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 \$100 Million or More But Less Than \$300 Million—FFIEC 033

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

(BCBL 9999)

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)

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Schedule RI-B—Charge-offs and Recoveries and Changes in Allowance for Loan and Lease Losses
Schedule RI-E-Explanations RI-5, 6

#### **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

Cover

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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.

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Legal Title of Bank	
City	
State	Zip Code
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# 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.

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#### Schedule RI-Income Statement

		12	80	-
Dollar Amounts in Thousands		Mil	Thou	
1. Interest income:				
a. Interest and fee income on loans: <sup>1</sup>				
(1) Real estate loans	RIAD 4246			1.a.(1)
(2) Installment loans	RIAD 4247			1.a.(2)
(3) Credit cards and related plans	RIAD 4248			1.a.(3)
(4) Commercial (time and demand) and all other loans	RIAD 4249			1.a.(4)
b. Income from lease financing receivables:				
(1) Taxable leases	RIAD 4505			1.b.(1)
(2) Tax-exempt leases	DIAD			1.b.(2)
c. Interest income on balances due from depository institutions <sup>2</sup>	RIAD 4115			1.c.
d. Interest and dividend income on securities:				
(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	RIAD 4507			1.d.(2)(
(3) Other domestic debt securities	RIAD 3657			1.d.(3)
(4) Foreign debt securities	RIAD 3658			1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659			1.d.(5)
e. Interest income from trading assets	RIAD 4069			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD 4020			1.f.
g. Total interest income (sum of items 1.a through 1.f)	RIAD 4107			1.g.

<sup>&</sup>lt;sup>1</sup> See instructions for loan classifications used in this schedule.

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

#### Schedule RI-Continued

	Yea	ar-to-o	date		
Dollar Amounts in Thousands		1	Thou		
2. Interest expense:					
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:					
(a) Money market deposit accounts (MMDAs)	RIAD			2.a.(2)(a)	
(b) Other savings deposits	RIAD 4511			2.a.(2)(b)	
(c) Time deposits of \$100,000 or more	RIAD . A517			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 agreements					
to repurchase	RIAD 4180			2.b.	
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and					
other borrowed money	RIAD 4185			2.c.	
d. Not applicable					
e. Interest on subordinated notes and debentures	RIAD			2.e.	
f. Total interest expense (sum of items 2.a through 2.e)	DIAD			2.f.	
3. Net interest income (item 1.g minus 2.f)					
4. Provisions:				RIAD 4074	3.
a. Provision for loan and lease losses					0.
b. Provision for allocated transfer risk				RIAD 4230	4.a.
5. Noninterest income:				RIAD 4243	4.b.
a. Income from fiduciary activities	RIAD			5.a.	
b. Service charges on deposit accounts	DIAD			5.b.	
c. Trading revenue (must equal Schedule RI, sum of Memorandum items				0.01	
8.a through 8.d)	RIAD A220			5.c.	
d.–e. Not applicable	A220			0.01	
f. Other noninterest income:					
(1) Other fee income	RIAD			5.f.(1)	
(2) All other noninterest income*	BIAD			5.f.(2)	
g. Total noninterest income (sum of items 5.a through 5.f)				RIAD 4079	5.g.
6. a. Realized gains (losses) on held-to-maturity securities				RIAD 3521	6.a.
b. Realized gains (losses) on available-for-sale securities				RIAD 3196	6.b.
7. Noninterest expense:	1			3130	0.0.
a. Salaries and employee benefits	RIAD			7.a.	
b. Expenses of premises and fixed assets (net of rental income)				<i>7.</i> a.	
(excluding salaries and employee benefits and mortgage interest)	RIAD			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				4083	, <i>i</i> .u.
(item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)				RIAD	8.
9. Applicable income taxes (on item 8)				4301 RIAD	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)				4302 RIAD	9. 10.
11. Extraordinary items and other adjustments, net of income taxes*				4300 RIAD	11.
12. Net income (loss) (sum of items 10 and 11)				4320 RIAD	
	•••			4340	12.

\*Describe on Schedule RI-E-Explanations.

#### Schedule RI-Continued

Schedule RI—Continued					81	-
Memoranda			Yea	ar-to-c		
Dollar Amounts in	Thousa	ands		Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after			RIAD	l.	1	
August 7, 1986, that is not deductible for federal income tax purposes			4513 RIAD			M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, it	em 8) .		8431			M.2.
3. Not applicable			RIAD	Nur	nber	
4. Number of full-time equivalent employees at end of current period (round to nearest whole n	umber)		4150			M.4.
5. Interest and fee income on tax-exempt obligations (other than securities and leases) of state				-		
and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, item 8) included in			RIAD	Mil	Thou	
Schedule RI, item 1.a above			4504			M.5.
6. To be completed by banks with loans to finance agricultural production and other loans to fa	rmers					
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.			RIAD	-		
Interest and fee income on agricultural loans included in item 1.a above			4251			M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down	DIAD	СС	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>1</sup>	RIAD 9106					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):			DIAD	Mil	Thou	
a. Interest rate exposures			RIAD 8757			M.8.
b. Foreign exchange exposures			RIAD 8758			M.8.ł
c. Equity security and index exposures						M.8.0
d. Commodity and other exposures			RIAD 8760			M.8.0
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:				1		
a. Net increase (decrease) to interest income			RIAD 8761			M.9.
b. Net (increase) decrease to interest expense						M.9.I
c. Other (noninterest) allocations			RIAD 8763			M.9.
10. Not applicable						
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purpos	ses			YES	NO	
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				Mil	Thou	
(to be reported with the December Report of Income)			RIAD 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.		123	33	
Dollar Amounts in Thousands		Mil	Thou	-
1. Total equity capital originally reported in the December 31, 1996, Reports of 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)	RIAD 4340			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	RIAD 4346			5.
6. Changes incident to business combinations, net	RIAD 4356			6.
7. LESS: Cash dividends declared on preferred stock	RIAD 4470			7.
8. LESS: Cash dividends declared on common stock	RIAD 4460			8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for				
this schedule)	RIAD 4411			9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD 4412			10.
11. Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD 8433			11.
12. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)				12.
13. Total equity capital end of current period (sum of items 3 through 12) (must equal				
Schedule RC, item 28)	RIAD 3210			13.

\*Describe on Schedule RI-E-Explanations.

FFIEC 033 Page RI-3

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# 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<sup>1</sup>

Post Loveludes charge offe and resources through					12	86	
Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.		olumn arge-o		· -	olumn cover	,	
		Cale	ndar y	ear-to	-date		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
1. Real estate loans	RIAD 4256			RIAD 4257			1.
2. Installment loans	RIAD 4258			RIAD 4259			2.
3. Credit cards and related plans	RIAD 4262			RIAD 4263			3.
4. Commercial (time and demand) and all other loans	RIAD			RIAD 4265			4.
5. Lease financing receivables	RIAD			RIAD 4267			5.
6. Total (sum of items 1 through 5)	RIAD . 4635			RIAD 4605			6.

#### Memoranda

Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
1. Loans to foreign governments and official institutions included in part I,							
items 1 through 4 above	RIAD . 4643			RIAD 4627			M.1.
2. To be completed by banks with loans to finance agricultural production and							
other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent							
of total loans.							
Agricultural loans included in part I, items 1 through 4, above	RIAD			RIAD 4269			M.2.
3. Not applicable		1			1		
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 2 through 4, above	RIAD			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal	110440	1		0444	1		
Schedule RI-B, part I, item 1, above):							
a. Construction and land development	RIAD			RIAD 5446			M.5.a.
b. Secured by farmland				RIAD			M.5.b.
c. Secured by 1–4 family residential properties:			· · · · ·	5448			WI.5.D.
(1) Revolving, open-end loans secured by $1-4$ family residential properties	RIAD		1	RIAD		1	
and extended under lines of credit	DIAD			5450 RIAD			M.5.c.(1)
(2) All other loans secured by $1-4$ family residential properites	DIAD			5452 BIAD			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properites				5454			M.5.d.
e. Secured by nonfarm nonresidential properites	. 5455			RIAD 5456			M.5.e.

<sup>1</sup> See instructions for loan classifications used in this schedule.

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#### Schedule RI-B-Continued

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

Dollar Amounts in Thousands		Mil	Thou	1
1. Balance originally reported in the December 31, 1996, Reports of Condition and Income	RIAD			1.
2. Recoveries (must equal part I, item 6, column B above)	RIAD 4605			2.
3. LESS: Charge-offs (must equal part I, item 6, 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-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.)

	Γ	12	95
	Year	-to-d	late
Dollar Amounts in Thousands		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		
b. Net gains (losses) on sales of loans			
c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417		
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2): d. $\begin{bmatrix} TEXT \\ 4461 \end{bmatrix}$	RIAD		
U.     4461       TEXT     4462	4461 RIAD 4462		
f. 4463	RIAD 4463		
2. 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:	RIAD		_
b. Net (gains) losses on other real estate owned	5418		
c. Net (gains) losses on sales of loans	5419		
d. Net (gains) losses on sales of premises and fixed assets	RIAD 5420		
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		
<b>TEXT</b> <b>4468</b>	RIAD 4468		



### Schedule RI-E-Continued

Dollar Amounts in         Extraordinary items and other adjustments and applicable income tax effect (from Schedul         tem 11) (itemize and describe all extraordinary items and other adjustments):         a. (1)       IEXT 4469         (2)       Applicable income tax effect         (1)       IEXT 4487         (2)       Applicable income tax effect         (1)       IEXT 4487         (2)       Applicable income tax effect         (3)       (4497)	le RI,	RIAD           4469           RIAD           RIAD           4487           RIAD           4489           4489	Mil Thou
tem 11) (itemize and describe all extraordinary items and other adjustments): a. (1) TEXT (2) Applicable income tax effect (2) Applicable income tax effect (3) Applicable income tax effect (4487 (4487 (4487) (2) Applicable income tax effect (3) Applicable income tax effect (4487 (4487) (4487 (4487) (4487 (4487) (4487 (4487) (2) Applicable income tax effect (4487 (3) Applicable income tax effect (4487 (4487) (4487 (4487) (4487 (4487) (4487) (4487 (4487) (4		4469 RIAD 4487 RIAD	
a. (1) TEXT (2) Applicable income tax effect (2) Applicable income tax effect (3) Applicable income tax effect (4) Applicable income tax e	0	4469 RIAD 4487 RIAD	
(2) Applicable income tax effect       RIAD 4486         (1) TEXT 4487       (2) Applicable income tax effect         (2) Applicable income tax effect       4488         (2) Applicable income tax effect       8140         (3) Applicable income tax effect       8140         (4) Applicable income tax effect       8140         (2) Applicable income tax effect       8140         (3) Applicable income tax effect       8140         (4) Applicable income tax effect       8140         (4) Applicable income tax effect       8140         (3) Applicable income tax effect       8140         (4) Applicable income tax effect       8140	0	4469 RIAD 4487 RIAD	
(2) Applicable income tax effect       4486         (2) Applicable income tax effect       81AD         (2) Applicable income tax effect       4489         (2) Applicable income tax effect       4491         (2) Applicable income tax effect       81AD         (3) Applicable income tax effect       91AD         (4) Applicable income tax effect       91AD         (4) Applicable income tax effect       91AD         (2) Applicable income tax effect       91AD         (3) Applicable income tax effect       91AD         (4) Applicable	0	4487 RIAD	
c. (1)       4487         (2)       Applicable income tax effect         (1)       TEXT 4489         (2)       Applicable income tax effect         (2)       Applicable income tax effect         (2)       Applicable income tax effect         Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)	B	4487 RIAD	
(2) Applicable income tax effect       4488         c. (1) TEXT 4489       (2) Applicable income tax effect         (2) Applicable income tax effect       RIAD 4491         Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)	B		
c. (1) 4489   (2) Applicable income tax effect Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)	1		
(2) Applicable income tax effect [4491 Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)	1	_	
itemize and describe all adjustments):			
A. 4492		RIAD 4492	
D. 4493		RIAD 4493	
Cumulative effect of changes in accounting principles from prior years			
(from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):			
a. TEXT A546 Effect of change to GAAP from previous non-GAAP instructions		RIAD A546	
D. 4495		RIAD 4495	
Corrections of material accounting errors from prior years (from Schedule RI-A, item 10)			
(itemize and describe all corrections):			
TEXT 3. 4496		RIAD 4496	
D. TEXT 4497		RIAD 4497	
Other transactions with parent holding company (from Schedule RI-A, item 12)			
(itemize and describe all such transactions):			
		RIAD 4498	
7430 TEXT 2. 4499		RIAD 4499	
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)		4433	
(itemize and describe all adjustments):			
TEXT		RIAD	
<b>3.</b> 4521		4521 RIAD	
0. [ 4522 ] Other evolutions (the encode below is provided for the bank to briefly describe, at its ent		4522 <b>298</b>	1299
Other explanations (the space below is provided for the bank to briefly describe, at its opt any other significant items affecting the Report of Income):		230	1299

No comment (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)

$\Box$	
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

		C200	1
Dollar Amounts in Thousar	nds	Mil Thou	1
ASSETS			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin <sup>1</sup>			1.a
b. Interest-bearing balances <sup>2</sup>	RCON 0071		1.b
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)A)			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)D)			2.b
3. Federal funds sold and securities purchased under agreements to resell	RCON 1350		3.
4. Loans and lease financing receivables:			
a. Loans and leases, net of unearned income (from Schedule RC-C)			4.a
b. LESS: Allowance for loan and lease losses			4.b
c. LESS: Allocated transfer risk reserve			4.c
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a			
minus 4.b and 4.c)			4.d
5. Trading assets			5.
6. Premises and fixed assets (including capitalized leases)			6.
7. Other real estate owned (from Schedule RC-M)			7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)			8.
9. Customers' liability to this bank on acceptances outstanding			9.
10. Intangible assets (from Schedule RC-M)			10.
11. Other assets (from Schedule RC-F)			11.
12. Total assets (sum of items 1 through 11)	RCON 2170		12.

FFIEC 033

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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	Mil	Thou
LIABILITIES			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule	e RC-E)	RCON 2200	13.a.
(1) Noninterest-bearing <sup>1</sup>	BOON		13.a.(
(2) Interest-bearing	BCON		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 repur		RCON 2800	14.
15. a. Demand notes issued to the U.S. Treasury		RCON 2840	15.a.
b. Trading liabilities		RCON 3548	15.b.
16. Other borrowed money (includes mortgage indebtedness and obligation		3340	10.5.
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.u.
c. With a remaining maturity of more than three years		RCON A548	16.c.
17. Not applicable		A040	10.0.
18. Bank's liability on acceptances executed and outstanding	-	RCON	18.
19. Subordinated notes and debentures <sup>2</sup>		RCON	10.
20. Other liabilities (from Schedule RC-G)		.3200 RCON 2930	20.
21. Total liabilities (sum of items 13 through 20)		RCON	20.
22. Not applicable	<u></u>	.2948	21.
EQUITY CAPITAL			
23. Perpetual preferred stock and related surplus		RCON	23.
24. Common stock		.3838 RCON	23.
25. Surplus (exclude all surplus related to preferred stock)		3230 RCON	24.
		3839 RCON	25. 26.a.
26. a. Undivided profits and capital reserves		3632 RCON	20.a. 26.b.
b. Net unrealized holding gains (losses) on available-for-sale securities .			20.0.
27. Cumulative foreign currency translation adjustments		RCON	
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	29.
Mana and the			
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		NI.	mbor
most comprehensive level of auditing work performed for the bank by i		RCON 6724	umber
auditors as of any date during 1996		6724	M.1.
1 = Independent audit of the bank conducted in accordance with $4 =$ Dir	rectors' examination of the bank per	formed by c	ther external
	ditors (may be required by state cha	-	-
	eview of the bank's financial stateme		
	ompilation of the bank's financial stat ditors	tements by	external

- 7 = Other audit procedures (excluding tax preparation work)
- 8 = No external audit work

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)

 $<sup>^{\</sup>mbox{\tiny 1}}$  Includes total demand deposits and noninterest-bearing time and savings deposits.

 $<sup>^{\</sup>rm 2}$  Includes limited-life preferred stock and related surplus.





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

Exclude assets held for trading.

		C2	205
Dollar Amounts in Thousands		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		
b. Currency and coin	RCON		
2. Balances due from depository institutions in the U.S.:			
a. U.S. branches and agencies of foreign banks	RCON		
b. Other commercial banks in the U.S. and other depository institutions in the U.S.			
B. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCON		
b. Other banks in foreign countries and foreign central banks			
. 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)			

#### Memorandum

Dollar Amounts in Thousands		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.

											C2	210	-
		He	eld-to-	matur	ity			Available-for-sa			ale		•
				•	olumr								
		rtized		Fa	air Val		Amo		Cost	Fa	ir Val		
Dollar Amounts in Thousands		Mil	Thou	RCON	Mil	Thou	RCON	Mil	Thou	RCON	Mil	Thou	
1. U.S. Treasury securities	RCON 0211			0213			1286			1287			1.
2. U.S. Government agency obligations													
(exclude mortgage-backed securities):	RCON			DCON	1		DCON	1		DCON			
a. Issued by U.S. Government agencies <sup>2</sup>	1289			RCON 1290			RCON 1291			RCON 1293			2.a.
b. Issued by U.S. Government-sponsored		r			1			1			1	1	
agencies <sup>3</sup>	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.b.
3. Securities issued by states and political													
subdivisions in the U.S.:								1					
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.a.
b. Revenue obligations	RCON			RC0N 1686			RCON 1690			RCON 1691			3.b.
c. Industrial development and similar obligations	RCON 1694			RCON 1695			RCON 1696			RCON 1697			3.c.
4. Mortgage-backed securities (MBS):													
a. Pass-through securities:													
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.a.(1)
(2) Issued by FNMA and FHLMC	RCON			RCON 1705			RCON 1706			RCON 1707			4.a.(2)
(3) Other pass-through securities	RCON			RCON 1710			RCON 1711			RCON 1713			4.a.(3)
b. Other mortgage-backed securities (include													
CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by FNMA,													
FHLMC, or GNMA	RCON			RCON 1715			RCON 1716			RCON 1717			4.b.(1)
(2) Collateralized by MBS issued or guaranteed								1				1	
by FNMA, FHLMC, or GNMA	RCON			RCON 1719			RCON 1731			RCON 1732			4.b.(2)
(3) All other mortgage-backed securities	RCON 1733			RCON 1734			RCON 1735			RCON 1736			4.b.(3)
5. Other debt securities:	111,00			1704			1700			1700			
a. Other domestic debt securities	RCON			RCON 1738			RCON 1739			RCON 1741			5.a.
b. Foreign debt securities	RCON			RCON 1743			RCON 1744			RCON 1746			5.b.
6. Equity securities:				1743			1744	1		1740	L		0.0.
a. Investments in mutual funds and other equity													
securities with readily determinable fair values							RCON A510			RCON A511			6.a.
b. All other equity securities <sup>1</sup>							RCON			RCON			6.b.
7. Total (sum of items 1 through 6) (total of							1752	1		1753	l		0.0.
-													
column A must equal Schedule RC, item 2.a)													
(total of column D must equal Schedule RC,	RCON	1		RCON	1		RCON 1772			RCON 1773			7
item 2.b)	. 1754	L		1771			1772	I		1773	l	I	7.

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

<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

Memoranda			212	-
Dollar Amounts in Thousands	RCON	Mil	Thou	
1. Pledged securities <sup>1</sup>	. 0416			M.1.
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>	RCON	1		
(1) Three months or less	• A549			M.2.a.(
(2) Over three months through 12 months	A550 RCON			M.2.a.(
(3) Over one year through three years	A551			M.2.a.(
(4) Over three years through five years	RCON A552			M.2.a.(4
(5) Over five years through 15 years				M.2.a.(
(6) Over 15 years	RCON A554			M.2.a.(
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				M.2.b.(
(2) Over three months through 12 months				M.2.b.(
(3) Over one year through three years	RCON A557			M.2.b.(
(4) Over three years through five years	RCON A558			M.2.b.(
(5) Over five years through 15 years	RCON A559			M.2.b.(
(6) Over 15 years	RCON A560			M.2.b.(
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			M.2.c.(
(2) Over three years	RCON A562			M.2.c.(
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			M.2.d.
3.–6. Not applicable	71210	1		
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			M.7.
3. High-risk mortgage securities (included in the held-to-maturity and available-for-sale		1		
accounts in Schedule RC-B, item 4.b):				
a. Amortized cost	RCON			M.8.a.
b. Fair value	RCON 8781			M.8.b.
<ul> <li>D. Fair value</li> <li>Structured notes (included in the held-to-maturity and available-for-sale accounts in</li> </ul>	8/81	I		101.0.0.
Schedule RC-B, items 2, 3, and 5):	RCON 8782	1		M 0 c
a. Amortized cost	RCON			M.9.a.
b. Fair value	. 8783			M.9.b.

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

<sup>&</sup>lt;sup>2</sup> Exclude 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 6, 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 6, 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 6, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.



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#### 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.

		C2	215
Dollar Amounts in Thousand	6	Mil	Thou
. Loans secured by real estate:			
a. Construction and land development	RCON 1415		
b. Secured by farmland (including farm residential and other improvements)	RCON 1420		
c. Secured by $1-4$ family residential properties:			
(1) Revolving, open-end loans secured by $1-4$ family residential properites 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 5367		
(b) Secured by junior liens			
d. Secured by multifamily (5 or more) residential properties	RCON 1460		
e. Secured by nonfarm nonresidential properties	DOON		
Loans to depository institutions:			
a. To commercial banks in the U.S.:			
(1) To U.S. branches and agencies of foreign banks	RCON 1506		
(2) To other commercial banks in the U.S.	PCON		
b. To other depository institutions in the U.S.	RCON 1517		
c. To banks in foreign countires:			
(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	RCON		
. Commercial and industrial loans:			
a. To U.S. addressees (domicile)	RCON 1763		
b. To non-U.S. addressees (domicile)	RCON		
Acceptances of other banks	RCON		
. Loans to individuals for household, family, and other personal expenditures (i.e., consumer			
loans) (includes purchased paper):			
a. Credit cards and related plans (includes check credit and other revolving credit plans)	RCON 2008		
b. Other (includes single payment, installment, and all student loans)	DOON		
. Loans to foreign governments and official institutions (including foreign central banks)	DOON		
B. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			
(includes nonrated industrial development obligations)	RCON 2107		
. Other loans:			
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON		
b. All other loans (exclude consumer loans)	RCON		
b. Ease financing receivables (net of unearned income)	RCON	1	
. LESS: Any unearned income on loans reflected in items 1–9 above	PCON		
2. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11)	2123		
(must equal Schedule RC, item 4.a)	RCON 2122		

#### Schedule RC-C-Continued

#### Part I. Continued

Memoranda				
Dollar Amounts in	Thousands	Mil	Thou	
1. Not applicable				
2. Loans <sup>1</sup> 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 R	C-N,			
Memorandum item 1):				
a. Real estate loans	RC01	4		M.2.a.
b. All other loans and all lease financing receivables (exclude loans to individuals for				
household, family, and other personal expenditures)	RCO 869			M.2.b.
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 re	emaining			
maturity or repricing frequency of: <sup>2, 3</sup>				
(1) Three months or less		Ļ		M.3.a.(*
(2) Over three months through 12 months	RCO A56			M.3.a.(2
(3) Over one year through three years	RCO A56			M.3.a.(
(4) Over three years through five years	RCO A56			M.3.a.(4
(5) Over five years through 15 years	BCO.	4 3		M.3.a.(
(6) Over 15 years	BCO.	4		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>2,4</sup>				
(1) Three months or less	RC0 A57			M.3.b.(
(2) Over three months through 12 months	RC0 A57			M.3.b.(2
(3) Over one year through three years	RCO A57			M.3.b.(
(4) Over three years through five years	RCO A57			M.3.b.(4
(5) Over five years through 15 years	RCO A57			M.3.b.(
(6) Over 15 years	RCO A57			M.3.b.(
c. Fixed rate AND floating rate loans and leases with a REMAINING MATURITY of one				
less (included in Memorandum items 3.a and 3.b above)	RCO A24	1		M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties⁵ wit	ha			
REMAINING MATURITY of over five years (included in Memorandum item 3.b above	) RCOI			M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans <sup>6</sup> with a REMAINING MA				
of over three years (included in Memorandum item 3.b above)	0.00			M.3.e.
4. Loans to finance commercial real estate, construction, and land development activities				
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9.b, page R	C-6 <sup>7</sup> <sup>RCOI</sup> 2740	5		M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above)	BCO.	4		M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties				
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6)	0.00	1		M.6.

<sup>&</sup>lt;sup>1</sup>See instructions for loan classifications used in Memorandum item 2.



<sup>&</sup>lt;sup>2</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

<sup>&</sup>lt;sup>3</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 4.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>4</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 5, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 4.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>5</sup> As defined for Schedule RC-C, part I, item 1.e.

 $<sup>^{\</sup>rm 6}$  As defined for Schedule RC-C, part I, item 4.

<sup>&</sup>lt;sup>7</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

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### Schedule RC-E-Deposit Liabilities

							ransa	
	Fran	saction	n Acco	ounts		A	cour	its
(Column A) Total(Column B) Memo: Totaltransaction accountsdemand deposits(including total demand deposits)(included in column A)			tal Total nontransactio accounts in (including					
;	Mil	Thou		Mil	Thou		Mil	Thou
RCON			RCON 2240			RCON 2346		
RCON			RCON 2280			RCON 2520		
RCON			RCON 2290			RCON 2530		
DOON			RCON 2310			RCON 2550		
RCON			RCON 2312			RCON 2349		
RCON			RCON			RCON		
			2020			2200		-
RCON			RCON			RCON		
RCON			RCON			2377		-
	1	-	2330	l				
RCON 2215			RCON 2210		-	RCON 2385		T
	tra a( (ir tota d) 5 	(Column Total transact accour (includi total den deposir s Mil RCON 2201 RCON 2203 RCON 2203 RCON 2203 RCON 2203 RCON 2203 RCON 2213 RCON 2213 RCON 2213 RCON 2216 RCON 2330 RCON 2330	(Column A) Total transaction accounts (including total demand deposits) S Mil Thou RCON 2201 RCON 2203 RCON 2207 RCON	(Column A) Total     (Column A) Mentary       transaction accounts     d       (including total demand deposits)     (including total demand deposits)       S     Mil       RCON     RCON       .2201     2240       RCON     RCON       .2203     2290       RCON     2200       .2207     2310       RCON     RCON       .2207     2312       RCON     RCON       .2210     RCON       .2211     2320       RCON     RCON       .2216     2300       RCON     RCON       .2330     2330	Total transaction accounts (including total demand deposits)     Memo: T deman deposit (included column       s     Mil     Thou       RCON deposits)     RCON RCON deposits)     Mil       RCON deposits)     RCON RCON deposits)     Mil       RCON deposits)     RCON RCON deposits)     Mil       RCON deposits)     RCON deposits)     Mil       RCON deposits)     RCON deposits)     Mil       RCON deposits)     RCON deposits)     Mil       RCON deposits)     RCON deposits)     RCON deposits)       RCON deposits)     RCON deposits)     RCON deposits)	(Column A) Total transaction accounts (including total demand deposits)     (Column B) Memo: Total demand deposits (included in column A)       S     Mil Thou     Mil Thou       RCON .2201     RCON 2240     RCON RCON .2202       RCON .2203     RCON 2280       RCON .2203     RCON 2290       RCON .2203     RCON 2290       RCON .2203     RCON 2290       RCON .2203     RCON 2310       RCON .2204     RCON 2300       RCON .2216     RCON 2330       RCON .2230     RCON 2330	Transaction Accounts       Addition         (Column A) Total transaction accounts (including total demand deposits)       (Column B) Memo: Total demand deposits (included in column A)       (Column B) Memo: Total demand deposits         s       Mil Thou       Mil Thou       Mil Column A)         s       Mil Thou       Mil Thou         RCON       RCON       RCON        2201       RCON       RCON        2203       2240       2346         RCON       RCON       RCON        2201       RCON       RCON        2201       RCON       RCON        2203       2290       2530         RCON       RCON       RCON        2207       RCON       RCON        2213       2320       2330        2216       RCON       RCON        2216       RCON       RCON        2216       RCON       RCON        2300       RCON	Transaction Accounts       Nontransa         Transaction Accounts       Accour         (Column A) Total transaction accounts (including total demand deposits)       (Column B) Memo: Total demand deposits       (Column Total nontransa accounts (included in column A)       (Column Total nontransa accounts (included in column A)         s       Mil       Thou       Mil       Thou         s       Mil       Thou       Mil       Mil         con       RCON 2220       RCON 2280       RCON 2520       RCON 2550         RCON       RCON 2200       RCON 2310       RCON 2550       RCON 2320         RCON       RCON 2312       RCON 2310       RCON 2320       RCON 2310        2201       RCON 2310       RCON 2550       RCON 2550        2213       2320       2330       RCON 2377         RCON       RCON 2330       RCON 2377       RCON 2377

#### Memoranda

Memoranda				1
	Dollar Amounts in Thousands	Ν	/lil 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 account	S	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 a	bove):			
(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,	-	RCON 2344		M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000				
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 a	bove)	RCON A244		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivis				
reported in item 3 above which are secured or collateralized as requi	red under state law)	RCON 5590		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum ite	ems 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)	ا 	RCON 0352		M.2.a.(2)
b. Total time deposits of less than \$100,000		DOON		M.2.b.
c. Total time deposits of \$100,000 or more		RCON		M.2.c.
3. All NOW accounts (included in column A above)				M.3.
4. Not applicable				=

### Schedule RC-E-Continued

Memoranda (Continued)

	Dollar Amounts in Thousands	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 r	epricing frequency of: 1, 2			
(1) Three months or less	RC A5	CON 579		M.5.a
(2) Over three months through 12 months	PC	CON 580		M.5.a
(3) Over one year through three years		CON 581		M.5.a
(4) Over three years	DC DC	CON 582		M.5.a
b. Fixed rate AND floating rate time deposits of less than \$100,000 w				
MATURITY of one year or less (included in Memorandum items 5.a.	R	CON 241		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 re	pricing frequency of: <sup>1, 3</sup>			
(1) Three months or less		CON 584		M.6.a
(2) Over three months through 12 months				M.6.a
(3) Over one year through three years	BC	CON		M.6.a
(4) Over three years	- DC	CON 587		M.6.a
b. Fixed rate AND floating rate time deposits of \$100,000 or more with		507		101.0.0
of one year or less (included in Memorandum items 6.a.(1) through	BC	CON 242		M.6.b

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency.
 <sup>2</sup> Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.
 <sup>3</sup> Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

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### 18

#### Schedule RC-F-Other Assets

Dollar Am         1. Income earned, not collected on loans		 RCON 2164 RCON 2148	Mil	Thou
<ol> <li>Net deferred tax assets<sup>1</sup></li></ol>		 2164 RCON 2148		
<ul> <li>3. Interest-only strips receivable (not in the form of a security)<sup>2</sup> on:</li> <li>a. Mortgage loans</li> <li>b. Other financial assets</li> </ul>		2148		
<ul> <li>Interest-only strips receivable (not in the form of a security)<sup>2</sup> on:</li> <li>a. Mortgage loans</li> <li>b. Other financial assets</li> </ul>				
a. Mortgage loans b. Other financial assets		 _		
b. Other financial assets		RCON A519		
		RCON A520		
		DOON		
a. TEXT 3549	RCON 3549			
техт b. 3550	RCON 3550	1		
TEXT C. 3551	RCON 3551			
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)		 RCON 2160		

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

### Schedule RC-G-Other Liabilities

						235
Dollar Amou	Dollar Amounts in Thousands				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 payable)				RCON 3646		
2. Net deferred tax liabilities <sup>1</sup>				<b>BCON</b>		
3. Minority interest in consolidated subsidiaries				RCON 3000		
4. Other (itemize and describe amounts that exceed 25% of this item)				RCON 2938		
a. TEXT 3552	RCON 3552					-
b. TEXT 3553	RCON 3553					
C. 3554	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>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>

		C	255
Dollar Amounts in Thousan	ds	Mil	Thou
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON 3381		
2. U.S. Treasury securities and U.S. Government agency obligations <sup>3</sup>	RCON 3382		
3. Securities issued by states and political subdivisions in the U.S. <sup>3</sup>			
4. a. Other debt securities <sup>3</sup>	RCON 3647		
b. Equity securities <sup>4</sup> (includes investments in mutual funds and Federal Reserve stock)			
5. Federal funds sold and securities purchased under agreements to resell	RCON 3365		
6. Total loans <sup>2</sup> :			
a. Real estate loans			
b. Installment loans			
c. Credit cards and related plans			
d. Commercial (time and demand) and all other loans			
7. Trading assets			
8. Lease financing receivables (net of unearned income)			
9. Total assets <sup>5</sup>	RCON 3368		
LIABILITIES			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and			
preauthorized transfer accounts) (exclude demand deposits)	RCON 3485		
11. Nontransaction accounts:			
a. Money market deposit accounts (MMDAs)			
b. Other savings deposits			
c. Time deposits of \$100,000 or more			
d. Time deposits of less than \$100,000			
12. Federal funds purchased and securities sold under agreements to repurchase			
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON 3355		

#### Memorandum

Dollar Amounts in Thousands		Mil	Thou	
1. To be completed by banks with loans to finance agricultural production and other loans				
to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
Agricultural loans <sup>2</sup> included in items 6.a through 6.d above	RCON 3379			M.1.

<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> See instructions for loan classifications used in this schedule.

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

<sup>&</sup>lt;sup>4</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>&</sup>lt;sup>5</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.

				C2	60	-
Dollar Amounts in	Thousands		Bil	Mil	Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by $1-4$ family residential properties,						
e.g., home equity lines		RCON 3814				1.a.
b. Credit card lines		RCON 3815				1.b.
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate		RCON 3816				1.c.(1)
(2) Commitments to fund loans not secured by real estate		RCON 6550				1.c.(2)
d. Securities underwriting		RCON				1.d.
e. Other unused commitments		BCON				1.e.
		0010		Mil	Thou	
2. Financial standby letters of credit			RCON 3819			2.
a. Amount of financial standby letters of credit conveyed to others	RCON		3013			2.a.
3. Peformance standby letters of credit	3820		RCON			3.
a. Amount of performance standby letters of credit conveyed to others	RCON		3821			З.а.
4. Commercial and similar letters of credit	3822		RCON			4.
			3411			4.
5. Participations in acceptances (as described in the instructions) conveyed to others			RCON			F
by the reporting bank			3428			5.
6. Participations in acceptances (as described in the instructions) acquired by the reportir			RCON			0
(nonaccepting) bank			3429 RCON			6. 7
7. Securities borrowed		•••••	3432			7.
8. Securities lent (including customers' securities lent where the customer is indemnified	-		RCON			0
loss by the reporting bank)			3433			8.
9. Financial assets transferred with recourse that have been treated as sold for Call Repo	rt purpose	5:				
a. First lien 1-to-4 family residential mortgage loans:			RCON			- (A)
(1) Outstanding principal balance of mortgages transferred as of the report date			A521 RCON			9.a.(1)
(2) Amount of recourse exposure on these mortgages as of the report date	•••••	•••••	A522			9.a.(2)
b. Other financial assets (excluding small business obligations reported in item 9.c):			RCON			
(1) Outstanding principal balance of assets transferred as of the report date			A523 RCON			9.b.(1)
(2) Amount of recourse exposure on these assets as of the report date			A524			9.b.(2)
c. Small business obligations transferred with recourse under Section 208 of the Riegle	е					
Community Development and Regulatory Improvement Act of 1994:						
(1) Outstanding principal balance of small business obligations transferred as of the			RCON			
report date			A249 RCON			9.c.(1)
(2) Amount of retained recourse on these obligations as of the report date			A250			9.c.(2)
10. Notional amount of credit derivatives:						
a. Credit derivatives on which the reporting bank is the guarantor			RCON A534			10.a.
b. Credit derivatives on which the reporting bank is the beneficiary			RCON A535			10.b.
11. Spot foreign exchange contracts			RCON 8765			11.
12. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize an	d describe					
each component of this item over 25% of Schedule RC, item 28, "Total equity capital	")		RCON 3430			12.
a. TEXT 3555	RCON 3555					12.a.
b. TEXT 3556	RCON 3556					12.b.
<b>C.</b> TEXT 3557	RCON 3557					12.c.
d. TEXT 3558	RCON 3558					12.d.
	-		-			

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### Schedule RC-L-Continued

			D	ollar /	Amour	nts in <sup>.</sup>	Thous	ands		Mil	Гhou	
3. All other off-balance sheet assets (exclude off-balar												
each component of this item over 25% of Schedule	e RC, i	tem 28.a,	"Total	equit	y capit	tal")	•••••		RCON 5591			13.
						RCON 5592						13.a.
b. TEXT 5593						RCON 5593						13.b.
C. TEXT 5594						RCON 5594						13.c.
d. TEXT 5595						RCON 5595						13.d.
									Г	C26	1	4
	(C	olumn A)	(C	olumr	n B)	(C	olumn	C)	(Co	lumn [		
		nterest		Foreig	,	•	Equity			nmodi		
Dollar Amounts in Thousands		Rate		kchan			erivati		an	d Othe	r	
Off-balance Sheet Derivatives	C	ontracts	C	ontra	cts	Co	ontrac	ts	Co	ontract	s	
Position Indicators		Mil Thou	L	Mil	Thou		Mil	Thou		Mil	Thou	
4. 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	RCON 8693		RCON 8694			RCON 8695			RCON 8696			14.a.
b. Forward contracts	RCON 8697		RCON 8698			RCON 8699			RCON 8700			14.b.
c. Exchange-traded option contracts:	_											
(1) Written options	RCON 8701		RCON 8702			RCON 8703			RCON 8704			14.c.
(2) Purchased options	RCON 8705		RCON 8706			RCON 8707			RCON 8708			14.c.
d. Over-the-counter option contracts:												
(1) Written options	RCON 8709		RCON 8710			RCON 8711			RCON 8712			14.d.
(2) Purchased options	RCON 8713		RCON 8714			RCON 8715			RCON 8716			14.d.
e. Swaps	RCON 3450		RCON 3826			RCON 8719			RCON 8720			14.e.
5. Total gross notional amount of derivative				1								
contracts held for trading	RCON A126		RCON A127			RCON 8723			RCON 8724			15.
6. Gross notional amount of derivative contracts												
held for purposes other than trading:	DCON		RCON	1		DCON			DCON			
a. Contracts marked to market	RCON 8725 RCON		8726			RCON 8727 RCON			RCON 8728			16.a.
b. Contracts not marked to market	8729		RCON 8730			8731			RCON 8732			16.b.
c. Interest rate swaps where the bank has	RCON		_									
agreed to pay a fixed rate	A589		_									16.c.
7. Gross fair values of derivative contracts:												
a. Contracts held for trading:	RCON		RCON	1		RCON			RCON			
(1) Gross positive fair value	8733 RCON		8734 RCON			8735 RCON			8736 RCON			17.a.
(2) Gross negative fair value	8737		8738			8739			8740			17.a.
b. Contracts held for purposes other than												
trading that are marked to market:	RCON		RCON			RCON			RCON			
(1) Gross positive fair value	8741 RCON		8742 RCON			8743 RCON			8744 RCON			17.b.
(2) Gross negative fair value	8745		8746			8747			8748			17.b.
c. Contracts held for purposes other than												
trading that are not marked to market:	RCON		RCON			RCON			RCON			47
(1) Gross positive fair value	8749 RCON		8750 RCON			8751 RCON			RCON 8752 RCON			17.c.
(2) Gross negative fair value	8753		8754			8755			8756			17.c.(

### Schedule RC-L-Continued

Memoranda	Dollar Amounts in Thousands	ſ	Mil Thou	
12. Not applicable				
3. Unused commitments with an original maturity exceeding one year	r that are reported in			
Schedule RC-L, items 1.a through 1.e, above (report only the unus				
that are fee paid or otherwise legally binding)		RCON 3833		M.3.
a. Participations in commitments with an original maturity exceedir	ng one year			
conveyed to others	RCON 3834			M.3.a.

### Schedule RC-M-Memoranda

			C265
Dollar Amoun	ts in Thousands	M	il Thou
I. 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, princ	ipal		
shareholders, and their related interests		RCON 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	RCON 6165		
2. Federal funds sold and securities purchased under agreements to resell with U.S. brand	hes and		
agencies of foreign banks <sup>1</sup> (included in Schedule RC, item 3)		RCON 3405	
3. Not applicable			
4. Outstanding principal balance of $1\!-\!4$ family residential mortgage loans serviced for oth	ners		
(include both retained servicing and purchased servicing):			
a. Mortgages serviced under a GNMA contract		RCON 5500	
b. Mortgages serviced under a FHLMC contract:			
(1) Serviced with recourse to servicer		RCON 5501	
(2) Serviced without recourse to servicer		RCON 5502	
c. Mortgages serviced under a FNMA contract:			
(1) Serviced under a regular option contract			
(2) Serviced under a special option contract			
d. Mortgages serviced under other servicing contracts		RCON 5505	
5. Not applicable			
5. Intangible assets:			
a. Mortgage servicing assets		RCON 3164	
(1) Estimated fair value of mortgage servicing assets	RCON A590		
b. Other identifiable intangible assets:			
(1) Purchased credit card relationships		RCON 5506	
(2) All other identifiable intangible assets			
c. Goodwill		RCON 3163	
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)		RCON 2143	
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfat	hered		
or are otherwise qualifying for regulatory capital purposes		RCON 6442	
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to			_
redeem the debt		RCON 3295	

<sup>&</sup>lt;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	ls	Mil The	ou
8. a. Other real estate owned:			
(1) Direct and indirect investments in real estate ventures	RCON 5372		8.a.(1
(2) All other real estate owned:			
(a) Construction and land development	RCON 5508		8.a.(2
(b) Farmland	RCON 5509		8.a.(2
(c) 1-4 family residential properties			8.a.(2
(d) Multifamily (5 or more) residential properties	RCON 5511		8.a.(2
(e) Nonfarm nonresidential properties	RCON		8.a.(2
(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		8.b.(2
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	2001		8.b.(3
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,			
item 23, "Perpetual preferred stock and related surplus"	RCON 3778		9.
0. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third			
party products):			
a. Money market funds	RCON 6441		10.a.
b. Equity securities funds	RCON		10.b.
c. Debt securities funds	RCON		10.c.
d. Other mutual funds	RCON		10.d.
e. Annuities	RCON		10.a.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above)	RCON		10.c.
1. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts	8784		- 10.11
included in assets and liabilities reported in Schedule RC	RCON A525		11.
2. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC)	A525		
in accordance with generally accepted accounting principles <sup>1</sup>	RCON		12.
3. Outstanding principal balance of loans other than 1–4 family residential mortgage loans that	A526		12.
are serviced for others (to be completed if this balance is more than \$10 million and exceeds			
•	RCON		13.
ten percent of total assets)	A591		13.

Memorandum	Dollar Amounts in Thousands		Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instruments 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.



### Schedule RC-N-Past Due and Nonaccrual Loans,<sup>1</sup> Leases, and Other Assets

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.	Pa 30 tl day	olumn ast du nroug s and ccruir	ue h 89 still	Pas day a	olumn t due s or n nd sti ccruir	90 nore III	•	C Dumn naccr		] ◄
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	
1. Real estate loans	RCON . 1210			RCON 1211			RCON 1212			1.
2. Installment loans	RCON . 1214			RCON 1215			RCON 1216			2.
3. Credit cards and related plans	RCON 1218			RCON 1219			RCON 1220			3.
4. Commercial (time and demand) and all other loans	<b>RCON</b>			RCON 1223			RCON 1224			4.
5. Lease financing receivables	RCON			RCON 1227			RCON 1228			5.
6. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	BCON			RCON 3506			RCON 3507			6.

Amounts reported in items 1 through 5 above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 7 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 5.

7. Loans and leases reported in items 1 through 5 above which		Mil	Thou		Mil	Thou		Mil	Thou	
are wholly or partially guaranteed by the U.S. Government	RCON 5612			RCON 5613			RCON 5614			7.
a. Guaranteed portion of loans and leases included in item 7										
above	RCON 5615			RCON 5616			RCON 5617			7.a.

Memoranda								С	273	-
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N,										
items 1 through 5, above (and not reported in Schedule RC-C,										
Part I, Memorandum item 2)	RCON 1658			RCON 1659			RCON 1661			M.1.
2. To be completed by banks with loans to finance agricultural										
production and other loans to farmers (Schedule RC-C, part I,										
item 3) exceeding five percent of total loans:										
Agricultural loans included in Schedule RC-N, items 1										
through 4, above	RCON 1230			RCON 1231			RCON 1232			M.2.
3. Loans to finance commercial real estate, construction, and										
land development activities (not secured by real estate)										
included in Schedule RC-N, items 2 through 4, above	RCON 5421			RCON 5422			RCON 5423			M.3.
4. Real estate loans (sum of Memorandum items 4.a through 4.e										
must equal Schedule RC-N, item 1, above):		-			-					
a. Construction and land development	RCON			RCON 5425			RCON 5426			M.4.a.
b. Secured by farmland	RCON 5427			RCON 5428			RCON 5429			M.4.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			RCON 5431			RCON 5432			M.4.c.(
(2) All other loans secured by $1-4$ family residential								_		
properties	RCON 5433			RCON 5434			RCON 5435			M.4.c.(2
d. Secured by multifamily (5 or more) residential properties	RCON 5436			RCON 5437			RCON 5438			M.4.d.
e. Secured by nonfarm nonresidential properties	RCON . 5439			RCON 5440			RCON 5441			M.4.e.

<sup>1</sup> See instructions for loan classifications used in this schedule.





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

		С	275
Dollar Amounts in Thousands	6	Mil	Thou
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits	RCON 0030		
OR			
b. Separate amount of 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 0032		
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits	RCON 3510		
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	RCON 3512		
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>			
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	RCON 3520		
<ol> <li>Deposits of consolidated subsidiaries (not included in total deposits):</li> </ol>			
a. Demand deposits of consolidated subsidiaries			
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries	RCON 2351		
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514		
5. Not applicable			
5. 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, item 4 or 5, 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)	RCPM 2315		
7. Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup>			
a. Unamortized premiums	RCON 5516		
b. Unamortized discounts	RCON 5517		
8. 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 guarter	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	BOON		
9. Deposits in lifeline accounts	. 5596		

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

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

### Schedule RC-O-Continued

Dollar Amounts in Thousands		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 8785			11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal				
demand balances with foreign banks and foreign offices of other U.S. banks (other				
than insured branches in Puerto Rico and U.S. territories and possessions) that were				
reported on a net basis in Schedule RC-E had been reported on a gross basis	RCON A181			11.b.
c. Amount by which demand deposits would be reduced if cash items in process of				
collection were included in the calculation of the reporting bank's net reciprocal demand				
balances with the domestic offices of U.S. banks and savings associations and insured				
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	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 Thous	ands		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 Num	ber				
	completed for the <i>June</i> report only)					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)
	Num	ber				
	(2) Number of deposit accounts of more than \$100,000					M.1.b.(2)
2.	. Estimated amount of uninsured deposits of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or procedure			YES	NO	
	for determining a better estimate of uninsured deposits than the estimate described above		RCON 6861			M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits	Ī		Mil	Thou	
	determined by using your bank's method or procedure	[	RCON 5597			M.2.b.
З.	Has the reporting institution been consolidated with a parent bank or savings association					
	in that parent bank's or parent savings association's Call Report or Thrift Financial Report?					
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings					
	association:		FDIC	Cert	No.	
	TEXT A545	RCON A545				M.3.
_						

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

C277 <

### 27

C280

NO

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

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		Mil	Thou	
2	<ul> <li>Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:</li> <li>a. Subordinated debt<sup>1</sup> and intermediate term preferred stock</li> </ul>				2.a. 2.b.
3	<ul> <li>b. Other limited-life capital instruments</li></ul>	• •A516			2.0.
	for its own internal regulatory capital analyses consistent with applicable capital standards): a. Tier 1 capital	RCON 8274 RCON			З.а.
	b. Tier 2 capital c. Total risk-based capital	8275 RCON 3792			3.b. 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			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>	RCON 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.	R	olumn Asset ecord on the nce S	s ed e	Cre alen of O	(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>3</sup>		
4. Assets and credit equivalent amounts of off-balance sheet items assigned to		Mil	Thou		Mil	Thou	
the Zero percent risk category:							
a. Assets recorded on the balance sheet	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

	(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>1</sup>			
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
<ol> <li>Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:</li> </ol>							
a. Assets recorded on the balance sheet	RCON 5165						5.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3801			5.b.
<ol> <li>Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category:</li> </ol>							
a. Assets recorded on the balance sheet	RCON 3802						6.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3803			6.b.
<ol> <li>Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:</li> </ol>							
a. Assets recorded on the balance sheet	RCON 3804						7.a.
b. Credit equivalent amount of off-balance sheet items				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 3806						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 Thousands		Mil	Thou	
1. Current credit exposure across all off-balance sheet derivative contracts covered by the				
risk-based capital standards	RCON 8764	1		M.1

			With a	a rema	aining	matu	rity of			
2. Notional principal amounts of off-balance	Ó	olumn ne ye or less	ar	o t	olumn Over ne yea hroug /e yea	ar h		olumn Over /e yea		
sheet derivative contracts: <sup>3</sup>		Mil	Thou		Mil	Thou		Mil	Thou	
a. Interest rate contracts	RCON 3809			RCON 8766			RCON 8767			M.2.a
b. Foreign exchange contracts	RCON			RCON 8769			RCON 8770			M.2.b
c. Gold contracts	DCON			RCON 8772			RCON 8773			M.2.c
d. Other precious metals contracts	<b>BCON</b>			RCON 8775			RCON 8776			M.2.d
e. Other commodity contracts	RCON			RCON 8778			RCON 8779			M.2.e.
f. Equity derivative contracts	DCON			RCON A001			RCON 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 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.

<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) C271

C272

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

NAME AND ADDRESS OF BANK		OMB No. For OCC: 1557- OMB No. For FDIC 3064- No. for Federal Reserve: 7 Expiration Date: 3/31/20	64-0052 e: 7100-0036				
	SPECIAL REPORT (Dollar Amounts in Thousands)						
	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 or 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 executiv credit are not required. If <i>irst \$15,000 of indebtedni</i> <b>ral Regulations (Federal R</b>	ve officers made no such loans or ess of each exec eserve 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)		BCON		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	• % to RCON 7702	·	% 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)