Federal Financial Institutions Examination Council



Board of Governors of the Federal Reserve System

OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2000

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

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

Report at the close of business September 30, 1997

(970930)

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

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

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

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

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)		

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

Submission of Reports

Each bank that had **\$50** *million or more in total assets* as of June 30, 1996, must prepare its Reports of Condition and Income either:

- (a) in automated 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 automated form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

For this report date only, *all other banks* (i.e., banks not required to file reports in automated form) are permitted to

submit hard-copy forms directly to the appropriate banking agency. State member banks should return the original and one copy to the appropriate Federal Reserve District Bank. National and state nonmember banks should return the original only in the *special return address envelope provided*. If an overnight delivery system is used in lieu of the special return address envelope, return the original only to the FDIC, c/o Quality Data Systems, 2127 Espey Court, Suite 204, Crofton, MD 21114.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, banks whose reports are filed in automated form with EDS should attach this signature page to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number	(RCRI 9050)		
		Legal Title of Bank (TEXT 9010)	
		City (TEXT 9130)	
		State Abbrev. (TEXT 9200)	ZIP Code (TEXT 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 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

Report of Condition

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Special Report (to be completed by all banks)

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

Legal Title of Bank	
City	
State	Zip Code
FDIC Certificate Number	

Page RI-1

FFIEC 031

Consolidated Report of Income for the period January 1, 1997–September 30, 1997

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

Schedule RI-Income Statement

			14	80	4
Dollar Amounts in Thousands		Bil	Mil	Thou	•
. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	RIAD 4011				1.a.(1)
(b) Loans to depository institutions	RIAD 4019				1.a.(1)
(c) Loans to finance agricultural production and other loans to farmers	RIAD 4024				1.a.(1)
(d) Commercial and industrial loans	RIAD 4012				1.a.(1)
(e) Acceptances of other banks	RIAD 4026				1.a.(1)
(f) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards and related plans	RIAD 4054				1.a.(1)
(2) Other	DIAD				1.a.(1)
(g) Loans to foreign governments and official institutions	RIAD 4056				1.a.(1)
(h) Obligations (other than securities and leases) of states and political subdivisions					
in the U.S.:	RIAD				4 (4)
(1) Taxable obligations	4503				1.a.(1)
(2) Tax-exempt obligations	4504				1.a.(1)
(i) All other loans in domestic offices	. 4058				1.a.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables:	RIAD	ı			
(1) Taxable leases	4505 RIAD				1.b.(1)
(2) Tax-exempt leases	4307				1.b.(2)
c. Interest income on balances due from depository institutions1:	RIAD	1			
(1) In domestic offices	. 4105 RIAD				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4106				1.c.(2)
d. Interest and dividend income on securities:		1			
(1) U.S. Treasury securities and U.S. Government agency obligations	RIAD 4027.				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:					
(a) Taxable securities	RIAD • 4506				1.d.(2)
(b) Tax-exempt securities					1.d.(2)
(3) Other domestic debt securities					1.d.(3)
(4) Foreign debt securities					1.d.(4)
(5) Equity securities (including investments in mutual funds)					1.d.(5)
e. Interest income from trading assets	RIAD 4069				1.e.

¹ Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	Voar	-to-date	, 1	Ļ	4
Dollar Amounts in Thousands	Bil		Thou	1	
1. Interest income (continued)	Dii	17111	THOU	1	
f. Interest income (continued) f. Interest income on federal funds sold and securities purchased under				1	
agreements to resell	RIAD 4020			1.f.	
g. Total interest income (sum of items 1.a through 1.f)					
	4107			1.g.	
2. Interest expense:				1	
a. Interest on deposits:				1	
(1) Interest on deposits in domestic offices:				1	
(a) Transaction accounts (NOW accounts, ATS accounts, and	RIAD			2 0 (1)(0)	
telephone and preauthorized transfer accounts)	4508			2.a.(1)(a)	
(4)	RIAD 4509			2 o /1\/b\/1\	
(1) Money market deposit accounts (MMDAs)	DIAD			2.a.(1)(b)(1)	
(2) Other savings deposits	DIAD			2.a.(1)(b)(2)	
(3) Time deposits of \$100,000 or more	DIAD			2.a.(1)(b)(3)	
(4) Time deposits of less than \$100,000	A518			2.a.(1)(b)(4)	
(2) Interest on deposits in foreign offices, Edge and Agreement	RIAD			0 - (0)	
subsidiaries, and IBFs	4172			2.a.(2)	
b. Expense of federal funds purchased and securities sold under	RIAD			1 O L	
agreements to repurchase	4180			2.b.	
c. Interest on demand notes issued to the U.S. Treasury, trading	RIAD				
liabilities, and other borrowed money	4185			2.c.	
d. Not applicable	RIAD 4200	1			
e. Interest on subordinated notes and debentures	DIAD			2.e.	
f. Total interest expense (sum of items 2.a through 2.e)	4073			2.f.	٦٩
3. Net interest income (item 1.g minus 2.f)				4074	3.
4. Provisions:				RIAD	٦.
a. Provision for loan and lease losses				4230 RIAD	4.a.
b. Provision for allocated transfer risk				4243	4.b.
5. Noninterest income:	RIAD				
a. Income from fiduciary activities	DIAD			5.a.	
b. Service charges on deposit accounts in domestic offices	RIAD 4080			5.b.	
c. Trading revenue (must equal Schedule RI, sum of Memorandum	RIAD				
items 8.a through 8.d)	RIAD A220			5.c.	
d.—e. Not applicable				1	
f. Other noninterest income:	RIAD				
(1) Other fee income	5407			5.f.(1)	
(2) All other noninterest income*	5408			5.f.(2)	٦ _
g. Total noninterest income (sum of items 5.a through 5.f)				4079 RIAD	5.g.
6. a. Realized gains (losses) on held-to-maturity securities				3521 RIAD	6.a.
b. Realized gains (losses) on available-for-sale securities				3196	6.b.
7. Noninterest expense:	RIAD			-	
a. Salaries and employee benefits	4135			7.a.	
b. Expenses of premises and fixed assets (net of rental income)	RIAD				
(excluding salaries and employee benefits and mortgage interest)	4217			7.b.	
c. Other noninterest expense*	4092			7.c.	л <u>.</u> .
d. Total noninterest expense (sum of items 7.a through 7.c)				4093	7.d.
8. Income (loss) before income taxes and extraordinary items and other				RIAD	٦ _
adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)				4301 RIAD	8.
9. Applicable income taxes (on item 8)				4302	9.
10. Income (loss) before extraordinary items and other adjustments (item 8				RIAD	٦
minus 9)				4300 RIAD	10.
11. Extraordinary items and other adjustments, net of income taxes*				4320 RIAD	11.
12. Net income (loss) (sum of items 10 and 11)				4340	12.

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

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Schedule RI-Continued

			14	81	4
Memoranda	,	Year-t	o-date	_	
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after					
August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices					
(included in Schedule RI, item 8)	RIAD 8431				M.2.
3.—4. Not applicable					
5. Number of full-time equivalent employees at end of current period (round to nearest		1	Numbe	er	
whole number)	RIAD 4150				M.5.
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down	CC	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition					M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)					
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou	
a. Interest rate exposures	RIAD 8757				M.8.a
b. Foreign exchange exposures	DIVD				M.8.b
c. Equity security and index exposures	DIAD				M.8.c
d. Commodity and other exposures	DIAD				M.8.c
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:	3.00	ı			
a. Net increase (decrease) to interest income	RIAD 8761				M.9.a
b. Net (increase) decrease to interest expense	DIAD				M.9.b
c. Other (noninterest) allocations	DIAD				M.9.c
10. Credit losses on off-balance sheet derivatives (see instructions)	DIAD				M.10
		1	-		
11. Does the reporting bank have a Subchapter S election in effect for federal income tax		YES		NO	
purposes for the current tax year?	RIAD A530				M.11
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11		Bil	Mil	Thou	
(to be reported with the December Report of Income)	RIAD 4772				M.12.

¹ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.		1483		83	4
Dollar An	nounts in Thousands	Bil	Mil	Thou	
1. Total equity capital originally reported in the December 31, 1996, Reports o	f Condition				
and Income	RIAD 3215				1
2. Equity capital adjustments from amended Reports of Income, net*	RIAD 3216				2
3. Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD 3217				3
4. Net income (loss) (must equal Schedule RI, item 12)	DIAD				4
5. Sale, conversion, acquisition, or retirement of capital stock, net	PIAD				5
6. Changes incident to business combinations, net	DIAD				6
7. LESS: Cash dividends declared on preferred stock	DIAD				7
8. LESS: Cash dividends declared on common stock	BIAD				8
9. Cumulative effect of changes in accounting principles from prior years* (see					Ĭ
this schedule)	DIAD				9
10. Corrections of material accounting errors from prior years* (see instructions	DIAD				10
11. Change in net unrealized holding gains (losses) on available-for-sale securitie	PIAD				11
12. Foreign currency translation adjustments					12
13. Other transactions with parent holding company* (not included in items 5, 7	DIAD				13
	•				13
14. Total equity capital end of current period (sum of items 3 through 13) (must	. BIAD	1			4 4
Schedule RC, item 28)	3210				14

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

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

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

Dowt Loveludes shares offs and recovering through							14	86	
Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.			mn A	,			mn B) veries		
			Cale	ndar y	year-to-date				
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate:									
a. To U.S. addressees (domicile)	RIAD . 4651				RIAD 4661				
b. To non-U.S. addressees (domicile)	RIAD 4652				RIAD 4662				
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RIAD . 4653				RIAD 4663				
b. To foreign banks	DIAD				RIAD 4664				
3. Loans to finance agricultural production and other loans to farmers	DIAD				RIAD 4665				
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	RIAD 4645				RIAD 4617				
b. To non-U.S. addressees (domicile)	RIAD 4646				RIAD 4618				
5. Loans to individuals for household, family, and other personal									
expenditures:		_1							
a. Credit cards and related plans	RIAD 4656				RIAD 4666				
b. Other (includes single payment, installment, and all student loans)	DIAD				RIAD 4667				
6. Loans to foreign governments and official institutions	DIAD				RIAD 4627				
7. All other loans	DIAD				RIAD 4628				
8. Lease financing receivables:									
a. Of U.S. addressees (domicile)	RIAD 4658				RIAD 4668				
b. Of non-U.S. addressees (domicile)	DIAD				RIAD 4669				
9. Total (sum of items 1 though 8)	DIAD				RIAD 4605				

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Schedule RI-B—Continued

Part I. Continued

Memoranda	(Column A) Charge-offs								
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1.—3. Not applicable									
4. 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	RIAD 5409				RIAD 5410				M.4.
5. Loans secured by real estate in domestic offices (included in									
Schedule RI-B, part I, item 1, above):									
a. Construction and land development					RIAD 3583				M.5.a.
b. Secured by farmland	RIAD 3584				RIAD 3585				M.5.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential									
properties and extended under lines of credit					RIAD 5412				M.5.c.(1)
(2) All other loans secured by 1-4 family residential properties	RIAD 5413				RIAD 5414				M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties					RIAD 3589				M.5.d.
e. Secured by nonfarm nonresidential properties	RIAD 3590				RIAD 3591				M.5.e.

Part II. Changes in Allowance for Loan and Lease Losses

					_
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance originally reported in the December 31, 1996, Reports of Condition and Income	RIAD . 3124				1.
2. Recoveries (must equal part I, item 9, column B above)	RIAD 4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above)	RIAD 4635				3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4.a)	RIAD 4230				4.
5. Adjustments* (see instructions for this schedule)	RIAD 4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC,					
item 4.b)	RIAD 3123				6.

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

Schedule RI-D—Income from International Operations

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

Dollar Amounts in Thousand Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs: a. Interest income booked b. Interest expense booked c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b) Adjustments for booking location of international operations: a. Net interest income attributable to international operations booked at domestic offices	RIAD 4837 RIAD 4838 RIAD 4839	Year-	to-dat Mil	e Thou
Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs: a. Interest income booked b. Interest expense booked c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b) Adjustments for booking location of international operations:	RIAD 4837 RIAD 4838 RIAD 4839	Bil	Mil	Thou
and IBFs: a. Interest income booked b. Interest expense booked c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b) Adjustments for booking location of international operations:	RIAD 4838 RIAD 4839			
a. Interest income booked	RIAD 4838 RIAD 4839			
b. Interest expense booked	RIAD 4838 RIAD 4839			
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b)	RIAD 4839			
IBFs (item 1.a minus 1.b)	RIAD 4840			
IBFs (item 1.a minus 1.b)	RIAD 4840			
Adjustments for booking location of international operations:	RIAD 4840	•		
· · · · · · · · · · · · · · · · · · ·	4840			
	DIAD			
b. Net interest income attributable to domestic business booked at foreign offices	4841			
c. Net booking location adjustment (item 2.a minus 2.b)	DIAD			
Noninterest income and expense attributable to international operations:	1012			
a. Noninterest income attributable to international operations	RIAD 4097			
b. Provision for loan and lease losses attributable to international operations	DIAD			
c. Other noninterest expense attributable to international operations	DIAD			
d. Net noninterest income (expense) attributable to international operations (item 3.a minus	4239			
3.b and 3.c)	RIAD 4843			
Estimated pretax income attributable to international operations before capital allocation	4843			
adjustment (sum of items 1.c, 2.c, and 3.d)	RIAD 4844		Т	
Adjustment to pretax income for internal allocations to international operations to reflect	4844	L		
the effects of equity capital on overall bank funding costs	RIAD		Т	
Estimated pretax income attributable to international operations after capital allocation	4845			
·	RIAD		Т	
adjustment (sum of items 4 and 5)	DIAD		+	
Income taxes attributable to income from international operations as estimated in item 6	DIAD			
Estimated net income attributable to international operations (item 6 minus 7)	4341			
omorando				
emoranda Dollar Amounts in Thousand	s	Bil	Mil	Thou
Intracompany interest income included in item 1.a above	DIAD	511	10111	11100
Intracompany interest income included in item 1.b above	DIAD			

Part II. Supplementary Details on Income from International Operations Required by the Departments of Commerce and Treasury for Purposes of the U.S. International Accounts and the U.S. National Income and Product Accounts

Dollar Amounts in Thousands		Year-t	o-dat	е]
		Bil	Mil	Thou	
1. Interest income booked at IBFs	RIAD 4849				1.
2. Interest expense booked at IBFs					2.
3. Noninterest income attributable to international operations booked at domestic offices					
(excluding IBFs):					
a. Gains (losses) and extraordinary items	RIAD . 5491				3.a.
b. Fees and other noninterest income	RIAD . 5492				3.b.
4. Provision for loan and lease losses attributable to international operations booked at domestic					
offices (excluding IBFs)	RIAD . 4852				4.
5. Other noninterest expense attributable to international operations booked at domestic offices					
(excluding IBFs)	RIAD 4853				5.

Schedule RI-E—Explanations

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

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

						14	95
				,	Year-t	o-dat	е
	Dollar Ar	mount	s in Thousands		Bil	Mil	Thou
1.	All other noninterest income (from Schedule RI, item 5.f.(2))				•		
	Report amounts that exceed 10% of Schedule RI, item 5.f.(2):						
	a. Net gains (losses) on other real estate owned			RIAD 5415			1
	b. Net gains (losses) on sales of loans			RIAD 5416			1
	c. Net gains (losses) on sales of premises and fixed assets			RIAD 5417			1
	Itemize and describe the three largest other amounts that exceed 10% of S			-			
	item 5.f.(2):		,				
	d. TEXT 4461			RIAD 4461			1
	e. 4462			RIAD 4462			1
	f. 4463			RIAD 4463			1
2	Other noninterest expense (from Schedule RI, item 7.c):			4403			
۲.	a. Amortization expense of intangible assets			RIAD 4531			2
	Report amounts that exceed 10% of Schedule RI, item 7.c:			4001			
	b. Net (gains) losses on other real estate owned			RIAD			2
	c. Net (gains) losses on sales of loans			5418 RIAD			2
	d. Net (gains) losses on sales of premises and fixed assets			5419 RIAD			2
	Itemize and describe the three largest other amounts that exceed 10% of S			5420			
	item 7.c:	cneac	ile ni,				
	TEXT			RIAD			
	6. 4464 TEXT			4464 RIAD			2 2
	f. 4467 TEXT			4467 RIAD			
2	9. 4468		Cabadala Di	4468			2
٥.	Extraordinary items and other adjustments and applicable income tax effect		Schedule KI,				
	item 11) (itemize and describe all extraordinary items and other adjustments a. (1) $\frac{TEXT}{4469}$	s):		RIAD			
		RIAD		4469			3
	(2) Applicable income tax effect b. (1) TEXT LEAST	4486		RIAD			3
		RIAD		4487			3
		4488		RIAD			3
	c. (1) TEXT 4489	RIAD		4489			3
_	(2) Applicable income tax effect	4491					3
4.	Equity capital adjustments from amended Reports of Income (from Schedule	e RI-A	, item 2)				
	(itemize and describe all adjustments):			RIAD			_
	a. 4492 TEXT			4492 RIAD			4
	D. 4493			4493			4
5.	Cumulative effect of changes in accounting principles from prior years						
	(from Schedule RI-A, item 9) (itemize and describe all changes in accounting	g prind	ciples):	RIAD			
	a. A TEXT Effect of change to GAAP from previous non-GAAP instructions			A546			5
	b. TEXT 4495			RIAD 4495			5
6.	Corrections of material accounting errors from prior years (from Schedule R	I-A, it	em 10)				
	(itemize and describe all corrections):						
	a. TEXT 4496			RIAD 4496			6
	b. TEXT 4497			RIAD 4497			6

Schedule RI-E—Continued

		· ·	Year-t	o-date	Э	
	Dollar Amounts in Thousands		Bil	Mil	Thou	
7.	Other transactions with parent holding company (from Schedule RI-A, item 13)					
	(itemize and describe all such transactions):					
	a. 4498	RIAD 4498				7.a.
	b. TEXT 4499	RIAD 4499				7.b.
8.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)					
	(itemize and describe all adjustments):					
	a. 4521	RIAD 4521				8.a.
	b. TEXT 4522	RIAD 4522				8.b.
9.	Other explanations (the space below is provided for the bank to briefly describe, at its	14	98	14	99	4
	option, any other significant items affecting the Report of Income):					
	No comment (RIAD 4769)					
	Other explanations (please type or print clearly):					
	(TEXT 4769)					

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1	1

Legal Title of Bank	
City	
State	Zip Code
	_

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 1997

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

FDIC Certificate Number L L L L L L

			C4	100
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ¹	RCFD 0081			
b. Interest-bearing balances ²	RCFD 0071			
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)				
b. Available-for-sale securities (from Schedule RC-B, column D)				
3. Federal funds sold and securities purchased under agreements to resell	RCFD 1350			
4. Loans and lease financing receivables:				
a. Loans and leases, net of unearned income (from Schedule RC-C)				
b. LESS: Allowance for loan and lease losses				
c. LESS: Allocated transfer risk reserve				
d. Loans and leases, net of unearned income,				
allowance, and reserve (item 4.a minus 4.b and 4.c)				
5. Trading assets (from Schedule RC-D)				
6. Premises and fixed assets (including capitalized leases)	RCFD 2145			
7. Other real estate owned (from Schedule RC-M)	RCFD 2150			
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				
9. Customers' liability to this bank on acceptances outstanding	RCFD 2155			
10. Intangible assets (from Schedule RC-M)	RCFD 2143			
11. Other assets (from Schedule RC-F)	DOED			
12. Total assets (sum of items 1 through 11)	RCFD 2170			

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

² Includes time certificates of deposit not held for trading.

	Dollar Amounts in Thousa	ands	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from S	chedule RC-E,					
part I)		RCON 2200				13.a.
(1) Noninterest-bearing ¹	RCON 6631					13.a.(
(2) Interest-bearing	RCON6636					13.a.(
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs						
part II)		RCFN 2200				13.b.
(1) Noninterest-bearing						13.b.(
(2) Interest-bearing						13.b.(
14. Federal funds purchased and securities sold under agreements to		RCFD 2800				14.
15. a. Demand notes issued to the U.S. Treasury						15.a.
b. Trading liabilities (from Schedule RC-D)						15.b.
16. Other borrowed money (includes mortgage indebtedness and ob		39.13				
capitalized leases):						
a. With a remaining maturity of one year or less		RCFD 2332				16.a.
b. With a remaining maturity of more than one year through thre						16.b.
c. With a remaining maturity of more than three years	-					16.c.
17. Not applicable		A040				
18. Bank's liability on acceptances executed and outstanding		RCFD 2920				18.
19. Subordinated notes and debentures ²						19.
20. Other liabilities (from Schedule RC-G)						20.
21. Total liabilities (sum of items 13 through 20)						21.
22. Not applicable		2940				
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus		RCFD 3838	Т			23.
24. Common stock						24.
25. Surplus (exclude all surplus related to preferred stock)						25.
26. a. Undivided profits and capital reserves						26.a.
b. Net unrealized holding gains (losses) on available-for-sale secu						26.b.
27. Cumulative foreign currency translation adjustments						27.
28. Total equity capital (sum of items 23 through 27)						28.
29. Total liabilities and equity capital (sum of items 21 and 28)						29.
23. Total habilities and equity capital (sum of items 21 and 20)		3300				23.

Memorandum

To be reported only with the March Report of Condition.

- 1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external

 | RICFD | RICFD | RCFD | 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 = 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)
- 4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 5 = Review of the bank's financial statements by external auditors
- 6 = Compilation of the bank's financial statements by external auditors
- 7 = Other audit procedures (excluding tax preparation work)
- 8 = No external audit work

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

² Includes limited-life preferred stock and related surplus.

13

M.1.

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

Exclude assets held for trading.							C405				
		(Colui Conso Ba				Dom	mn B) lestic ices	1			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou			
Cash items in process of collection, unposted debits, and currency and coin					RCON 0020 RCON						
b. Currency and coin	RCFD • 0083				0080 RCON 0082						
3. Balances due from banks in foreign countries and foreign central banks a. Foreign branches of other U.S. banks	RCFD • 0073 RCFD • 0074				RCON 0070 RCON 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)					RCON 0010						
Memorandum Dollar A	Amour	its in	Thous	sands		Bil	Mil	Thou			

Schedule RC-B-Securities

Exclude assets held for trading. C410 Held-to-maturity Available-for-sale (Column A) (Column B) (Column C) (Column D) **Amortized Cost Amortized Cost** Fair Value¹ Fair Value Dollar Amounts in Thousands Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou RCFD 0211 RCFD 1287 1. U.S. Treasury securities 1. 2. U.S. Government agency obligations (exclude mortgage-backed securities): a. Issued by U.S. Government agencies² 2.a. b. Issued by U.S. Government-sponsored RCFD 1298 agencies³ 2.b.

1. Noninterest-bearing balances due from commercial banks in the U.S. (included in item 2,

column B above)

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

² Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

³ Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

			Held	d-to-ı	matur	itv					Av	ailable	e-for-s	ale			
	(Column A) (Column B)									(Colu	mn C)			(Colu	ımn D)	
		Amortized Cost				Fair Value				Amortized Cost				Fair Value ¹			
Dollar Amounts in Thousands		Bil	Mil 7	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
3. Securities issued by states																	
and political subdivisions																	
in the U.S.:																	
a. General obligations	RCFD 1676				RCFD 1677				RCFD 1678				RCFD 1679				
b. Revenue obligations	RCFD 1681				RCFD 1686				RCFD 1690				RCFD 1691				
c. Industrial development																	
and similar obligations	RCFD 1694				RCFD 1695				RCFD 1696				RCFD 1697				
4. Mortgage-backed																	
securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by																	
GNMA	RCFD 1698				RCFD 1699				RCFD 1701				RCFD 1702				
(2) Issued by FNMA						ı			1701				1702				
and FHLMC	RCFD 1703				RCFD 1705				RCFD 1706				RCFD 1707				
(3) Other pass-through	1703				1703	l			1700				1707	<u> </u>			
securities	RCFD 1709				RCFD 1710				RCFD 1711				RCFD 1713				
b. Other mortgage-backed	1709				1710				1711				1/13				
securities (include CMOs,																	
REMICs, and stripped																	
MBS):																	
(1) Issued or guaranteed																	
by FNMA, FHLMC,	RCFD				RCFD 1715				RCFD				RCFD				
or GNMA	. 1714				1715				1716				1717				
(2) Collateralized																	
by MBS issued or																	
guaranteed by FNMA,	RCFD		T T		BCFD				RCFD				RCFD				
FHLMC, or GNMA	1718				RCFD 1719				1731				1732				
(3) All other mortgage-	RCFD				RCFD	I			RCFD				RCFD		_		
backed securities	. 1733				1734				1735				1736				
5. Other debt securities:																	
a. Other domestic debt	RCFD				RCFD	ı			RCFD				RCFD				
securities	1737				1738				1739				1741				
b. Foreign debt	BOEB				DOED	ı			DOED				DOED				
securities	RCFD 1742				RCFD 1743				RCFD 1744				RCFD 1746				
6. Equity securities:																	
a. Investments in mutual																	
funds and other equity																	
securities with readily																	
determinable fair values									RCFD A510				RCFD A511				
b. All other equity																	
securities ¹									RCFD 1752				RCFD 1753				
'. Total (sum of items 1																	
through 6) (total of																	
column A must equal																	
Schedule RC, item 2.a)																	
(total of column D must																	
equal Schedule RC,																	
item 2.b)	RCFD 1754				RCFD 1771				RCFD 1772				RCFD 1773		T		

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

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Schedule RC-B-Continued

Memoranda			C4	12
Dollar Amounts in Thousa		Bil	Mil	Thou
1. Pledged securities ¹	RCFD 0416			
2. Maturity and repricing data for debt securities 1, 2 (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and politica				
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through				
securities other than those backed by closed-end first lien 1-4 family residential mortgage	s			
with a remaining maturity or repricing frequency of: 3,4				
(1) Three months or less	RCFD A549			
(2) Over three months through 12 months	RCFD A550			
(3) Over one year through three years	RCFD A551			
(4) Over three years through five years	DCED			
(5) Over five years through 15 years	DOED			
(6) Over 15 years	PCED.			
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential				
mortgages with a remaining maturity or repricing frequency of: 3,5				
(1) Three months or less	RCFD A555			
(2) Over three months through 12 months				
(3) Over one year through three years	RCED.			
(4) Over three years through five years	DOED			
(5) Over five years through 15 years	DCED			
(6) Over 15 years				
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude	A560			
mortgage pass-through securities) with an expected average life of: ⁶				
(1) Three years or less	RCFD			
·	RCED.			
(2) Over three years	A562			
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or	RCFD			
less (included in Memorandum items 2.a through 2.c above)	A248			
3.—6. Not applicable				
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or				
trading securities during the calendar year-to-date (report the amortized cost at date of sale	RCFD 1778			
or transfer)	1778			
3. High-risk mortgage securities (included in the held-to-maturity and available-for-sale				
accounts in Schedule RC-B, item 4.b):	RCFD	_		
a. Amortized cost	BCED			
b. Fair value	8781			
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in				
Schedule RC-B, items 2, 3, and 5):	RCFD			
a. Amortized cost	8782			
b. Fair value	8783			

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

² Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.

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

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

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

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

Schedule RC-C-Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts							C4	115	4			
reported in this schedule. Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.	(Column A) Consolidated			Consolidated						(Column B) Domestic Offices		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou				
1. Loans secured by real estate	RCFD 1410							1.				
a. Construction and land development					RCON 1415			1.	.a.			
b. Secured by farmland (including farm residential and other												
improvements)					RCON 1420			1.	.b.			
c. Secured by 1-4 family residential properties:												
(1) Revolving, open-end loans secured by 1-4 family residential												
properties and extended under lines of credit					RCON 1797			1.	.c.(1)			
(2) All other loans secured by $1-4$ family residential properties:												
(a) Secured by first liens					RCON 5367			1.	.c.(2)(a			
(b) Secured by junior liens					RCON 5368				.c.(2)(l			
d. Secured by multifamily (5 or more) residential properties					RCON 1460				.d.			
e. Secured by nonfarm nonresidential properties					RCON 1480			1.	.e.			
2. Loans to depository institutions:												
a. To commercial banks in the U.S.					RCON 1505			2.	.a.			
(1) To U.S. branches and agencies of foreign banks	DOED								2.a.(1)			
(2) To other commercial banks in the U.S	DOED								.a.(2)			
b. To other depository institutions in the U.S.	DOED				RCON 1517				l.b.			
c. To banks in foreign countries					RCON 1510				l.c.			
(1) To foreign branches of other U.S. banks	DOED				1010				l.c.(1)			
(2) To other banks in foreign countries	DOED								l.c.(2)			
3. Loans to finance agricultural production and other loans to farmers	DOED				RCON 1590			3.				
4. Commercial and industrial loans:	11000	l			1550			0.	•			
a. To U.S. addressees (domicile)	RCFD 1763				RCON 1763			1	.a.			
b. To non-U.S. addressees (domicile)	RCFD 1764				RCON 1764				.b.			
5. Acceptances of other banks:	1764				1704			т.				
a. Of U.S. banks	RCFD 1756				RCON 1756			5	i.a.			
b. Of foreign banks	RCFD . 1757				RCON 1757				.b.			
6. Loans to individuals for household, family, and other personal	1/5/				1757			J				
expenditures (i.e., consumer loans) (includes purchased paper)					RCON 1975			6.				
a. Credit cards and related plans (includes check credit and other					1975			- ·	•			
revolving credit plans)	RCFD 2008							6	6.a.			
b. Other (includes single payment, installment, and all student loans)	DOED				_				6.b.			
7. Loans to foreign governments and official institutions (including	2011							0.				
foreign central banks)	RCFD 2081				RCON 2081			7.	,			
8. Obligations (other than securities and leases) of states and political	2081				2081			· /·	•			
subdivisions in the U.S. (includes nonrated industrial development		•										
obligations)obligations)	RCFD 2107				RCON 2107			8.	,			
9. Other loans	RCFD				2107			9.				
a. Loans for purchasing or carrying securities (secured and unsecured)					RCON).a.			
					1545 RCON				v.a. V.b.			
b. All other loans (exclude consumer loans)					1564 RCON			10.				
	BCED				2165			10.				
a. Of U.S. addressees (domicile)b. Of non-U.S. addressees (domicile)	DCED							10.				
· · · · · · · · · · · · · · · · · · ·	DOED				RCON 2123							
11. LESS: Any unearned income on loans reflected in items 1—9 above	2123	<u> </u>			2123			11.	•			
12. Total loans and leases, net of unearned income (sum of items 1												
through 10 minus item 11) (total of column A must equal	RCFD		I		RCON		I	10	,			
Schedule RC, item 4.a)	RCFD . 2122				RCON 2122			12.	1.			

Schedule RC-C-Continued

Part I. Continued

Memoranda

Thomas and a	Dollar Amounts in Thousands		Bil Mi	Thou	
1. Not applicable					
2. Loans and leases restructured and in compliance with modified to	erms (included in				
Schedule RC-C, part I, above and not reported as past due or no	naccrual in Schedule RC-N,				
Memorandum item 1):					
a. Loans secured by real estate:					
(1) To U.S. addressees (domicile)		RCFD 1687			M.2.a.(1)
(2) To non-U.S. addressees (domicile)		RCFD 1689			M.2.a.(2)
b. All other loans and all lease financing receivables (exclude loar	ns to				
individuals for household, family, and other personal expenditu	ıres)	RCFD 8691			M.2.b.
c. Commercial and industrial loans to and lease financing receiva	bles				
of non-U.S. addressees (domicile) included in Memorandum ite	em 2.b				
above		RCFD 8692			M.2.c.
3. 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 resident	tial properties in domestic				
offices with a remaining maturity or repricing frequency of: 1, 2					
(1) Three months or less		RCON A564			M.3.a.(1)
(2) Over three months through 12 months		RCON A565			M.3.a.(2)
(3) Over one year through three years		RCON A566			M.3.a.(3)
(4) Over three years through five years		RCON A567			M.3.a.(4)
(5) Over five years through 15 years		RCON A568			M.3.a.(5)
(6) Over 15 years		RCON -A569			M.3.a.(6)
b. All loans and leases other than closed-end loans secured by fir	rst liens on 1-4 family				
residential properties in domestic offices with a remaining mat	urity or repricing				
frequency of: 1,3					
(1) Three months or less		RCFD A570			M.3.b.(1)
(2) Over three months through 12 months		RCFD A571			M.3.b.(2)
(3) Over one year through three years		RCFD A572			M.3.b.(3)
(4) Over three years through five years		RCFD A573			M.3.b.(4)
(5) Over five years through 15 years		RCFD A574			M.3.b.(5)
(6) Over 15 years		RCFD ••A575			M.3.b.(6)
c. Fixed rate AND floating rate loans and leases with a REMAINII	NG MATURITY of one year	DOED			
or less (included in Memorandum items 3.a and 3.b above)		RCFD A247			M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresi					
domestic offices 4 with a REMAINING MATURITY of over five	years (included in	DOON .			
Memorandum item 3.b above)		RCON A577			M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans 5 v		RCFD			
MATURITY of over three years (included in Memorandum item	1 3.b above)	A578			M.3.e.

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

² Sum of Memorandum items 3.a.(1) through 3.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, Memorandum item 3.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.

³ Sum of Memorandum items 3.b.(1) through 3.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, Memorandum item 3.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.

⁴ As defined for Schedule RC-C, part I, item 1.e., column B.

⁵ As defined for Schedule RC-C, part I, item 4, column A.

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Legal Title of Bank	
City	
State	Zip Code
<u></u>	_

Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands		Bil	Mil	Thou	
4. Loans to finance commercial real estate, construction, and land	I development activities					
(not secured by real estate) included in Schedule RC-C, part I, i	tems 4 and 9, column A,					
page RC-6 ¹		RCFD 2746				M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part	I, page RC-6)	RCFD 5369				M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4	family residential properties in					
domestic offices (included in Schedule RC-C, part I, item 1.c.(2	!)(a), column B, page RC-6)	RCON . 5370				M.6.

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

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed only by banks with \$1 billion or more in total assets or with \$2 billion or more in par/notional amount of off-balance sheet derivative contracts (as reported in Schedule RC-L, items 14.a through 14.e, columns A through D).

			C	120
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. U.S. Treasury securities in domestic offices	RCON 3531			
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed				
securities)	RCON 3532			
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCON . 3533			
4. Mortgage-backed securities (MBS) in domestic offices:				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON . 3534			
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA				
(include CMOs, REMICs, and stripped MBS)				
c. All other mortgage-backed securities				
5. Other debt securities in domestic offices	RCON 3537			
6. Certificates of deposit in domestic offices	RCON 3538			
7. Commercial paper in domestic offices				
8. Bankers acceptances in domestic offices				
9. Other trading assets in domestic offices				
10. Trading assets in foreign offices	RCFN 3542			
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity				
contracts:				
a. In domestic offices	RC0N 3543			
b. In foreign offices	RCFN 3543			
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD . 3545			
LIABILITIES		Bil	Mil	Thou
13. Liability for short positions	RCFD 3546			
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity				
contracts	RCFD			

15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)

Schedule RC-E-Deposit Liabilities

Part I. Deposits in Domestic Offices

										C4	-25	4
	Transaction Accounts						N			on		
To	tal tra ounts otal d	nsact (inclu eman	ion ding	g demand deposits (included in column A)					To ontrar acco	tal sactio unts	on	
3	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
. 2201				2240				2346				1.
RCON 2202				RCON 2280				RCON 2520				2.
RCON 2203				RCON 2290				RCON 2530				3.
RCON 2206				RCON 2310				RCON 2550				4.
RCON 2207				RCON 2312				RCON 2349				5.
DCON				RCON 2320				RCON 2236				6.
												1
RCON 2216				RCON 2300				RCON 2377				7.
DCON				RCON 2330								8.
RCON 2215				RCON 2210				RCON 2385				9.
	To' accc t. RCON 2201 RCON 2202 RCON 2203 RCON 2207 RCON 2213 RCON 2213 RCON 2216 RCON 2330	Total tra accounts total d depc Bil RCON 2201 RCON 2202 RCON 2203 RCON 2206 RCON 2207 RCON 2207 RCON 2213 RCON 2330	(Column A) Total transact accounts (inclu total demandeposits) Bil Mil RCON 2201 RCON 2203 RCON 2203 RCON 2206 RCON 2207 RCON 2207 RCON 2207 RCON 2207 RCON 2208 RCON 2207 RCON 2208 RCON 2207 RCON 2208 RCON 2207 RCON 2208	(Column A) Total transaction accounts (including total demand deposits) S Bil Mil Thou RCON 2201 RCON 2203 RCON 2203 RCON 2203 RCON 2207 RCON 2213	Column A	Column A	(Column A) Total transaction accounts (including total demand deposits) Bil Mil Thou Bil Mil RCON 2201 2240 2290 RCON 2203 RCON 2203 RCON RCON 2206 2310 RCON 2207 2312 RCON RCON RCON 2206 2310 RCON RCON RCON 2207 RCON RCON RCON 2206 RCON RCON RCON 2210 RCON RCON RCON 2210 RCON RCON RCON 2310 RCON RCON RCON 2320 RCON RCON RCON 2320	(Column A) Total transaction accounts (including total demand deposits) (included in column A) 8 Bil Mil Thou Bil Mil Thou RCON 2201 2240 RCON 2220 RCON 2280 RCON 2290 RCON 2290 RCON 2290 RCON 2310 RCON 2290 RCON 2310 RCON 2290 RCON 2310 RCON 2207 RCON 2312 RCON 2207 RCON 2312 RCON 2320 RCON 2320	Column A	Column A (Column B) (Column B) Total transaction accounts (including total demand deposits) Column A (included in accounts (including demand deposits) Column A (included in accounts (including demand deposits) Column A Column	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits) Bil Mil Thou Bil Mil Thou Bil Mil CON 2201 RCON RCON 2280 RCON 2203 RCON 2200 RCON 2312 RCON RCON 2207 RCON RCON 2200 RCON 220	(Column A) Total transaction accounts (including total demand deposits) S Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou RCON 2240 2280 2520 2280 2520 2290 RCON 2203 RCON 2200 RCON RCON 2312 RCON 2320 RCON 2330 RCO

Memoranda

4. Not applicable

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts					M.1.a.
b. Total brokered deposits	RCON 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	RCON 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	RCON 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)	RCON A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining		1			
maturity of one year or less (included in Memorandum item 1.b above)	RCON A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.		1			
reported in item 3 above which are secured or collateralized as required under state law)	RCON 5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c					
must equal item 9, column C above):					
a. Savings deposits:	BOOM	T			
(1) Money market deposit accounts (MMDAs)	RCON 6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON 0352				M.2.a.(2)
b. Total time deposits of less than \$100,000					M.2.b.
c. Total time deposits of \$100,000 or more	14000				M.2.c.
3. All NOW accounts (included in column A above)	RCON 2398				M.3.

Legal Title of	f Bank
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Schedule RC-E-Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousa	inds	Bil	Mil	Thou	
5. 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 repricing frequency of:	1, 2				
(1) Three months or less					M.5.a.(
(2) Over three months through 12 months	RCON A580				M.5.a.(
(3) Over one year through three years	DCON.				M.5.a.(
(4) Over three years	RCON A582				M.5.a.(4
b. Fixed rate AND floating rate time deposits of less than \$100,000 with a REMAINING					
MATURITY of one year or less (included in Memorandum items 5.a.(1) through 5.a.(4)					
above)	RCON A241				M.5.b.
6. 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 repricing frequency of: 10	3				
(1) Three months or less	RCON A584				M.6.a.(
(2) Over three months through 12 months	PCON.				M.6.a.(2
(3) Over one year through three years					M.6.a.(3
(4) Over three years					M.6.a.(4
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a REMAINING					
MATURITY of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4)					
above)	RCON A242				M.6.b.

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

² Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.

³ Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

Schedule RC-E-Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations	RCFN 2621				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks)	DOEN				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN 2625				3.
4. Foreign governments and official institutions (including foreign central banks)	DOEN				4.
5. Certified and official checks	RCFN 2330				5.
6. All other deposits	RCFN . 2668				6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b)	RCFN 2200				7.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 7 above)	RCFN A245				M.1.

301134413 1131 7133313						C2	130	4
Dollar Amo	ounts in	Thous	ands		Bil	Mil	Thou	
1. Income earned, not collected on loans				RCFD 2164				1.
2. Net deferred tax assets ¹				DOED				2.
3. Interest-only strips receivable (not in the form of a security) ² on:								i
a. Mortgage loans				RCFD A519				3.a.
b. Other financial assets				RCFD A520				3.b.
4. Other (itemize and describe amounts that exceed 25% of this item)				RCFD 2168				4.
a. TEXT 3549 RC 35								4.a.

4.b. 4.c. 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11) 5.

Memorandum

Wembrandin						_
Dollar Amounts in Thou	usands		Bil	Mil	Thou	
Deferred tax assets disallowed for regulatory capital purposes		RCFD 5610				M.1.

Other Liebilities

Schedule RC-F-Other Assets

Schedule RC-G—Other Liabilities					C	135
Dollar A	mounts	in Thousands		Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices ³			RCON 3645			
b. Other expenses accrued and unpaid (includes accrued income taxes paya	able)		RCFD 3646			
2. Net deferred tax liabilities ¹			RCFD 3049			
3. Minority interest in consolidated subsidiaries			RCFD 3000			
4. Other (itemize and describe amounts that exceed 25% of this item)			RCFD 2938			
a. TEXT 3552	RCFD 3552					
b. TEXT 3553	RCFD 3553					
C. TEXT 3554	RCFD 3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCFD 2930			

¹ See discussion of deferred income taxes in Glossary entry on "income taxes."

² 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.
³ For savings banks, include "dividends" accrued and unpaid on deposits.

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

2. Net due to the IBF of the domestic offices of the reporting bank......

				C4	140
		Do	mestic	c Offi	ces
	Dollar Amounts in Thousands		Bil	Mil	Thou
1.	Customers' liability to this bank on acceptances outstanding	RCON 2155			
	Bank's liability on acceptances executed and outstanding	RCON 2920			
	Federal funds sold and securities purchased under agreements to resell	DOON			
	Federal funds purchased and securities sold under agreements to repurchase	DOON			
	Other borrowed money	PCON			
	EITHER	3190			
	Net due <i>from</i> own foreign offices, Edge and Agreement sudsidiaries, and IBFs	RCON 2163			
Ο.	OR	2103			
7	Net due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON			
		2941	\vdash		
ο.	Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and	RCON			
_	IBFs)	2192			
	Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and	RCON			
	IBFs)	3129			
_			- D:I	N 4"1	T-1
	is 10-17 include held-to-maturity and available-for-sale securities in domestic offices.	RCON	Bil	Mil	Thou
	U.S. Treasury securities	1779			\vdash
	U.S. Government agency obligations (exclude mortgage-backed securities)	1785 RCON			
12.	Securities issued by states and political subdivisions in the U.S.	1786			
	Mortgage-backed securities (MBS):				
	a. Pass-through securities:	RCON			
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1787			
	(2) Other pass-through securities	RCON 1869			
	b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA				
	(2) All other mortgage-backed securities	RCON 2253			
14.	Other domestic debt securities	RCON 3159			
15.	Foreign debt securities	RCON 3160			
	Equity securities:				
	a. Investments in mutual funds and other equity securities with readily determinable				
	fair values	RCON A513			
	b. All other equity securities	RCON 3169			
	Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	DOON			
٠/.	Total field to maturity and available for sale securities (suill of items to tillough 10)	31/0			
Mer	norandum (to be completed only by banks with IBFs and other "foreign" offices)				
	Dollar Amounts in Thousands		Bil	Mil	Thou
	EITHER				
	Net due <i>from</i> the IBF of the domestic offices of the reporting bank	RCON 3051			
١.	Net due nom the ibi of the domestic offices of the reporting bank	3051			

Schedule RC-I—Selected Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices. C445 Dollar Amounts in Thousands Mil Thou RCFN 2133 1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) 2. Total IBF loans and lease financing receivables (component of Schedule RC-C, part I, 2. item 12, column A) 3. IBF commercial and industrial loans (component of Schedule RC-C, part I, item 4, 3. column A)..... 4. Total IBF liabilities (component of Schedule RC, item 21) 4. 5. IBF deposit liabilities due to banks, including other IBFs (component of Schedule RC-E, 5. part II, items 2 and 3) 6. Other IBF deposit liabilities (component of Schedule RC-E, part II, items 1, 4, 5, and 6) 6.

Schedule RC-K—Quarterly Averages ¹			C4	155
Dollar Amounts in Thousand	ls	Bil	Mil	Thou
ASSETS				
1. Interest-bearing balances due from depository institutions	RCFD 3381			
2. U.S. Treasury securities and U.S. Government agency obligations ²	RCFD 3382			
3. Securities issued by states and political subdivisions in the U.S. ²	RCFD 3383			
4. a. Other debt securities ²				
b. Equity securities ³ (includes investments in mutual funds and Federal Reserve stock)				
5. Federal funds sold and securities purchased under agreements to resell	DCED			
6. Loans:				
a. Loans in domestic offices:				
(1) Total loans	RCON 3360			
(2) Loans secured by real estate	BCON.			
(3) Loans to finance agricultural production and other loans to farmers	BCON.			
(4) Commercial and industrial loans	DCON			
(5) Loans to individuals for household, family, and other personal expenditures	BCON.			
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	DOEN			
7. Trading assets	DOED			
8. Lease financing receivables (net of unearned income)				
9. Total assets ⁴	RCFD			
JABILITIES	3368			
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,				
and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON			
11. Nontransaction accounts in domestic offices:	3485			
a. Money market deposit accounts (MMDAs)	RCON	l		
	BCON			
b. Other savings deposits	BCON.			
c. Time deposits of \$100,000 or more				
d. Time deposits of less than \$100,000	A529			
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404			
3. Federal funds purchased and securities sold under agreements to repurchase	3353			
14. Other borrowed money (includes mortgage indebtedness and obligations under	RCFD	T T		
capitalized leases)	3355			

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

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

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

⁴ The 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-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.

					C4	160
Dolla	r Amour	nts in Thousands		Bil	Mil	Thou
. Unused commitments:						
a. Revolving, open-end lines secured by $1-4$ family residential properties	es, e.g., l	nome equity				
lines			RCFD 3814			
b. Credit card lines			RCFD 3815			
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate						
(2) Commitments to fund loans not secured by real estate			RCFD 6550			
d. Securities underwriting			RCFD 3817			
e. Other unused commitments			RCFD 3818			
P. Financial standby letters of credit and foreign office guarantees			RCFD 3819			
a. Amount of financial standby letters of credit conveyed to others	DOED			1	<u> </u>	
3. Performance standby letters of credit and foreign office guarantees		' '	RCFD 3821			
a. Amount of performance standby letters of credit conveyed to others	BCED		3321			
. Commercial and similar letters of credit			RCFD 3411			
. Participations in acceptances (as described in the instructions) conveyed			3411	1		
reporting bank		•	RCFD	Ι	Т	
5. Participations in acceptances (as described in the instructions) acquired			3428			
•	•		RCFD	Τ	Т	
(nonaccepting) bank			3429 RCFD	-		
7. Securities borrowed			3432			
3. Securities lent (including customers' securities lent where the customer		•	RCFD	Т	Т	
loss by the reporting bank)			3433			
9. Financial assets transferred with recourse that have been treated as solo	d for Cal	Report				
purposes:						
a. First lien 1-to-4 family residential mortgage loans:			RCFD			
(1) Outstanding principal balance of mortgages transferred as of the r	eport da	te	A521			
(2) Amount of recourse exposure on these mortgages as of the report	t date		RCFD A522			
b. Other financial assets (excluding small business obligations reported i	n item 9	.c):				
(1) Outstanding principal balance of assets transferred as of the report	rt date					
(2) Amount of recourse exposure on these assets as of the report dat	te		RCFD A524			
c. Small business obligations transferred with recourse under Section 20	08 of the	Riegle				
Community Development and Regulatory Improvement Act of 1994:						
(1) Outstanding principal balance of small business obligations transfe	erred as	of				
the report date			RCFD A249			
(2) Amount of retained recourse on these obligations as of the report	date		RCFD A250			
O. Notional amount of credit derivatives:						
a. Credit derivatives on which the reporting bank is the guarantor			RCFD A534			
b. Credit derivatives on which the reporting bank is the beneficiary			RCFD A535			
I. Spot foreign exchange contracts			RCFD 8765			
2. All other off-balance sheet liabilities (exclude off-balance sheet derivativ			6705	1		
			RCFD			Т
each component of this item over 25% of Schedule RC, item 28, "Total	equity (,αμιιαι <i> </i>	3430			
a. TEXT 3555	RCFD					
L TEXT	3555 RCFD					
D. 3556 TEXT	3556 RCFD					
C. 3557	3557 RCFD					
d. 3558	3558					

Legal	Title	of	Bank
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Schedule RC-L—Continued

		Dollar A	Amoun	its in Thousand	ls	Bil	Mil	Thou	
		off-balance sheet assets (exclude off-balance sheet derivatives) (inponent of this item over 25% of Schedule RC, item 28, "Total ed			RCFD 5591				13.
a.	TEXT 5592		RCFD 5592 RCFD						13.a.
b. c.			5593 RCFD 5594						13.b. 13.c.
d.	TEXT 5595		RCFD 5595						13.d.

															(2461	4
Dollar Amounts in Thousands			umn A	,	Fo	(Colureign	umn E Exch	,	E	(Col	umn (Deriv	- ,	С	,	lumn nodity	,	
Off-balance Sheet Derivatives		Contracts													0		
Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
14. Gross amounts (e.g., notional																	
amounts) (for each column, sum of																	
items 14.a through 14.e must equal																	
sum of items 15, 16.a, and 16.b):																	
a. Futures contracts	.																14.a.
		RC	FD 8693			RCF	D 8694			RC	FD 8695			RC	FD 8696		
b. Forward contracts																	14.b.
		RC	FD 8697			RCF	D 8698			RC	FD 8699			RC	FD 8700		
c. Exchange-traded option contracts:																	
(1) Written options																	14.c.
(1, 11111111111111111111111111111111111		RC	FD 8701			RCF	D 8702			RC	FD 8703			RC	FD 8704		1
(2) Purchased options																	14.c.
(2) I distincted options illiminimi		RC	FD 8705			RCF	D 8706			RC	FD 8707			RC	FD 8708		1
d. Over-the-counter option contracts:																	
(1) Written options			Π	Ι	П			Ι					T				14.d.
(1) Witten options		RC	FD 8709			RCF	D 8710			RC	FD 8711			RC	FD 8712		14.0.
(2) Purchased options													+				14.d.
(2) I dichased options		RC	FD 8713			RCF	D 8714			RC	FD 8715		+	RC	FD 8716		14.0.
o Swans													+				14.e.
e. Swaps	\vdash	RC	FD 3450			RCF	D 3826			RC	L FD 8719			RC	FD 8720		14.6.
15. Total gross national amount of																	i
15. Total gross notional amount of derivative contracts held for trading			_					Т				Т	1		Т		15.
derivative contracts field for trading	\vdash	RC	FD A126			RCF	D A127			RC	D 8723		╁	RC	FD 8724		15.
10 Constant sections of																	
16. Gross notional amount of																	
derivative contracts held for																	
purposes other than trading:								Т		Г	T	T	+		Т		4
a. Contracts marked to market	\vdash	PC	FD 8725			DCE.	D 8726			PC.	D 8727		\vdash	DC.	FD 8728		16.a.
		nc	1 0 0720			nei	0 0720			T T	10 0727	1	-		10 0720		١
b. Contracts not marked to market	Н	P.C	FD 8729			DC.	D 8730			DO.	FD 8731		\vdash	DC.	FD 8732	1	16.b.
		RC.	1 D 0/28			nCF	D 0/30			HC	0/31			HC.	0/32 טוו		ł
c. Interest rate swaps where the																	
bank has agreed to pay a																	
fixed rate	\vdash																16.c.
	1	RC	FD A589														ı

Schedule RC-L—Continued

					1										C4	162	◀
Dollar Amounts in Thousands		(Column A) (Column B) (Column C) Interest Rate Foreign Exchange Equity Derivative) ınd					
Off-balance Sheet Derivatives	Contracts						racts	5		Cont				her C			
Position Indicators		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
17. Gross fair values of																	
derivative contracts:																	
a. Contracts held for																	
trading:																	
(1) Gross positive																	
fair value	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				17.a.(1)
(2) Gross negative		1												1			
fair value	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				17.a.(2)
b. Contracts held for																	
purposes other than																	
trading that are marked																	
to market:																	
(1) Gross positive	RCFD	1			RCFD				RCFD				RCFD	1			
fair value	8741				8742				8743				8744				17.b.(1)
(2) Gross negative	RCFD	ı		1	RCFD				RCFD				RCFD	ı			
fair value	8745				8746				8747				8748				17.b.(2)
c. Contracts held for																	
purposes other than																	
trading that are not																	
marked to market:																	
(1) Gross positive	RCFD	ı		1	RCFD				RCFD				RCFD	ı			
fair value	8749				8750				8751				8752				17.c.(1)
(2) Gross negative	RCFD	ı			RCFD				RCFD				RCFD	ı			
fair value	8753				8754				8755				8756				17.c.(2)

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1.—2. Not applicable					
3. Unused commitments with an original maturity exceeding one year that are reported in					
Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments					
that are fee paid or otherwise legally binding)	RCFD 3833				M.3.
a. Participations in commitments with an original maturity					
exceeding one year conveyed to others	_				M.3.a.
4. To be completed only by banks with \$1 billion or more in total assets:					
Standby letters of credit and foreign office guarantees (both financial and performance) issued	RCFD				
to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above	3377				M.4.
5. Installment loans to individuals for household, family, and other personal expenditures that					
have been securitized and sold (with servicing retained), amounts outstanding by type of loan:					
a. Loans to purchase private passenger automobiles (to be completed for the	DOED	1			
September report only)	RCFD 2741				M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY)	RCFD . 2742				M.5.b.
c. All other consumer installment credit (including mobile home loans) (to be completed	DOED	1			
for the September report only)	RCFD 2743				M.5.c.

Schedule RC-M-Memoranda

			C4	165
Dollar Amounts in Thousands		Bil	Mil	Thou
1. Extensions of credit by the reporting bank to its executive officers, directors, principal				
shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal		•		
shareholders, and their related interests	RCFD 6164			
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				
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches				
and agencies of foreign banks ¹ (included in Schedule RC, item 3)	RCFD 3405			
3. Not applicable.				
4. Outstanding principal balance of $1-4$ family residential mortgage loans serviced for others				
(include both retained servicing and purchased servicing):				
a. Mortgages serviced under a GNMA contract	RCFD 5500			
b. Mortgages serviced under a FHLMC contract:				
(1) Serviced with recourse to servicer	RCFD 5501			
(2) Serviced without recourse to servicer	RCFD 5502			
c. Mortgages serviced under a FNMA contract:				
(1) Serviced under a regular option contract	RCFD 5503			
(2) Serviced under a special option contract	RCFD 5504			
d. Mortgages serviced under other servicing contracts	RCFD 5505			
5. To be completed only by banks with \$1 billion or more in total assets:				
Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must				
equal Schedule RC, item 9):				
a. U.S. addressees (domicile)	RCFD 2103			
b. Non-U.S. addressees (domicile)	RCFD 2104			
6. Intangible assets:				
a. Mortgage servicing assets	RCFD 3164			
(1) Estimated fair value of mortgage servicing assets				
b. Other identifiable intangible assets:				
(1) Purchased credit card relationships	RCFD 5506			
(2) All other identifiable intangible assets	RCFD 5507			
c. Goodwill	RCFD 3163			
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCFD 2143			
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered				
or are otherwise qualifying for regulatory capital purposes	RCFD 6442			
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to				
redeem the debt	RCFD 3295			

¹ Do not report federal funds sold and securities purchased under agreements to resell with other commercial banks in the U.S. in this item.

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Schedule RC-M-Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
8. a. Other real estate owned:					
(1) Direct and indirect investments in real estate ventures	RCFD 5372				8.a.(1)
(2) All other real estate owned:					
(a) Construction and land development in domestic offices	RCON 5508				8.a.(2)(a)
(b) Farmland in domestic offices	RCON 5509				8.a.(2)(b)
(c) 1-4 family residential properites in domestic offices	RCON 5510				8.a.(2)(c)
(d) Multifamily (5 or more) residential properties in domestic offices	DCON.				8.a.(2)(d)
(e) Nonfarm nonresidential properties in domestic offices	DCON.				8.a.(2)(e)
(f) In foreign offices	DCEN				8.a.(2)(f)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCFD 2150				8.a.(3)
b. Investments in unconsolidated subsidiaries and associated companies:		<u> </u>			
(1) Direct and indirect investments in real estate ventures	RCFD 5374				8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	BCED				8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	DOED				8.b.(3)
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,					(-,
item 23, "Perpetual preferred stock and related surplus"	RCFD 3778				9.
10. Mutual fund and annuity sales in domestic offices during the quarter (include proprietary,					
private label, and third party products):					
a. Money market funds					10.a.
b. Equity securities funds					10.b.
c. Debt securities funds					10.c.
d. Other mutual funds					10.d.
e. Annuities	RCON 8430				10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through					
10.e above)	RCON 8784				10.f.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts					
included in assets and liabilities reported in Schedule RC	RCFD A525				11.
12. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other					
than insured branches in Puerto Rico and U.S. territories and possessions) on the balance					
sheet (Schedule RC) in accordance with generally accepted accounting principles ¹	RCFD A526				12.
13. Outstanding principal balance of loans other than 1–4 family residential mortgage loans					
that are serviced for others (to be completed if this balance is more than \$10 million and					
exceeds ten percent of total assets)	RCFD A591				13.

Memorandum	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instru	ments (to be completed					
for the December report only)	-	RCFD 3836				M.1.
, ,						

¹ Exclude netted on-balance sheet amounts associated with off-balance sheet derivative contracts, deferred tax assets netted against deferred tax liabilities, and assets netted in accounting for pensions.

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

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 10, C470 column A, and in Memorandum items 2 through 4, (Column A) (Column B) (Column C) column A, as confidential. Past due Past due 90 Nonaccrual 30 through 89 days or more days and still and still accruing accruing Dollar Amounts in Thousands Mil Thou Bil Mil Thou Mil Thou 1. Loans secured by real estate: RCFD 1246 RCFD 1247 a. To U.S. addressees (domicile) 1.a. b. To non-U.S. addressees (domicile) 1.b. 2. Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository 2.a. institutions b. To foreign banks 2.b. 3. Loans to finance agricultural production and RCFD 1594 RCFD 1597 other loans to farmers 3. 4. Commercial and industrial loans: RCFD 1251 RCFD 1252 RCFD 1253 a. To U.S. addressees (domicile) 4.a. RCFD 1256 b. To non-U.S. addressees (domicile) 4.b. 5. Loans to individuals for household, family, and other personal expenditures: 5.a. a. Credit cards and related plans b. Other (includes single payment, installment, RCFD 5387 RCFD 5388 5.b. and all student loans) 6. Loans to foreign governments and official 6. institutions 7. All other loans 7. 8. Lease financing receivables: RCFD 1258 a. Of U.S. addressees (domicile) 8.a. RCFD 1272 RCFD 1791 b. Of non-U.S. addressees (domicile) 8.b. 9. Debt securities and other assets (exclude other RCFD 3505 RCFD 3506 RCFD 3507 real estate owned and other repossessed assets) 9.

Amounts reported in 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.

10. Loans and leases reported in items 1		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
through 8 above which are wholly or partially													
guaranteed by the U.S. Government	RCFD . 5612				RCFD 5613				RCFD 5614				10.
a. Guaranteed portion of loans and leases													
included in item 10 above	RCFD . 5615				RCFD 5616				RCFD 5617				10.a.

Schedule RC-N-Continued

											C4	173	4
Memoranda		0 thro days a	due ough 8	39			lue 90)		•	mn C) ccrua		·
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,	2052				2052				2052				
Memorandum item 2)	RCFD 1658				RCFD 1659				RCFD 1661				M.1.
 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in 													
Schedule RC-N, items 4 and 7, above	RCFD . 6558				RCFD 6559				RCFD 6560				M.2.
3. Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above):													
a. Construction and land development	RCON 2759				RCON 2769				RCON 3492				M.3.a.
b. Secured by farmland	RCON . 3493				RCON 3494				RCON 3495				M.3.b.
 c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 													
$1\!-\!4$ family residential properties and													
extended under lines of credit	RCON . 5398				RCON 5399				RCON 5400				M.3.c.(1)
(2) All other loans secured by 1-4 family													
residential properties	RCON 5401				RCON 5402				RCON 5403				M.3.c.(2)
d. Secured by multifamily (5 or more) residential													
properties	RCON . 3499				RCON 3500				RCON 3501				M.3.d.
e. Secured by nonfarm nonresidential properties	RCON . 3502				RCON 3503				RCON 3504				M.3.e.
		(Colui Past d	ue 30)		(Colu Past o	lue 90)					
		Bil	Mil	Thou		Bil	Mil	Thou					
 Interest rate, foreign exchange rate, and other commodity and equity contracts: 	RCFD	I			BCED.	I							
a. Book value of amounts carried as assets	RCFD . 3522				RCFD 3528				M.4	.a.			
b. Replacement cost of contracts with a	RCFD	1			RCFD	1							
positive replacement cost	3529				3530				M.4	.b.			

Person	to w	hom	questions	about	the	Reports of	of (Condition	and	Income	shoul	d	be	dire	ecte)d
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Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

			C2	175
Dollar Amounts in Thousand	s	Bil	Mil	Thou
Unposted debits (see instructions):	RCON	ı		
a. Actual amount of all unposted debits	0030			
OR				
b. Separate amount of all unposted debits:	RCON	1		
(1) Actual amount of unposted debits to demand deposits	<u>. 0031</u>			
(2) Actual amount of unposted debits to time and savings deposits ¹	0032			
Unposted credits (see instructions):	RCON	1		
a. Actual amount of all unposted credits	3510			
OR				
b. Separate amount of unposted credits:	BCON	1		
(1) Actual amount of unposted credits to demand deposits	RCON 3512			
(2) Actual amount of unposted credits to time and savings deposits ¹	RCON 3514			
Uninvested trust funds (cash) held in bank's own trust department (not included in total		1		
deposits in domestic offices)	RCON 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):				
a. Demand deposits of consolidated subsidiaries				
b. Time and savings deposits¹ of consolidated subsidiaries				
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 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 ¹ in insured branches (included in Schedule RC-E, Part II)	RCON 2383			
c. Interest accrued and unpaid on deposits in insured branches				
(included in Schedule RC-G, item 1.b)	RCON 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 4 or 5,				
column B)	RCON 2314			
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,				
item 4 or 5, column A or C, but not column B)	RCON 2315			
Unamortized premiums and discounts on time and savings deposits: 1, 2				
a. Unamortized premiums	RCON 5516			
b. Unamortized discounts	RCON 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	RCON 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)	RCON A532			
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	7,002			
(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)	RCON A533			

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

² Exclude core deposit intangibles.

M.3.

Schedule RC-O-Continued

Γ	Dollar Amounts in Thousands		Bil	Mil	Thou	
9. Deposits in lifeline accounts		RCON . 5596				9.
10. Benefit-responsive "Depository Institution Investment Contracts"	(included in total					
deposits in domestic offices)		RCON 8432				10.
11. Adjustments to demand deposits in domestic offices and in insur	ed branches					
in Puerto Rico and U.S. territories and possessions reported in So						
for certain reciprocal demand balances:						
a. Amount by which demand deposits would be reduced if the re	porting bank's reciprocal					
demand balances with the domestic offices of U.S. banks and						
and insured branches in Puerto Rico and U.S. territories and po	_					
reported on a gross basis in Schedule RC-E had been reported		RCON 8785				11.a.
b. Amount by which demand deposits would be increased if the r						11.0.
demand balances with foreign banks and foreign offices of oth						
than insured branches in Puerto Rico and U.S. territories and p		RCON	<u> </u>			11.b.
reported on a net basis in Schedule RC-E had been reported on	=	- A181				11.0.
c. Amount by which demand deposits would be reduced if cash i						
collection were included in the calculation of the reporting ban						
balances with the domestic offices of U.S. banks and savings		RCON	l			4.4
branches in Puerto Rico and U.S. territories and possessions in		A182				11.c.
2. Amount of assets netted against deposit liabilities in domestic of						
branches in Puerto Rico and U.S. territories and possessions on t						
(Schedule RC) in accordance with generally accepted accounting	principles (exclude					
amounts related to reciprocal demand balances):		RCON	1			
a. Amount of assets netted against demand deposits		A527				12.a.
b. Amount of assets netted against time and savings deposits		RCON A528				12.a. 12.b.
Memoranda (to be completed each quarter except as noted)			Bil	Mil	Thou	
Memoranda (to be completed each quarter except as noted)	Dollar Amounts in Thousands		Bil	Mil	Thou	
Memoranda (to be completed each quarter except as noted)	Dollar Amounts in Thousands		Bil	Mil	Thou	
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand	Dollar Amounts in Thousands	A528	Bil	Mil	Thou	
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a):	Dollar Amounts in Thousands dum items 1.a.(1) and		Bil	Mil	Thou	
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less:	Dollar Amounts in Thousands dum items 1.a.(1) and Number	RCON	Bil	Mil	Thou	12.b.
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and	RCON	Bil	Mil	Thou	12.b.
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and	RCON2702	Bil	Mil	Thou	12.b. M.1.a
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number	RCON	Bil	Mil	Thou	12.b. M.1.a
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number RCON 3779 Number	RCON2702	Bil	Mil	Thou	12.b. M.1.a
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number RCON 3779 Number	RCON2702	Bil	Mil	Thou	12.b. M.1.a
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number RCON Number Number RCON .2722	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number RCON Number Number RCON 2722 ne bank:	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number RCON .3779 Number RCON .2722 ne bank: ned by multiplying the	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Dollar Amounts in Thousands dum items 1.a.(1) and Number RCON 1.3779 Number Number RCON 1.2722 ne bank: ned by multiplying the in Memorandum item 1.b.(2)	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON 3779 Number Number RCON 2722 ne bank: ned by multiplying the in Memorandum item 1.b.(2) nt of deposit accounts of	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON 3779 Number Number RCON 2722 ne bank: ned by multiplying the in Memorandum item 1.b.(2) nt of deposit accounts of	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON Number RCON 27722 ne bank: ned by multiplying the in Memorandum item 1.b.(2) nt of deposit accounts of ove.	RCON2702	Bil	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON . 2722 ne bank: ned by multiplying the in Memorandum item 1.b.(2) nt of deposit accounts of ove. has a method or	RCON2702	Bil YES	Mil	Thou	12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON Number Number Number Number RCON Number RCON Number Nu	RCON2710		Mil		M.1.a M.1.a M.1.k M.1.k
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON 1.2722 ne bank: ned by multiplying the in Memorandum item 1.b.(2) nt of deposit accounts of ove. has a method or sits than the	RCON2702		Mil		12.b. M.1.a M.1.b
Memoranda (to be completed each quarter except as noted) 1. Total deposits in domestic offices of the bank (sum of Memorand 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit accounts of \$100,000 or less: (1) Amount of deposit accounts of \$100,000 or less	Number RCON Number Number Number Number Number Number Number Number RCON RCON Number RCON RCON RCON RCON RCON RCON RCON RCO	RCON2710	YES		NO	M.1.a M.1.a M.1.k M.1.k

in that parent bank's or parent savings association's Call Report or Thrift Financial Report?

Legal Title of Bank

FDIC Certificate Number

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1.

4.a.

4.b.

Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1996, must complete items 2 through 9 and Memoranda items 1 and 2. Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.

For purposes of this test, adjusted total assets equals total assets less cash, U.S. Treasuries, U.S. Government agency obligations, and 80 percent of U.S. Government-sponsored agency obligations plus the allowance for loan and lease losses and selected off-balance sheet items as reported on Schedule RC-L (see instructions).

If the box marked YES has been checked, then the bank only has to complete items 2 and 3 below. If the box marked NO has been checked, the bank must complete the remainder of this schedule.

A NO response to item 1 does not necessarily mean that the bank's actual risk-based capital ratio is less than eight percent or that the bank is not in compliance with the risk-based capital guidelines.

NOTE: All banks are required to complete items 2 and 3 below. See optional worksheet for items 3.a through 3.f.

Dollar Amounts in Thousands		Bil	Mil	Thou	
2. Portion of qualifying limited-life capital instruments (original weighted average maturity					
of at least five years) that is includible in Tier 2 capital:					
a. Subordinated debt1 and intermediate term preferred stock					2.a.
b. Other limited-life capital instruments	RCFD A516				2.b.
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank					
for its own internal regulatory capital analyses consistent with applicable capital standards):					
a. Tier 1 capital	RCFD 8274				3.a.
b. Tier 2 capital	RCFD 8275				3.b.
c. Total risk-based capital	RCFD . 3792				3.c.
d. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross					
risk-weighted assets)	RCFD A222				3.d.
e. Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in					
item 3.d above and all other deductions)	RCFD A223				3.e.
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all					
assets deducted from Tier 1 capital) ²	RCFD A224				3.f.

Items 4–9 and Memoranda items 1 and 2 are to be completed by banks that answered NO to item 1 above and by banks with total assets of \$1 billion or more.

4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:

As	(Colui sets F on alance	Record	ded	Aı	edit Ed mount	mn B) quivalont of O	ff-			
	Bil	Mil	Thou		Bil	Mil	Thou			
 RCFD 5163										
 		RCFD 3796								

¹ Exclude mandatory convertible debt reported in Schedule RC-M, item 7.

² Do not deduct excess allowance for loan and lease losses.

³ Do not report in column B the risk-weighted amount of assets reported in column A.

Schedule RC-R—Continued

Concadio No N Continued	(Column A) Assets Recorded on the Balance Sheet				0	r- nt ce			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category: a. Assets recorded on the balance sheet	RCFD	Ī							5.a.
b. Credit equivalent amount of off-balance sheet items					RCFD 3801				5.a. 5.b.
Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category: Assets recorded on the balance sheet	DOED				RCFD				6.a.
b. Credit equivalent amount of off-balance sheet items7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:					3803				6.b.
a. Assets recorded on the balance sheet					RCFD 3805				7.a. 7.b.
 8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio² 9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, 	RCFD 3806								8.
item 12 plus items 4.b and 4.c)	RCFD . 3807								9.

Memoranda

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

	With a remaining maturity of															
2. Notional principal amounts of off-balance sheet derivative contracts ³ :	(Column A) One year or less						(Column B) Over one year through five years				(Column C) Over five years					
a. Interest rate contracts		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou	
b. Foreign exchange contracts	RCFD 3809					RCFD 8766					RCFD 8767					M.2.a.
c. Gold contracts	DOED					RCFD 8769					RCFD 8770					M.2.b.
d. Other precious metals contracts	RCFD 8771					RCFD 8772					RCFD 8773					M.2.c.
e. Other commodity contracts						RCFD 8775					RCFD 8776					M.2.d.
f. Equity derivative contracts	RCFD 8777		•			RCFD 8778					RCFD 8779					M.2.e.
	RCFD A000					RCFD A001					RCFD A002					M.2.f.

¹ Do not report in column B the risk-weighted amount of assets reported in column A.

² Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. For available-for-sale equity securities, if fair value exceeds cost, include the difference between the fair value and the cost in item 8 and report the cost of these equity securities in items 5 through 7 above; if cost exceeds fair value, report the fair value of these equity securities in items 5 through 7 above and include no amount in item 8. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

³ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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FDIC Certificate Number

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

City

at close of business on _

35

Legal Title of Bank

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in column A and in all of Memorandum item 1 of Schedule RC-N is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOM-ERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

both on agency computerized records and in computer-file releases to the public.

State

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

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

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

No comment	Ш	(RCON 6979)			

C471 C472

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: 3/31/2000 SPECIAL REPORT (Dollar Amounts in Thousands) CLOSE OF BUSINESS FDIC Certificate Number C-700 LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date) The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). (Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers. a. Number of loans made to executive officers since the previous Call Report date b. Total dollar amount of above loans (in thousands of dollars) c. Range of interest charged on above loans (example: 9 \% \% = 9.75)

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)
NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED (TEXT 8903)	AREA CODE/PHONE NUMBER/EXTENSION (TEXT 8904)