Federal Financial Institutions Examination Council



Board of Governors of the Federal Reserve System

OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2000

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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of Less Than \$100 Million—FFIEC 034

Report at the close of business September 30, 1997

(970930)

Director (Trustee)

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

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

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

National banks.

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.

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

Director (Trustee)		
Director (Trustee)		

Signature of Officer Authorized to Sign Report

Date of Signature

Submission of Reports

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

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

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

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

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

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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets Less Than \$100 Million

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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)

Report of Condition

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.

FFIEC	034
Page	RI-1

2
J

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

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

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

Schedule RI-Income Statement

		113	80
Dollar Amounts in Thousands		Mil	Thou
. Interest income:			
a. Interest and fee income on loans: 1,2			
(1) Total loans (to be completed only by those banks with less than \$25 million in			
total assets)	RIAD 4010		
The following four items are to be completed only by those banks with \$25 million or more			
in total assets: 1,2			
(2) Real estate loans	RIAD 4246		
(3) Installment loans	RIAD 4247		
(4) Credit cards and related plans	RIAD 4248		
(5) Commercial (time and demand) and all other loans	RIAD 4249		
b. Income from lease financing receivables			
c. Interest income on balances due from depository institutions ³	RIAD 4115		
d. Interest and dividend income on securities:			
(1) Securities issued by states and political subdivisions in the U.S.:			
(a) Taxable securities	RIAD 4506		
(b) Tax-exempt securities	RIAD 4507		
(2) U.S. Government and other debt securities	RIAD 3660		
(3) Equity securities (including investments in mutual funds)	RIAD 3659		
e. Interest income from trading assets			
f. Interest income on federal funds sold 4 and securities purchased under agreements to resell	DIAD		
g. Total interest income (sum of items 1.a through 1.f)	DIAD		

¹ See instructions for loan classifications used in this schedule.

² The \$25 million asset size test is generally based on the total assets reported on the June 30, 1996 Report of Condition.

³ Includes interest income on time certificates of deposit not held for trading.

⁴ Report interest income on "term federal funds sold" in Schedule RI, item 1.a., "Interest and fee income on loans."

Schedule RI-Continued

	Yea	ar-to-c	late		
Dollar Amounts in Thousands			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 4509			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 ¹ 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 4200			2.e.	
f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073			2.f.	
3. Net interest income (item 1.g minus 2.f)				RIAD 4074 3.	
4. Provisions:				<u> </u>	
a. Provision for loan and lease losses				RIAD 4230 4.a	
b. Provision for allocated transfer risk				RIAD 4243 4.b	
5. Noninterest income:					
a. Service charges on deposit accounts	RIAD 4080			5.a.	
b. Other noninterest income:					
(1) Other fee income	RIAD 5407			5.b.(1)	
(2) All other noninterest income*	RIAD • 5408			5.b.(2)	
c. Total noninterest income (sum of items 5.a and 5.b)				RIAD 4079 5.C	
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:					
a. Salaries and employee benefits	RIAD • 4135			7.a.	
b. Expenses of premises and fixed assets (net of rental income)					
(excluding salaries and employee benefits and mortgage interest)				7.b.	
c. Other noninterest expense*	RIAD 4092			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.c, 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.	

 $^{^{\}rm 1}\,\mbox{Report}$ the expense of "term federal funds purchased" in Schedule RI, item 2.c,

[&]quot;Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money."

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

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Schedule RI-Continued

		11	81	4
Memoranda	Yea	ar-to-c	date	
Dollar Amounts in Thousands		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. Estimated income on tax-exempt loans and leases to states and political subdivisions in the U.S.				
(reportable in Schedule RC-C, part I, items 7 and 9) included in Schedule RI, items 1.a and 1.b,				
above (excludes income on tax-exempt securities)	RIAD 4313			M.3.
4. Number of full-time equivalent employees at end of current period (round to nearest		Nur	nber	
whole number)	RIAD 4150			M.4.
5. Cash dividends declared during the calendar year to date		Mil	Thou	
(to be reported only with March, June, and September Reports of Income)	RIAD 4475			M.5.
6. To be completed by banks with \$25 million or more in total assets and with loans to finance				
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans. ²				
Interest and fee income on agricultural loans ¹ (included in item 1.a above)	RIAD 4251			M.6.
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 ³				M.7.
8.—10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes		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

¹ See instructions for loan classifications used in this schedule.

Schedule RI-A—Changes in Equity Capital

Schedule RI-A is to be reported with the December Report of Income.

Indicate decreases and losses in parentheses.			83
Dollar Amounts in Thousands		Mil	Thou
1. Total equity capital originally reported in the December 31, 1996, Reports of Condition and Income	RIAD 3215		
2. Equity capital adjustments from amended Reports of Income, net*	RIAD 3216		
3. Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD 3217		
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD 4340		
5. Sale, conversion, acquisition, or retirement of capital stock, net	RIAD 4346		
3. Changes incident to business combinations, net	DIAD		
7. LESS: Cash dividends declared on preferred stock	RIAD 4470		
3. LESS: Cash dividends declared on common stock	RIAD 4460		
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for			
this schedule)	RIAD 4411		
). Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD 4412		
1. Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD 8433		
2. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	RIAD 4415		
3. Total equity capital end of current period (sum of items 3 through 12) (must equal			
Schedule RC, item 28.a)	RIAD 3210		

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

² The \$25 million asset size test and the five percent of total loans test are generally based on the total assets reported on the **June 30, 1996** Report of Condition.

³ For example, a bank acquired on June 1, 1997, would report 19970601.

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 ¹					I1	86	4
	(Column A) Charge-offs			, , ,			
		Calendar year-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 4264			RIAD 4265			4.
5. Lease financing receivables	DIAD			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. 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 4268			RIAD 4269			M.1.
2.—3. Not applicable							
4. Loans to finance commercial real estate, construction, and land development							
activities (not secured by real estate) included in Schedule RI-B, part I,							
items 2 through 4, above	RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal							
Schedule RI-B, part I, item 1, above):							
a. Construction and land development	RIAD 5445			RIAD 5446			M.5.a.
b. Secured by farmland				RIAD 5448			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 5449			RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1-4 family residential properties	DIAD			RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	DIAD			RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties	DIAD			RIAD 5456			M.5.e.

¹ 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

Part II is to be reported with the December Report of Income.

Dollar Amounts in Thousands		Mil	Thou	1
1. Balance originally reported in the December 31, 1996, Reports of Condition and Income	RIAD 3124			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)	DIAD			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)	DIAD			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.)

		I 1	95
	Yea	ar-to-c	late
Dollar Amounts in Thousands		Mil	Thou
1. All other noninterest income (from Schedule RI, item 5.b.(2))			
Report amounts that exceed 10% of Schedule RI, item 5.b.(2):			
a. Net gains (losses) on other real estate owned	RIAD 5415		
b. Net gains (losses) on sales of loans	RIAD 5416		
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.b.(2):			
d. TEXT 4461	RIAD 4461		
e. TEXT 4462	RIAD 4462		
f. TEXT 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:			
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	RIAD 5420		
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:		•	
e. TEXT 4464	RIAD 4464		
f. TEXT 4467	RIAD 4467		
TEXT Q. 4468	RIAD 4468		

Schedule RI-E—Continued

		Yo	ear-to-	date	
	Dollar Amounts in Thous	ands	Mil	Thou	
3. Extraordinary items and other adjustments and applicable income tax	c effect (from Schedule RI,				
item 11) (itemize and describe all extraordinary items and other adjusted	stments):				
a. (1) TEXT 4469		RIAD 4469			
(2) Applicable income tax effect	RIAD 4486				
b. (1) TEXT 4487		RIAD 4487			
(2) Applicable income tax effect	RIAD 4488				
c. (1) TEXT 4489		RIAD 4489	,		
(2) Applicable income tax effect	RIAD 4491				
4. Equity capital adjustments from amended Reports of Income (from S	schedule RI-A, item 2)				
(itemize and describe all adjustments):					
a. TEXT 4492		RIAD 4492			
b. TEXT 4493	RIAD 4493				
5. Cumulative effect of changes in accounting principles from prior yea	rs				
(from Schedule RI-A, item 9) (itemize and describe all changes in acc					
a. TEXT A546 Effect of change to GAAP from previous non-GAAP instruc	RIAD A546		T		
b. TEXT 4495		RIAD 4495)		
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10)					
(itemize and describe all corrections):	, , , , , , , , , , , , , , , , , , ,				
a. TEXT 4496		RIAD 4496		T	
b. 4497	RIAD 4497)			
7. Other transactions with parent holding company (from Schedule RI-A	item 12)	4437			
(itemize and describe all such transactions):	1, 110111 12,				
a. TEXT 4498		RIAD 4498		Т	
D. 4499	RIAD 4499)	1		
8. Adjustments to allowance for loan and lease losses (from Schedule F	4499	_			
(itemize and describe all adjustments):	ti B, part ii, itoiii 3)				
TEXT		RIAD		Т	
L TEXT		4521 RIAD)	+	
	fly describe at its ention	I198		199	
9. Other explanations (the space below is provided for the bank to brief	ny describe, at its option,	1133			
any other significant items affecting the Report of Income):					
No comment (RIAD 4769)					
Other explanations (please type or print clearly):					
(TEXT 4769)					

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City	egal Title of Bank	
	Dity	

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

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

Schedule RC—Balance Sheet

FDIC Certificate Number L L L L L

	C100
Dollar Amounts in Thousand	ds Mil Thou
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin ^{1,2}	RCON 0081
b. Interest-bearing balances ³	
2. Securities:	
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON 1754
b. Available-for-sale securities (from Schedule RC-B, column D)	
3. Federal funds sold ⁴ and securities purchased under agreements to resell	DCON
4. Loans and lease financing receivables:	1350
a. Loans and leases, net of unearned income (from Schedule RC-C)	
b. LESS: Allowance for loan and lease losses	
PCON	
c. LESS: Allocated transfer risk reserve	
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a	RCON
minus 4.b and 4.c)	DCON
5. Trading assets	3545
6. Premises and fixed assets (including capitalized leases)	2145
7. Other real estate owned (from Schedule RC-M)	
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON 2130
9. Customers' liability to this bank on acceptances outstanding	RCON 2155
10. Intangible assets (from Schedule RC-M)	DOON
11. Other assets (from Schedule RC-F)	DCON
12. a. Total assets (sum of items 1 through 11)	DCON
b. Losses deferred pursuant to 12 U.S.C. 1823(j)	DCON
c. Total assets and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 12.a and 12.b)	PCON .

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

² The amount reported in this item must be greater than or equal to the sum of Schedule RC-M, items 3.a and 3.b.

³ Includes time certificates of deposit not held for trading.

⁴ Report "term federal funds sold" in Schedule RC, item 4.a, "Loans and leases, net of unearned income," and in Schedule RC-C, part I.

M.1.

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 RC-E)	RCON . 2200			13.a.
(1) Noninterest-bearing ¹				13.a.(1
(2) Interest-bearing RCON 6636				13.a.(2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	.]			
(1) Noninterest-bearing				
(2) Interest-bearing				
14. Federal funds purchased ² and securities sold under agreements to repurchase	DOON			14.
15. a. Demand notes issued to the U.S. Treasury	DCON			15.a.
b. Trading liabilities	DCON			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	14000			16.b.
c. With a remaining maturity of more than three years	DCON			16.c.
17. Not applicable	112.010			. 0.0.
18. Bank's liability on acceptances executed and outstanding	RCON 2920			18.
19. Subordinated notes and debentures ³				19.
20. Other liabilities (from Schedule RC-G)	14000			20.
21. Total liabilities (sum of items 13 through 20)	DCON			21.
22. Not applicable	2940			21.
EQUITY CAPITAL				
23. Perpetual preferred stock and related surplus	RCON 3838			23.
24. Common stock	DCON			24.
25. Surplus (exclude all surplus related to preferred stock)	DOON			2
26. a. Undivided profits and capital reserves	DOON			26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities	DOON			26.b.
27. Cumulative foreign currency translation adjustments				20.0.
28. a. Total equity capital (sum of items 23 through 27)	DOON			28.a.
b. Losses deferred pursuant to 12 U.S.C. 1823(j)	DOON			28.b.
·	0306			20.0.
c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 28.a	RCON			20.0
and 28.b)	3559			28.c.
29. Total liabilities, equity capital, and losses deferred pursuant to 12 U.S.C. 1823(j)	RCON			20
(sum of items 21 and 28.c)	2257			29.

Memorandum

To be reported only with the March Report of Condition.

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

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

² Report "term federal funds purchased" in Schedule RC, item 16, "Other borrowed money."

³ Includes limited-life preferred stock and related surplus.

Schedule RC-B-Securities

Exclude assets held for trading.

Exclude assets held for trading.							ı					110	4
			eld-to-						ailable	e-for-s	ale		
		olumn rtized			olumn air Val			olumn rtized	C) Cost		olumı ir Val		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou	l
1. U.S. Treasury securities	RCON 			RCON 0213			RCON 1286			RCON 1287			1.
2. U.S. Government agency obligations													
(exclude mortgage-backed securities):					•			1			•		l
a. Issued by U.S. Government agencies ²	RCON 1289			RCON 1290			RCON 1291			RCON 1293			2.a.
b. Issued by U.S. Government-sponsored													l
agencies³	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.b.
3. Securities issued by states and political													l
subdivisions in the U.S.:													l
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.a.
b. Revenue obligations	RCON 1681			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):													l
a. Pass-through securities:					•								
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.a.
(2) Issued by FNMA and FHLMC	RCON 1703			RCON 1705			RCON 1706			RCON 1707			4.a.
(3) Other pass-through securities	RCON 1.709			RCON 1710			RCON 1711			RCON 1713			4.a.
b. Other mortgage-backed securities (include													l
CMOs, REMICs, and stripped MBS):													l
(1) Issued or guaranteed by FNMA,					•			1			•		l
FHLMC, or GNMA	RCON 1714			RCON 1715			RCON 1716			RCON 1717			4.b.
(2) Collateralized by MBS issued or guaranteed					•			1			•		l
by FNMA, FHLMC, or GNMA	RCON 1718			RCON 1719			RCON 1731			RCON 1732			4.b.
(3) All other mortgage-backed securities	RCON 1733			RCON 1734			RCON 1735			RCON 1736			4.b.
5. Other debt securities	RCON 1774			RCON 1775			RCON 1776			RCON 1777			5.
6. Equity securities:													l
a. Investments in mutual funds and other equity													l
securities with readily determinable fair values							RCON A510			RCON A511			6.a.
b. All other equity securities ¹ (includes Federal													
Reserve stock)							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,													
item 2.b)	RCON 1754			RCON 1771			RCON 1772			RCON 1773			7.

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

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

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

Legal Title of Bank

FDIC Certificate Number

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Schedule RC-B-Continued

Memoranda		С	112	4
Dollar Amounts in Thousands		Mil	Thou	
1. Pledged securities ¹	RCON 0416			M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and 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: 3,4				
(1) Three months or less				M.2.a.(
(2) Over three months through 12 months	RCON A550			M.2.a.(
(3) Over one year through three years	RCON A551			M.2.a.(
(4) Over three years through five years	RCON A552			M.2.a.(
(5) Over five years through 15 years	RCON A553			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: 3,5				
(1) Three months or less	RCON A555			M.2.b.
(2) Over three months through 12 months	RCON A556			M.2.b.
(3) Over one year through three years	RCON A557			M.2.b.(
(4) Over three years through five years	DOON			M.2.b.
(5) Over five years through 15 years	DOON			M.2.b.(
(6) Over 15 years	RCON A560			M.2.b.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude	7,000			
mortgage pass-through securities) with an expected average life of: ⁶				
(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	11 A502			101.2.0.(
(included in Memorandum items 2.a through 2.c above)	RCON A248		Т	M.2.d.
3.—6. Not applicable	. A248			IVI.Z.u.
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	1	T	M.7.
8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale	1//8			IVI. 7 .
accounts in Schedule RC-B, item 4.b): a. Amortized cost	RCON		T	M.8.a.
	RCON		+	
b. Fair value	8781		1	M.8.b.
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in				
Schedule RC-B, items 2, 3, and 5):	RCON	I		
a. Amortized cost	RCON 8783		+	M.9.a.
b. Fair value	8783	<u> </u>	1	M.9.b.

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

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

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

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 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.

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1—4 family residential mortgages included in Schedule RC-N, item 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.

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

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	J

Legal Title of Bank	
City	
State	Zip Code

FDIC Certificate Number L L L L L

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′	115
Dollar Amounts in Thousands		Mil	Thou
1. 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	RCON 1480		
2. Loans to depository institutions			
3. Loans to finance agricultural production and other loans to farmers			
1. Commercial and industrial loans			
5. Acceptances of other banks	RCON 1755		
6. 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)	RCON 2011		
7. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			
(includes nonrated industrial development obligations)			
3. All other loans (exclude consumer loans)			
9. Lease financing receivables (net of unearned income)	RCON 2165		
0. LESS: Any unearned income on loans reflected in items 1-8 above	RCON 2123		
1. Total loans and leases, net of unearned income (sum of items 1 through 9 minus item 10)			
(must equal Schedule RC, item 4.a)	RCON 2122		

Schedule RC-C—Continued

Part I. Continued

Memoranda

Wolfierda	Dollar Amounts in Thousands	Mil	Thou
1. Loans¹ and leases restructured and in compliance with modified term	ns (included in		
Schedule RC-C, part I, above and not reported as past due or nonac	crual in Schedule RC-N,		
Memorandum item 1):			
a. Real estate loans		RCON 1617	M.1.a.
b. All other loans and all lease financing receivables (exclude loans to	o individuals for		
household, family, and other personal expenditures)		RCON 8691	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in	nonaccrual status):		
a. Closed-end loans secured by first liens on $1-4$ family residential	properties with a remaining		
maturity or repricing frequency of: 2,3			
(1) Three months or less		RCON A564	M.2.a.(1)
(2) Over three months through 12 months		RCON A565	M.2.a.(2)
(3) Over one year through three years		RCON A566	M.2.a.(3)
(4) Over three years through five years		RCON A567	M.2.a.(4)
(5) Over five years through 15 years		RCON A568	M.2.a.(5)
(6) Over 15 years		RCON A569	M.2.a.(6)
b. All loans and leases other than closed-end loans secured by first li	iens on 1–4 family		
residential properties with a remaining maturity or repricing freque	ency of: ^{2, 4}		
(1) Three months or less		RCON A570	M.2.b.(1)
(2) Over three months through 12 months		RCON A571	M.2.b.(2)
(3) Over one year through three years		RCON A572	M.2.b.(3)
(4) Over three years through five years		RCON A573	M.2.b.(4)
(5) Over five years through 15 years		RCON A574	M.2.b.(5)
(6) Over 15 years		RCON A575	M.2.b.(6)
c. Fixed rate AND floating rate loans and leases with a REMAINING	MATURITY of one year or		
less (included in Memorandum items 2.a and 2.b above)		RCON A247	M.2.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresiden	itial properties ⁵ with a		
REMAINING MATURITY of over five years (included in Memorand	um item 2.b above)	RCON A577	M.2.d.
e. Fixed rate AND floating rate commercial and industrial loans ⁶ with	a REMAINING MATURITY		
of over three years (included in Memorandum item 2.b above)		RCON A578	M.2.e.
3. Not applicable			
4. Loans to finance commercial real estate, construction, and land deve	elopment activities		
(not secured by real estate) included in Schedule RC-C, part I, items	4 and 8, page RC-5 ⁷	RCON 2746	M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, ab		RCON 5369	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-5)		RCON 5370	M.6.

 $^{^{\}mbox{\scriptsize 1}}\mbox{See}$ instructions for loan classifications used in Memorandum item 1.

² Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

³ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1—4 family residential properties 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).

⁴ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 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 9, 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).

⁵ As defined for Schedule RC-C, part I, item 1.e.

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

⁷ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-E-Deposit Liabilities

15

	1						T	C'	125
	Transaction (Column A) Total transaction accounts (including total demand deposits)			n Acc	ounts			ransa ccour	action nts
				Mei d d (ind	olumn mo: T leman eposi cluded lumn	otal d ts d in	nont ac	olumr Total ransa ccour ncludi IMDA	l action ats ang
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
Deposits of:									
1. Individuals, partnerships, and corporations				RCON 2240			RCON 2346		
2. U.S. Government	RCON 2202			RCON 2280			RCON 2520		
3. States and political subdivisions in the U.S	RCON . 2203			RCON 2290			RCON 2530		
4. Commercial banks in the U.S. (including U.S. branches and									
agencies of foreign banks)	RCON 2206			RCON 2310			RCON 2550		
5. Other depository institutions in the U.S	RCON 2207			RCON 2312			RCON 2349		
6. Certified and official checks	RCON 2330			RCON 2330					
7. Banks in foreign countries, foreign governments, and foreign									
official institutions	RCON . 2184			RCON 2185			RCON 2186		
8. Total (sum of items 1 through 7) (sum of columns A and C									
must equal Schedule RC, item 13.a)	RCON . 2215			RCON 2210			RCON 2385		

Memoranda

	Dollar Amounts in	Thousands	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 8, column	s A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan acc	ounts		35		M.1.a.
b. Total brokered deposits		RC: 			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1	.b above):				
(1) Issued in denominations of less than \$100,000		RC: 23)N 13		M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denomination	ons greater than				
\$100,000 and participated out by the broker in shares of \$1	00,000 or less	RCi)N 14		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)	RCi)N 43		M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or n	nore with a remaining				
maturity of one year or less (included in Memorandum item 1	.b. above)	RCi)N 44		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political sub	divisions in the U.S.		[
reported in item 3 above which are secured or collateralized as r	equired under state law)	90 N		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandu	m items 2.a through 2.				
must equal item 8, column C, above):					
a. Savings deposits:		RC	ON I		
(1) Money market deposit accounts (MMDAs)		68	10		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)			52		M.2.a.(2)
b. Total time deposits of less than \$100,000			48		M.2.b.
c. Total time deposits of \$100,000 or more		26	04		M.2.c.
3. All NOW accounts (included in column A above)		23	98		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 repricing	g frequency of: 1, 2		
(1) Three months or less	RCO	N e	
(2) Over three months through 12 months	RCO A58	N O	
(3) Over one year through three years	PCO	M	
(4) Over three years		V	
b. Fixed rate AND floating rate time deposits of less than \$100,000 with a RI			
MATURITY of one year or less (included in Memorandum items 5.a.(1) thro	ough 5.a.(4) above)	N 1	
Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or repricing	frequency of: 1, 3		
(1) Three months or less		۷ 1	
(2) Over three months through 12 months	PCO PCO	M	
(3) Over one year through three years	PCO	M	
(4) Over three years	BCO.	V	
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a RE			•
of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4)	BCO.	N 2	

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

Schedule RC-F-Other Assets

						30	4
Dollar Amour	nts in ⁻	Thousa	nds		Mil	Thou	-
1. Income earned, not collected on loans ¹							1.
2. Net deferred tax assets ²				RCON 2148			2.
3. Interest-only strips receivable (not in the form of a security) ³ on:							
a. Mortgage loans				RCON A519			3.8
b. Other financial assets							3.k
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item	n)			RCON 2168			4.
a. TEXT 3549	RCON 3549						4.a
b. TEXT 3550	RCON 3550						4.b
TEXT C. 3551	RCON 3551						4.0
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)				RCON 2160			5.

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

Schedule RC-G-Other Liabilities

	Dollar Amounts in Thousands					35
Dollar Amou						Thou
1. a. Interest accrued and unpaid on deposits ⁴				RCON 3645		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCON 3646		
2. Net deferred tax liabilities ²				RCON 3049		
3. Minority interest in consolidated subsidiaries				RCON 3000		
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this ite				DCON		
a. TEXT 3552	RCON 3552					
b. TEXT 3553	RCON 3553					
TEXT C. 3554	RCON 3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCON 2930		

¹ Report income earned, not collected on securities (and on other assets) in item 4 of Schedule RC-F. ² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ 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.

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

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M.1.

Schedule RC-K—Quarterly Averages¹

	•	ŀ	C1	155
	Dollar Amounts in Thousands		Mil	Thou
AS:	SETS			
1.	Interest-bearing balances due from depository institutions	RCON 3381		
2.	a. U.S. Treasury securities, U.S. Government agency obligations, and other debt securities ⁴			
	(excluding securities issued by states and political subdivisions in the U.S.)	RCON 3649		
	b. Equity securities ⁵ (includes investments in mutual funds and Federal Reserve stock)	RCON 3648		
3.	Securities issued by states and political subdivisions in the U.S. ⁴	RCON 3383		
4.	Federal funds sold and securities purchased under agreements to resell	RCON 3365		
5.	Loans ^{2,3} :			
	a. Total loans, net of unearned income (to be completed only by those banks with less than			
	\$25 million in total assets)	RCON 3360		
	The following four items are to be completed only by those banks with \$25 million or more in			
	total assets.			
	b. Real estate loans	RCON 3286		
	c. Installment loans	RCON 3287		
	d. Credit cards and related plans	RCON 3288		
	e. Commercial (time and demand) and all other loans	RCON 3289		
6.	Lease financing receivables (net of unearned income)	RCON 3484		
	Total assets ⁶	RCON 3368		
	BILITIES			
8.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and			
	preauthorized transfer accounts) (exclude demand deposits)	RCON 3485		
9.	Nontransaction accounts:			
	a. Money market deposit accounts (MMDAs)	RCON 3486		
	b. Other savings deposits	RCON 3487		
	c. Time deposits of \$100,000 or more	RCON A514		
	d. Time deposits of less than \$100,000	RCON A529		
10.	Federal funds purchased and securities sold under agreements to repurchase	RCON 3353		
	9			
Me	morandum			
	Dollar Amounts in Thousands		Mil	Thou
1.	To be completed by banks with \$25 million or more in total assets and with loans to finance			
	agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding			
	five percent of total loans. ³			

¹ For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter). In addition, averages of four month-end figures (the last day of the preceding quarter and of each month of the currently-reported quarter) are allowed for items 2, 3, 5.a through 5.e, 6, 7, and Memorandum item 1.

² See instructions for loan classifications used in this schedule.

³ The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30**, **1996** Report of Condition.

 $^{^{\}rm 4}\, {\rm Quarterly}$ averages for all debt securities should be based on amortized cost.

⁵ Quarterly averages for all equity securities should be based on historical cost.

⁶ 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.

		C160		160
Dollar Ar	mounts in Thousands		Mil	Thou
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., ho	ome 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		RCON 6550		
d. Securities underwriting		DCON		
e. Other unused commitments		RCON 3818		
2. Financial standby letters of credit ¹		RCON 3819		
a. Amount of financial standby letters of credit conveyed to others				
3. Performance standby letters of credit ¹		RCON 3821		
a. Amount of performance standby letters of credit conveyed to others				
4. Commercial and similar letters of credit ¹		RCON 3411		
5. Not applicable				
Participations in acceptances (as described in the instructions) acquired by the rep	norting			
(nonaccepting) bank		RCON 3429		
7. Securities borrowed		RCON 3432		+
3. Securities lent (including customers' securities lent where the customer is indemn		3432	l	
loss by the reporting bank)		RCON 3433		
9. Financial assets transferred with recourse that have been treated as sold for Call		3433	<u> </u>	
a. First lien 1-to-4 family residential mortgage loans:	neport purposes.			
(1) Outstanding principal balance of mortgages transferred as of the report date	•	RCON A521		T
		RCON		_
(2) Amount of recourse exposure on these mortgages as of the report date		A522		
b. Other financial assets (excluding small business obligations reported in item 9.c		RCON A523	1	_
(1) Outstanding principal balance of assets transferred as of the report date		RCON		
(2) Amount of recourse exposure on these assets as of the report date		A524		
c. Small business obligations transferred with recourse under Section 208 of the R	Riegie			
Community Development and Regulatory Improvement Act of 1994:	f. (1			
(1) Outstanding principal balance of small business obligations transferred as of		RCON A249	l	
report date		RCON		
(2) Amount of retained recourse on these obligations as of the report date		A250		
O. Notional amount of credit derivatives:		BCON	I	 .
a. Credit derivatives on which the reporting bank is the guarantor		DOON		1
b. Credit derivatives on which the reporting bank is the beneficiary		A535 RCON		1
1. Spot foreign exchange contracts		8765		1
2. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemiz		RCON	ı	
each component of this item over 25% of Schedule RC, item 28.a, "Total equity	capital")	3430		1
TEVT	PCON			
a. TEXT 3555	RCON 3555	_		1
b. TEXT 3556	RCON 3556	_		1
C. TEXT 3557	RCON 3557			1
d. TEXT 3558	RCON 3558			1

¹ Do not report letters of credit as "contra" items in "Other assets" (Schedule RC-F) and "Other liabilities" (Schedule RC-G).

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Schedule RC-L-Continued

	Dollar Amour	ts in Thousands		Mil	Thou		
	13. All other off-balance sheet assets (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28.a, "Total equity capital")						
a. b. c. d.	TEXT 5592 TEXT 5593 TEXT 5594 TEXT 5594	RCON 5592 RCON 5593 RCON 5594 RCON 5595	-			13.a. 13.b. 13.c. 13.d.	

											C1	61	◀
Dollar Amounts in Thousands Off-balance Sheet Derivatives	li	olumn nteres Rate ontrac	st	(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts			
Position Indicators		Mil	Thou		Mil	Thou		Mil	Thou		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	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.(1)
(2) Purchased options	RCON 8705			RCON 8706			RCON 8707			RCON 8708			14.c.(2)
d. Over-the-counter option contracts:													
(1) Written options	RCON 8709			RCON 8710			RCON 8711			RCON 8712			14.d.(1)
(2) Purchased options	RCON 8713			RCON 8714			RCON 8715			RCON 8716			14.d.(2)
e. Swaps	RCON 3450			RCON 3826			RCON 8719			RCON 8720			14.e.
15. Total gross notional amount of derivative													
contracts held for trading	RCON A126			RCON A127			RCON 8723			RCON 8724			15.
16. Gross notional amount of derivative contracts													
held for purposes other than trading:													
a. Contracts marked to market	RCON 8725			RCON 8726			RCON 8727			RCON 8728			16.a.
b. Contracts not marked to market	RCON 8729			RCON 8730			RCON 8731			RCON 8732			16.b.
c. Interest rate swaps where the bank has													
agreed to pay a fixed rate	RCON A589												16.c.

Memoranda

Dollar Amounts in Thousands	IV	lil Thou	
1.—2. Not applicable			
3. Unused commitments with an original maturity exceeding one year that are reported in			
Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments			
that are fee paid or otherwise legally binding)	RCON 3833		N

Schedule RC-M-Memoranda

	C10	65
Dollar Amounts in Thousan		Thou
Extensions of credit by the reporting bank to its executive officers, directors, principal		
shareholders, and their related interests as of the report date:		
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal		
shareholders, and their related interests	RCON 6164	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the		
amount of all extensions of credit by the reporting bank (including extensions of		
credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number	er	
of total capital as defined for this purpose in agency regulations		1.b.
2. Not applicable		
3. a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule RC,		
item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of		
collection)		3.a.
b. Currency and coin (included in Schedule RC, item 1.a)	RCON 0080	3.b.
4. Outstanding principal balance of $1-4$ family residential mortgage loans serviced for others		
(include both retained servicing and purchased servicing):		
a. Mortgages serviced under a GNMA contract	RCON 5500	4.a.
b. Mortgages serviced under a FHLMC contract:		
(1) Serviced with recourse 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	RCON 5503	4.c.(1)
(2) Serviced under a special option contract		4.c.(2)
d. Mortgages serviced under other servicing contracts	RCON 5505	4.d.
5. Not applicable		
6. Intangible assets:		
a. Mortgage servicing assets	RCON 3164	6.a.
(1) Estimated fair value of mortgage servicing assets		6.a.(1)
b. Other identifiable intangible assets:		
(1) Purchased credit card relationships		6.b.(1)
(2) All other identifiable intangible assets		6.b.(2)
c. Goodwill	RCON 3163	6.c.
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON 2143	6.d.
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered	2001	
or are otherwise qualifying for regulatory capital purposes	RCON 6442	6.e.
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to	noon I	
redeem the debt	RCON 3295	7.
8. a. Other real estate owned:	BCON I	
(1) Direct and indirect investments in real estate ventures	RCON 5372	8.a.(1)
(2) All other real estate owned:	BCON I	
(a) Construction and land development		8.a.(2)(a
(b) Farmland	5509	8.a.(2)(b
(c) 1-4 family residential properties	5510 RCON	8.a.(2)(c
(d) Multifamily (5 or more) residential properties	5511	8.a.(2)(c
(e) Nonfarm nonresidential properties	5512	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:	BCON I	
(1) Direct and indirect investments in real estate ventures	DOON	8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	5375	8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCON 2130	8.b.(3)

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Schedule RC-M-Continued

Dollar Amounts in Thousands	Mi	I Thou	
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,			l
item 23, "Perpetual preferred stock and related surplus"	RCON 3778		9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third			1
party products):			l
a. Money market funds	RCON 6441		10.a.
b. Equity securities funds	RCON 8427		10.b.
c. Debt securities funds	RCON . 8428		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 ¹	RCON A526		12.

Memorandum	Dollar Amounts in Thousands		Mil Thou	ı
1. Reciprocal holdings of banking organizations' capital instrume	ents (to be completed			
for the December report only)		RCON 3836		M.1.

¹Exclude 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, 1 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.	P 30 t day	olumn ast di hroug s and ccruir	ie h 89 still	Pas day a	olumn st due s or n ind sti ccruir	90 nore ill	•	C olumn nacci]◀
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	RCON 1222			RCON 1223			RCON 1224			4.
5. Lease financing receivables	RCON 1226			RCON 1227			RCON 1228			5.
6. Debt securities and other assets (exclude other real estate										
owned and other repossessed assets)	RCON . 3505			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	i
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										i
above	RCON 5615			RCON 5616			RCON 5617			7.a.

Memoranda								С	173	4
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	•
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 1)	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 5424			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 5430			RCON 5431			RCON 5432			M.4.c.(1
(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.

¹ See instructions for loan classifications used in this schedule.

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

	1	C175	4
Dollar Amounts in Thousands	S Mi	il Thou	
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits	RCON 0030		1.a
OR .			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits	RCON 0031		1.1
(2) Actual amount of unposted debits to time and savings deposits ¹	DOON		1.ł
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits	RCON 3510		2.
OR	0010		
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	RCON 3512		2.1
(2) Actual amount of unposted credits to time and savings deposits ¹	DOON		2.
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	DOON		3.
4. Deposits of consolidated subsidiaries (not included in total deposits):	3320		٥.
a. Demand deposits of consolidated subsidiaries	RCON 2211		4.
b. Time and savings deposits of consolidated subsidiaries	DOON		4.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	DOON		4.
Not applicable	5514		т.
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on			
behalf of its respondent depository institutions that are also reflected as deposit liabilities			
of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)	RCON		6.
b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E,	2314		0.
item 4 or 5, column A or C, but not column B)	RCON		6.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2	2315		0.
a. Unamortized premiums	RCON		7.
b. Unamortized discounts	BCON		7.1
	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	RCON		0
the quarter	A531		8.8
(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	RCON		_
members report deposits attributable to BIF)	A532		8.8
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	A533		8.
9. Deposits in lifeline accounts	5596		9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	8432	1	10.

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

² Exclude core deposit intangibles.

Schedule RC-O-Continued

Dollar Amounts in Th	ousands	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				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)

memoranda (to be completed each quarter except as noted)						
	Dollar Amounts in T	housands		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) Number of deposit accounts of more than \$100,000	RCON 2722					M.1.b.(2)
2. Estimated associated consists of the books						

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.

3. 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:

vings		FDIC	Cert
	RCON A545		

M.3.

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

C177



TEXT A545

مم ا	al T	Γi+la	٥f	Bank
Lea	aı	ııtıe	OT	Bank

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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.

C180 1. Test for determining the extent to which Schedule RC-R must be completed. To be completed only by YES NO banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right whether 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. Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:			
a. Subordinated debt¹ and intermediate term preferred stock	RCON A515		
b. Other limited-life capital instruments	RCON A516		
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank			
for its own internal regulatory capital analyses consistent with applicable capital standards):			
a. Tier 1 capital			
b. Tier 2 capital	RCON 8275		
c. Total risk-based capital	RCON 3792		
d. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross			
risk-weighted assets)	RCON A222		
e. Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in			
item 3.d above and all other deductions)	RCON A223		
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 7, less all assets		•	-
deducted from Tier 1 capital) ²	RCON A224		

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

4. Assets and credit equivalent amounts of off-balance sheet items assigned to tl

·	•
the Zero percent risk category:	
a. Assets recorded on the balance sheet	

b. Credit equivalent amount of off-balance sheet items

Re	(Column A) Assets Recorded on the Balance Sheet		(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items ³				
	Mil	Thou		Mil	Thou		
RCON 5163							
			RCON 3796				

4.b.

4.a.

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

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

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

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Schedule RC-R—Continued				Ī			T			
				(Column A) Assets Recorded alent Amour on the Balance Sheet (Column B) Credit Equiv alent Amour of Off-Balance Sheet Items			luiv- ount ance			
Dollar Amoun	nts in	Thous	sands		Mil	Thou		Mil	Thou	
Assets and credit equivalent amounts of off-balance sheet items assi 20 percent risk category: a. Assets recorded on the balance sheet				RCON 5165			RCON			5.a.
b. Credit equivalent amount of off-balance sheet items6. Assets and credit equivalent amounts of off-balance sheet items assi 50 percent risk category:a. Assets recorded on the balance sheet	gned 1	to the	•	RCON			3801			5.b. 6.a.
b. Credit equivalent amount of off-balance sheet items				3802			RCON			6.b.
Assets and credit equivalent amounts of off-balance sheet items assi 100 percent risk category:				RCON			3803			0.0.
a. Assets recorded on the balance sheet				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 ca	culati	on								
of the risk-based capital ratio ²			RCON 3806						8.	
 Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6 column A) (must equal Schedule RC, item 12.c plus items 4.b and 4. 				RCON . 3807						9.
Memoranda										
Wellioralida	D	ollar /	Amour	nts in [.]	Thous	sands		Mil	Thou	
Current credit exposure across all off-balance sheet derivative contra	cts co	vered	l by th	e						
risk-based capital standards			•				RCON 8764			M.1.
	With a remaining maturity of									
	(Column A) (Column B) One year or less one year through		(Column C) Over five years							
2. Notional principal amounts of off-balance					e yea					
sheet derivative contracts: ³	·		Thou		Mil	Thou		Mil	Thou	

RCON 8766 a. Interest rate contracts M.2.a. RCON 8769 M.2.b. b. Foreign exchange contracts RCON 8772 RCON c. Gold contracts M.2.c. 8773 RCON 8775 d. Other precious metals contracts M.2.d. RCON 8778 RCON 8779 M.2.e. e. Other commodity contracts M.2.f. f. Equity derivative contracts

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

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

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

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FDIC Certificate Number

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

at close of business on ____

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	<i>r</i>
City	State

Legal Title of Bank

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

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

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

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

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

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

No comment (RCON 6979)

C171 C172

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

THIS PAGE IS TO BE COMPLETED BY ALL BANKS NAME AND ADDRESS OF BANK OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2000 SPECIAL REPORT (Dollar Amounts in Thousands) CLOSE OF BUSINESS FDIC Certificate Number C-700 LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date) The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). (Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers. a. Number of loans made to executive officers since the previous Call Report date b. Total dollar amount of above loans (in thousands of dollars) c. Range of interest charged on above loans % to RCON 7702 (example: 9 \% \% = 9.75)

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