	C236				C237				C229					1.c.(2)(a)
(b) <b>Secured by junior liens</b> .....	C238				C239				C230					1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3499				3500				3501					1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	3502				3503				3504					1.e.
	RCFN				RCFN				RCFN					
f. In foreign offices .....	B572				B573				B574					1.f.
2. Loans to depository institutions and acceptances of other banks:														
a. To U.S. banks and other U.S. depository institutions .....	RCFD				RCFD				RCFD					
	5377				5378				5379					2.a.
b. To foreign banks .....	5380				5381				5382					2.b.
3. Loans to finance agricultural production and other loans to farmers .....	1594				1597				1583					3.
4. Commercial and industrial loans:														
a. To U.S. addressees (domicile) .....	1251				1252				1253					4.a.
b. To non-U.S. addressees (domicile) .....	1254				1255				1256					4.b.
5. Loans to individuals for household, family, and other personal expenditures:														
a. Credit cards .....	B575				B576				B577					5.a.
b. Other (includes single payment, 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 loans .....	5459				5460				5461					7.
8. Lease financing receivables:														
a. Of U.S. addressees (domicile) .....	1257				1258				1259					8.a.
b. Of non-U.S. addressees (domicile) .....	1271				1272				1791					8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505				3506				3507					9.

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above.....	5615				5616				5617				10.a.

Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. 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.
2. 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. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248				1249				1250				M.3.
4. Not applicable													
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240				C241				C226				M.5.

6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets.....	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
	3529				3530				M.6.

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)

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

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 <sup>1</sup> .....	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 <sup>1</sup> .....	3514				2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices).....	3520				3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries .....	2211				4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....	2351				4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	5514				4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:					
a. Demand deposits in insured branches (included in Schedules RC-E, Part II) .....	2229				5.a.
b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II) .....	2383				5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.) .....	5515				5.c.
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, Part I, item 7, column B) .....	2314				6.a.
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, Part I, item 7, column A or C, but not column B) .....	2315				6.b.
7. Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup>					
a. Unamortized premiums .....	5516				7.a.
b. Unamortized discounts .....	5517				7.b.
8. <b>To be completed by banks with "Oakar deposits."</b>					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter.....	A531				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 members report deposits attributable to BIF).....	A532				8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) .....	A533				8.b.

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

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

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
a.	Deposit account of \$100,000 or less:					
(1)	Amount of deposit accounts of \$100,000 or less.....	2702				M.1.a.(1)
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only) ..... 3779					M.1.a.(2)
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000 ..... 2710					M.1.b.(1)
(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 in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (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:					
	TEXT A545	RCON	FDIC Cert No.			
		A545				M.3.





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).

	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																		
	0%			20%			50%			100%									
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Balance Sheet Asset Categories</b>																			
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b).....	RCFD 0010						RCFD B600			RCFD B601						RCFD B602			34.
	RCFD 1754			RCFD B603			RCFD B604			RCFD B605			RCFD B606			RCFD B607			
35. Held-to-maturity securities .....	RCFD 1773			RCFD B608			RCFD B609			RCFD B610			RCFD B611			RCFD B612			35.
36. Available-for-sale securities .....	RCFD C225						RCFD B613			RCFD B614						RCFD B616			36.
37. Federal funds sold and securities purchased under agreements to resell.....	RCFD 5369			RCFD B617			RCFD B618			RCFD B619			RCFD B620			RCFD B621			37.
38. Loans and leases held for sale .....	RCFD B528			RCFD B622			RCFD B623			RCFD B624			RCFD B625			RCFD B626			38.
39. Loans and leases, net of unearned income <sup>1</sup> .....	RCFD 3123			RCFD 3123															39.
40. LESS: Allowance for loan and lease losses .....	RCFD 3545			RCFD B627			RCFD B628			RCFD B629			RCFD B630			RCFD B631			40.
41. Trading assets.....	RCFD B639			RCFD B640			RCFD B641			RCFD B642			RCFD B643			RCFD 5339			41.
42. All other assets <sup>2</sup> .....	RCFD 2170			RCFD B644			RCFD 5320			RCFD 5327			RCFD 5334			RCFD 5340			42.
43. Total assets (sum of items 34 through 42) .....																			43.

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

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

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount <sup>1</sup>			(Column C)			(Column D)			(Column E)			(Column F)					
	Allocation by Risk Weight Category																					
	0%				20%			50%			100%											
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
	RCFD B546				RCFD B547			RCFD B548			RCFD B581			RCFD B582			RCFD B583					
44.	Financial standby letters of credit.....			1.00 or 12.5 <sup>2</sup>																	44.	
45.	Performance standby letters of credit .....			.50																		45.
46.	Commercial and similar letters of credit .....			.20																		46.
47.	Risk participations in bankers acceptances acquired by the reporting institution.....			1.00																		47.
48.	Securities lent.....			1.00																		48.
49.	Retained recourse on small business obligations sold with recourse .....			1.00																		49.
50.	<b>Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....</b>			12.5 <sup>3</sup>																		50.
51.	All other financial assets sold with recourse .....			1.00																		51.
52.	All other off-balance sheet liabilities.....			1.00																		52.
53.	Unused commitments with an original maturity exceeding one year .....			.50																		53.
54.	Derivative contracts.....																					54.

<sup>1</sup> Column A multiplied by credit conversion factor.

<sup>2</sup> 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.

<sup>3</sup> Or institution-specific factor.

	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<b>Totals</b>													
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	RCFD B696			RCFD B697			RCFD B698			RCFD B699			55.
56. Risk weight factor.....	× 0%			× 20%			× 50%			× 100%			56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....	RCFD B700			RCFD B701			RCFD B702			RCFD B703			57.
	0									RCFD 1651			58.
58. Market risk equivalent assets.....										RCFD B704			59.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....										RCFD A222			60.
60. LESS: Excess allowance for loan and lease losses.....										RCFD 3128			61.
61. LESS: Allocated transfer risk reserve.....										RCFD A223			62.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....													

Memoranda

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

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: <sup>1</sup>																
a. Interest rate contracts.....	3809					8766					8767					M.2.a.
b. Foreign exchange contracts.....	3812					8769					8770					M.2.b.
c. Gold contracts.....	8771					8772					8773					M.2.c.
d. Other precious metals contracts.....	8774					8775					8776					M.2.d.
e. Other commodity contracts.....	8777					8778					8779					M.2.e.
f. Equity derivative contracts.....	A000					A001					A002					M.2.f.

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



Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....	RCFD B761			RCFD B762									RCFD B763									6.a.
b. Loans (included in Schedule RC-C) .....	RCFD B500			RCFD B501									RCFD B502									6.b.
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due .....	RCFD B764			RCFD B765									RCFD B766									7.a.
b. 90 days or more past due.....	RCFD B767			RCFD B768									RCFD B769									7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs.....	RIAD B770			RIAD B771									RIAD B772									8.a.
b. Recoveries .....	RIAD B773			RIAD B774									RIAD B775									8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCFD B776			RCFD B777			RCFD B778			RCFD B779			RCFD B780			RCFD B781			RCFD B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCFD B783			RCFD B784			RCFD B785			RCFD B786			RCFD B787			RCFD B788			RCFD B789			10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Bank Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCFD B790			RCFD B791			RCFD B792			RCFD B793			RCFD B794			RCFD B795			RCFD B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCFD B797			RCFD B798			RCFD B799			RCFD B800			RCFD B801			RCFD B802			RCFD B803			12.

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance .....	A249				M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	B804				M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	B805				M.2.b.
c. Other financial assets <sup>1</sup> .....	A591				M.2.c.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	B806				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	B807				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	B808				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	B809				M.3.b.(2)

<sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.





Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
<b>FIDUCIARY AND RELATED ASSETS—Continued</b>											
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFD B894				RCFD B895				RCFD B896	RCFD B897	9.
10. Custody and safekeeping accounts .....					RCFD B898					RCFD B899	10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10).....					RCFN B900					RCFN B901	

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>					
12. Personal trust and agency accounts .....	B904				12.
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution .....	B905				13.a.
b. Employee benefit—defined benefit .....	B906				13.b.
c. Other retirement accounts .....	B907				13.c.
14. Corporate trust and agency accounts .....	A479				14.
15. Investment management agency accounts .....	B908				15.
16. Other fiduciary accounts .....	A480				16.
17. Custody and safekeeping accounts .....	B909				17.
18. Other fiduciary and related services income .....	B910				18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a).....	4070				19.
a. Fiduciary and related services income—foreign offices (included in item 19) .....	B912				19.a.
20. Less: Expenses .....	C058				20.
21. Less: Net losses from fiduciary and related services .....	A488				21.
22. Plus: Intracompany income credits for fiduciary and related services .....	B911				22.
23. Net fiduciary and related services income .....	A491				23.

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

RCFD	(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
		Tril	Bil	Mil	Thou
RCFD B928					
B927					
B929					

- 2. Corporate trust and agency accounts:
  - a. Corporate and municipal trusteeships.....
  - b. Transfer agent, registrar, paying agent, and other corporate agency .....

M.2.a.  
M.2.b.

Dollar Amounts in Thousands

RCFD	(Column A) Number of Funds	(Column B) Market Value of Fund Assets			
		RCFD	Bil	Mil	Thou
B931		B932			
B933		B934			
B935		B936			
B937		B938			
B939		B940			
B941		B942			
B943		B944			
B945		B946			

- 3. Collective investment funds and common trust funds:
  - a. Domestic equity.....
  - b. International/Global equity.....
  - c. Stock/Bond blend .....
  - d. Taxable bond.....
  - e. Municipal bond .....
  - f. Short term investments/Money market.....
  - g. Specialty/Other.....
  - h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....

M.3.a.  
M.3.b.  
M.3.c.  
M.3.d.  
M.3.e.  
M.3.f.  
M.3.g.  
M.3.h.

Dollar Amounts in Thousands

RIAD	Mil	Thou	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries		
			RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou
B947			B948			B949					
B950			B951			B952					
B953			B954			B955					
B956			B957			B958					
B959			B960			B961					

- 4. Fiduciary settlements, surcharges, and other losses:
  - a. Personal trust and agency accounts.....
  - b. Retirement related trust and agency accounts.....
  - c. Investment management agency accounts.....
  - d. Other fiduciary accounts and related services .....
  - e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21) .....

M.4.a.  
M.4.b.  
M.4.c.  
M.4.d.  
M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

FDIC Certificate Number

## 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, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES *NOT* 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 PRIVACY OF THEIR CUSTOMERS. Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., *DO NOT* enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

No comment  (RCON 6979)

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

\_\_\_\_\_  
Signature of Executive Officer of Bank

\_\_\_\_\_  
Date of Signature

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

NAME AND ADDRESS OF BANK	<p style="text-align: center;">OMB No. For OCC: 1557-0081                  OMB No. For FDIC: 3064-0052                  OMB No. for Federal Reserve: 7100-0036                  Expiration Date: 3/31/2004</p> <p style="text-align: center;">SPECIAL REPORT                  (Dollar Amounts in Thousands)</p>										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 75%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table> </td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table>						
CLOSE OF BUSINESS DATE	FDIC Certificate Number										
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table>										

**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 Report date.....	RCFD 3561		a.				
b. Total dollar amount of above loans (in thousands of dollars).....	RCFD 3562		b.				
c. Range of interest charged on above loans (example: 9¾% = 9.75) .....	RCFD 7701	__ . __	% to	RCFD 7702	__ . __	%	c.

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