Federal Financial Institutions Examination Council

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2005



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



### Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business September 30, 2002

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

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

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

Signature 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. (20020930) (RCRI 9999)

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.

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Date of Signature

#### **Submission of Reports**

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

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

FDIC Certificate Number

http://

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

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

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

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

Cover

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

The estimated average burden associated with this information collection is 36.8 hours per respondent and is estimated to vary from 15 to 550 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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Special Report (to be completed by all banks)

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

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Legal Title of Bank	
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State	Zip Code
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FDIC Certificate Number

# Consolidated Report of Income for the period January 1, 2002–September 30, 2002

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

#### Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:			-		
(a) Loans secured by real estate	4011				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	. 4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit					
plans other than credit cards)	. B486				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices	. B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
b. Income from lease financing receivables					1.b.
c. Interest income on balances due from depository institutions <sup>1</sup>	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding					
mortgage-backed securities)	. B488				1.d.(1)
(2) Mortgage-backed securities	. B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the					
U.S.)	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts)	4508				2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	. 0093				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more					2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000					2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs					2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase					2.b.
c. Interest on trading liabilities and other borrowed money					2.c.

<sup>&</sup>lt;sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

### Schedule RI—Continued

		Vear	to-date	۵	]
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	1
	RIAD	DII		Thou	
2. Interest expense (continued):	4200		1	1	
d. Interest on subordinated notes and debentures	4200			+	2.d.
e. Total interest expense (sum of items 2.a through 2.d)					2.e.
3. Net interest income (item 1.h minus 2.e)					4074
4. Provision for loan and lease losses					4230
5. Noninterest income:			1	1	_
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.
I. Other noninterest income*	B497				5.1.
m. Total noninterest income (sum of items 5.a through 5.l)					4079
6. a. Realized gains (losses) on held-to-maturity securities					3521
b. Realized gains (losses) on available-for-sale securities					3196
7. Noninterest expense:					
a. Salaries and employee benefits	4135			1	7.a.
<ul> <li>b. Expenses of premises and fixed assets (net of rental income)</li> </ul>			1	1	
	4217				7.b.
(excluding salaries and employee benefits and mortgage interest)	C216				7.c.(1)
c. (1) Goodwill impairment losses			1	1	
(2) Amortization expense and impairment losses for other	C232		1	1	7.c.(2)
intangible assets	4092				7.d.
d. Other noninterest expense*			1	1	4093
e. Total noninterest expense (sum of items 7.a through 7.d)					
8. Income (loss) before income taxes and extraordinary items and other					4301
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4302
9. Applicable income taxes (on item 8)					4302
10. Income (loss) before extraordinary items and other adjustments					4200
(item 8 minus item 9)					4300
11. Extraordinary items and other adjustments, net of income taxes*					4320
12. Net income (loss) (sum of items 10 and 11)					4340

\* 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.

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FDIC Certificate Number

### Schedule RI—Continued

Memoranda				Year-t	o-date	;
	usands	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 in	come tax purposes		4513			
2. Income from the sale and servicing of mutual funds and	annuities in domestic offices					
(included in Schedule RI, item 8)			8431			
3. Income on tax-exempt loans and leases to states and p	olitical subdivisions in the U.S.					
(included in Schedule RI, items 1.a and 1.b)			4313			
4. Income on tax-exempt securities issued by states and p	political subdivisions in the U.S.					
(included in Schedule RI, item 1.d.(3))			4507			
5. Number of full-time equivalent employees at end of curr	ent period (round to nearest			١	lumbe	er
whole number)			4150			
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a	a result of applying push down		CC	ΥY	MM	DD
accounting this calendar year, report the date of the bar	nk's acquisition <sup>1</sup>	9106				
reported average trading assets (Schedule RC-K, ite quarter of the preceding calendar year.):	em 7) of \$2 million or more for a	ny	RIAD	Bil	Mil	Thou
a. Interest rate exposures			8757			
b. Foreign exchange exposures			8758			
c. Equity security and index exposures			8759			
d. Commodity and other exposures			8760			
9. Impact on income of derivatives held for purposes other	than trading:		RIAD	Bil	Mil	Thou
a. Net increase (decrease) to interest income	-		8761			
b. Net (increase) decrease to interest expense			8762			
c. Other (noninterest) allocations			8763			
10. Credit losses on derivatives (see instructions)			A251			
· · · · · · · · · · · · · · · · · · ·						
11. Does the reporting bank have a Subchapter S election i	n effect for federal income tax pur	poses		YES		NO
for the current tax year?	· · · · · · · · · · · · · · · · · · ·		A530			

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

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

Indica	te decreases and losses in parentheses.					
	'	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. To	tal equity capital most recently reported for the December 31, 2	001, Reports of Condition				
ar	nd Income (i.e., after adjustments from amended Reports of Inco	ome)	3217			
2. Re	estatements due to corrections of material accounting errors and	t changes in				
ac	counting principles*		B507			
3. Ba	alance end of previous calendar year as restated (sum of items '	1 and 2)	B508			
4. Ne	et income (loss) (must equal Schedule RI, item 12)		4340			
5. Sa	ale, conversion, acquisition, or retirement of capital stock, net (ex	cluding treasury stock trans-				
ac	tions)		B509			
6. Tr	easury stock transactions, net		B510			
7. Cł	nanges incident to business combinations, net		4356			
	ESS: Cash dividends declared on preferred stock		4470			
9. LE	ESS: Cash dividends declared on common stock		4460			
10. Ot	ther comprehensive income <sup>1</sup>		B511			
11. Ot	ther transactions with parent holding company* (not included in i	tems 5, 6, 8, or 9 above)	4415			
12. To	tal equity capital end of current period (sum of items 3 through <sup>2</sup>	1) (must equal				
So	chedule RC, item 28)		3210			

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, 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.		•	mn A) e-offs Cale	1		Reco	mn B) veries		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		Bil	Mil	Thou	
<ol> <li>Loans secured by real estate:         <ul> <li>a. Construction, land development, and other land loans in domestic offices</li></ul></li></ol>	3582 3584				3583 3585				1.a. 1.b.
<ul> <li>c. Secured by 1–4 family residential properties in domestic offices:</li> <li>(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</li> </ul>	5411				5412				1.c.(1)
<ul> <li>(2) Closed-end loans secured by 1–4 family residential properties:</li> <li>(a) Secured by first liens</li> <li>(b) Secured by junior liens</li> </ul>	C234 C235				C217 C218				1.c.(2)(a) 1.c.(2)(b)
<ul> <li>d. Secured by multifamily (5 or more) residential properties in domestic offices.</li> <li>e. Secured by nonfarm nonresidential properties in domestic offices</li> </ul>	3588 3590				3589 3591				1.d. 1.e.
<ul> <li>f. In foreign offices</li></ul>	B512 4653 4654				B513 4663 4664				1.f. 2.a.
<ol> <li>a. To Usegin barries</li></ol>	4655				4665				2.b. 3.
b. To non-U.S. addressees (domicile)					4618				4.a. 4.b.

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

### Schedule RI-B—Continued

Part I. Continued	(Column A) Charge-offs <sup>1</sup>			(Column B) Recoveries				
			Cale	ndar y	ear-to-	-date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
<ol><li>Loans to individuals for household, family, and other personal expenditures:</li></ol>								
a. Credit cards	B514				B515			
b. Other (includes single payment, installment, all student loans, and								
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B516				B517			
<ol> <li>Loans to foreign governments and official institutions</li> </ol>	4040				4627			
7. All other loans	1011				4628			
3. Lease financing receivables:								
a. To U.S. addressees (domicile)	4658				4668			
b. To non-U.S. addressees (domicile)					4669			
<ul> <li>D. Total (sum of items 1 through 8)</li> </ul>					4605			

Memoranda		`	mn A) e-offs						
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) 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					
2. Recoveries (must equal part I, item 9, column B above)	1 4005					
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B,						
part II, item 4)	C079					
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523					
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4000					
6. Adjustments* (see instructions for this schedule)						
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				J.	

<sup>\*</sup> 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-t	o-date	•	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
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			1		
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.

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### Schedule RI-E—Explanations

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

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

		```	Year-to-date				
Dollar A	mounts in Thousands	RIAD	Bil	Mil	Thou		
Other noninterest income (from Schedule RI, item 5.I)							
Itemize and describe amounts that exceed 1% of the sum of Schedule RI,							
items 1.h and 5.m:				-	_		
a. Income and fees from the printing and sale of checks		C013					
b. Earnings on/increase in value of cash surrender value of life insurance		C014					
c. Income and fees from automated teller machines (ATMs)		C016					
d. Rent and other income from other real estate owned		4042					
e. Safe deposit box rent		C015					
f. TEXT 4461		4461					
g. TEXT 4462		4462					
h. 4463		4463					
Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts that exceed 1% of the sum of Schedule RI,							
items 1.h and 5.m:				-	1		
a. Data processing expenses		C017					
b. Advertising and marketing expenses		0497					
c. Directors' fees		4136					
d. Printing, stationery, and supplies		C018					
e. Postage		8403					
f. Legal fees and expenses		4141					
g. FDIC deposit insurance assessments		4146					
h. 4464 TEXT		4464					
i. 4467 TEXT		4467					
j. $\frac{1681}{4468}$		4468					
Extraordinary items and other adjustments and applicable income tax effect item 11) (itemize and describe all extraordinary items and other adjustment	•						
a. (1) Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"	,	C231					
(2) Applicable income tax effect	4486						
b. (1) TEXT 4487		4487					
	4488						
C. (1) TEXT 4489	· · ·	4489					
	4491	1					

# Schedule RI-E—Continued

		Year-t	to-date		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
<ol> <li>Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):</li> </ol>					
a. TEXT B526	B526				
b. TEXT B527	B527				
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):	4498		1		
a. 4498 TEXT 4499	4499				
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. TEXT 4521	4521				
b. TEXT 4522	4522				

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

No comment (RIAD 4769)

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

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Zip Code	
	Zip Code

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2002

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

### Schedule RC—Balance Sheet

	Dollar Amounts in Thousands								
ASSETS									
1. Cash and balances due from depository institutions (from Schedu									
a. Noninterest-bearing balances and currency and coin <sup>1</sup>		0081							
b. Interest-bearing balances <sup>2</sup>					0071				
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)	a. Held-to-maturity securities (from Schedule RC-B, column A)								
b. Available-for-sale securities (from Schedule RC-B, column D)	b. Available-for-sale securities (from Schedule RC-B, column D)								
3. Federal funds sold and securities purchased under agreements to	resell:		-						
a. Federal funds sold in domestic offices					B987				
b. Securities purchased under agreements to resell <sup>3</sup>				RCFD	B989				
4. Loans and lease financing receivables (from Schedule RC-C):					RCFD		1		
a. Loans and leases held for sale					5369				
b. Loans and leases, net of unearned income	B52	8							
c. LESS: Allowance for loan and lease losses		3					1	1	
d. Loans and leases, net of unearned income and allowance (iten					B529				
5. Trading assets (from Schedule RC-D)					3545				
6. Premises and fixed assets (including capitalized leases)					2145				
7. Other real estate owned (from Schedule RC-M)					2150				
8. Investments in unconsolidated subsidiaries and associated compa	anies (from Se	chedule	e RC-M	)	2130				
9. Customers' liability to this bank on acceptances outstanding					2155				
10. Intangible assets:							1		
a. Goodwill		3163							
b. Other intangible assets (from Schedule RC-M)					0426				
11. Other assets (from Schedule RC-F)					2160				
12. Total assets (sum of items 1 through 11)					2170				

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

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

<sup>&</sup>lt;sup>3</sup> Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

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### Schedule RC—Continued

	Dollar /	Amour	nts in	Thousa	nds		Bil	Mil	Thou	
LIABILITIES										
13. Deposits:										
a. In domestic offices (sum of totals of columns A and C from	n Schedule R	C-E,				RCON				
part I)				<u></u>		2200				13.a.
(1) Noninterest-bearing <sup>1</sup>	RCON	6631								13.a.(1
	(2) Interest-bearing									
b. In foreign offices, Edge and Agreement subsidiaries, and I		RCFN								
(from Schedule RC-E, part II)				<u></u>		2200				13.b.
(1) Noninterest-bearing	RCFN	6631								13.b.(1
(2) Interest-bearing	RCFN	6636								13.b.(2
14. Federal funds purchased and securities sold under agreemer				_						
a. Federal funds purchased in domestic offices <sup>2</sup>	RCON	B993				14.a.				
b. Securities sold under agreements to repurchase <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		RCFD								
capitalized leases) (from Schedule RC-M)		3190				16.				
17. Not applicable										
18. Bank's liability on acceptances executed and outstanding						2920				18.
19. Subordinated notes and debentures <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.
EQUITY CAPITAL										
23. Perpetual preferred stock and related surplus						3838				23.
24. Common stock						3230				24.
25. Surplus (exclude all surplus related to preferred stock)						3839				25.
26. a. Retained earnings		3632				26.a.				
	b. Accumulated other comprehensive income <sup>5</sup>									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)										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	RCFD	Number	1
auditors as of any date during 2001	6724		M.1.
	· · · · ·		

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

FDIC Certificate Number

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

Exclude assets held for trading.

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

### Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity								Available-for-sale							
		(Colu	mn A)			(Colu	mn B)			(Colu	mn C)						
	A	mortiz	ed Co	st		Fair Value				mortiz	ed Co	st					
Dollar Amounts in Thousands	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. Gov-															-		
ernment 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>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

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

### Schedule RC-B—Continued

Schedule RC-B-C	ontii	nue	a														14
			Н	eld-to-	-maturi	ity					Av	ailable	e-for-sa	ale			
			mn A) ced Co			(Colui Fair \					mn C) ed Co				imn D) Value	)	
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed			1								1				1		
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 guar-																	
anteed by FNMA,			1	-				-			1	-		-	-		
FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by																	
MBS issued or																	
guaranteed by																	
FNMA, FHLMC,	4740		1		4740				4704		1	1	4700				
or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other																	
mortgage-backed securities	1733			[	1734				1735			[	1736		<u> </u>		
5. Asset-backed securities	1700		I	I	1704				1700		I	I	1700				4.b.(3)
(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			1	1							1	1			-		
securities	1737				1738				1739				1741				6.a.
b. Foreign debt	4740		1	I	4740				4744			I	4740		1		
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									7.010			1	7.011		1		7.
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.

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### Schedule RC-B—Continued

Dollar Amounts in Thousands	RCFD				1
		Bil	Mil	Thou	4
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: 3, 4					
(1) Three months or less					M.2
(2) Over three months through 12 months	. A550				M.2
(3) Over one year through three years	. A551				M.2
(4) Over three years through five years					M.2
(5) Over five years through 15 years	. A553				M.2
(6) Over 15 years	. A554				M.2
<li>b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential</li>					
mortgages with a remaining maturity or next repricing date of: 3, 5					
(1) Three months or less	. A555				M.2
(2) Over three months through 12 months	. A556				M.2
(3) Over one year through three years	. A557				M.2
(4) Over three years through five years	. A558				M.2
(5) Over five years through 15 years	. A559				M.2
(6) Over 15 years	. A560				M.2
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: 6			_		
(1) Three years or less	. A561				] M.2
(2) Over three years	. A562				M.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
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				] м.з
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in					0
Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	. 8782				М.4
b. Fair value	8783				M.4

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

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

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

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

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

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

### Schedule RC-C—Loans and Lease Financing Receivables

#### Part I. Loans and Leases

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 (Column B) (Column A) allocated transfer risk reserve. Exclude assets held for trading and Consolidated Domestic commercial paper. Bank Offices Dollar Amounts in Thousands RCFD Bil Mil Thou RCON Bil Mil Thou 1410 1. Loans secured by real estate ..... 1. 1415 a. Construction, land development, and other land loans ..... 1.a. b. Secured by farmland (including farm residential and other 1420 improvements)..... 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 1797 properties and extended under lines of credit ..... 1.c.(1) (2) Closed-end loans secured by 1–4 family residential properties: 5367 (a) Secured by first liens ..... 1.c.(2)(a) 5368 (b) Secured by junior liens ..... 1.c.(2)(b) 1460 d. Secured by multifamily (5 or more) residential properties ..... 1.d. 1480 e. Secured by nonfarm nonresidential properties ..... 1.e. 2. Loans to depository institutions and acceptances of other banks: B531 a. To commercial banks in the U.S. 2.a. B532 (1) To U.S. branches and agencies of foreign banks ..... 2.a.(1) B533 (2) To other commercial banks in the U.S. 2.a.(2) B534 B534 b. To other depository institutions in the U.S. 2.b. B535 c. To banks in foreign countries..... 2.c. (1) To foreign branches of other U.S. banks..... B536 2.c.(1) B537 (2) To other banks in foreign countries ..... 2.c.(2) 1590 1590 3. Loans to finance agricultural production and other loans to farmers ...... 3. 4. Commercial and industrial loans: 1763 1763 a. To U.S. addressees (domicile) ..... 4.a. 1764 1764 b. To non-U.S. addressees (domicile) ..... 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): B538 B538 a. Credit cards..... 6.a. B539 B539 b. Other revolving credit plans..... 6.b. c. Other consumer loans (includes single payment, installment, and 2011 2011 all student loans)..... 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 2081 central banks)..... 7. 8. Obligations (other than securities and leases) of states and political 2107 2107 subdivisions in the U.S. 8. 1563 9. Other loans..... 9. 1545 a. Loans for purchasing or carrying securities (secured and unsecured).... 9.a. 1564 b. All other loans (exclude consumer loans) ..... 9.b. 2165 10. Lease financing receivables (net of unearned income)..... 10. 2182 a. Of U.S. addressees (domicile) ..... 10.a. 2183 b. Of non-U.S. addressees (domicile) ..... 10.b. 2123 2123 11. LESS: Any unearned income on loans reflected in items 1-9 above..... 11. 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal 2122 2122 Schedule RC, sum of items 4.a and 4.b) ..... 12.



### Schedule RC-C—Continued

#### Part I. Continued

Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	1
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		1			
next repricing date of: 1, 2	RCON		1	1	
(1) Three months or less					M.2.a.(1)
(2) Over three months through 12 months					M.2.a.(2)
(3) Over one year through three years					M.2.a.(3)
(4) Over three years through five years					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		1			
remaining maturity or next repricing date of: 1, 3	RCFD				
(1) Three months or less					M.2.b.(1)
(2) Over three months through 12 months					M.2.b.(2)
(3) Over one year through three years					M.2.b.(3)
(4) Over three years through five years					M.2.b.(4)
(5) Over five years through 15 years					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			-	-	
(not secured by real estate) 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	RCON		1	_	
in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	. 5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C,	RCFD		1	_	
part I, item 1, column A)	B837				M.5.

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

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

### 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 The	ousands	RCON	Bil	Mil	Thou
ASSETS					
1. U.S. Treasury securities in domestic offices		3531			
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).		3532			
<ol> <li>Securities issued by states and political subdivisions in the U.S. in domestic offices</li> </ol>		3533			
<ol><li>Mortgage-backed securities (MBS) in domestic offices:</li></ol>					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534			
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)		3535			
c. All other mortgage-backed securities		3536			
5. Other debt securities in domestic offices		3537			
6.–8. Not applicable					
9. Other trading assets in domestic offices	<u></u>	3541			
0. Trading assets in foreign offices		3542			
<ol> <li>Revaluation gains on interest rate, foreign exchange rate, and other commodity and equit contracts:</li> </ol>	У				
a. In domestic offices	RCON	3543			
b. In foreign offices	RCFN	3543			
2. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		3545			
		,			
IABILITIES		RCFD	Bil	Mil	Thou
3. Liability for short positions		3546			
<ol> <li>Revaluation losses on interest rate, foreign exchange rate, and other commodity and equ</li> </ol>					
contracts	-	3547			
5. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)		3548			

### Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

			Tran	sactio	on Accounts				N	n			
	(Column A) Total transaction accounts (including total demand deposits)			l dei	Memo mand (inclu	mn B) p: Total depos ded in mn A)	sits	no (inc	n				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. Individuals, partnerships, and corporations													
(include all certified and official checks)	B549				]				B550				1
2. U.S. Government	2202								2520				2
3. States and political subdivisions in the U.S	2203								2530				3
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	-			-	-						-	1	
(including foreign central banks)	2216								2377				6
<ol> <li>Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,</li> </ol>				_							_		
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	1	
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000				1	
and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining				1	
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			1	-	
maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under		-			
state law) (to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:			1	-	
(1) Money market deposit accounts (MMDAs)					M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
b. Total time deposits of less than \$100,000					M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

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### Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	1
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1,2					1
(1) Three months or less	A579				M.3.a
(2) Over three months through 12 months	A580				M.3.a
(3) Over one year through three years					M.3.a
(4) Over three years	A582				M.3.a
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.3.1
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1, 4				-	1
(1) Three months or less	A584				M.4.a
(2) Over three months through 12 months	A585				M.4.a
(3) Over one year through three years					M.4.a
(4) Over three years	A587				M.4.a
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.I

Dellan Americata in Theoremate

<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:					
<ol> <li>Individuals, partnerships, and corporations (include all certified and official checks)</li> </ol>	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						
Dolla	ar 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

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

### Schedule RC-G—Other Liabilities

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

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

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

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

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

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

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### Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	S BCON Bil Mil Thou				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding	2155				1.
2. Bank's liability on acceptances executed and outstanding.	2920				2.
3. Securities purchased under agreements to resell					3.
4. Securities sold under agreements to repurchase					4.
5. Other borrowed money	3190				5.
EITHER					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
OR					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	3129				9.
In items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou	
available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041				11.
12. Securities issued by states and political subdivisions in the U.S.	1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:			-	_	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043				13.a.(1)
(2) Other pass-through securities	1044				13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			-	_	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209				13.b.(1)
(2) All other mortgage-backed securities	1280				13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	1281				14.
15. Foreign debt securities (include foreign asset-backed securities)	1282				15.
16. Investments in mutual funds and other equity securities with readily determinable					
fair values	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities					
(sum of items 10 through 16)	1374				17.
				1	
18. Equity securities that do not have readily determinable fair values	1752				18.

### Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133				1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898				2.

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

Dollar Amounts in Thous	ands	RCFD	Bil	Mil	Thou	
ASSETS						
1. Interest-bearing balances due from depository institutions		3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-				_		
backed securities)		B558				2.
3. Mortgage-backed securities <sup>2</sup>		B559				3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the L	J.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell		3365				5.
6. Loans:						
a. Loans in domestic offices:		RCON				
(1) Total loans		3360				6.a.(1
(2) Loans secured by real estate		3385				6.a.(2
(3) Loans to finance agricultural production and other loans to farmers		3386				6.a.(3
(4) Commercial and industrial loans		3387				6.a.(4
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards		B561				6.a.(5
(b) Other (includes single payment, installment, all student loans, and revolving						
credit plans other than credit cards)	. <u></u>	B562				6.a.(5
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3360				6.b.
7. Trading assets	RCFD					7.
8. Lease and financing receivables (net of unearned income)	RCFD	3484				8.
9. Total assets <sup>4</sup>	RCFD	3368				9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,		RCON				
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485				10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits (includes MMDAs)		B563				11.a.
b. Time deposits of \$100,000 or more		A514				11.b.
c. Time deposits of less than \$100,000						11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3404				12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under				1		
capitalized leases)	RCFD	3355				14.

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

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

<sup>&</sup>lt;sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>&</sup>lt;sup>4</sup> The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

	Dollar	Amoui	nts in Thous	ands <sub>F</sub>	RCFD	Bil	Mil	Thou	
1. U	nused commitments:								
a.	Revolving, open-end lines secured by 1-4 family residential properties	s, 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. Fi	nancial standby letters of credit and foreign office guarantees				3819				2.
a.	Amount of financial standby letters of credit conveyed to others	3820							2.a.
	erformance standby letters of credit and foreign office guarantees				3821				3.
	Amount of performance standby letters of credit conveyed to others								3.a.
	ommercial and similar letters of credit				3411				4.
5. P	articipations in acceptances (as described in the instructions) conveyed	to othe	rs by the		· · ·				
	porting bank				3428				5.
	ecurities lent (including customers' securities lent where the customer is								
	ss by the reporting bank)		•		3433				6.
	redit derivatives:								
	Notional amount of credit derivatives on which the reporting bank	is the	guarantor		4534				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				A535				7.b.
	(1) Gross positive fair value				C221				7.b.(1)
	(2) Gross negative fair value				C222				7.b.(2)
8. S	pot foreign exchange contracts				8765				8.
	I other off-balance sheet liabilities (exclude derivatives) (itemize and des								0.
	this item over 25% of Schedule RC, item 28, "Total equity capital")				3430				9.
0.									0.
а	Securities borrowed	3432							9.a.
b.		3434							9.b.
C.	TEXT 3555	3555							9.c.
d.	TEXT	3556							9.d.
e.	TEXT	3557							9.e.
	I other off-balance sheet assets (exclude derivatives) (itemize and desc	rihe ea	ch compone	ent					0.0.
	this item over 25% of Schedule RC, item 28, "Total equity capital")				5591				10.
01									10.
a.	Commitments to sell when-issued securities	3435							10.a.
a. b.	TEXT 5592	5592							10.a. 10.b.
с.	7592 TEXT 5593	5593							10.b. 10.c.
d.	7555 7554	5594							10.c. 10.d.
e.	7595 5595	5595							10.u. 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.

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### Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra ntracts	te	Fc	rèign	umn E Excha ntracts	ange	E	qùity	umn C Deriva ntracts	ative		Comm	umn E Iodity : Contra	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal																	
sum of items 13 and 14):		RCF	D 8693			RC	FD 8694			RCI	D 8695			RC	FD 8696		
a. Futures contracts																·	12.a.
		RCF	FD 8697			RC	FD 8698			RCI	FD 8699			RC	FD 8700		
b. Forward contracts																·	12.b.
c. Exchange-traded option contracts:		RCI	FD 8701	1		RC	FD 8702		<u> </u>	RCI	FD 8703	1		RC	FD 8704		
(1) Written options		PCI	D 8705			PC	FD 8706			PCI	D 8707			- PC	FD 8708	L	12.c.(
		RUI	-0 8705			RC				RUI	-08/0/			RC		<u> </u>	10
(2) Purchased options		RCE	D 8709			RC	 FD 8710			RC	 FD 8711			RC	FD 8712	L	12.c.(
<ul><li>d. Over-the-counter option contracts:</li><li>(1) Written options</li></ul>																<u>г                                    </u>	12.d.(
(1) whiteh options		RCF	L FD 8713			RC	L FD 8714			RCI	L FD 8715			RC	L FD 8716		12.u.(
(2) Purchased options																· / .	12.d.(
		RC	D 3450			RC	FD 3826			RCI	D 8719			RC	FD 8720	-	12.0.
e. Swaps																·	12.e.
13. Total gross notional amount of		RCF	D A126			RC	FD A127			RCI	D 8723			RC	FD 8724		
derivative contracts held for trading																·	13.
14. Total gross notional amount of							-										
derivative contracts held for		RCF	FD 8725			RC	FD 8726			RCI	FD 8727			RC	FD 8728		
purposes other than trading																· ·	14.
a. Interest rate swaps where the				-	-												
bank has agreed to pay a		RCI	-D A589		-												
fixed rate					-												14.a.
15. Gross fair values of derivative																	
contracts:		RCF	-D 8733	•	<u> </u>	RC	FD 8734	•		RCI	-D 8735	•	-	RC	FD 8736		
<ul><li>a. Contracts held for trading:</li><li>(1) Gross positive fair value</li></ul>						-				-						<u> </u>	15.a.(
		RCF	L FD 8737	I		RC	L FD 8738	1		RCI	L FD 8739	1		RC	L FD 8740		1J.a.(
(2) Gross negative fair value																<u></u>	15.a.(
b. Contracts held for purposes other											•						
than trading:		RCI	- -D 8741			RC	FD 8742			RCI	- -D 8743			RC	FD 8744		
(1) Gross positive fair value																	15.b.(
		RCI	-D 8745			RC	FD 8746			RCI	D 8747			RC	FD 8748		·
(2) Gross negative fair value																· .	15.b.(

### 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					1.b.
2.	Intangible assets other than goodwill:			-		
	a. Mortgage servicing assets	3164				2.a.
	(1) Estimated fair value of mortgage servicing assets					2.a.(1)
	b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
	c. All other identifiable intangible assets	5507				2.c.
	d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3.	Other real estate owned:					
	a. Direct and indirect investments in real estate ventures	5372				3.a.
	b. All other real estate owned:	RCON				
	(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 officesRCFN					3.b.(6)
	a Tatal (sum of items 2 a and 2 b) (must agual Cabadula DC item 7)	RCFD 2150				
4	c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.c.
4.	Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures	5374				
	<ul> <li>b. All other investments in unconsolidated subsidiaries and associated companies</li> </ul>	5375				4.a.
	c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.b.
5	Other borrowed money:	2100				4.c.
Э.	a. Federal Home Loan Bank advances:					
	<ul> <li>(1) With a remaining maturity of one year or less<sup>1</sup></li> </ul>	2651				F a (1)
	<ul><li>(2) With a remaining maturity of more than one year through three years</li></ul>	B565				5.a.(1)
	<ul><li>(3) With a remaining maturity of more than three years</li></ul>	B566				5.a.(2) 5.a.(3)
	b. Other borrowings:					J.a.(J)
	(1) With a remaining maturity of one year or less	B571				5.b.(1)
	(2) With a remaining maturity of more than one year through three years	B567				5.b.(1)
	(3) With a remaining maturity of more than three years	B568				5.b.(2)
	c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)	3190				5.c.
						0.0.
			Yes		No	
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
		·				
		RCFD	Bil	Mil	Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.

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

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

		Pas 30 thro days a	imn A) t due ough 8 and sti ruing	89		Past o days o and		)		-	imn C		
Dollar Amounts in Thousands	RCON		Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:	1 '		1	1							1		
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.
<li>c. Secured by 1–4 family residential</li>													
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) Secured by first liens	C236				C237				C229				1.c.(2)(a)
(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential								-					
properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential				1				-					
properties in domestic offices	3502				3503				3504				1.e.
	RCFN			1	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	RCFD				RCFD				RCFD		r	1	
institutions	5377				5378				5379				2.a.
b. To foreign banks	5380				5381				5382				2.b.
3. Loans to finance agricultural production and				1							1	1	
other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:	10-1			1	1070						-	-	
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:	DETE			1	DEZC				DCZZ		1		-
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, installment,													
all student loans, and revolving credit plans	D570			1	DC70				DEOD		1	1	<b>-</b> 1
other than credit cards)	B578				B579				B580				5.b.
6. Loans to foreign governments and official	5200			1	5200			-	5201		1		0
institutions	5389				5390				5391				6. 7
7. All other loans	5459			l	5460				5461		I		7.
8. Lease financing receivables:	1057			1	1050				1250		1	1	0 -
a. Of U.S. addressees (domicile)	1257				1258				1259			$\left  - \right $	8.a.
b. Of non-U.S. addressees (domicile)	1271			1	1272				1791		1	1	8.b.
9. Debt securities and other assets (exclude													
other real estate owned and other repossessed	3505			1	3506				3507		1		0
assets)	0000			1	0000				0001		1		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.

		5612 56				(Colur Past d lays o and accr	lue 90 r more still		1				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases													
included in item 10 above	5615				5616				5617				] 10.a.

Dollar Amounts in ThousandsRCFDBilMilThouRCFDBilMilThouRCFDBilMilThou1. 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)	Memoranda		30	Past thro	ugh 8 nd stil	9		Past d		1		•	mn C) ccrual		
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		Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
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       M.3.	Schedule R	C-N, items 1 through 8, above													
construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	· ·		1658				1659				1661				M.1.
<ul> <li>3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)</li></ul>	2. Loans to fina construction	ance commercial real estate, , and land development activities													
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       1249       1250       M.3.	Schedule R	C-N, items 4 and 7, above	6558				6559				6560				M.2.
4. Not applicable 5. Loans and leases held for sale (included in		-				1				1					
5. Loans and leases held for sale (included in	Schedule R	C-N, item 1, above)	1248				1249				1250				M.3.
	<ol><li>Not applicab</li></ol>	ble													
Schedule RC-N, items 1 through 8, above)  C240    C241    C226     M.5.	5. Loans and	leases held for sale (included in							-				-		
	Schedule R	C-N, items 1 through 8, above)	C240				C241				C226				M.5.

		(Colu	mn A)			(Colu	mn B)		
		Past c	lue 30			Past d	lue 90		
	thi	rough	89 da	ys	c	lays o	r more	Э	
6. Interest rate, foreign exchange rate, and other	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
commodity and equity contracts:									
Fair value of amounts carried as assets	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)

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):		DI		mou	
a. Actual amount of all unposted debits	0030				1.a.
OR					n.a.
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	0031				1.b.(1)
<ul> <li>(2) Actual amount of unposted debits to time and savings deposits<sup>1</sup></li> </ul>	0032				1.b.(2)
<ol> <li>Unposted credits (see instructions):</li> </ol>			1	1	1.0.(2)
a. Actual amount of all unposted credits	3510				2.a.
OR				1	2.a.
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	3512				2.b.(1)
<ul> <li>(2) Actual amount of unposted credits to time and savings deposits<sup>1</sup></li> </ul>	3514				2.b.(1) 2.b.(2)
<ol> <li>Uninvested trust funds (cash) held in bank's own trust department (not included in total</li> </ol>				1	2.0.(2)
deposits in domestic offices)	3520				3.
<ol> <li>Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico</li> </ol>	. 0020			1	з.
and U.S. territories and possessions (not included in total deposits):	2211				4 -
a. Demand deposits of consolidated subsidiaries	2351				4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries					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:	2229				_
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	· — — +				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,	EE 4E				
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,			1	-	
column B)	. 2314				6.a.
<ul> <li>Amount reflected in time and savings deposits<sup>1</sup> (included in Schedule RC-E, Part I,</li> </ul>			-		
item 7, column A or C, but not column B)	. 2315				6.b.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2			1		
a. Unamortized premiums	. 5516				7.a.
b. Unamortized discounts	. 5517				7.b.
8. To be completed by banks with "Oakar deposits."					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter					
(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>&</sup>lt;sup>1</sup> For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

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

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### Schedule RC-O—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	]
9. Deposits in lifeline accounts	5596				9.
0. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits					
in domestic offices)	. 8432				10.
1. 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.
2. 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.
Iemoranda (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 accounts of \$100,000 or less:			1	1	-
(1) Amount of deposit accounts of \$100,000 or less	. 2702				M.1.a.
(2) <i>Number</i> of deposit accounts of \$100,000 or less (to be Number	_				
completed for the June report only)	_				M.1.a.
<ul> <li>Deposit accounts of more than \$100,000:</li> </ul>			-	-	-
(1) Amount of deposit accounts of more than \$100,000	. 2710				M.1.b.
Number	_				
(2) Number of deposit accounts of more than \$100,000 2722					M.1.b.(
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				1	
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 EDIC Certificate Number of the parent bank or parent savings					

It so, report the legal title and FDIC Certificate number of the parent bank or parent savings						_
association:	RCON	F	DIC	Cert	No.	
TEXT A545	A545					M.3.

FDIC Certificate Number

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### Schedule RC-R—Regulatory Capital

31. Tier 1 leverage ratio<sup>2</sup>.....

32. Tier 1 risk-based capital ratio<sup>3</sup>.....

33. Total risk-based capital ratio<sup>4</sup>.....

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

<sup>2</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
 <sup>3</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
 <sup>4</sup> The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

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

7273

7274

7275

7204

7206

7205

31.

32.

33.

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### Schedule RC-R—Continued

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

	· ·	olumn	A)	· ·	olumr	'	(C	olumn	,		olumn	,		Columr	,	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ition b	y Risk	Weig	ght Ca	tegory			
	Sch	nedule l	RC)		-Weig			0%			20%			50%			100%	1
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions																		
(Column A equals the sum of Schedule RC, items 1.a	F	RCFD 001	0				F	RCFD B6	00	R	CFD B60	01				F	RCFD B6	02
and 1.b)																		
,	F	RCFD 1754	4	F	RCFD B6	03	F	RCFD B60	04	R	CFD B60	05	I	RCFD B6	06	F	RCFD B6	07
35. Held-to-maturity securities																		
······	F	RCFD 1773	3	F	RCFD B6	08	F	RCFD B60	09	R	CFD B6	10	I	RCFD B6	11	F	RCFD B6	12
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under	F	RCFD C22	5				F	RCFD CO	63	R	CFD CO	64				F	RCFD B5	20
agreements to resell																		
	F	RCFD 536	9	F	RCFD B6	17	F	RCFD B6	18	R	CFD B6	19	I	RCFD B6	20	F	RCFD B6	21
38. Loans and leases held for sale																		
	F	RCFD B52	8	F	RCFD B6	22	F	RCFD B62	23	R	CFD B62	24	I	RCFD B6	25	F	RCFD B6	26
39. Loans and leases, net of unearned income <sup>1</sup>																		
	F	RCFD 312	3	F	RCFD 31	23		1						1	1			
40. LESS: Allowance for loan and lease losses																		
	F	RCFD 354	5	F	RCFD B6	27	F	RCFD B62	 28	R	CFD B62	29		RCFD B6	30	F	RCFD B6	 31
11 Trading assets																		
11. Trading assets	F	RCFD B63	9	F	I RCFD B6	40	F	I RCFD B64	1 41	R	CFD B64	42		RCFD B6	43	F	RCFD 53	39
12 All other accests <sup>2</sup>																		
42. All other assets <sup>2</sup>	F	RCFD 217	0	F	I RCFD B6	44	F	RCFD 532	20	R	CFD 532	27		RCFD 53	34	F	RCFD 534	1 40
43. Total assets (sum of items 34 through 42)	· · ·		-						-		0.					· · ·		

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

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

### Schedule RC-R—Continued

	(Column			1	olumn		(Col	umn C)	(C	olumn	D)	(Colurr	ın E)	(C	olumn F)	
	Face Val or Notio		Credit Conversion		Credit quivale				Alloc	ation b	y Risk	Weight C	ategory			
	Amour		Factor		moun			0%		20%		50%	6		100%	
Dollar Amounts in Thousands	Bil Mil	Thou		Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil Mi	Thou	Bil	Mil Thou	1
Derivatives and Off-Balance Sheet Items	RCFD B54	16		F	RCFD B54	17	RCF	D B548	I	RCFD B58	31	RCFD E	3582	F	CFD B583	
4. Financial standby letters of credit			1.00 or 12.5 <sup>2</sup>													
5. Performance standby letters of	RCFD 382	21		F	RCFD B6	50	RCF	D B651	I	RCFD B6	52	RCFD E	3653	F	CFD B654	
credit			.50													
6. Commercial and similar letters of	RCFD 341	1		F	RCFD B65	55	RCF	-D B656	1	RCFD B6	57	RCFD E	8658	F	CFD B659	
credit			.20													
7. Risk participations in bankers																
acceptances acquired by the	RCFD 342	29		F	RCFD B66	50	RCF	FD B661	I	RCFD B6	62			F	RCFD B663	
reporting institution			1.00													
	RCFD 343	3		F	RCFD B66	64	RCF	-D B665	1	RCFD B6	66	RCFD E	3667	F	CFD B668	
8. Securities lent			1.00													
9. Retained recourse on small business	RCFD A25	50		F	RCFD B66	69	RCF	D B670	I	RCFD B6	71	RCFD E	8672	F	CFD B673	
obligations sold with recourse			1.00													
0. Recourse and direct credit substi-																
tutes (other than financial standby																
letters of credit) subject to the low-																
level exposure rule and residual					_					_						
interests subject to a dollar-for-dol-	RCFD B54	11		F	RCFD B54	12								F	CFD B543	
lar capital requirement			12.5 <sup>3</sup>													
1. All other financial assets sold with	RCFD B67	75		F	RCFD B67	76	RCF	D B677	1	RCFD B6	78	RCFD E	3679	F	CFD B680	
recourse			1.00													
2. All other off-balance sheet	RCFD B68	31		F	RCFD B68	32	RCF	D B683	I	RCFD B68	34	RCFD E	3685	F	CFD B686	
liabilities			1.00													
3. Unused commitments with an original	RCFD 383	3		F	RCFD B68	37	RCF	D B688	I	RCFD B68	39	RCFD E	3690	F	CFD B691	
maturity exceeding one year			.50													
······································				F	RCFD A16	67	RCF	D B693	I	RCFD B6	94	RCFD E	3695		•	
54. Derivative contracts																

<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.

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	(0	Colu	mn C)	(C	olumn	D)	(C	olumr	ו E)	(C	olumn	F)	
				Alloc	ation b	oy Risk	Weig	ht Ca	tegory				
		0	%		20%			50%			100%		
Dollar Amounts in Thousands	Bil	N	/iil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk weight category		RCFE	D B696	F	RCFD B6	97	F	CFD B6	98	R	CFD B699	9	
(for each column, sum of items 43 through 54)													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		RCFE	D B700	F	RCFD B7	01	F	CFD B7	02	R	CFD B70	3	
item 56)			0										57
										R	CFD 165	1	
58. Market risk equivalent assets													58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										R	CFD B704	4	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													59
										R	CFD A222	2	
60. LESS: Excess allowance for loan and lease losses													60
										R	CFD 3128	8	
61. LESS: Allocated transfer risk reserve													61
										R	CFD A22	3	
62. Total risk-weighted assets (item 59 minus items 60 and 61)													62

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	ren	nainin	g mati	urity of	F				
		· ·	Colum year	n A) or les:	6		Ôv		n B) e year e year				olum er five	n C) years	
2. Notional principal amounts of derivative contracts: <sup>1</sup>	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts	3812					8769					8770				
c. Gold contracts	8771					8772					8773				
d. Other precious metals contracts	8774					8775					8776				
e. Other commodity contracts	8777					8778					8779				
f. Equity derivative contracts	A000					A001					A002				

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

FDIC Certificate Number

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

	1-	olumn 4 Fan esiden Loans	nily tial	F F	lumn B) Iome Equity ∟ines		olumn Credit Card ceivab			olumn Auto Loans	-	Co	olumn Other onsum Loans	er	Ċo	olumn mmer I Indus Loans	cial strial	(Colui All C Loan All Le	other s and	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Tho	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil N	lil Thou	]
Bank Securitization Activities																				
1. Outstanding principal balance of																				
assets sold and securitized by the																				
reporting bank with servicing retained	-	RCFD B7(				-	RCFD B70			CFD B7			CFD B70	0		RCFD B7		RCFD	D711	4
or with recourse or other seller-pro-	г		15	RU	FD B706	<u>г</u>			ĸ		1	ĸ		9	F			RCFD	ВЛП	-
vided credit enhancements																				1.
2. Maximum amount of credit exposure																				
arising from recourse or other																				
seller-provided credit enhancements																				
provided to structures reported in																				
item 1 in the form of:																				
a. Retained interest-only strips	F	RCFD B7		RC		F	RCFD B71		R	CFD B7	15	R		6	F	RCFD B7 <sup>2</sup>		RCFD	B718	1
(included in Schedules RC-B or RC-F or in Schedule RC, item 5)										-										2.a.
b. Standby letters of credit, sub-			1					1			1		1 1				1			2.a.
ordinated securities, and other	F	RCFD B7 <sup>.</sup>	19	RC	FD B720	F	RCFD B72	21	R	CFD B7		R		3	F	RCFD B72	24	RCFD	B725	1
enhancements																				2.b.
3. Reporting bank's unused commit-			1		I			1			1		<u> </u>			1	1			2.0.
ments to provide liquidity to structures	F	RCFD B72	 26	RC	FD B727	F	RCFD B72	 28	R	CFD B7	29	R	CFD B73	0	F	RCFD B73	 31	RCFD	B732	1
reported in item 1																				3.
4. Past due loan amounts included in													11				1			0.
item 1:	F	RCFD B7	33	RC	FD B734	F	RCFD B73	35	R	CFD B7	36	R	CFD B73	7	F	RCFD B73	38	RCFD	B739	1
a. 30–89 days past due																				4.a.
	F	RCFD B74	40	RC	FD B741	F	RCFD B74	12	R	CFD B7	43	R	CFD B74	4	F	RCFD B74	45	RCFD	B746	1
b. 90 days or more past due																				4.b.
5. Charge-offs and recoveries on assets																				
sold and securitized with servicing																				
retained or with recourse or other																				
seller-provided credit enhancements																				
(calendar year-to-date):	I	RIAD B74	17	RI	AD B748		RIAD B74	9	F	RIAD B7	50	F	RIAD B75	1	F	RIAD B75	52	RIAD	B753	
a. Charge-offs																				5.a.
5	I	RIAD B75	54	RI	AD B755	1	RIAD B75	6	F	RIAD B7	57	F	RIAD B758	3	F	RIAD B75	59	RIAD	B760	
b. Recoveries																				5.b.

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### Schedule RC-S—Continued

	1–4 Re	olumn A) 4 Family sidential	Ho	imn B) ome juity		Column C) Credit Card		olumn E Auto Loans	))	Of Cons	ımn E) ther sumer	Ċo anc	olumn F) ommercial I Industrial	Column G) All Other .oans and	
Dollar Amounts in Thousands	Bil	Loans Mil Thou		nes Mil Thou	Bil	eceivables Mil Thou	Bil	Mil	Thou		ans Vil Thou	Bil	Loans Mil Thou	 All Leases Mil Thou	-
. Amount of ownership (or seller's)						<u> </u>		<u> </u>		1			1 1	 1 1	
interests carried as:															
a. Securities (included in															
Schedule RC-B or in Schedule RC,			RCF	D B761		RCFD B762						F	RCFD B763		
item 5)															6.8
b. Loans (included in			RCF	D B500		RCFD B501						F	RCFD B502		
Schedule RC-C)															6.1
7. Past due loan amounts included in															
interests reported in item 6.a:			RCF	D B764		RCFD B765						F	RCFD B766		
a. 30–89 days past due															7.
			RCF	D B767		RCFD B768						F	RCFD B769		
b. 90 days or more past due															7.
3. Charge-offs and recoveries on loan															
amounts included in interests reported															
in item 6.a (calendar year-to-date):			RIAI	D B770		RIAD B771							RIAD B772		
a. Charge-offs															8.8
-			RIAI	D B773		RIAD B774							RIAD B775		
b. Recoveries															8.1
or Securitization Facilities Sponsored															
y or Otherwise Established By Other															
stitutions															
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,	R	CFD B776	RCF	D B777		RCFD B778	R	CFD B779		RCFI	D B780	F	RCFD B781	RCFD B782	
and other enhancements															9.
. Reporting bank's unused commitments															
to provide liquidity to other institutions'	R	CFD B783	RCF	D B784		RCFD B785	R	CFD B786		RCFI	D B787	F	RCFD B788	RCFD B789	
securitization structures															] 10.

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### Schedule RC-S—Continued

	1-	olumn -4 Fan esiden Loans	nilý tial		olumn Home Equity Lines	, , /		olumn Credi Card ceivat	t	,	olumn Auto Loans	,	C	olumn Other onsum Loans	ner	Čo and	olumr mmer I Indus Loans	cial strial	Â Lo	olumn II Othe ans a Leas	er nd
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank</li> </ul>	F	RCFD B7	90	F	RCFD B7	91	F	RCFD B7	92	R	RCFD B79	)3	7	CFD B7	)4	R	CFD B7	95	R	CFD B7	
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro-	F	RCFD B7	97	F	CFD B79	98	F	CFD B7		R	RCFD B80	00	F	CFD B80		R	CFD B8		R	CFD B80	 )3

Aemoranda Dollar Amounts in Thousands	RCFD	Bil I	Mil Thou	u
<ol> <li>Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:</li> </ol>				
a. Outstanding principal balance	A249			М.
b. Amount of retained recourse on these obligations as of the report date	A250			M
. 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
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	DOOL			M
c. Other financial assets <sup>1</sup>	A591			M.
. 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			М.
(2) Conduits sponsored by other unrelated institutions				М
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.
(2) Conduits sponsored by other unrelated institutions				M.

<sup>&</sup>lt;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—Fiduciary and Related Services

## Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

		RCFD	Yes	No	
1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1
		RCFD	Yes	No	
2.	Does the institution exercise the fiduciary powers it has been granted?	A346			2
		. <u> </u>			
3.	Does the institution have any fiduciary or related activity (in the form of assets or accounts)?	RCFD	Yes	No	
	(If "NO," do not complete the rest of Schedule RC-T.)	B867			3
		L			J. J.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19.a quarterly,
- · Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				Non-N	umn E Manag ssets		(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCI	D B868			RC	D B869		RCFD B870	RCFD B871	
4. Personal trust and agency accounts											4.
<ol> <li>Retirement related trust and agency accounts:</li> </ol>											
a. Employee benefit—defined		RCI	D B872			RCI	D B873		RCFD B874	RCFD B875	
contribution											5.a.
b. Employee benefit—defined		RCI	D B876			RC	D B877		RCFD B878	RCFD B879	
benefit											5.b.
		RCI	D B880			RC	D B881		RCFD B882	RCFD B883	
c. Other retirement accounts											5.c.
		RCI	D B884			RC	D B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency	RCFD B886						RCFD B888	_			
accounts						-	_				7.
	L	RCI	D B890			RCI	D B891		RCFD B892	RCFD B893	
8. Other fiduciary accounts											8.



### Schedule RC-T—Continued

	(Column A) Managed Assets			1	Non-N	umn E /lanag ssets	'	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts								
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou									
FIDUCIARY AND RELATED ASSETS—Continued																	
9. Total fiduciary accounts	RCFD B894			RCFD B894			RCFD B894			D B895		RCFD B896	RCFD B897				
(sum of items 4 through 8)											9.						
(						RCF	D B898			RCFD B899							
10. Custody and safekeeping accounts											10.						
11. Fiduciary accounts held in foreign	RCFN B900									RCFN B900		RCF	N B901		RCFN B902	RCFN B903	
offices (included in items 9 and 10)											11.						

Dol	lar Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME				-		
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						13.b.
c. Other retirement accounts		B907				13.c.
14. Corporate trust and agency accounts						14.
15. Investment management agency accounts						15.
16. Other fiduciary accounts						16.
17. Custody and safekeeping accounts						17.
18. Other fiduciary and related services income						18.
19. Total gross fiduciary and related services income (sum of items 12 the Schedule RI, item 5.a)	<b>e</b> , ( 1	4070				19.
<ul> <li>a. Fiduciary and related services income—foreign offices (included in item 19)</li> </ul>	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						22.
23. Net fiduciary and related services income						23.

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

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### Schedule RC-T—Continued

Memoranda—Continued		Νι	olumn A) umber of Issues	P	rincip	umn E al Am	ount	
	Dollar Amounts in Thousands	RCFD		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:					RC	D B928		
a. Corporate and municipal trusteeships		B927						M.2.a.
b. Transfer agent, registrar, paying agent, and ot		B929						M.2.b.

(Column B) (Column A) Number of Market Value of Funds Fund Assets Dollar Amounts in Thousands RCFD RCFD Bil Mil Thou 3. Collective investment funds and common trust funds: B931 B932 a. Domestic equity..... M.3.a. B933 B934 b. International/Global equity..... M3.b. B935 B936 M.3.c. c. Stock/Bond blend ..... B937 B938 d. Taxable bond ..... M.3.d. B939 B940 e. Municipal bond ..... M.3.e. B942 B941 f. Short term investments/Money market..... M.3.f. B943 B944 g. Specialty/Other..... M.3.g. h. Total collective investment funds (sum of Memorandum items 3.a B945 B946 M.3.h. through 3.g).....

	Gro: M	olumn ss Los anage ccoun	ssés ed	Gro: Non	olumn ss Los -Mana ccoun	ssés aged	· ·	lumn cover	,	
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	j
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Retirement related trust and agency accounts				B951			B952			M.4.b.
c. Investment management agency accounts	<b>B0F0</b>			B954			B955			M.4.c.
d. Other fiduciary accounts and related services	B956			B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of										
columns A and B minus column C must equal Schedule RC-T, item 21)	B959			B960			B961			M.4.e.

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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



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

City

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

#### Legal Title of Bank

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

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

No comment (RCON 6979)

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

State

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

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

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

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

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

NAME AND ADDRESS OF BANK								
	OME	OMB I 3 No. fo Exp	No. Fo r Fede iration	or OCC or FDIC eral Res Date: (	: 3064- serve: 3/31/20	-0052 7100-0	036	
				unts in		ands)		
	CLOSE OF BUSINESS DATE	FDIC Ce	ertificate	Number				
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)								
The following information is required by Public Laws 90–44 and 102–242, but does not Condition, these Laws require all banks to furnish a report of all loans or other extension the previous Report of Condition. Data regarding individual loans or other extensions of credit were made during the period, insert "none" against subitem (a). (Exclude the filt credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal R definitions of "executive officer" and "extension of credit," respectively. Exclude shareholders who are not executive officers.	ons of credit to thei s of credit are not i irst \$15,000 of inde egulations (Fede	r execu requirec ebtedne ral Res	tive of d. If no ess of erve I	ficers n o such l <i>each e</i> . <b>Board</b> l	nade <b>s</b> oans o xecutiv <b>Regula</b>	ince th or other ve office ation O	e date of extension or under b for the	f ns bank
<ul><li>a. Number of loans made to executive officers since the previous Call Report</li><li>b. Total dollar amount of above loans (in thousands of dollars)</li></ul>			RCFD 3561 RCFD 3562					a. b.
<ul> <li>c. Range of interest charged on above loans</li> <li>(example: 9¾% = 9.75)</li> </ul>	RCFD	·	_ %	to to	CFD 702 -		·	% c.
SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	D	ATE (N	<i>l</i> onth	, Day,	Year)			

#### **Emergency Contact Information**

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

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