OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2004



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

1

# **Consolidated Reports of Condition and Income for**

# A Bank With Domestic and Foreign Offices—FFIEC 031 (20011231)

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).

Report at the close of business December 31, 2001

Federal Financial Institutions Examination Council

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

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

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

Name and Title of Officer Authorized to Sign Report

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

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

Director (Trustee) Director (Trustee)

(RCRI 9999)

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

#### Submission of Reports

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

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

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

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

FDIC Certificate Number	Legal Title of Bank (TEXT 9010)	
http://Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) (Example: www.examplebank.com	City (TEXT 9130)	
	State Abbrev. (TEXT 9200)	ZIP Code (TEXT 9220)

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

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

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#### Disclosure of Estimated Burden

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

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

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

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

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Legal Title of Bank		
City		
State	Zip Code	
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FDIC Certificate Number	J	

FFIEC 031 Page RI-1

# Consolidated Report of Income for the period January 1, 2001–December 31, 2001

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

### Schedule RI—Income Statement

4. Interesting	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:	4011				4 (4)( )
(a) Loans secured by real estate	4024				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	4012				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	4065				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.
!. 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	4185				2.c.

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

## Schedule RI—Continued

4

		Year-t	o-date	,			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou			
2. Interest expense (continued):							
d. Interest on subordinated notes and debentures	4200				2.d.		
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.		
3. Net interest income (item 1.h minus 2.e)					4074		3.
4. Provision for loan and lease losses					4230		4.
5. Noninterest income:							
a. Income from fiduciary activities <sup>1</sup>	4070				5.a.		
b. Service charges on deposit accounts in domestic offices	4080				5.b.		
c. Trading revenue <sup>2</sup>	A220				5.c.		
d. Investment banking, advisory, brokerage, and underwriting fees							
and commissions	B490				5.d.		
e. Venture capital revenue	B491				5.e.		
f. Net servicing fees	B492				5.f.		
g. Net securitization income	B493				5.g.		
h. Insurance commissions and fees	B494				5.h.		
i. Net gains (losses) on sales of loans and leases	5416				5.i.		
j. Net gains (losses) on sales of other real estate owned	5415				5.j.		
k. Net gains (losses) on sales of other assets (excluding securities) .	B496				5.k.		
Other noninterest income*	B497				5.l.		1
m. Total noninterest income (sum of items 5.a through 5.l)					4079		5.m.
6. a. Realized gains (losses) on held-to-maturity securities					3521		6.a.
b. Realized gains (losses) on available-for-sale securities					3196		6.b.
7. Noninterest expense:			_				
a. Salaries and employee benefits	4135				7.a.		
b. Expenses of premises and fixed assets (net of rental income)							
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.		
c. Amortization expense of intangible assets (including goodwill)	4531				7.c.		
d. Other noninterest expense*	4092				7.d.	 ı	ı
e. Total noninterest expense (sum of items 7.a through 7.d)					4093		7.e.
8. Income (loss) before income taxes and extraordinary items and other						 ı	1
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301		8.
9. Applicable income taxes (on item 8)					4302		9.
10. Income (loss) before extraordinary items and other adjustments					1005		1
(item 8 minus item 9)					4300		10.
11. Extraordinary items and other adjustments, net of income taxes*					4320		11.
12. Net income (loss) (sum of items 10 and 11)					4340		12.

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

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

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

## Schedule RI—Continued

Memoranda			Ye	ar-te	o-date	)	
violitoralisa	Dollar Amounts in Thousan	ds <sub>RIA</sub>	D E	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans,	and leases acquired						
after August 7, 1986, that is not deductible for federal income ta	x purposes	451	3				M.1.
2. Income from the sale and servicing of mutual funds and annuitie	es in domestic offices						
(included in Schedule RI, item 8)		843	1				M.2.
3. Income on tax-exempt loans and leases to states and politi	cal subdivisions						
in the U.S. (included in Schedule RI, items 1.a and 1.b)		431	3				M.3.
4. Income on tax-exempt securities issued by states and political s	ubdivisions in the U.S.						
(included in Schedule RI, item 1.d.(3))		450	7				M.4.
5. Number of full-time equivalent employees at end of current peri	od (round to nearest			N	lumbe	r	
whole number)		415	0				M.5.
6. Not applicable	_						
7. If the reporting bank has restated its balance sheet as a result of		C	; Y	Υ	MM	DD	
accounting this calendar year, report the date of the bank's acq	uisition <sup>1</sup> 9	106					M.7.
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be reported average trading assets (Schedule RC-K, item 7) of quarter of the preceding calendar year.):	-						
quarter of the preceding calendar year.).	42 million of more for any	RIA	D I	Bil	Mil	Thou	
a. Interest rate exposures	•	-	_	Bil	Mil	Thou	M.8. <i>a</i>
	-	875	7	Bil	Mil	Thou	M.8.a M.8.b
a. Interest rate exposures		875	7	Bil	Mil	Thou	
a. Interest rate exposures      b. Foreign exchange exposures		875 875	7 8 9	Bil	Mil	Thou	M.8.b
a. Interest rate exposures      b. Foreign exchange exposures      c. Equity security and index exposures		875 875	7 8 9	Bil	Mil		M.8.b M.8.c
a. Interest rate exposures  b. Foreign exchange exposures  c. Equity security and index exposures  d. Commodity and other exposures  9. Impact on income of derivatives held for purposes other than tra	ding:	875 875 875 876	7 8 9 0	Bil	Mil	Thou	M.8.b M.8.c
a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures  9. Impact on income of derivatives held for purposes other than tra a. Net increase (decrease) to interest income	iding:	875 875 875 876 RIA 876	7 8 9 0				M.8.b M.8.c
a. Interest rate exposures  b. Foreign exchange exposures  c. Equity security and index exposures  d. Commodity and other exposures  9. Impact on income of derivatives held for purposes other than tra	iding:	875 875 876 876 876 876	7 8 9 0				M.8.b M.8.c M.8.c
a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures  9. Impact on income of derivatives held for purposes other than tra a. Net increase (decrease) to interest income b. Net (increase) decrease to interest expense c. Other (noninterest) allocations	iding:	RIA 876	7 8 9 0 1 1 2				M.8.b M.8.c M.8.c
a. Interest rate exposures	iding:	RIA 876	7 8 9 0 1 1 2				M.8.b M.8.c M.8.c M.9.a M.9.a
a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures  9. Impact on income of derivatives held for purposes other than tra a. Net increase (decrease) to interest income b. Net (increase) decrease to interest expense c. Other (noninterest) allocations	ding:	RIA 876 876 876 876 876 876 876 876 876 876	7 8 9 0 1 1 2 3 1				M.8.b M.8.c M.8.c M.9.a M.9.b M.9.b

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

## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

licate decreases and losses in parentneses.	Dollar Amounts in Thousands	DIAD	р::	N 4"1	T
		RIAD	Bil	Mil	Thou
. Total equity capital most recently reported for the December 3	1, 2000, Reports of Condition				
and Income (i.e., after adjustments from amended Reports of In	come)	3217			
Restatements due to corrections of material accounting err	ors and changes in				
accounting principles*	_	B507			
Balance end of previous calendar year as restated (sum of it	tems 1 and 2)	B508			
. Net income (loss) (must equal Schedule RI, item 12)		4340			
. Sale, conversion, acquisition, or retirement of capital stock, net	(excluding treasury				
stock transactions)		B509			
Treasury stock transactions, net		B510			
. Changes incident to business combinations, net					
LESS: Cash dividends declared on preferred stock		4470			
. LESS: Cash dividends declared on common stock		4460			
. Other comprehensive income <sup>1</sup>		B511			
. Other transactions with parent holding company* (not included i	n items 5, 6, 8, or 9 above)	4415			
. Total equity capital end of current period (sum of items 3 through	h 11) (must equal				
Schedule RC, item 28)		3210			

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

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

Part I. Charge-offs and Recoveries on Loans and Leases (Column A) (Column B) Charge-offs1 Recoveries Part I excludes charge-offs and recoveries through Calendar year-to-date the allocated transfer risk reserve. **Dollar Amounts in Thousands** RIAD Bil Thou RIAD Bil 1. Loans secured by real estate: a. Construction, land development, and other land loans in domestic 3582 3583 offices ..... 1.a. 3584 3585 b. Secured by farmland in domestic offices..... 1.b. c. Secured by 1-4 family residential properties in domestic offices: (1) Revolving, open-end loans secured by 1-4 family residential 5411 5412 properties and extended under lines of credit..... 1.c.(1)5413 5414 (2) Closed-end loans secured by 1–4 family residential properties ...... 1.c.(2) d. Secured by multifamily (5 or more) residential properties in domestic 3588 3589 offices..... 1.d. 3590 3591 e. Secured by nonfarm nonresidential properties in domestic offices ...... 1.e. B513 B512 f. In foreign offices..... 1.f. 2. Loans to depository institutions and acceptances of other banks: 4653 4663 a. To U.S. banks and other U.S. depository institutions ..... 2.a. 4654 4664 b. To foreign banks ..... 2.b. 3. Loans to finance agricultural production and other loans to farmers ......... 4655 4665 3. 4. Commercial and industrial loans: 4645 4617 a. To U.S. addressees (domicile)..... 4.a. 4618 4646 b. To non-U.S. addressees (domicile) ..... 4.b. 5. Loans to individuals for household, family, and other personal expenditures: B514 B515 a. Credit cards..... 5.a. b. Other (includes single payment, installment, all student loans, B517 B516 and revolving credit plans other than credit cards) ..... 5.b.

¹ 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.

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

Legal Title of Bank

FDIC Certificate Number

## Schedule RI-B—Continued

Part I. Continued		(Column A)				(Column B)			
		Charge-offs <sup>1</sup> Recoveries							
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658				4668				8.a
b. To non-U.S. addressees (domicile)					4669				8.b
					4605				9.

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

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

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Balance most recently reported for the December 31, 2000, Reports of Condition					
and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
Recoveries (must equal part I, item 9, column B above)	4605				2.
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a)	C079				3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				4.
5. Adjustments* (see instructions for this schedule)	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6.

<sup>\*</sup> Include as a negative number write-downs arising from transfers of loans to the held-for-sale account. Describe all adjustments on Schedule RI-E—Explanations, item 6.

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

9

# Schedule RI-E—Explanations

FDIC Certificate Number

#### 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-t	o-date	e .
	Dollar A	mounts in Thousands	RIAD	Bil	Mil	Thou
. Other no	ninterest income (from Schedule RI, item 5.I)					
Itemize a	nd describe amounts that exceed 1% of the sum of Schedule	RI,				
	and 5.m:					
	Income and fees from the printing and sale of checks		C013			
	Earnings on/increase in value of cash surrender value of life insurance		C014			
0. 0010	Income and fees from automated teller machines (ATMs)		C016			
d. TEXT 4042	Rent and other income from other real estate owned		4042			
0. 0010	Safe deposit box rent		C015			
f. TEXT 4461			4461			
g. TEXT 4462			4462			
h. TEXT 4463			4463			
Other no	ninterest expense (from Schedule RI, item 7.d)					
Itemize a	nd describe amounts that exceed 1% of the sum of Schedule	RI,				
items 1.h	and 5.m:	•				
a. TEXT C017	Data processing expenses		C017			
b. TEXT 0497	Advertising and marketing expenses		0497			
C. TEXT 4136	Directors' fees		4136			
d. TEXT C018	Printing, stationery, and supplies		C018			
e. TEXT 8403	Postage		8403			
f. TEXT 4141	Legal fees and expenses		4141			
g. TEXT 4146	FDIC deposit insurance assessments		4146			
h. TEXT 4464			4464			
TEXT 4467			4467			
TEXT 4468			4468			
,	nary items and other adjustments and applicable income tax effect	(from Schedule RI				
	itemize and describe all extraordinary items and other adjustments	•				
	EXT   Effect of adopting FAS 133, "Accounting for Derivative Instruments an	•	6373			
( /		4486			_	
	ENT LINE THE CITE OF THE CONTROL TO THE CONTROL THE CONTROL TO THE CONTROL THE CONTROL TO THE CONTROL TO THE CONTROL TO THE CONTROL TO THE CO		4487			
- ( /		4488				
	plicable income tax effect		4489			
- ( /		4491	1.00			
(Z) Ap	phicable income tax effect					

## Schedule RI-E—Continued

			Year-t	:o-date	•	ĺ
	Dollar Amounts in Thousand	s <sub>RIAD</sub>	Bil	Mil	Thou	
4.	Restatements due to corrections of material accounting errors and changes in accountin	g				
	principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					l
	TEXT 8526	B526				4.a.
	b. TEXT B527	B527				4.b.
5.	Other transactions with parent holding company (from Schedule RI-A, item 11)					
	(itemize and describe all such transactions):					l
	TEXT a. 4498	4498				5.a.
	b. TEXT 4499	4499				5.b.
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)					
	(itemize and describe all adjustments):					
	a. TEXT 5523 Write-downs arising from transfers of loans to the held-for-sale account	5523				6.a.
	b. TEXT 4522	4522				6.b.

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

No comment (RIAD 4769)

Other explanations (please type or print clearly):

Other explanations (please type or print clearly):

FFIEC US I
Page RC-1
rage NC-1

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

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2001

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

## Schedule RC—Balance Sheet

	Dollar Amounts in Tho	usands	RCFD	Bil	Mil	Thou
ASSETS			·			
1. Cash and balances due from depository institutions (from Sched	ule RC-A):					
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)			1754			
b. Available-for-sale securities (from Schedule RC-B, column D)			1773			
3. Federal funds sold and securities purchased under agreements	to resell		1350			
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale			5369			
b. Loans and leases, net of unearned income	B528					
c. LESS: Allowance for loan and lease losses	3123					
d. Loans and leases, net of unearned income and allowance	e (item 4.b minus 4.c)		B529			
5. Trading assets (from Schedule RC-D)			3545			
6. Premises and fixed assets (including capitalized leases)			2145			
7. Other real estate owned (from Schedule RC-M)			2150			
8. Investments in unconsolidated subsidiaries and associated comp	oanies (from Schedule Ro	C-M)	2130			
9. Customers' liability to this bank on acceptances outstanding			2155			
10. Intangible assets:						
a. Goodwill			3163			
b. Other intangible assets (from Schedule RC-M)			0426			
11. Other assets (from Schedule RC-F)			2160			
12. Total assets (sum of items 1 through 11)						

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

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

### Schedule RC—Continued

	Dollar A	Amounts	in Thou	sands		Bil	Mil	Thou	
LIABILITIES							•	•	
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Sch	nedule R0	C-E,			RCON				
part I)					2200				13.a.
(1) Noninterest-bearing <sup>1</sup>	RCON	6631							13.a.(1)
(2) Interest-bearing		6636							13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					RCFN				
(from Schedule RC-E, part II)					2200				13.b.
(1) Noninterest-bearing	RCFN	6631							13.b.(1)
(2) Interest-bearing	RCFN	6636			RCFD				13.b.(2)
14. Federal funds purchased and securities sold under agreements to	•				2800				14.
15. Trading liabilities (from Schedule RC-D)					3548				15.
16. Other borrowed money (includes mortgage indebtedness and o									
capitalized leases) (from Schedule RC-M)					3190				16.
17. Not applicable									
18. Bank's liability on acceptances executed and outstanding									18.
19. Subordinated notes and debentures <sup>2</sup>					3200				19.
20. Other liabilities (from Schedule RC-G)									20.
21. Total liabilities (sum of items 13 through 20)									21.
22. Minority interest in consolidated subsidiaries					3000				22.
EQUITY CAPITAL									
23. Perpetual preferred stock and related surplus									23.
24. Common stock					-				24.
25. Surplus (exclude all surplus related to preferred stock)									25.
26. a. Retained earnings									26.a.
b. Accumulated other comprehensive income <sup>3</sup>									26.b.
27. Other equity capital components <sup>4</sup>									27.
28. Total equity capital (sum of items 23 through 27)									28.
29. Total liabilities, minority interest, and equity capital (sum of items 2	21, 22, ar	ıd 28)			3300				29.

#### Memorandum

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

RCFD	Number	
6724		M.1.

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

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

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

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

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

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

Exclude assets held for trading.								
		(Colu	mn A)			(Colu	mn B)	
	(	Conso	lidate	d		Dom	estic	
		Ва	ınk			Offi	ces	
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							
a. Cash items in process of collection and unposted debits					0020			
b. Currency and coin					0080			
2. Balances due from depository institutions in the U.S					0082			
a. U.S. branches and agencies of foreign banks (including their IBFs)	1 1							
b. Other commercial banks in the U.S. and other depository institutions in								
the U.S. (including their IBFs)	0085							
3. Balances due from banks in foreign countries and foreign central banks					0070			
a. Foreign branches of other U.S. banks	0073							
b. Other banks in foreign countries and foreign central banks	0074							
4. Balances due from Federal Reserve Banks	0090				0090			
5. Total (sum of items 1 through 4) (total of column A must equal								
Schedule RC, sum of items 1.a and 1.b)	0010				0010			

## Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	matur	ity					Av	ailable	e-for-sa	ale			
		(Colu	mn A)			(Colu	mn B)			(Colu	,			•	mn D)		
		mortiz	ed Co	st		Fair '	Value		Ai	mortiz	ed Co	st		Fair	Value		
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):																	
<ul> <li>a. Issued by U.S. Gov-</li> </ul>																_	
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

			Ц	eld-to	maturi	tv					۸۰	/ailahl	-for-sc	ale					
		(Colu	mn A)			•	mn B)		Available-for-sale (Column C) (Column D)										
	1	•	ed Co				Value			•	zed Co		Fair Value						
ollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou			
4. Mortgage-backed																			
securities (MBS):																			
a. Pass-through																			
securities:																			
(1) Guaranteed by																			
GNMA	1698				1699				1701				1702						
(2) Issued by FNMA																			
and FHLMC	1703				1705				1706				1707						
(3) Other pass-																			
through securities.	1709				1710				1711				1713						
b. Other mortgage-																			
backed securities																			
(include CMOs,																			
REMICs, and stripped																			
MBS):																			
(1) Issued or guar-																			
anteed by FNMA,																			
FHLMC, or GNMA	1714				1715				1716				1717						
(2) Collateralized by																			
MBS issued or																			
guaranteed by																			
FNMA, FHLMC,																			
or GNMA	1718				1719				1731				1732						
(3) All other																			
mortgage-backed																			
securities	1733				1734				1735				1736						
5. Asset-backed securities																			
(ABS):																			
a. Credit card																			
receivables	B838				B839				B840				B841						
b. Home equity lines	B842				B843				B844				B845						
c. Automobile loans	B846				B847				B848				B849						
d. Other consumer loans	B850				B851				B852				B853						
e. Commercial and																			
industrial loans	B854				B855				B856				B857						
f. Other	B858				B859				B860				B861						
6. Other debt securities:																			
a. Other domestic debt																			
securities	1737				1738				1739				1741						
b. Foreign debt																			
securities	1742				1743				1744				1746						
7. Investments in mutual																			
funds and other equity																			
securities with readily																			
determinable fair values1									A510				A511						
. Total (sum of items 1																			
through 7) (total of																			
column A must equal																			
Schedule RC, item 2.a)																			
(total of column D must																			
equal Schedule RC,																			
item 2.b)	1754				1771				1772				1773						

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

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### Schedule RC-B—Continued

#### Memoranda

Wemoranda	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
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. Governmen	agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt secur	ties; and mortgage pass-through					
securities other than those backed by closed-end first lie	n 1–4 family residential mortgages					
with a remaining maturity or next repricing date of: 3,4						
(1) Three months or less		A549				M.2.a.(1)
(2) Over three months through 12 months		A550				M.2.a.(2)
(3) Over one year through three years		A551				M.2.a.(3)
(4) Over three years through five years		A552				M.2.a.(4)
(5) Over five years through 15 years		A553				M.2.a.(5)
(6) Over 15 years		A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end	first lien 1-4 family residential					
mortgages with a remaining maturity or next repricing	late of: 3, 5					
(1) Three months or less		A555				M.2.b.(1)
(2) Over three months through 12 months						M.2.b.(2)
(3) Over one year through three years		A557				M.2.b.(3)
(4) Over three years through five years		A558				M.2.b.(4)
(5) Over five years through 15 years		A559				M.2.b.(5)
(6) Over 15 years		A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REM	Cs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected ave	rage life of: 6					
(1) Three years or less		A561				M.2.c.(1)
(2) Over three years		A562				M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year	ear or less (included in					
Memorandum items 2.a through 2.c above)		A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transfe	rred to available-for-sale or trading					
securities during the calendar year-to-date (report the amount	tized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and available)	able-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):						
a. Amortized cost		8782				M.4.a.
b. Fair value		8783				M.4.b.

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

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

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

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

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

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

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

unearned income. Report loans and leases net of any applicable allocated transfer risk reserve. Exclude assets held for trading and commercial paper.		Consc	ımn A		(Column B) Domestic Offices						
Dollar Amounts in Thousands	RCFD	Bil	ank	Th	DOON			Th			
	1410	ВІІ	Mil	Thou	RCON	Bil	Mil	Thou			
1. Loans secured by real estate					1415		T				
a. Construction, land development, and other land loans					1415						
b. Secured by farmland (including farm residential and other					1400		Τ	I			
improvements)					1420						
c. Secured by 1–4 family residential properties:											
(1) Revolving, open-end loans secured by 1–4 family residential					4=0=1		T				
properties and extended under lines of credit					1797						
(2) Closed-end loans secured by 1–4 family residential properties:							T				
(a) Secured by first liens					5367						
(b) Secured by junior liens					5368						
d. Secured by multifamily (5 or more) residential properties					1460						
e. Secured by nonfarm nonresidential properties					1480						
2. Loans to depository institutions and acceptances of other banks:											
a. To commercial banks in the U.S					B531						
(1) To U.S. branches and agencies of foreign banks	B532										
(2) To other commercial banks in the U.S.	B533										
b. To other depository institutions in the U.S	B534				B534						
c. To banks in foreign countries					B535						
(1) To foreign branches of other U.S. banks	B536										
(2) To other banks in foreign countries	B537										
3. Loans to finance agricultural production and other loans to farmers	1590				1590						
4. Commercial and industrial loans:				•	<u> </u>						
a. To U.S. addressees (domicile)	1763				1763						
b. To non-U.S. addressees (domicile)	1764				1764						
5. Not applicable											
Loans to individuals for household, family, and other personal expendi-											
tures (i.e., consumer loans) (includes purchased paper):											
a. Credit cards	B538				B538			T			
b. Other revolving credit plans	B539				B539						
c. Other consumer loans (includes single payment, installment, and								1			
all student loans)	2011				2011		T				
7. Loans to foreign governments and official institutions (including foreign								1			
central banks)	2081				2081		T				
8. Obligations (other than securities and leases) of states and political											
subdivisions in the U.S	2107		I		2107		I				
9. Other loans	1563				2101		1				
					1545		T				
a. Loans for purchasing or carrying securities (secured and unsecured)					1564			+ -			
b. All other loans (exclude consumer loans)					2165			+			
Lease financing receivables (net of unearned income)      Of U.S. addresses (demisile)	2182			I	2100						
a. Of U.S. addressees (domicile)	2183										
b. Of non-U.S. addressees (domicile)					2422		T	T			
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123				2123						
12. Total loans and leases, net of unearned income (sum of items 1											
through 10 minus item 11) (total of column A must equal	0400				0400						
Schedule RC, sum of items 4.a and 4.b)	2122				2122						

## Schedule RC-C—Continued

#### Part I. Continued

Memoranda Dollar Amounts in The	ousands [	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in						
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC	-N,					
Memorandum item 1) (exclude loans secured by 1-4 family residential properties a						
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 domesti	ic offices					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity	ty <b>or</b>					
next repricing date of: 1,2	_	RCON				
(1) Three months or less		A564				M.2.a.(1)
(2) Over three months through 12 months		A565				M.2.a.(2)
(3) Over one year through three years		A566				M.2.a.(3)
(4) Over three years through five years		A567				M.2.a.(4)
(5) Over five years through 15 years		A568				M.2.a.(5)
(6) Over 15 years		A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A	١)					
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properti	ies					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with	a					
remaining maturity or next repricing date of: 1,3	<u> </u>	RCFD				
(1) Three months or less		A570				M.2.b.(1)
(2) Over three months through 12 months		A571				M.2.b.(2)
(3) Over one year through three years		A572				M.2.b.(3)
(4) Over three years through five years		A573				M.2.b.(4)
(5) Over five years through 15 years		A574				M.2.b.(5)
(6) Over 15 years		A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)						
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual sta	tus)	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 A4		2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential propertie	,.	RCON				
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	<u> </u>	RCFD				
Schedule RC-C, 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), 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), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

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## 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 Tho	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		3532			
securities)		3533			
4. Mortgage-backed securities (MBS) in domestic offices:					
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		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)	RCFD	3545			
IABILITIES		RCFD	Bil	Mil	Thou
3. Liability for short positions		3546			
4. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equ					
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

	Transaction Accounts					Nontransaction Accounts							
	Tot acco	tal trai	mn A) nsaction (includer emander sits)	ding	den (	Nemo nand inclu	mn B) : Tota depo: ded ir nn A)	l sits	(Column C) Total nontransaction accounts (including MMDAs)				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. Individuals, partnerships, and corporations													
(include all certified and official checks)	B549								B550				1.
U.S. Government	2202								2520				2.
States and political subdivisions in the U.S	2203								2530				3.
4. Commercial banks and other depository													
institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions													
(including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of													
columns A and C must equal Schedule RC,													
item 13.a)	2215				2210				2385				7.

#### Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than					
\$100,000 and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining					- ( )
maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					( )
reported in item 3 above which are secured or collateralized as required under state law)					
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

## Schedule RC-E—Continued

FDIC Certificate Number

#### Part I. Continued

Legal Title of Bank

Memoranda (continued)

Dollar Amounts in Thousands				Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity or r	next repricing date of: 1,2					
(1) Three months or less		A579				M.3
(2) Over three months through 12 months						M.3
(3) Over one year through three years						M.3
(4) Over three years						М.3
b. Time deposits of less than \$100,000 with a REMAINING MATURIT						
or less (included in Memorandum items 3.a.(1) through 3.a.(4) abo	ove) <sup>3</sup>	A241				M.3
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 ne	ext repricing date of: 1,4					
(1) Three months or less		A584				M.4
(2) Over three months through 12 months						M.4
(3) Over one year through three years		1 4 5001				M.4
(4) Over three years		1 4 5 0 7 1				M.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY						
(included in Memorandum items 4.a.(1) through 4.a.(4) above)3	,	A242				M.4

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

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

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

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

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

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

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

## Schedule RC-F—Other Assets

D	Thousands	RCFD	Bil	Mil	Thou	
1. Accrued interest receivable <sup>1</sup>	B556					
2. Net deferred tax assets <sup>2</sup>						
3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:						
a. Mortgage loans			A519			
b. Other financial assets						
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 exceed	2168					
a. TEXT 2166 Prepaid expenses	2166					
b. Cash surrender value of life insurance	C009					
c. TEXT   Repossessed personal property (including vehicles)	1578					
d. Co10 Derivatives with a positive fair value held for purposes othe	r					
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 Amounts in Thousands RCON Bil										
1. a. Intere		3645								
b. Other expenses accrued and unpaid (includes accrued income taxes										
payable)										
2. Net deferred tax liabilities <sup>2</sup>										
3. Allowance for credit losses on off-balance sheet credit exposures										
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)										
a. TEXT 3066	Accounts payable	3066								
b. TEXT C011	Deferred compensation liabilities	C011								
C. TEXT 2932	Dividends declared but not yet payable	2932								
d. TEXT C012	Derivatives with a negative fair value held for purposes other									
	than trading	C012								
e. TEXT 3552		3552								
f. TEXT 3553		3553								
g. TEXT 3554		3554								
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)										

<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

	Do	Domestic Offices			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Customers' liability to this bank on acceptances outstanding	. 2155				1.
2. Bank's liability on acceptances executed and outstanding					2.
3. Federal funds sold and securities purchased under agreements to resell	- 1				3.
4. Federal funds purchased and securities sold under agreements to repurchase	2800				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					i ' ·
IBFs)	. 2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	. 3129				9.
In items 40, 47 remark the amountined (historical) cost of both hold to maturity and	RCON	Bil	Mil	Thou	]
In items 10–17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.	ROOM	_ <u> </u>	14	THOU	
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.(
(2) Other pass-through securities					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.(
(2) All other mortgage-backed securities					13.b.(2
14. Other domestic debt securities (include domestic asset-backed securities)					14.
15. Foreign debt securities (include foreign asset-backed securities)					15.
16. Investments in mutual funds and other equity securities with readily determinable					1
fair values	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities				•	1
(sum of items 10 through 16)	. 1374				17.
	4750		I		
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.

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

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	ı
ASSETS					ı
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-					ı
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					ı
the U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:	L				i
a. Loans in domestic offices:	RCON				i
(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:					i
(a) Credit cards	B561				6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving					i
credit plans other than credit cards)	B562				6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFsRCFN					6.b.
7. Trading assetsRCFD					7.
8. Lease and financing receivables (net of unearned income)	3484				8.
9. Total assets <sup>4</sup> RCFD	3368				9.
LIABILITIES					i
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,	RCON				i
and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts in domestic offices:					i
a. Savings deposits (includes MMDAs)	B563				11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000	A529				11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404				12.
13. Federal funds purchased and securities sold under agreements to repurchase	3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under					ı
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).

 $<sup>^{\</sup>rm 2}$  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 Amounts in Thousands	RCFD	Bil	Mil	Thou
Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family reside	ential properties, e.g., home equity				
lines		3814			
b. Credit card lines		3815			
c. Commercial real estate, construction, and land develop	ment:				
(1) Commitments to fund loans secured by real estate.		3816			
(2) Commitments to fund loans not secured by real esta	ate	6550			
d. Securities underwriting		3817			
e. Other unused commitments		3818			
Financial standby letters of credit and foreign office guarar	ntees	3819			
a. Amount of financial standby letters of credit conveyed to					
Performance standby letters of credit and foreign office gu		3821			
a. Amount of performance standby letters of credit convey					
Commercial and similar letters of credit		3411			
Participations in acceptances (as described in the instruction					
reporting bank	,	3428			
Securities lent (including customers' securities lent where t					
loss by the reporting bank)	_	3433			
Notional amount of credit derivatives:					
a. Credit derivatives on which the reporting bank is the gu	arantor	A534			
b. Credit derivatives on which the reporting bank is the bel		A535			
Spot foreign exchange contracts		8765			
All other off-balance sheet liabilities (exclude derivatives) (					
of this item over 25% of Schedule RC, item 28, "Total equit	•	3430			
of this item over 25% of Schedule No, item 26, Total equil	ty Capital /	0.100			
a. TEXT 3432 Securities borrowed	3432	1			
TEXT Commitments to purchase when issued accurities		-			
TEXT	3555				
. TEXT	3556				
TEXT	3557				
e. 3557					
All other off-balance sheet assets (exclude derivatives) (ite		5591			
of this item over 25% of Schedule RC, item 28, "Total equit	ıy capıtaı )	3331			
a. TEXT   Commitments to sell when-issued securities	2425	-			
TEXT	3435				
b. 5592 TEXT	5592				
C. 5593 TEXT	5593	-			
d. 5594	5594				
TEXT	5595				

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Legal Title of Bank FDIC Certificate Number

# Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra etracts	ťе	Fo	rèign	umn E Excha	ange	E	qùity I	umn C Deriva	itive	1	(Colo Comm Other (	-	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	-
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal		БП	IVIII	mod		БП	IVIII	mod		Dii	IVIII	THOU		- Dii	I WIII	THOU	
sum of items 12 and 13):		RCF	D 8693			RCF	D 8694			RCF	D 8695			RCF	D 8696		
a. Futures contracts		RCF	D 8697			RCF	D 8698			RCF	D 8699			RCF	D 8700		11.a.
b. Forward contracts																	11.b.
c. Exchange-traded option contracts:		RCF	D 8701		<u> </u>	RCF	D 8702		<u> </u>	RCF	D 8703			RCF	FD 8704	1	-
(1) Written options		RCF	D 8705		Н	RCF	D 8706			RCF	D 8707			RCF	D 8708		11.c.(1)
(2) Purchased options																	11.c.(2)
d. Over-the-counter option contracts:		RCF	D 8709			RCF	D 8710			RCF	D 8711			RCF	D 8712		] `´
(1) Written options		DOE	D 0712			DOE	D 0744			DOE	D 0745			DCI	D 0746		11.d.(1)
(0)	$\vdash$	RCF	D 8713			RUF	D 8714			RCF	D 8715			RCI	-D 8716	1	
(2) Purchased options		RCE	D 3450			RCE	D 3826			RCF	D 8719			RCF	D 8720		11.d.(2)
o Suana		1101	D 0400			1101	0020			1101	B 07 10			1101	0 0/20		11.e.
e. Swaps  12. Total gross notional amount of		RCF	D A126			RCF	D A127			RCF	D 8723			RCF	L FD 8724		] 11.e.
derivative contracts held for trading																	12.
13. Total gross notional amount of				-				-									12.
derivative contracts held for		RCF	D 8725			RCF	D 8726			RCF	D 8727			RCF	D 8728		1
purposes other than trading																	13.
a. Interest rate swaps where the																	
bank has agreed to pay a		RCF	D A589														
fixed rate																	13.a.
14. Gross fair values of derivative contracts:																	
a. Contracts held for trading:		RCF	D 8733	•		RCF	D 8734	•		RCF	D 8735	•		RCF	D 8736		1
(1) Gross positive fair value																	14.a.(1)
• • • • • • • • • • • • • • • • • • • •		RCF	D 8737			RCF	D 8738			RCF	D 8739			RCF	D 8740		] `´
(2) Gross negative fair value																	14.a.(2)
b. Contracts held for purposes other																	
than trading:	<u></u>	RCF	D 8741		<u> </u>	RCF	D 8742		<u> </u>	RCF	D 8743		<u> </u>	RCF	D 8744		1
(1) Gross positive fair value		5.5	D 0715			5.0	D 0715			5.5	D 07.1-			56			14.b.(1)
(0) 0		RCF	D 8745		<del>                                     </del>	RCF	D 8746		<del>                                     </del>	RCF	D 8747			RCF	D 8748	1	<del> </del>
(2) Gross negative fair value								<u> </u>				<u> </u>					14.b.(2)

# Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
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					
	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets					2.a.(1)
g-gg	B026				2.b.
5. 7 III 6 II 6 II 6 II 6 II 6 II 6 II 6	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.
Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:	RCON				
(1) 30101.01.01.01.01.01.01.01.01.01.01.01.01	5508				3.b.(1)
(-)	5509				3.b.(2)
(o)	5510				3.b.(3)
(·/ ·············/ (· · · · ······/ · · · ·	5511				3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	5512				3.b.(5)
(6) In foreign officesRCFN					3.b.(6)
	RCFD				
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.c.
Investments in unconsolidated subsidiaries and associated companies:					
	5374				4.a.
	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:	0054				
(1) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2651	+			5.a.(1)
(=) community or more man one year among the community	B565				5.a.(2)
(1)	B566				5.a.(3)
b. Other borrowings:	DE 7.1				
(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 B568				5.b.(2)
(-,					5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190				5.c.
		Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569	. 55			0
o. Does the reporting bank sen private laber of tilliu party inutual funds and annulles?	2000				6.
	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7
Added and the reporting bank a management in proprietary mutual runus and annumes	20.0				7.

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

		Pas 30 thre days	umn A st due ough 8 and st cruing	39		Past of days of and	imn B due 90 or mor d still ruing	0			umn C accrua		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate:													
a. Construction, land development, and other													
land loans in domestic offices	2759				2769				3492				1.a
b. Secured by farmland in domestic offices	3493				3494				3495				1.b
<ul><li>c. Secured by 1–4 family residential</li></ul>													
properties in domestic offices:													
(1) Revolving, open-end loans secured by													
1–4 family residential properties and													
extended under lines of credit	5398			L	5399		L	L	5400		<u></u>		1.c
(2) Closed-end loans secured by					ļ.,								
1-4 family residential properties	5401		L		5402			L	5403		<u></u>		1.c
d. Secured by multifamily (5 or more) residential													
properties in domestic offices	3499				3500				3501				1.d
e. Secured by nonfarm nonresidential													
properties in domestic offices	3502				3503				3504				1.e
	RCFN				RCFN				RCFN				
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances													
of other banks:					L.,								
<ul> <li>To U.S. banks and other U.S. depository</li> </ul>	RCFD				RCFD				RCFD				
institutions	5377				5378				5379				2.a
b. To foreign banks	5380				5381				5382				2.b
Loans to finance agricultural production and													
other loans to farmers	1594				1597				1583				3.
Commercial and industrial loans:													
a. To U.S. addressees (domicile)	1251				1252				1253				4.a
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b
5. Loans to individuals for household, family, and													
other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a
b. Other (includes single payment, install-													
ment, all student loans, and revolving													
credit plans other than credit cards)	B578				B579				B580				5.b
6. Loans to foreign governments and official													
institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257				1258				1259				8.a
b. Of non-U.S. addressees (domicile)	1271				1272				1791				8.b
9. Debt securities and other assets (exclude													
other real estate owned and other repossessed													
assets)	3505				3506				3507	-			9.

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## 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.

												1
30	Past 0 thro lays a	ınd still		l	Past d lays o and	still			•	mn C) ccrual		
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
5612				5613				5614				10.
		I										
5615				5616				5617				10.a.
	(Colu	mn A)			(Colui	mn B)			(Colui	mn C)		
				1	Past d	lue 90			Nona	ccrual		
				d	•		•					
d	-											
	accr	uing		ļ.,	accr	uing						
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1658				1659				1661				M.1.
								0=00				
6558				6559				6560				M.2.
1010				1010				4050				
1248				1249				1250				M.3.
	(Colu	mn A)			(Colui	mn B)						
F	ast o	due 30		l	Past d	lue 90						
thr	ough	89 day	/S	d	lays o	r more	•					
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
3529				3530				M.5.				
	3 C RCFD 1658 1248 1thr	30 thro days a accr RCFD Bil  5612  (Colu Past 30 thro days a accr RCFD Bil  1658  6558  1248  (Colu Past other cough	30 through 89 days and still accruing  RCFD Bil Mil  5612  (Column A) Past due 30 through 89 days and still accruing  RCFD Bil Mil  1658  (Column A) Past due 30 through 89 days and 30 through 89 day	30 through 89 days and still accruing  RCFD Bil Mil Thou  5612	30 through 89 days and still accruing  RCFD Bil Mil Thou RCFD  5612 5613  5615 5616  (Column A) Past due 30 through 89 days and still accruing  RCFD Bil Mil Thou RCFD  1658 6559  1248 1249  (Column A) Past due 30 through 89 days	30 through 89 days o and still accruing   Column A   Past due 30 through 89 days o days o through 89 days o days od through 89 days od through 89 days od through 89 days od through 89 days od days od through 89 days od days od through 89 days od days od days od through 89 days od day	30 through 89 days and still accruing  RCFD Bil Mil Thou RCFD Bil Mil  5612 5613  (Column A) Past due 30 through 89 days or more and still accruing  RCFD Bil Mil Thou RCFD Bil Mil  6515 616  (Column B) Past due 90 days or more and still accruing  RCFD Bil Mil Thou RCFD Bil Mil  1658 1659  (Column A) Past due 30 through 89 days  (Column B) Past due 90 days or more and still accruing	30 through 89 days or more and still accruing   Column A   Past due 30 through 89 days and still accruing   RCFD Bil Mil Thou   Column B   Past due 90 days or more and still accruing   RCFD Bil Mil Thou   Column B   Past due 90 days or more and still accruing   RCFD Bil Mil Thou   RCFD Bil Mil Thou   RCFD Bil Mil Thou   RCFD Bil Mil Thou   RCFD   RCFD Bil Mil Thou   RCFD   RCFD Bil Mil Thou   RCFD   RCF	30 through 89 days and still accruing   RCFD   Bil   Mil   Thou   RCFD   Bil   Mil   Thou   RCFD	30 through 89   days or more and still accruing	30 through 89 days and still accruing	Column A

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
. Unposted debits (see instructions):				
a. Actual amount of all unposted debits	0030			
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits	0031			
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	0032			
Unposted credits (see instructions):				
a. Actual amount of all unposted credits	3510			
OR				
b. Separate amount of unposted credits:				_
(1) Actual amount of unposted credits to demand deposits	3512			
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	3514			
Uninvested trust funds (cash) held in bank's own trust department (not included in total				
deposits in domestic offices)	3520			
Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico				
and U.S. territories and possessions (not included in total deposits):				1
a. Demand deposits of consolidated subsidiaries				
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries				
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514			
Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)				
b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II)	2383			
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,				
item 1.b.)	5515			
Reserve balances actually passed through to the Federal Reserve by the reporting bank on				
behalf of its respondent depository institutions that are also reflected as deposit liabilities of				
the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7,				_
column B)	2314			
b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E, Part I,				
item 7, column A or C, but not column B)	2315			
Unamortized premiums and discounts on time and savings deposits: 1, 2				
a. Unamortized premiums	5516			
b. Unamortized discounts	5517			
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			
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable				
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF				
members report deposits attributable to BIF)	A532			
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter				
(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			

<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>&</sup>lt;sup>2</sup> Exclude core deposit intangibles.

# Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
	Deposits in lifeline accounts	5596				9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits					J.
10.	in domestic offices)	8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico	<u>'</u>		<u> </u>		
	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal					
	demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations and					
	insured branches in Puerto Rico and U.S. territories and possessions that were reported					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal					
	demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported					
	on a net basis in Schedule RC-E had been reported on a gross basis	A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of					
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured					
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12	Amount of assets netted against deposit liabilities in domestic offices and in insured branches					11.0.
	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.
	S. Tanoani of according a significant and carmigo acposite minimum.					
Ме	moranda (to be completed each quarter except as noted)					1
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)					
	must equal Schedule RC, item 13.a):					
	a. Deposit account of \$100,000 or less:	0700				l
	(1) Amount of deposit accounts of \$100,000 or less	2702				M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be Number					
	completed for the June report only) 3779					M.1.a.(2)
	b. Deposit accounts of more than \$100,000:	0740				l
	(1) Amount of deposit accounts of more than \$100,000	2710				M.1.b.(1)
	Number					
	(2) Number of deposit accounts of more than \$100,000					M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or					
	procedure for determining a better estimate of uninsured deposits than the estimate	RCON	YES		NO	
	described above	6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	
	determined by using your bank's method or procedure	5597				M.2.b.
3	Has the reporting institution been consolidated with a parent bank or savings association			•		
٥.	in that parent bank's or parent saving association's Call Report or Thrift Financial Report?					
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings					
	association:	RCON	FDI	C Cerl	No.	
	TEXT A545	A545				M.3.

FDIC Certificate Number

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# Schedule RC-R—Regulatory Capital

Dolla	ar Amour	ts in Thousands	RCFD	Bil	Mil	Thou
Fier 1 capital						
1. Total equity capital (from Schedule RC, item 28)			3210			
2. LESS: Net unrealized gains (losses) on available-for-sale securities 1 (if a	a gain, re	port as a				
positive value; if a loss, report as a negative value)			8434			
3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (rep	ort loss a	as				
a positive value)			A221			
4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, r	eport as	a positive				
value; if a loss, report as a negative value)			4336			
5. LESS: Nonqualifying perpetual preferred stock			B588			
6. Qualifying minority interests in consolidated subsidiaries			B589			
7. LESS: Disallowed goodwill and other disallowed intangible assets			B590			
8. LESS: Disallowed servicing assets and purchased credit card relationsh			B591			
9. LESS: Disallowed deferred tax assets	-		5610			
0. Other additions to (deductions from) Tier 1 capital			B592			
1. Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9			8274			
Tier 2 capital  2. Qualifying subordinated debt and redeemable preferred stock	2 capita		1395			
otal assets for leverage ratio			2200		1	
2. Average total assets (from Schedule RC-K, item 9)			3368			
3. LESS: Disallowed goodwill and other disallowed intangible assets (from		•	B590			
4. LESS: Disallowed servicing assets and purchased credit card relationsh		·				
5. LESS: Disallowed deferred tax assets (from item 9 above)			5610			
6. LESS: Other deductions from assets for leverage capital purposes			B596			
<ol> <li>Average total assets for leverage capital purposes (item 22 less items 23</li> </ol>	3 through	1 26)	A224			
Adjustments for financial subsidiaries					1	
28. Adjustment to total risk-based capital reported in item 21			B503			
9. Adjustment to risk-weighted assets reported in item 62			B504			
Adjustment to average total assets reported in item 27			B505			
apital ratios						
Column B is to be completed by all banks. Column A is to be completed by		(Column A)	ļ.,	(Colu	mn B)	)
anks with financial subsidiaries.)	RCFD	Percentage	RCFD	Р	ercenta	ge
1. Tier 1 leverage ratio <sup>2</sup>	7273		. 7204			
32. Tier 1 risk-based capital ratio <sup>3</sup>			. 7206			
	7275		7205			

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

<sup>&</sup>lt;sup>2</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus one half of item 28 divided by (item 27 minus item 30).

<sup>&</sup>lt;sup>3</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus item 29).

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

### 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).

	(C	olumn <i>A</i>	4)	١ ،	olumn	,	(Co	olumn	C)	(Co	olumn	D)	(C	Column	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	y Risk	Weig	ght Cat	egory			
		edule F	RC)		-Weig			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions																		
(Column A equals the sum of Schedule RC, items 1.a	R	CFD 0010					R	CFD B60	00	R	CFD B60	01				F	CFD B60	)2
and 1.b)																		
,		RCFD 1754		R	CFD B6	03	R	CFD B60	)4	R	CFD B60	05	F	RCFD B60	06	F	CFD B60	)7
35. Held-to-maturity securities																		
	R	CFD 1773		R	CFD B6	08	R	CFD B60	)9	R	CFD B6	10	F	RCFD B6	11	F	CFD B6	2
36. Available-for-sale securities																		
7. Federal funds sold and securities purchased under	R	RCFD 1350					R	CFD B61	13	R	CFD B6	14				F	CFD B6	6
agreements to resell																		
3		CFD 5369		R	CFD B6	17	R	CFD B61	18	R	CFD B6	19	F	RCFD B62	20	F	CFD B62	21
88. Loans and leases held for sale																		
	R	CFD B528		R	CFD B6	22	R	CFD B62	23	R	CFD B62	24	F	RCFD B62	25	F	CFD B62	26
39. Loans and leases, net of unearned income1																		
control and redeces, flot of arreal flow moonly months	R	CFD 3123		F	CFD 31:	23			•			•		•	•		•	
0. LESS: Allowance for loan and lease losses																		
ro. ELGO. / tilowarioc for loan and loade loaded	R	CFD 3545		R	CFD B6	27	R	CFD B62	28	R	CFD B62	29	F	RCFD B6	30	F	CFD B63	31
11. Trading assets																		
1. Irauling assets	R	CFD B639		R	CFD B6	10	R	CFD B64	11	R	CFD B64	42	F	RCFD B6	43	F	RCFD 533	9
2. All other assets <sup>2</sup>																		
2. All Other assets	R	CFD 2170		R	CFD B6	14	R	CFD 532	20	R	CFD 532	27	-	RCFD 533	34	F	RCFD 534	0
13. Total assets (sum of items 34 through 42)																		

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

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

# Schedule RC-R—Continued

	•	olumn	, ,		(C	olumn	,	(Co	olumr	(C)	(Co	olumn	D)	(Co	olumn	E)	(C	olumn F	)
		ice Val		Credit	_	Credit					Alloca	ation b	y Risk	Weigh	nt Cate	egory			
		Notio Amour		Conversion Factor	1	quivale \mount			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil 1	Γhou
Derivatives and Off-Balance Sheet Items	F	RCFD 381	19		F	RCFD B64	5	R	CFD B6	46	R	CFD B64	17	R	CFD B648	8	R	RCFD B649	
4. Financial standby letters of credit				1.00															
15. Performance standby letters of	F	RCFD 382	21		F	RCFD B65	0	R	CFD B6	51	R	CFD B65	52	R	CFD B65	3	R	RCFD B654	
credit				.50															
16. Commercial and similar letters of	F	RCFD 341	11		F	RCFD B65	5	R	CFD B6	56	R	CFD B65	57	R	CFD B658	В	R	RCFD B659	
credit				.20															
7. Risk participations in bankers																			
acceptances acquired by the	F	RCFD 342	29		F	RCFD B66	0	R	CFD B6	61	R	CFD B66	52				R	RCFD B663	
reporting institution				1.00															
	F	RCFD 343	33		F	RCFD B66	4	R	CFD B6	65	R	CFD B66	66	R	CFD B66	7	R	RCFD B668	
8. Securities lent				1.00															
9. Retained recourse on small business	F	RCFD A25	50		F	RCFD B66	9	R	CFD B6	70	R	CFD B67	71	R	CFD B672	2	R	RCFD B673	
obligations sold with recourse				1.00															
0. Retained recourse on financial assets	F	RCFD 172	27		1	RCFD 224	3										R	RCFD B674	
sold with low-level recourse				12.5*															
1. All other financial assets sold with	F	RCFD B67	75		F	RCFD B67	6	R	CFD B6	77	R	CFD B67	78	R	CFD B679	9	R	RCFD B680	
recourse				1.00															
52. All other off-balance sheet	F	RCFD B68	31		F	RCFD B68	2	R	CFD B6	83	R	CFD B68	34	R	CFD B68	5	R	RCFD B686	
liabilities				1.00															
3. Unused commitments with an original	F	RCFD 383	33		F	RCFD B68	7	R	CFD B6	88	R	CFD B68	39	R	CFD B690	0	R	RCFD B691	
maturity exceeding one year				.50															
					F	RCFD A16	7	R	CFD B6	93	R	CFD B69	94	R	CFD B69	5			
54. Derivative contracts																			

<sup>\*</sup> Or institution-specific factor.

1 Column A multiplied by credit conversion factor.

## Schedule RC-R—Continued

	(Colum	n C)	(Co	olumn	D)	(Co	olumn	E)	(C	olumn	F)	
			Alloca	ation b	y Risk	Weig	ht Cate	egory				
	0%	, D		20%			50%			100%		
Dollar Amounts in Thousands	Bil Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
otals												
5. Total assets, derivatives, and off-balance sheet items by risk weight category	RCFD E	3696	R	CFD B69	97 	R	CFD B69	8	R	RCFD B69	9	
(for each column, sum of items 43 through 54)	× 0%			× 20%			× 50%			× 100%		5
6. Risk weight factor	RCFD E			CFD B70	01	R	CFD B70	2	R	RCFD B70	3	5
item 56)	0											5
									F	RCFD 165	1	
8. Market risk equivalent assets								-				. 5
9. Risk-weighted assets before deductions for excess allowance for loan and lease losses and								-	R	RCFD B70	14	_
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)								-	R	CFD A22	2	5
60. LESS: Excess allowance for loan and lease losses								-				6
o. ELGG. Exacts allowance for loan and lease losses									F	RCFD 312	8	
1. LESS: Allocated transfer risk reserve												6
								-	R	RCFD A22	3	-
2. Total risk-weighted assets (item 59 minus items 60 and 61)												) 6
Memoranda		Г	Dollar A	Amouii	nts in T	Thouse	ands [	DOES	D.1			1
			Jonai 7	arioui				RCFD 8764	Bil	Mil	Thou	

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

						With a	ema	aining	g matu	ırity of	•				
			columi year o		8		Over		n B) year e year				colum er five	n C) years	
2. Notional principal amounts of derivative contracts:1	RCFD	Tril	Bil	Mil	Thou	RCFD	Γril	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.

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FDIC Certificate Number

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

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

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Securitization Activities  1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained								
or with recourse or other seller-pro-	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	
vided credit enhancements								1.
<ol> <li>Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:</li> <li>Retained interest-only strips</li> </ol>								
(included in Schedules RC-B or	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718	
RC-F or in Schedule RC, item 5)								2.a.
Standby letters of credit, sub- ordinated securities, and other enhancements	RCFD B719	RCFD B720	RCFD B721	RCFD B722	RCFD B723	RCFD B724	RCFD B725	2.b.
Reporting bank's unused commit- ments to provide liquidity to structures reported in item 1	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
Past due loan amounts included in								
item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due								4.a.
a. 00 00 aaya paaraaa	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	
<ul> <li>b. 90 days or more past due</li> <li>5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):</li> </ul>	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	4.b.
a. Charge-offs								5.a.
-	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries								5.b.

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# Schedule RC-S—Continued

	1– Re	olumn 4 Fam sident Loans	ilý tial	H E	umn B) ome quity ines	,	olumn Credit Card ceivabl	,	•	olumn Auto Loans	•	C	olumn Other onsumo Loans	•	Co	olumn mmero I Indus Loans	cial trial	Al Loa	lumn I Oth ans a Leas	er <sup>°</sup> 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	
<ol> <li>Amount of ownership (or seller's)     interests carried as:         <ol> <li>Securities (included in</li> </ol> </li> </ol>																					
Schedule RC-B or in Schedule RC, item 5)					ED B761		CFD B762									RCFD B76					6.a.
b. Loans (included in Schedule RC-C)				RCI	- Б В 300		CFD B30	'								CFD B30	, <u>z</u>				6.b.
7. Past due loan amounts included in interests reported in item 6.a:				RCI	D B764	R	CFD B76	5							F	RCFD B76	66				0.2.
a. 30–89 days past due				PC!	D B767	P	CFD B768	R								RCFD B76	SQ.				7.a.
<ul><li>b. 90 days or more past due</li><li>8. Charge-offs and recoveries on loan amounts included in interests reported</li></ul>					<i>B B161</i>																7.b.
in item 6.a (calendar year-to-date):				RIA	D B770	F	RIAD B771	ı							F	RIAD B77	2				
a. Charge-offs				RIA	D B773	F	RIAD B774	ı							F	RIAD B77	5				8.a.
b. Recoveries																					8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																					
<ol><li>Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other</li></ol>																					
institutions' securitization structures in the form of standby letters of credit,																					
purchased subordinated securities,	F	CFD B77	6	RCI	D B777	R	CFD B778	8	F	RCFD B77	'9	F	CFD B780	)	F	RCFD B78	31	RO	CFD B7	82	
and other enhancements																					9.
to provide liquidity to other institutions' securitization structures	F	CFD B78	3	RCI	D B784	R	CFD B78	5	F	RCFD B78	36	F	CFD B78	7	F	RCFD B78	38	RO	CFD B7	89	10.
000anti2ation 3ti actarcs																				•	,

	1-	Columr -4 Far esider Loans	nily ntial	,	olumn Home Equity Lines	,	,	olumn Credit Card ceivat	t	(C	olumn Auto Loans	,	,	olumn Other onsum Loans	ner	Co and	olumr mmer I Indus Loans	cial strial	Lo	olumi All Oth bans a Il Lea	er <sup>°</sup> and
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Asset Sales  11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting	F	RCFD B7	90	F	RCFD B79	 91	F	RCFD B79	92	F	RCFD B79	93	F	RCFD B79	94 I	R	RCFD B7	95	F	RCFD B	796
bank																					
provided credit enhancements provided to assets reported in item 11	F	RCFD B7	97	F	RCFD B79	98	F	CFD B79	99	F	RCFD B80	00	F	RCFD B80	)1	R	RCFD B8	02	F	RCFD B	303

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

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

<sup>1</sup> Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

Legal Title of Bank

FDIC Certificate Number

## Schedule RC-T—Fiduciary and Related Services

Schedule RC-T is to be completed beginning December 31, 2001.

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

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.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report	RCFD	Yes	No	
in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867			3.

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

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

- · Items 4 through 19.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.

		(Colun Mana Ass	aged	)		Non-I	umn E Manag ssets	, ,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCFD	B868			RC	FD 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		RCFD	B872		L,	RC	FD B873		RCFD B874	RCFD B875	
contribution											5.a.
b. Employee benefit—defined	L.	RCFD	B876		Ь,	RC	FD B877		RCFD B878	RCFD B879	
benefit											5.b.
	L.	RCFD	B880			RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts											5.c.
		RCFD	B884			RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency	$\vdash$	RCFD	R886					-	RCFD B888		
accounts		RCFD	Penn		<u> </u>	BC.	FD B891		RCFD B892	RCFD B893	7.
8. Other fiduciary accounts		KCFD	D090			RO	D 0091		KOI D B092	IVOI D B083	8.

# Schedule RC-T—Continued

		`Ma	lumn A naged ssets	,		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—Continued											
9. Total fiduciary accounts		RC	FD B894			RCI	D B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)											9.
(55 51.155 1.1.15.91.5)						RCI	FD B898			RCFD B899	
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign		RC	FN B900			RCI	FN B901		RCFN B902	RCFN B903	
offices (included in items 9 and 10)											11.

	Dollar 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
b. Employee benefit—defined benefit			B906				13
c. Other retirement accounts							13
14. Corporate trust and agency accounts			A479				14
15. Investment management agency accounts			1				15
16. Other fiduciary accounts							16
17. Custody and safekeeping accounts							17
18. Other fiduciary and related services income			B910				18
19. Total gross fiduciary and related services income (sum of items	12 through 18) (mus	st equal					
Schedule RI, item 5.a)			4070				19
Fiduciary and related services income—foreign offices     (included in item 19)	B912						19
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 serv			1				22
23. Net fiduciary and related services income			1				23

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

## Schedule RC-T—Continued

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

Dollar Amounts  2. Corporate trust and agency accounts:  a. Corporate and municipal trusteeships  b. Transfer agent, registrar, paying agent, and other corporate agent.				Issu	er of es			aı Am tandi	ount ng	
a. Corporate and municipal trusteeships			RCF	FD		Tril		Mil	Thou	
a. Corporate and municipal trusteeships							RCF	D B928	3	
			B92	27						M.2.a
			B92	29						M.2.b
					<b>^</b> \		/O-I	D		
			•	olumn <i>i</i> ımber (	,		(Colui arket \			
				Funds	01		Fund A			
Dollar Amounts in	Thousan	ıds 📙	CFD	undo		RCFD	Bil	Mil	Thou	
Collective investment funds and someon tweat funds.			CID			IXOI D	ווט	IVIII	THOU	
3. Collective investment funds and common trust funds:		B	931			B932			I	Maa
a. Domestic equityb. International/Global equity		·····	933			B934				M.3.a M3.b.
c. Stock/Bond blend		10	935			B936				M.3.c.
d. Taxable bond		10	937			B938				M.3.d
e. Municipal bond		10	939			B940				M.3.e
f. Short term investments/Money market		10	941			B942				M.3.f.
g. Specialty/Other		l D	943			B944				M.3.g
h. Total collective investment funds (sum of Memorandum items										
through 3.g)		B!	945			B946				M.3.h
	(0.1		,			D)	(0		O)	ı
Dollar Amounts in Thousands	Gross Mar Acc	umn A) s Losse naged counts	es	Gros Non-	olumn ss Los Mana ccoun	ses iged	•	olumr cove	•	
	Gross Mar Acc	Losse naged counts	es	Gros Non- Ac	s Los Mana coun	sses iged ts	Re	cove	ries	
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts	Gross Mar Acc RIAD	Losse naged counts	es	Gros Non- Ac RIAD	s Los Mana coun	sses iged ts	RIAD B949	cove	ries	M.4.a
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts  b. Retirement related trust and agency accounts	Gross Mar Acc RIAD B947 B950	Losse naged counts	es Thou	Gros Non- Ac RIAD B948 B951	s Los Mana coun	sses iged ts	RIAD B949 B952	cove	ries	M.4.b
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts	Gross Mar Acc RIAD B947 B950 B953	Losse naged counts	es Fhou	Gros Non- Ac RIAD B948 B951 B954	s Los Mana coun	sses iged ts	RIAD  B949 B952 B955	cove	ries	M.4.b M.4.c
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts  b. Retirement related trust and agency accounts  c. Investment management agency accounts  d. Other fiduciary accounts and related services	Gross Mar Acc RIAD B947 B950	Losse naged counts	es Fhou	Gros Non- Ac RIAD B948 B951	s Los Mana coun	sses iged ts	RIAD B949 B952	cove	ries	M.4.b
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts	Gross Mar Acc RIAD B947 B950 B953	Losse naged counts	es Fhou	Gros Non- Ac RIAD B948 B951 B954	s Los Mana coun	sses iged ts	RIAD  B949 B952 B955	cove	ries	M.4.b M.4.c
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts	Gross Mar Acc RIAD B947 B950 B953	Losse naged counts	es Fhou	Gros Non- Ac RIAD B948 B951 B954	s Los Mana coun	sses iged ts	RIAD  B949 B952 B955	cove	ries	M.4.b M.4.c
4. Fiduciary settlements, surcharges, and other losses:  a. Personal trust and agency accounts	Gross Mar Acc RIAD B947 B950 B953	Losse naged counts	rhou rhou	Gros Non- Ac RIAD B948 B951 B954	s Los Mana coun	sses iged ts	RIAD  B949 B952 B955	cove	ries	M.4.b M.4.c

FAX: Area code/phone number (TEXT B964)

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

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

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

NAME AND ADDRESS OF BANK

OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2004

SPECIAL REPORT (Dollar Amounts in Thousands)

	`				
CLOSE OF BUSINESS DATE	FDIC Certificate Number				

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

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

b.	Number of loans made to executive officers since the previous Call Report of Total dollar amount of above loans (in thousands of dollars)	late	 RCFD 3561 RCFD 3562			a b
0.	(example: 93/4% = 9.75)	RCFD 7701	 _ % 1	O RCFD 7702	 %	(

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)