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 burden.



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# **Consolidated Reports of Condition and Income for** A Bank With Domestic Offices Only and Total Assets of \$300 Million or More—FFIEC 032 (970930)

Report at the close of business September 30, 1997

Federal Financial Institutions Examination Council

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

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

Name and Title of Officer Authorized to Sign Report

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

Signature of Officer Authorized to Sign Report

Date of Signature

١,

#### Submission of Reports

Each bank 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

FDIC Certificate Number (BCBI 9050) This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

(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.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page to the hard-copy record of the completed report that the bank places in its files.

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

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

Cover

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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

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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.

$\begin{tabular}{c} \hline \\ \hline $	-
Legal Title of Bank	
City	
State	Zip Code
	-

# 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.

FFIEC 032 Page RI-1

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### Schedule RI-Income Statement

			13	80	-
Dollar Amounts in Thousand	ds	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate	RIAD 4011				1.a.(1)
(2) Loans to finance agricultural production and other loans to farmers	RIAD 4024				1.a.(2)
(3) Commercial and industrial loans	DIAD				1.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards and related plans	RIAD 4054				1.a.(4)(a
(b) Other	PIAD				1.a.(4)(b
(5) Loans to foreign governments and official institutions	BIAD				1.a.(5)
(6) Obligations (other than securities and leases) of states and political subdivisions					
in the U.S.:					
(a) Taxable obligations	RIAD 4503				1.a.(6)(a)
(b) Tax-exempt obligations	PIAD				1.a.(6)(b
(7) All other loans	BIAD				1.a.(0)(b
b. Income from lease financing receivables:	4058				1.0.(77
(1) Taxable leases	RIAD 4505				1.b.(1)
(2) Tax-exempt leases	DIAD				1.b.(1) 1.b.(2)
c. Interest income on balances due from depository institutions <sup>1</sup>	DIAD				1.b.(2) 1.c.
d. Interest and dividend income on securities:	4115				1.0.
	RIAD				1.d.(1)
(1) U.S. Treasury securities and U.S. Government agency obligations					1.0.(1)
(2) Securities issued by states and political subdivisions in the U.S.:	RIAD				1 -1 /0)/-
(a) Taxable securities	BIAD				1.d.(2)(a
(b) Tax-exempt securities	RIAD				1.d.(2)(b
(3) Other domestic debt securities	PIAD				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	4069 BIAD				1.e.
f. Interest income on federal funds sold and securities pruchased under agreements to resell					1.f.
g. Total interest income (sum of items 1.a through 1.f)	4107				1.g.

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

### FFIEC 032 Page RI-2

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# Schedule RI-Continued

		Year-	to-dat	е	]
Dollar Amounts in Thousands	;	Bil	Mil	Thou	1
2. Interest expense:					1
a. Interest on deposits:					
(1) Transaction accounts (NOW accounts, ATS accounts, and					
telephone and preauthorized transfer accounts)	RIAD 4508				2.a.(1)
(2) Nontransaction accounts:					1
(a) Money market deposit accounts (MMDAs)	RIAD 4509				2.a.(2)(a)
(b) Other savings deposits	DIAD				2.a.(2)(b)
(c) Time deposits of \$100,000 or more					2.a.(2)(c)
(d) Time deposits of less than \$100,000	DIAD				2.a.(2)(d)
b. Expense of federal funds purchased and securities sold under	A310				
agreements to repurchase	RIAD 4180			1	2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities,	4180			-	
and other borrowed money	RIAD 4185	<u> </u>	[		2.c.
d. Not applicable	4185				2.0.
e. Interest on subordinated notes and debentures	RIAD 4200	<u> </u>		1	2.e.
	DIAD				2.6. 2.f.
f. Total interest expense (sum of items 2.a through 2.e)			-		DIA D
3. Net interest income (item 1.g minus 2.f)	••				4074 <b>3</b> .
4. Provisions:					RIAD
a. Provision for loan and lease losses					4230 4.a.
b. Provision for allocated transfer risk	-				4.b.
5. Noninterest income:	RIAD	r			4 _
a. Income from fiduciary activities	4070				5.a.
b. Service charges on deposit accounts	4080				5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum	RIAD	1	-	1	4 _
items 8.a through 8.d)	. A220				5.c.
de. Not applicable					
f. Other noninterest income:	RIAD	r		-	4
(1) Other fee income	5407				5.f.(1)
(2) All other noninterest income*	. 5408				5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f)					RIAD 4079 5.g. RIAD
6. a. Realized gains (losses) on held-to-maturity securities					3521 6.a.
b. Realized gains (losses) on available-for-sale securities					3196 6.b.
7. Noninterest expense:	RIAD				4
a. Salaries and employee benefits	4135				7.a.
b. Expenses of premises and fixed assets (net of rental income)	514.5	r			4
(excluding salaries and employee benefits and mortgage interest)					7.b.
c. Other noninterest expense*					7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)					RIAD 4093 7.d.
8. Income (loss) before income taxes and extraordinary items and other					
adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)					RIAD 4301 8.
9. Applicable income taxes (on item 8)					RIAD 4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8					
minus 9)					RIAD 4300 10.
11. Extraordinary items and other adjustments, net of income taxes*	•				RIAD 4320 11.
12. Net income (loss) (sum of items 10 and 11)					RIAD 4340 12.

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

1381

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FDIC Certificate Number

# Schedule RI-Continued

	-				
Memoranda		Year-t	o-date	e	
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 (included in					
Schedule RI, item 8)	RIAD 8431				M.2.
3. Not applicable					
4. Number of full-time equivalent employees at end of current period (round to nearest			Numbe	r	
whole number)	RIAD 4150				M.4.
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 <sup>1</sup>					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					M.8.a.
b. Foreign exchange exposures					M.8.b.
c. Equity security and index exposures					M.8.c.
d. Commodity and other exposures	RIAD 8760				M.8.d.
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:		•			
a. Net increase (decrease) to interest income					M.9.a.
b. Net (increase) decrease to interest expense					M.9.b.
c. Other (noninterest) allocations					M.9.c.
10. Credit losses on off-balance sheet derivatives (see instructions)	RIAD A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax	RIAD	YES		NO	
purposes for the current tax year?	A530				M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11	RIAD	Bil	Mil	Thou	
(to be reported with the December Report of Income)	4772				M.12.

<sup>1</sup> 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.				13	83
·	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total equity capital originally reported in the December 31, 19	96, Reports of Condition				
and Income	· · · · · · · · · · · · · · · · · · ·	RIAD 3215			
2. Equity capital adjustments from amended Reports of Income, r		RIAD 3216			
3. Amended balance end of previous calendar year (sum of items		RIAD 3217			
4. Net income (loss) (must equal Schedule RI, item 12)		RIAD			
5. Sale, conversion, acquisition, or retirement of capital stock, ne		PIAD			
6. Changes incident to business combinations, net		PIAD			
7. LESS: Cash dividends declared on preferred stock					
8. LESS: Cash dividends declared on common stock		DIAD			
9. Cumulative effect of changes in accounting principles from principles		4400			
this schedule)	· · · ·	RIAD			
10. Corrections of material accounting errors from prior years* (se		PIAD			
11. Change in net unrealized holding gains (losses) on available-for		DIAD			
12. Other transactions with parent holding company <sup>*</sup> (not included		DIAD			
		4415			
13. Total equity capital end of current period (sum of items 3 through the particular and	<b>o</b>	RIAD			
Schedule RC, item 28)		. 3210			

\*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

Port Lovaludes shares offe and resources through							13	86
a. To U.S. addressees (domicile) b. To non-U.S. addressees (domicile) Loans to depository institutions and acceptances of other banks: a. To U.S. banks and other U.S. depository institutions b. To foreign banks Loans to finance agricultural production and other loans to farmers Commercial and industrial loans: a. To U.S. addressees (domicile) b. To non-U.S. addressees (domicile) Loans to individuals for household, family, and other personal expenditures: a. Credit cards and related plans b. Other (includes single payment, installment, and all student loans) Loans to foreign governments and official institutions		(Column A) (Colu Charge-offs Reco						
			Cale	ndar y	ear-to	-date		
Dollar Amounts in Thousand	ls	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				RIAD 4663			
	PIAD				RIAD 4664			
3. Loans to finance agricultural production and other loans to farmers	RIAD				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				RIAD 4618			
5. Loans to individuals for household, family, and other personal		_						
expenditures:								
a. Credit cards and related plans	RIAD 4656				RIAD 4666			
b. Other (includes single payment, installment, and all student								
loans)	RIAD				RIAD 4667			
6. Loans to foreign governments and official institutions	RIAD 				RIAD 4627			
7. All other loans	PIAD				RIAD 4628			
8. Lease financing receivables:								
a. Of U.S. addressees (domicile)	RIAD				RIAD 4668			
b. Of non-U.S. addressees (domicile)	DIAD				RIAD 4669			
9. Total (sum of items 1 though 8)	PIAD				RIAD 4605			

Memoranda		(Colu Charg	mn A) je-offs			(Colu Reco	mn B) veries		
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
13. 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				RIAD 5410				M.4.
5. Loans secured by real estate (sum of Memorandum items 5.a									
through 5.e must equal sum of Schedule RI-B, part I, items 1.a									
and 1.b, above):									
a. Construction and land development	RIAD				RIAD 3583				M.5.a.
b. Secured by farmland	PIAD				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				RIAD 5412				M.5.c.(1)
(2) All other loans secured by $1-4$ family residential properties	PIAD				RIAD 5414				M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	RIAD 3588				RIAD 3589				M.5.d.
e. Secured by nonfarm nonresidential properties	RIAD 3590				RIAD 3591				M.5.e.



# Schedule RI-B-Continued

### 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)					2.
3. LESS: Charge-offs (must equal part I, item 9, column A above)	RIAD 4635				З.
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-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.)

			13	95
	,	Year-t	o-dat	е
Dollar Amounts in Thousands		Bil	Mil	Thou
. 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			
b. Net gains (losses) on sales of loans				
c. Net gains (losses) on sales of premises and fixed assets	DIAD			
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI,				
item 5.f.(2):				
d. TEXT 4461	RIAD 4461			
e. 4462	RIAD 4462			
f. 4463	RIAD 4463			
Other noninterest expense (from Schedule RI, item 7.c):				
a. Amortization expense of intangible assets	RIAD 4531			
Report amounts that exceed 10% of Schedule RI, item 7.c:				
b. Net (gains) losses on other real estate owned	RIAD 5418			
c. Net (gains) losses on sales of loans	RIAD 5419			
d. Net (gains) losses on sales of premises and fixed assets	DIAD			
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI,				
item 7.c:				
<b>e.</b> TEXT 4464	RIAD 4464			
f. TEXT 4467	RIAD 4467			
g. 4468	RIAD 4468			



# Schedule RI-E-Continued

		Г				
	Dollar Amounts in	Thousands		Bil	Mil	Thou
3. Extraordinary items and other adjustments and applicabl	e income tax effect (from					
Schedule RI, item 11) (itemize and describe all extraordi	nary items and other adjustme	ents):				
a. (1) TEXT 4469			RIAD 4469			
(2) <u>Applicable income tax effect</u>	RIAD 4486					
b. (1) TEXT 4487			RIAD 4487			
(2) <u>Applicable income tax effect</u>	RIAD 4488					
c. (1) TEXT 4489			RIAD 4489			
(2) Applicable income tax effect	RIAD 4491					
<ol> <li>Equity capital adjustments from amended Reports of Inc</li> </ol>	ome (from Schedule RI-A, iter	m 2)				
(itemize and describe all adjustments):			848		_	
a. <sup>TEXT</sup> 4492 TEXT			RIAD 4492 RIAD			
			4493			
5. Cumulative effect of changes in accounting principles fr						
(from Schedule RI-A, item 9) (itemize and describe all ch		s):	RIAD			_
a. A546 Effect of change to GAAP from previous non-C	GAAP instructions		A546 RIAD			
b. 4495			4495			
<ol><li>Corrections of material accounting errors from prior year</li></ol>	rs (from Schedule RI-A, item 1	0)				
(itemize and describe all corrections):			RIAD			
a. 4496 . TEXT			4496 BIAD			
D. 4497			4497			
7. Other transactions with parent holding company (from S	Schedule RI-A, item 12)					
(itemize and describe all such transactions):			RIAD			
a. 4498 TEXT			4498 RIAD			
D. 4499			4499			
<ol><li>Adjustments to allowance for loan and lease losses (fror</li></ol>	n Schedule RI-B, part II, item	5)				
(itemize and describe all adjustments):			RIAD			
<b>a.</b> 4521			4521			
b. TEXT 4522			RIAD 4522			
9. Other explanations (the space below is provided for the	bank to briefly describe, at its	3	139	98	13	99
option, any other significant items affecting the Report of	of Income):					

No comment (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)

Legal Title of Bank	
City	
State	Zip Code

FDIC Certificate Number	L		1	1		
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# 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

				C3	800	4
Dol	lar Amounts in Thousands		Bil	Mil	Thou	
ASSETS						
1. Cash and balances due from depository institutions (from Schedule RC	C-A):					
a. Noninterest-bearing balances and currency and coin <sup>1</sup>		RCON 0081				1.
b. Interest-bearing balances <sup>2</sup>		RCON 0071				1.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)		RCON 1754				2.
b. Available-for-sale securities (from Schedule RC-B, column D)						2.
3. Federal funds sold and securities purchased under agreements to resel	1	RCON 1350				З.
<ol><li>Loans and lease financing receivables:</li></ol>						
a. Loans and leases, net of unearned income (from Schedule RC-C)	RCON 2122					4.
b. LESS: Allowance for loan and lease losses						4.
c. LESS: Allocated transfer risk reserve	RCON 3128					4.
d. Loans and leases, net of unearned income,						
allowance, and reserve (item 4.a minus 4.b and 4.c)						4.
5. Trading assets (from Schedule RC-D)						5.
6. Premises and fixed assets (including capitalized leases)						6.
7. Other real estate owned (from Schedule RC-M)		RCON 2150				7.
8. Investments in unconsolidated subsidiaries and associated companies	(from Schedule RC-M)					8.
9. Customers' liability to this bank on acceptances outstanding		RCON 2155				9.
10. Intangible assets (from Schedule RC-M)		RCON 2143				10.
11. Other assets (from Schedule RC-F)						11.
12. Total assets (sum of items 1 through 11)		RCON 2170				12.

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

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

# Schedule RC-Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON 2200				13.a.
(1) Noninterest-bearing <sup>1</sup>					13.a.(
(2) Interest-bearing					13.a.(
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					
(1) Noninterest-bearing					
(2) Interest-bearing					
14. Federal funds purchased and securities sold under agreements to repurchase	RCON 2800				14.
15. a. Demand notes issued to the U.S. Treasury	RCON 2840				15.a.
b. Trading liabilities (from Schedule RC-D)					15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases):					
a. With a remaining maturity of one year or less	RCON 2332				16.a.
b. With a remaining maturity of more than one year through three years	RCON A547				16.b.
c. With a remaining maturity of more than three years	RCON A548				16.c.
17. Not applicable	7040				10101
18. Bank's liability on acceptances executed and outstanding	RCON 2920	[			18.
19. Subordinated notes and debentures <sup>2</sup>	RCON 3200				19.
20. Other liabilities (from Schedule RC-G)	RCON				20.
21. Total liabilities (sum of items 13 through 20)	2930 RCON 2948				20.
22. Not applicable	2340				21.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus	RCON 3838				23.
24. Common stock	RCON 3230				24.
25. Surplus (exclude all surplus related to preferred stock)	RCON				2 <del>4</del> . 25.
26. a. Undivided profits and capital reserves	DCON				26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities	DOON	<u> </u>			26.a. 26.b.
		L	1		20.0.
27. Cumulative foreign currency translation adjustments	BCON				20
28. Total equity capital (sum of items 23 through 27)	3210 RCON				28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	1	1		29.

#### 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		Number	
	auditors as of any date during 1996	RCON 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



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

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

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

Exclude assets held for trading.

-				C3	305
	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Cash items in process of collection, unposted debits, and currency	and coin:				
a. Cash items in process of collection and unposted debits		RCON • 0020			
b. Currency and coin		RCON 0080			
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks		RCON • 0083			
b. Other commercial banks in the U.S. and other depository institu	ions in the U.S	RCON • 0085			
B. Balances due from banks in foreign countries and foreign central b	anks:				
a. Foreign branches of other U.S. banks		RCON • 0073			
b. Other banks in foreign countries and foreign central banks		RCON 0074			
. Balances due from Federal Reserve Banks					
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of	items 1.a and 1.b)	RCON • 0010			

### Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Noninterest-bearing balances due from commercial banks in the U.S. (included in items 2.a and					
2.b above)	RCON 0050				M.1.

# Schedule RC-B-Securities

Exclude assets held for trading.															C3	10				
			He	eld-to-	matur	ity					Av	ailable	e-for-s	ale	<b>.</b>					
	(Column A) Amortized Cost						(Colu Fair \	,												
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou				
1. U.S. Treasury securities	RCON 0211				RCON 0213				RCON 1286				RCON 1287							
2. U.S. Government agency																				
obligations (exclude																				
mortgage-backed securities):																				
a. Issued by U.S. Govern-																				
ment agencies <sup>2</sup>	RCON 1289				RCON 1290				RCON 1291				RCON 1293							
b. Issued by U.S.																				
Government-sponsored															_					
agencies <sup>3</sup>	RCON 1294				RCON 1295				RCON 1297				RCON 1298							

<sup>&</sup>lt;sup>1</sup> Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

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<sup>&</sup>lt;sup>2</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

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

# Schedule RC-B-Continued

		Held-to-maturity Available-for										e-for-s	-for-sale					
		(Colu	mn A)				mn B)		(Column C) (Column D)									
			ed Cost	t		Fair	Value			nortiz				Fair \	/alue <sup>1</sup>	í		
Dollar Amounts in Thousands		Bil	Mil T	hou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		
3. Securities issued by states																		
and political subdivisions																		
in the U.S.:	RCON	1			BCON				RCON			1	RCON	1	-			
a. General obligations	RCON 1676 RCON				RCON 1677 RCON				RCON 1678 RCON				RCON 1679 RCON				3.a.	
b. Revenue obligations	. 1681				1686				1690				1691				3.b.	
c. Industrial development	RCON	-			RCON	-			RCON		_		RCON	1				
and similar obligations	1694				1695				1696				1697				3.c.	
4. Mortgage-backed																		
securities (MBS):																		
a. Pass-through securities:																		
(1) Guaranteed by	RCON	1			RCON				RCON		_	1	RCON					
GNMA	1698				1699				1701				1702				4.a.(1)	
(2) Issued by FNMA	BCON	1			RCON				RCON		_	1	RCON					
and FHLMC	RCON 1703				1705				1706				1707				4.a.(2)	
(3) Other pass-through	BCON	1			RCON				RCON		_	1	RCON					
securities	RCON 1709				1710				1711				1713				4.a.(3)	
b. Other mortgage-backed																		
securities (include CMOs,																		
REMICs, and stripped																		
MBS):																		
(1) Issued or guaranteed																		
by FNMA, FHLMC,	RCON				RCON				RCON		_		RCON	1				
or GNMA	. 1714				1715				1716				1717				4.b.(1)	
(2) Collateralized																		
by MBS issued or																		
guaranteed by FNMA,	RCON	1			RCON				RCON				RCON					
FHLMC, or GNMA	. 1718				1719				1731				1732				4.b.(2)	
(3) All other mortgage-	RCON				RCON				RCON		_		RCON	1				
backed securities	1733				1734				1735				1736				4.b.(3)	
5. Other debt securities:																		
a. Other domestic debt	RCON	1			RCON				RCON		_	1	RCON					
securities	1737				1738				1739				1741				5.a.	
b. Foreign debt	BCON	1			RCON				RCON		-	1	RCON	1	1			
securities	RCON 1742				1743				1744				1746				5.b.	
6. Equity securities:																		
a. Investments in mutual																		
funds and other equity																		
securities with readily									BCON				RCON	1			-	
determinable fair values	•								RCON A510				A511				6.a.	
b. All other equity									BCON				BCON	1				
securities <sup>1</sup>									RCON 1752				RCON 1753				6.b.	
7. 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,	RCON				RCON	-			RCON				RCON				_	
item 2.b)	1754				1771				RCON 1772				1773				7.	

<sup>1</sup> 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		С	312	-
Dollar Amounts in Thousands		I Mil	Thou	
1. Pledged securities <sup>1</sup>	RCON 0416			Ν
2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political				
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through				
securities other than those backed by closed-end first lien $1-4$ family residential mortgages				
with a remaining maturity or repricing frequency of: <sup>3, 4</sup>				
(1) Three months or less	RCON A549			N
(2) Over three months through 12 months				N
(3) Over one year through three years	RCON 			N
(4) Over three years through five years	RCON A552			N
(5) Over five years through 15 years				N
(6) Over 15 years	RCON			N
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential				
mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup>				
(1) Three months or less	RCON 			Μ
(2) Over three months through 12 months	RCON A556			Μ
(3) Over one year through three years	RCON			Μ
(4) Over three years through five years	RCON A558			N
(5) Over five years through 15 years	RCON			N
(6) Over 15 years	RCON A560			Μ
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude				
mortgage pass-through securities) with an expected average life of: <sup>6</sup>				
(1) Three years or less	RCON A561			м
(2) Over three years	RCON			М
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or				
less (included in Memorandum items 2.a through 2.c above)	RCON A248			М
36. 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 or transfer)	RCON 1778			М
3. High-risk mortgage securities (included in the held-to-maturity and available-for-sale				
accounts in Schedule RC-B, item 4.b):				
a. Amortized cost	RCON 8780			м
b. Fair value	RCON 8781			м
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in				
Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost	RCON 8782			м
b. Fair value	RCON 8783			М

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

<sup>&</sup>lt;sup>2</sup> Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.

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

<sup>&</sup>lt;sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 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.

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

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

# Schedule RC-C-Loans and Lease Financing Receivables

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

			C	315
Dollar Amounts in Thousand	ls	Bil	Mil	Thou
. Loans secured by real estate:				
a. Construction and land development	RCON 1415			
b. Secured by farmland (including farm residential and other improvements)	DCON			
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			
(2) All other loans secured by $1-4$ family residential properties:				
(a) Secured by first liens	RCON			
(b) Secured by junior liens	DCON			
d. Secured by multifamily (5 or more) residential properties	DCON			
e. Secured by nonfarm nonresidential properties	DCON			
. Loans to depository institutions:				
a. To commercial banks in the U.S.:				
(1) To U.S. branches and agencies of foreign banks	RCON			
(2) To other commercial banks in the U.S.	DCON			
b. To other depository institutions in the U.S.	RCON			
c. To banks in foreign countries:		1		
(1) To foreign branches of other U.S. banks	RCON 1513			
(2) To other banks in foreign countries	<b>BCON</b>			
. Loans to finance agricultural production and other loans to farmers	DCON			
. Commercial and industrial loans:			1	
a. To U.S. addressees (domicile)	RCON			
b. To non-U.S. addressees (domicile)	RCON			
. Acceptances of other banks:		I		
a. Of U.S. banks	RCON			
b. Of foreign banks	2001			
-		1		
. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
	RCON	1	1	
a. Credit cards and related plans (includes check credit and other revolving credit plans)	DCON			
b. Other (includes single payment, installment, and all student loans)	DCON			
. Loans to foreign governments and official institutions (including foreign central banks)				
. Obligations (other than securities and leases) of states and political subdivisions	RCON			
in the U.S. (includes nonrated industrial development obligations)		I		
. Other loans:	RCON	1		-
a. Loans for purchasing or carrying securities (secured and unsecured)	1545 RCON			
b. All other loans (exclude consumer loans)				
. Lease financing receivables (net of unearned income):	RCON			
a. Of U.S. addressees (domicile)				
b. Of non-U.S. addressees (domicile)				
. LESS: Any unearned income on loans reflected in items 1–9 above				
. Total loans and leases, net of unearned income (sum of items 1 through 10	RCON	1		
minus item 11) (must equal Schedule RC, item 4.a)				

# Schedule RC-C-Continued

### Part I. Continued

### Memoranda

Dollar Amounts in Thousands	;	Bil	Mil	Thou	
1. Not applicable					
2. Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N,					
Memorandum item 1):					
a. Loans secured by real estate:					
(1) To U.S. addressees (domicile)					M.2.a.(1)
(2) To non-U.S. addressees (domicile)	RCON 1689				M.2.a.(2)
b. All other loans and all lease financing receivables (exclude loans to individuals					
for household, family, and other personal expenditures)	RCON 				M.2.b.
c. Commercial and industrial loans to and lease financing receivables of					
non-U.S. addressees (domicile) included in Memorandum item 2.b above	RCON 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 residential properties with a					
remaining maturity or repricing frequency of: <sup>1,2</sup>					
(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				M.3.a.(3)
(4) Over three years through five years	RCON				M.3.a.(4)
(5) Over five years through 15 years	DOON				M.3.a.(5)
(6) Over 15 years	RCON				M.3.a.(6)
b. All loans and leases other than closed-end loans secured by first liens on $1-4$ family					
residential properties with a remaining maturity or repricing frequency of: <sup>1, 3</sup>					
(1) Three months or less	RCON A570				M.3.b.(1)
(2) Over three months through 12 months	RCON 4571				M.3.b.(2)
(3) Over one year through three years	RCON				M.3.b.(3)
(4) Over three years through five years	RCON				M.3.b.(4)
(5) Over five years through 15 years	RCON				M.3.b.(5)
(6) Over 15 years	DOON				M.3.b.(6)
c. Fixed rate AND floating rate loans and leases with a REMAINING MATURITY of one year					(-)
or less (included in Memorandum items 3.a and 3.b above)	RCON A247				M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties <sup>4</sup> with a		•			
REMAINING MATURITY of over five years (included in Memorandum item 3.b above)	RCON A577				M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans <sup>5</sup> with a REMAINING					
MATURITY of over three years (included in Memorandum item 3.b above)	RCON A578				M.3.e.

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

<sup>&</sup>lt;sup>2</sup> 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 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).

<sup>&</sup>lt;sup>3</sup> 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 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, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

<sup>&</sup>lt;sup>4</sup> As defined for Schedule RC-C, part I, item 1.e.

<sup>&</sup>lt;sup>5</sup> As defined for Schedule RC-C, part I, item 4.

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Legal Title of Bank		
_		
FDIC Certificate Number 💷 💷		

# 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	development activities					
(not secured by real estate) included in Schedule RC-C, part I, ite						M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I	, page RC-6)	RCON .5369				M.5.
6. Adjustable rate closed-end loans secured by first liens on $1-4$ fa						
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6)		RCON 5370				M.6.

<sup>1</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

# 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	320
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. U.S. Treasury securities	RCON 3531			
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON . 3532			
3. Securities issued by states and political subdivisions in the U.S	RCON . 3533			
4. Mortgage-backed securities (MBS):				
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)	RCON 3535			
c. All other mortgage-backed securities	DCON			
5. Other debt securities	<b>BCON</b>			
6. Certificates of deposit	RCON . 3538			
7. Commercial paper	RCON . 3539			
8. Bankers acceptances	RCON 3540			
9. Other trading assets	RCON 3541			
10. Not applicable				
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity				
contracts	RCON 3543			
	RCON 3545			
LIABILITIES		Bil	Mil	Thou
13. Liability for short positions	RCON 3546			
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity				
contracts	RCON			
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	RCON			

# Schedule RC-E-Deposit Liabilities

											C3	825
			Trans	sactior	n Acco	ounts			N	ontrar Acco	nsactio bunts	on
	To acce	(Colui tal tra ounts otal d depo	nsact (inclu	ion ding	l dei	(Colui Memo mand (incluo colun	: Tota depos ded in	al sits	n	ontrar	otal Isactio Junts	on
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
Deposits of:	DCON	[	_		DCON				DCON			
1. Individuals, partnerships, and corporations					RCON 2240				RCON 2346			
2. U.S. Government					RCON 2280				RCON 2520			
3. States and political subdivisions in the U.S					RCON 2290				RCON 2530			
4. Commercial banks in the U.S	RCON				RCON 2310				RCON 2550			
5. Other depository institutions in the U.S	RCON				RCON 2312				RCON 2349			
6. Banks in foreign countries	DCON				RCON 2320				RCON 2236			
7. Foreign governments and official institutions												
(including foreign central banks)	RCON 2216				RCON 2300				RCON 2377			
8. Certified and official checks	<b>BCON</b>				RCON 2330							
9. Total (sum of items 1 through 8) (sum of												
columns A and C must equal Schedule RC,												
item 13.a)	RCON				RCON 2210				RCON 2385			

### Memoranda

101	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	RCON 6835				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				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					
	maturity of one year or less (included in Memorandum item 1.b above)	RCON				M.1.d.(2)
	e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
	reported in item 3 above which are secured or collateralized as required under state law)	RCON				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:					
	(1) Money market deposit accounts (MMDAs)	RCON 6810				M.2.a.(1)
	(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
	b. Total time deposits of less than \$100,000	RCON 6648				M.2.b.
	c. Total time deposits of \$100,000 or more	RCON 2604				M.2.c.
З.	All NOW accounts (included in column A above)	RCON				M.3.
4	Neterplicable					

4. Not applicable

FDIC Certificate Number

# Schedule RC-E-Continued

Memoranda (continued)

Dollar Amounts in Thousands	6	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	RCON 4579				M.5.a.(1
(2) Over three months through 12 months	RCON				M.5.a.(2
(3) Over one year through three years	<b>BCON</b>				M.5.a.(3
(4) Over three years	DOON				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				M.5.b.
6. Maturity and repricing data for time deposits of \$100,000 or more:		1			
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: <sup>1,3</sup>					
(1) Three months or less	RCON				M.6.a.(1
(2) Over three months through 12 months					M.6.a.(2
(3) Over one year through three years					M.6.a.(2
(4) Over three years	<b>BCON</b>				M.6.a.(4
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a REMAINING	A587				wi.o.a.(4
<b>.</b>					
MATURITY of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4)	RCON	1			MCh
above)	A242	1	1		M.6.b.

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

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

<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.

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### Schedule RC-F-Other Assets

							C3	330
	Dollar Amou	nts in	Thousa	ands		Bil	Mil	Thou
1. Income earned, not collected on loans					RCON 2164			
2. Net deferred tax assets <sup>1</sup>					RCON 2148			
3. Interest-only strips receivable (not in the form of a security) <sup>2</sup> on:								
a. Mortgage loans					RCON A519			
b. Other financial assets					RCON A520			
4. Other (itemize and describe amounts that exceed 25% of this item	n)				RCON 2168			
<b>a</b> . TEXT 3549	RCON 3549							
<b>b.</b> TEXT 3550	RCON 3550							
C. 3551	RCON 3551							
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 1	1)				RCON 2160			

#### Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Deferred tax assets disallowed for regulatory capital purposes	RCON 5610				M.1.

# Schedule RC-G-Other Liabilities

Schedule RC-G-Other Liabilities					C3	335
Dollar A	mounts ii	n Thousands		Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits <sup>3</sup>			RCON 3645			
b. Other expenses accrued and unpaid (includes accrued income taxes paya			RCON			
2. Net deferred tax liabilities <sup>1</sup>			RCON 3049			
3. Minority interest in consolidated subsidiaries			RCON 3000			
4. Other (itemize and describe amounts that exceed 25% of this item)			RCON 2938			
TEXT	RCON 3552					
	RCON 3553					
TEXT	RCON 3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCON 2930			

<sup>&</sup>lt;sup>1</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>2</sup> Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate. <sup>3</sup> For savings banks, include "dividends" accrued and unpaid on deposits.



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

			C3	355
ollar Amounts in Thousands		Bil	Mil	Thou
	3381			
	3382			
	RCON 3383			
Reserve stock)	. 3648			
	RCON . 3365			
	RCON 3360			
	RCON 3385			
	<b>BCON</b>			
	<b>BCON</b>			
	RCON			
	RCON			
	RCON			
and telephone				
	RCON			
	10100			
	RCON 3486			
	DCON			
	PCON			
	DCON			
	RCON			
	. 3393	<u> </u>	· · · · ·	-
	RCON	1		
	Reserve stock) ditures and telephone chase s under	RCON        3381           RCON        3381           RCON        3382           RCON        3383           RCON        3383           RCON        3647           Reserve stock)	RCON         .3381           RCON         .3381           RCON         .3381           RCON         .3382           RCON         .3383           RCON         .3383           RCON         .3383           RCON         .33847           Reserve stock)	Bil         Mil           RCON

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

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

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

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

# Schedule RC-L-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.

			C360 +
Dollar A	mounts in Thousands	Bil	l Mil Thou
1. Unused commitments:			
a. Revolving, open-end lines secured by $1-4$ family residential properties,	e.g., home equity		
lines		RCON 3814	
b. Credit card lines		RCON 3815	
c. Commercial real estate, construction, and land development:			
(1) Commitments to fund loans secured by real estate		RCON 3816	
(2) Commitments to fund loans not secured by real estate		DOON	
d. Securities underwriting		RCON	
e. Other unused commitments		RCON	
2. Financial standby letters of credit		RCON	
a. Amount of financial standby letters of credit conveyed to others		. 3819	
		RCON	
3. Performance standby letters of credit	RCON	. 3821	
a. Amount of performance standby letters of credit conveyed to others		RCON	
4. Commercial and similar letters of credit		. 3411	
5. Participations in acceptances (as described in the instructions) conveyed to	o others by the	RCON	
reporting bank		3428	
6. Participations in acceptances (as described in the instructions) acquired by	the reporting		
(nonaccepting) bank		RCON 3429	
7. Securities borrowed		RCON . 3432	
8. Securities lent (including customers' securities lent where the customer is	indemnified		
against loss by the reporting bank)		RCON 3433	
9. Financial assets transferred with recourse that have been treated as sold for	or Call Report		
purposes:			
a. First lien 1-to-4 family residential mortgage loans:			
(1) Outstanding principal balance of mortgages transferred as of the repo	ort date		
(2) Amount of recourse exposure on these mortgages as of the report da	ate	RCON A522	
b. Other financial assets (excluding small business obligations reported in it	em 9.c):		
(1) Outstanding principal balance of assets transferred as of the report d		RCON A523	
(2) Amount of recourse exposure on these assets as of the report date .			
c. Small business obligations transferred with recourse under Section 208			
Community Development and Regulatory Improvement Act of 1994:			
(1) Outstanding principal balance of small business obligations transferre	ed as of		
the report date		RCON A249	
(2) Amount of retained recourse on these obligations as of the report da		DCON	
0. Notional amount of credit derivatives:		A250	
		RCON	
a. Credit derivatives on which the reporting bank is the guarantor		DOON	1
b. Credit derivatives on which the reporting bank is the beneficiary		RCON	1
1. Spot foreign exchange contracts		. 8765	1
2. All other off-balance sheet liabilities (exclude off-balance sheet derivatives)		DCON	
each component of this item over 25% of Schedule RC, item 28, "Total ec	quity capital")	3430	1
	RCON		
a. TEXT 3555	RCON 3555		1
b. TEXT 3556	RCON 3556		1
C. TEXT 3557	RCON 3557		1
d. TEXT 3558	RCON 3558		1

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# Schedule RC-L-Continued

	Dollar Amounts in Thousand	;	Bil	Mil	Thou	
13. All other off-balance sheet assets (exclude off-balance sheet each component of this item over 25% of Schedule RC, item		RCON 5591				13.
a. TEXT 5592 b. TEXT 5593 C. TEXT 5594 d. TEXT 5595	RCON         5592           RCON         5593           RCON         5594           RCON         5595					13.a. 13.b. 13.c. 13.d.

		(0-1		• •	<b></b>	(0-1				(0.1)				(0-1		361					
Dollar Amounts in Thousands Off-balance Sheet Derivatives		Inter	umn / est Ra ntract	ate	(Column B) Foreign Exchange Contracts					(Column C) Equity Derivative Contracts					(Column D) Commodity and Other Contracts			Commodity and			
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																					
		RC	ON 8693			RC	ON 8694			RCO	N 8695			RCC	ON 8696						
b. Forward contracts			ON 8697				ON 8698														
		RC	ON 8697			RCI	JN 8698			RCU	N 8699			RCU	ON 8700						
c. Exchange-traded option contracts:								-		_						-					
(1) Written options		PC	ON 8701			PC	ON 8702			PCO	N 8703			PCO	ON 8704						
		ne				ne				nee	1 8703			nec	JN 8704						
(2) Purchased options		BC	ON 8705			BC	DN 8706			BCO	N 8707			BCO	ON 8708						
d. Over-the-counter option contracts:										-											
(1) Written options		RC	ON 8709			RC	DN 8710			RCC	N 8711			RCO	ON 8712						
(2) Durahaged entions		-				-					-										
(2) Purchased options		RC	ON 8713			RC	DN 8714			RCO	N 8715			RCO	ON 8716						
e. Swaps																					
e. Swaps		RC	ON 3450			RC	DN 3826			RCO	N 8719			RCO	DN 8720						
15. Total gross notional amount of																					
derivative contracts held for trading								T		- 1											
derivative contracts field for trading		RC	ON A126			RC	DN A127			RCO	N 8723			RCO	DN 8724						
16. Gross notional amount of																					
derivative contracts held for																					
purposes other than trading:																					
a. Contracts marked to market																					
		RC	ON 8725			RC	ON 8726			RCC	N 8727			RCO	ON 8728						
b. Contracts not marked to market																					
		RC	ON 8729	-		RC	ON 8730			RCO	N 8731	-		RCC	ON 8732						
c. Interest rate swaps where																					
the bank has agreed to pay																					
a fixed rate																					
		RC	ON A589																		

# Schedule RC-L-Continued

	-				1				r				1		C3	862	-
Dollar Amounts in Thousands		(Colui	st Rat	e		(Colu reign I	Excha			(Colu uity D	erivat		(Column D) Commodity and Other Contracts				
Off-balance Sheet Derivatives Position Indicators		Cont Bil	racts Mil	Thou		Cont Bil	racts Mil	Thou		Cont Bil	racts Mil	Thou	Ot	her C Bil	ontrao Mil	Cts Thou	
17. Gross fair values:																	
a. Contracts held for																	
trading: (1) Gross positive																	
fair value	RCON 8733	_			RCON 8734			[	RCON 8735				RCON 8736				17.a.(1)
(2) Gross negative						•		1									
fair value	RCON 8737				RCON 8738				RCON 8739				RCON 8740				17.a.(2)
b. Contracts held for																	
purposes other than																	
trading that are marked to market:																	
(1) Gross positive																	
fair value	RCON 8741				RCON 8742				RCON 8743				RCON 8744				17.b.(1)
(2) Gross negative																	
fair value	RCON 8745				RCON 8746				RCON 8747				RCON 8748				17.b.(2)
c. Contracts held for																	
purposes other than																	
trading that are not marked to market:																	
(1) Gross positive																	
fair value	RCON 8749				RCON 8750				RCON 8751				RCON 8752				17.c.(1)
(2) Gross negative															-		/
fair value	RCON 8753				RCON 8754				RCON 8755				RCON 8756				17.c.(2)

Dollar An	nounts in Thousands	Bil	Mil	Thou	
12. 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 portion					
commitments that are fee paid or otherwise legally binding)	RCC	N 3			M.3.
a. Participations in commitments with an original maturity exceeding one year conveyed to others	RCON				M.3.a.
4. To be completed only by banks with \$1 billion or more in total assets:					
Standby letters of credit (both financial and performance) issued to non-U.S					
(domicile) included in Schedule RC-L, items 2 and 3, above	RCC . 337	N 7			M.4.
5. Installment loans to individuals for household, family, and other personal exp	penditures that				
have been securitized and sold (with servicing retained), amounts outstandir	ng by type of loan:				
a. Loans to purchase private passenger automobiles (to be completed for the					
September report only)		1			M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY)	RCC 	N 2			M.5.b.
c. All other consumer installment credit (including mobile home loans) (to be					
for the September report only)	RCC	N 3			M.5.c.



# Schedule RC-M-Memoranda

				C3	865	-
	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 the	eir related interests	RCON 6164				1.a.
b. Number of executive	officers, directors, and principal shareholders to whom the amount of					
all extensions of crea	lit by the reporting bank (including extensions of credit to					
related interests) equ	als or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as de	ined for this purpose in agency regulations					1.b.
2. Federal funds sold and	securities purchased under agreements to resell with U.S. branches					
and agencies of foreign	banks <sup>1</sup> (included in Schedule RC, item 3)	RCON 3405				2.
3. Not applicable.						
4. Outstanding principal b	alance of 1-4 family residential mortgage loans serviced for others					
(include both retained s	ervicing and purchased servicing):					
a. Mortgages serviced u	Inder a GNMA contract	RCON 5500				4.a.
b. Mortgages serviced u	Inder a FHLMC contract:					
(1) Serviced with rec	ourse to servicer					4.b.(1
(2) Serviced without	recourse to servicer	RCON 5502				4.b.(2
c. Mortgages serviced	under a FNMA contract:					
(1) Serviced under a	regular option contract					4.c.(1
(2) Serviced under a	special option contract	RCON 5504				4.c.(2
d. Mortgages serviced u	Inder other servicing contracts	RCON 5505				4.d.
5. To be completed only b	y banks with \$1 billion or more in total assets:					
Customers' liability to t	his bank on acceptances outstanding (sum of items 5.a and 5.b must					
equal Schedule RC, iter	n 9):					
a. U.S. addressees (dor	nicile)	RCON 2103				5.a.
b. Non-U.S. addressees	(domicile)	RCON 2104				5.b.
6. Intangible assets:						
a. Mortgage servicing a	ssets	RCON 3164				6.a.
(1) Estimated fair val	ue of mortgage servicing assets					6.a.(1
b. Other identifiable inta	angible assets:					
(1) Purchased credit	card relationships					6.b.(1
(2) All other identifia	ble intangible assets	RCON 5507				6.b.(2
c. Goodwill		RCON 3163				6.c.
d. Total (sum of items 6	S.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON 2143				6.d.
	assets (included in item 6.b.(2) above) that have been grandfathered					
	ifying for regulatory capital purposes	RCON 6442				6.e.
	debt, net of common or perpetual preferred stock dedicated to					
redeem the debt		RCON 3295				7.

<sup>1</sup> 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 Thousand	3	Bil	Mil	Thou	
8. a. Other real estate owned:					
(1) Direct and indirect investments in real estate ventures	RCON				8.a.(1)
(2) All other real estate owned:					
(a) Construction and land development	RCON 5508				8.a.(2)(a)
(b) Farmland	RCON 5509				8.a.(2)(b)
(c) 1–4 family residential properties	RCON				8.a.(2)(c)
(d) Multifamily (5 or more) residential properties	RCON				8.a.(2)(d)
(e) Nonfarm nonresidential properties	RCON				8.a.(2)(e)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCON 2150				8.a.(3)
b. Investments in unconsolidated subsidiaries and associated companies:					
(1) Direct and indirect investments in real estate ventures	RCON 5374				8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	RCON 5375				8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCON				8.b.(3)
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,					
item 23, "Perpetual preferred stock and related surplus"	RCON 				9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label,					
and third party products):					
a. Money market funds	RCON				10.a.
b. Equity securities funds					10.b.
c. Debt securities funds	RCON				10.c.
d. Other mutual funds	RCON 8429				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	RCON A525				11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC)					
in accordance with generally accepted accounting principles <sup>1</sup>	RCON 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)	RCON A591				13.

Memorandum	Dollar Amounts in Thousands		Bil	Mil	Thou	1
1. Reciprocal holdings of banking organizations' capital instrument					l.	
for the December report only)	-	RCON 3836				M.1.

<sup>&</sup>lt;sup>1</sup> 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, column A, and in Memorandum items 2 through 4, column A, as confidential.

olumn A, as confidential.	(Column A) Past due 30 through 89 days and still accruing						lue 90	)			mn C ccrua	
Dollar Amounts in Thousand	s	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
1. Loans secured by real estate:												
a. To U.S. addressees (domicile)					RCON 1246				RCON 1247			
b. To non-U.S. addressees (domicile)	RCON 1248				RCON 1249				RCON 1250			
2. Loans to depository institutions and acceptances												
of other banks:												
a. To U.S. banks and other U.S. depository												
institutions					RCON 5378				RCON 5379			
b. To foreign banks	RCON 5380				RCON 5381				RCON 5382			
3. Loans to finance agricultural production and												
other loans to farmers	RCON 1594				RCON 1597				RCON 1583			
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	RCON				RCON 1252				RCON 1253			
b. To non-U.S. addressees (domicile)	RCON 1254				RCON 1255				RCON 1256			
5. Loans to individuals for household, family, and												
other personal expenditures:												
a. Credit cards and related plans	RCON				RCON 5384				RCON 5385			
b. Other (includes single payment, installment,												
and all student loans)	RCON 5386				RCON 5387				RCON 5388			
5. Loans to foreign governments and official												
institutions	RCON 5389				RCON 5390				RCON 5391			
7. All other loans	RCON 5459				RCON 5460				RCON 5461			
3. Lease financing receivables:						•						
a. Of U.S. addressees (domicile)	RCON				RCON 1258				RCON 1259			
b. Of non-U.S. addressees (domicile)	RCON				RCON 1272				RCON 1791			
<ul> <li>Debt securities and other assets (exclude other</li> </ul>												
real estate owned and other repossessed assets)	RCON 3505				RCON 3506				RCON 3507			

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	RCON 5612				RCON 5613				RCON 5614				10.
a. Guaranteed portion of loans and leases													
included in item 10 above	RCON 5615				RCON 5616				RCON 5617				10.a

# Schedule RC-N-Continued

											Ca	373	-
Memoranda		Past 0 thro days a		, 39		Past o days o and		5	(Column C) Nonaccrual				
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
<ol> <li>Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,</li> </ol>													
Memorandum item 2)	RCON 1658				RCON 1659				RCON 1661				M.1.
<ol> <li>Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in</li> </ol>													
Schedule RC-N, items 4 and 7, above	RCON 6558				RCON 6559				RCON 6560				M.2.
<ol> <li>Loans secured by real estate (sum of Memorandum items 3.a through 3.e must equal sum of Schedule RC-N, items 1.a and 1.b, above):</li> </ol>													
a. Construction and land development	RCON 2759				RCON 2769				RCON 3492				M.3.a.
<ul> <li>b. Secured by farmland</li> <li>c. Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by 1-4 family residential properties and</li> </ul>	RCON . 3493	<u> </u>			RCON 3494	<u> </u>			RCON 3495	<u> </u>	<u> </u>		M.3.b.
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.

	(Column A) Past due 30 through 89 days				(Colu Past d Jays o	lue 90	)		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
<ol> <li>Interest rate, foreign exchange rate, and other commodity and equity contracts:</li> </ol>									
a. Book value of amounts carried as assets	RCON 3522				RCON 3528				M.4.a.
b. Replacement cost of contracts with a									
positive replacement cost	RCON 3529				RCON 3530				M.4.b.

Person to whom questions about the Reports of Condition and Income should be directed:

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

			C375
Dollar Amounts in Thousand	ls	Bil M	il Thou
. Unposted debits (see instructions):			
a. Actual amount of all unposted debits	RCON 		
OR			
b. Separate amount of all unposted debits:	~~~		
(1) Actual amount of unposted debits to demand deposits			
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	RCON 		
. Unposted credits (see instructions):	~~~		
a. Actual amount of all unposted credits	RCON 		
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	RCON 		
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	RCON 		
. Uninvested trust funds (cash) held in bank's own trust department (not included			
in total deposits)	RCON 3520		
. Deposits of consolidated subsidiaries (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries			
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 		
. Not applicable			
<ul> <li>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:</li> <li>a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5,</li> </ul>			
column B)	RCON 2314		
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 4 or 5,			
column A or C, but not column B)	RCON 		
. Unamortized premiums and discounts on time and savings deposits: 1, 2			
a. Unamortized premiums	RCON		
b. Unamortized discounts	RCON		
. To be completed by banks with "Oakar deposits."			-
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter: (1) Total deposits purchased or acquired from other FDIC-insured institutions during			
the quarter	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)			
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter			
. Deposits in lifeline accounts	RCON 5596		
. Benefit-responsive "Depository Institution Investment Contracts" (included in total			
deposits)	RCON 8432		

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

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

# Schedule RC-O-Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal					
demand balances:					
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
demand balances with the domestic offices of U.S. banks and savings associations					
and insured branches in Puerto Rico and U.S. territories and possessions that were					
reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON 				11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal					
demand balances with foreign banks and foreign offices of other U.S. banks (other					
than insured branches in Puerto Rico and U.S. territories and possessions) that were					
reported on a net basis in Schedule RC-E had been reported on a gross basis	RCON				11.b.
c. Amount by which demand deposits would be reduced if cash items in process of					
collection were included in the calculation of the reporting bank's net reciprocal demand					
balances with the domestic offices of U.S. banks and savings associations and insured		1			
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCON A182				11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC)					
in accordance with generally accepted accounting principles (exclude amounts related to					
reciprocal demand balances):			_		
a. Amount of assets netted against demand deposits	RCON A527				12.a
b. Amount of assets netted against time and savings deposits	RCON • A528				12.b.

### Memoranda (to be completed each quarter except as noted)

	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1	and 1.b.(1) must equal					
Schedule RC, item 13.a):						
a. Deposit accounts of \$100,000 or less:						
(1) Amount of deposit accounts of \$100,000 or less		RCON . 2702				M.1.a.(1)
(2) Number of deposit accounts of \$100,000 or less (to be	Number					
completed for the June report only)	RCON 					M.1.a.(2)
b. Deposit accounts of more than \$100,000:					_	
(1) Amount of deposit accounts of more than \$100,000		RCON 2710				M.1.b.(1)
	Number	-				
(2) <i>Number</i> of deposit accounts of more than \$100,000	RCON . 2722					M.1.b.(2)
2. Estimated amount of uninsured deposits of the bank:						
a. An estimate of your bank's uninsured deposits can be deter	mined by multiplying the					
number of deposit accounts of more than \$100,000 reported						
above by \$100,000 and subtracting the result from the am	ount of deposit accounts of					
more than \$100,000 reported in Memorandum item 1.b.(1)	above.					
Indicate in the appropriate box at the right whether your ba	וk has a method or					
procedure for determining a better estimate of uninsured de	posits than the		YES		NO	
estimate described above		RCON . 6861				M.2.a.
b. If the box marked YES has been checked, report the estima	te of uninsured deposits		Bil	Mil	Thou	
determined by using your bank's method or procedure		RCON 5597				M.2.b.
3. Has the reporting institution been consolidated with a parent l	ank or savings association					
in that parent bank's or parent savings association's Call Repo	rt or Thrift Financial Report?					
If so, report the legal title and FDIC Certificate Number of the	parent bank or parent savings					
association:			FDI	C Cert	No.	
TEXT A545		RCON A545				M.3.

1.

# 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.

 1. Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right whether
 C380

 banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right whether
 YES
 NO

 the bank has total capital greater than or equal to eight percent of adjusted total assets ......
 RCON
 CON

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 Thous	sands	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 debt <sup>1</sup> and intermediate term preferred stock	RCON	1			2.a
b. Other limited-life capital instruments	RCON A516	1			2.b
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bar	nk				
for its own internal regulatory capital analyses consistent with applicable capital standards):					
a. Tier 1 capital					3.a
b. Tier 2 capital	RCON 8275				3.b
c. Total risk-based capital	RCON 	1			3.c
d. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross					
risk-weighted assets)	RCON 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)	RCON A223	1			3.e
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all					
assets deducted from Tier 1 capital) <sup>2</sup>	RCOM	1			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	As	(Colui sets F on alance	, Record the	ded	Cre Ai	(Column B) Credit Equivalent Amount of Off- Balance Sheet Items <sup>3</sup>			
assigned to the Zero percent risk category:		Bil	Mil	Thou		Bil	Mil	Thou	
	RCON								4.a.
b. Credit equivalent amount of off-balance sheet items				•	RCON 3796				4.b.

<sup>&</sup>lt;sup>1</sup> Exclude mandatory convertible debt reported in Schedule RC-M, item 7.

<sup>&</sup>lt;sup>2</sup> Do not deduct excess allowance for loan and lease losses.

<sup>&</sup>lt;sup>3</sup> Do not report in column B the risk-weighted amount of assets reported in column A.



# Schedule RC-R-Continued

		Reco	sets orded the		( a o				
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	RCON					-			5.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3801				5.b.
6. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 50 percent risk category:									
a. Assets recorded on the balance sheet	RCON 3802								6.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3803				6.b.
7. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 100 percent risk category:									
a. Assets recorded on the balance sheet	RCON 3804					-			7.a.
b. Credit equivalent amount of off-balance sheet items	. <b>.</b> .				RCON 3805				7.b.
8. On-balance sheet asset values excluded from and deducted in									
the calculation of the risk-based capital ratio <sup>2</sup>	RCON 								8.
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,			_						
item 12 plus items 4.b and 4.c)	RCON 3807								9.

### Memoranda

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

		With a remaining maturity of														
	(Column A) One year or less				(Column B) Over one year through five years					(Column C) Over five years						
<ol> <li>Notional principal amounts of off-balance sheet derivative contracts<sup>3</sup>:</li> </ol>		Tril	Bil	Mil	Thou		Tril	-	Mil	Thou		Tril	Bil	Mil	Thou	
	RCON		Dii	IVIII	mou	RCON		Dii	IVIII	mou	RCON		Dii	IVIII	mou	M.2.a.
a. Interest rate contracts	RCON					8766 RCON					8767 RCON					M.2.b.
b. Foreign exchange contracts	<b>BCON</b>					8769 RCON					8770 RCON					-
c. Gold contracts	RCON					8772 RCON					8773 RCON					M.2.c.
d. Other precious metals contracts	DOON					8775 RCON					8776 RCON					M.2.d.
e. Other commodity contracts	. 8777					8778 RCON					8779 RCON					M.2.e.
f. Equity derivative contracts	. A000					A001					A002					M.2.f.

<sup>&</sup>lt;sup>1</sup> Do not report in column B the risk-weighted amount of assets reported in column A.

<sup>&</sup>lt;sup>2</sup> 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 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.

<sup>&</sup>lt;sup>3</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

at close of business on \_\_\_\_\_ 19\_\_\_\_

City

#### 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

State

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

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

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

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

No comment (RCON 6979)

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

C371

C372

### 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 Thousa	nds)							
	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◄						
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date	e)		-							
The following information is required by Public Laws 90–44 and 102–242, but do Report of Condition, these Laws require all banks to furnish a report of all loans o the date of the previous Report of Condition. Data regarding individual loans or ot extensions of credit were made during the period, insert "none" against subitem ( <i>officer under bank credit card plan.</i> ) See Sections 215.2 and 215.3 of Title 12 of Regulation O) for the definitions of "executive officer" and "extension of credit," directors and principal shareholders who are not executive officers.	r other extensions her extensions of a). ( <i>Exclude the fi</i> <b>the Code of Fede</b>	of credit to their executive credit are not required. If n <i>irst \$15,000 of indebtednes</i> ral Regulations (Federal Res	e officers made to such loans or ss of each exec serve Board	since r other cutive						
a. Number of loans made to executive officers since the previous Call Reb. Total dollar amount of above loans (in thousands of dollars)		RCON		a. b.						
<ul> <li>c. Range of interest charged on above loans</li> <li>(example: 9<sup>3</sup>/<sub>4</sub>% = 9.75)</li> </ul>	RCON 7701	• % to RCON	·	% c.						

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)