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.

1

Consolidated Reports of Condition A Bank With Domestic and Forei	
Report at the close of business March 31, 1998	(980331)
neport at the close of business march 51, 1996	(RCRI 9999)
This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).	This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.
NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State	The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.
nonmember banks and three directors for State member and 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
Name and Title of Officer Authorized to Sign Report	has been examined by us and to the best of our knowledge
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	and belief has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct.
belief.	Director (Trustee)
Signature of Officer Authorized to Sign Report	Director (Trustee)
Date of Signature	Director (Trustee)
Submission of Reports	(b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party
Each bank must prepare its Reports of Condition and Income either:	(if other than EDS) must transmit the bank's computer data file to EDS.
(a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or	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.
FDIC Certificate Number	
	Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary

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

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

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

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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 Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Legal Title of Bank		
City		
State	Zip Code	— I
FDIC Certificate Number		

FFIEC 031 Page RI-1

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Consolidated Report of Income for the period January 1, 1998–March 31, 1998

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

Schedule RI-Income Statement

			14	80	•
Dollar Amounts in Thousands		Bil	Mil	Thou	
. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:		,			
(a) Loans secured by real estate	RIAD • • 4011				1.a.(1)(
(b) Loans to depository institutions					1.a.(1)(
(c) Loans to finance agricultural production and other loans to farmers					1.a.(1)(
(d) Commercial and industrial loans	RIAD 4012				1.a.(1)(
(e) Acceptances of other banks	RIAD 4026				1.a.(1)(
(f) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards and related plans					1.a.(1)(
(2) Other					1.a.(1)(
(g) Loans to foreign governments and official institutions	RIAD 4056				1.a.(1)(
(h) Obligations (other than securities and leases) of states and political subdivisions					
in the U.S.:	RIAD				1.a.(1)(
(1) Taxable obligations	DIAD				1.a.(1)(
(2) Tax-exempt obligations	RIAD				1.a.(1)(
(i) All other loans in domestic offices	DIAD				1.a.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables:	RIAD	T .			1 - (1)
(1) Taxable leases	4505 RIAD				1.b.(1)
(2) Tax-exempt leases	4307				1.b.(2)
c. Interest income on balances due from depository institutions¹:	RIAD	I			4 (4)
(1) In domestic offices	. 4105 RIAD				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4106				1.c.(2)
d. Interest and dividend income on securities:	RIAD	I			4 1 (4)
(1) U.S. Treasury securities and U.S. Government agency obligations	4027.				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:	RIAD	T .			4 1 (0)
(a) Taxable securities	. 4506				1.d.(2)
(b) Tax-exempt securities	. 4507				1.d.(2)
(3) Other domestic debt securities	. 3657				1.d.(3)
(4) Foreign debt securities	. 3658				1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659 RIAD				1.d.(5)
e. Interest income from trading assets	4069				1.e.

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

		, 4
Dollar Amounts in Thousands	Year-to-date	-
	Bil Mil Thou	
1. Interest income (continued)		
f. Interest income on federal funds sold and securities purchased under	RIAD 4020	-
agreements to resell	2002	1.f.
g. Total interest income (sum of items 1.a through 1.f)	4107	1.g.
2. Interest expense:		
a. Interest on deposits:		
(1) Interest on deposits in domestic offices:		
(a) Transaction accounts (NOW accounts, ATS accounts, and	RIAD	
telephone and preauthorized transfer accounts)	4508	2.a.(1)(a)
(b) Nontransaction accounts:	RIAD	
(1) Money market deposit accounts (MMDAs)	4509 RIAD	2.a.(1)(b)(1)
(2) Other savings deposits	4511	2.a.(1)(b)(2)
(3) Time deposits of \$100,000 or more	RIAD A517	2.a.(1)(b)(3)
(4) Time deposits of less than \$100,000	RIAD A518	2.a.(1)(b)(4)
(2) Interest on deposits in foreign offices, Edge and Agreement		
subsidiaries, and IBFs	RIAD 4172	2.a.(2)
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 4200	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)		RIAD 4074 3.
4. Provisions:		
a. Provision for credit losses		RIAD 4.a.
b. Provision for allocated transfer risk		RIAD 4.b.
5. Noninterest income:		
a. Income from fiduciary activities	RIAD 4070	5.a.
b. Service charges on deposit accounts in domestic offices	DIAD	5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum	1 4000	0.5.
items 8.a through 8.d)	RIAD A220	5.c.
d.—e. Not applicable	A220	0.0.
f. Other noninterest income:		
(1) Other fee income	RIAD 5407	5.f.(1)
(2) All other noninterest income*	RIAD 5408	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
7. Noninterest expense:	••	3196 b.b.
·	RIAD 4135	7.0
a. Salaries and employee benefits	4135	7.a.
b. Expenses of premises and fixed assets (net of rental income)	RIAD 4217	7.
(excluding salaries and employee benefits and mortgage interest)	DIAD	7.b.
c. Other noninterest expense*		7.c. RIAD
d. Total noninterest expense (sum of items 7.a through 7.c)	•	4093 7.d.
8. Income (loss) before income taxes and extraordinary items and other		RIAD
adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)		RIAD 4301 8.
9. Applicable income taxes (on item 8)		RIAD 4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8		RIAD .
minus 9)		RIAD 4300 10.
11. Extraordinary items and other adjustments, net of income taxes*		RIAD 4320 11. RIAD 4340 12.
12. Net income (loss) (sum of items 10 and 11)		4340 12.

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

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Schedule RI-Continued

			14	81	
Memoranda		Year-1	o-date	е	
Dollar Amounts in Thousands	3	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after					
August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices					
(included in Schedule RI, item 8)	RIAD 8431				M.2.
3.—4. Not applicable					
5. Number of full-time equivalent employees at end of current period (round to nearest		1	Numbe	er	
whole number)	RIAD 4150				M.5
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down	СС	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition					M.7
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)					
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou	
a. Interest rate exposures					M.8
b. Foreign exchange exposures	RIAD 8758				M.8
c. Equity security and index exposures	RIAD 8759				M.8
d. Commodity and other exposures	RIAD 8760				M.8
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income	RIAD 8761				M.9
b. Net (increase) decrease to interest expense	RIAD 8762				M.9
c. Other (noninterest) allocations	DIAD				M.9
10. Credit losses on off-balance sheet derivatives (see instructions)	RIAD A251				M.1
11. Does the reporting bank have a Subchapter S election in effect for federal income tax		YES		NO	
purposes for the current tax year?	RIAD A530				M.1
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11	7,000	Bil	Mil	Thou	1
(to be reported with the December Report of Income)	RIAD 4772				M.1

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

Schedule RI-A—Changes in Equity Capital

ndicate decreases and losses in parentheses.				14	83
<u>'</u>	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total equity capital originally reported in the December 31, 199	7, Reports of Condition				
and Income		RIAD 3215			
2. Equity capital adjustments from amended Reports of Income, no	et*	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		DIAD			
6. Changes incident to business combinations, net		DIAD			
7. LESS: Cash dividends declared on preferred stock		6146			
8. LESS: Cash dividends declared on common stock		DIAD			
9. Cumulative effect of changes in accounting principles from prio			ı		
this schedule)	•	RIAD 4411			
Corrections of material accounting errors from prior years* (see		RIAD 4412			
Change in net unrealized holding gains (losses) on available-for-		RIAD 8433			
Foreign currency translation adjustments		RIAD 4414			
Other transactions with parent holding company* (not included)		DIAD			
4. Total equity capital end of current period (sum of items 3 throu		4415	<u> </u>		
. , .	•	RIAD			
Schedule RC, item 28)		3210			

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

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

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

Dort Loveludes charge offs and recovering through							14	86
Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.		,				umn B) overies		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou
1. Loans secured by real estate:								
a. To U.S. addressees (domicile)	RIAD . 4651				RIAD 4661			
b. To non-U.S. addressees (domicile)	RIAD 4652				RIAD 4662			
2. Loans to depository institutions and acceptances of other banks:								
a. To U.S. banks and other U.S. depository institutions	RIAD 4653				RIAD 4663			
b. To foreign banks	RIAD . 4654				RIAD 4664			
3. Loans to finance agricultural production and other loans to farmers	DIAD				RIAD 4665			
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile)	RIAD 4645				RIAD 4617			
b. To non-U.S. addressees (domicile)	RIAD 4646				RIAD 4618			
5. Loans to individuals for household, family, and other personal								
expenditures:		_						
a. Credit cards and related plans	RIAD 4656				RIAD 4666			
b. Other (includes single payment, installment, and all student loans)	DIAD				RIAD 4667			
6. Loans to foreign governments and official institutions	DIAD				RIAD 4627			
7. All other loans	RIAD 4644				RIAD 4628			
8. Lease financing receivables:			_					
a. Of U.S. addressees (domicile)	RIAD 4658				RIAD 4668			
b. Of non-U.S. addressees (domicile)	DIVD				RIAD 4669			
9. Total (sum of items 1 though 8)	RIAD 4635				RIAD 4605			

7

Schedule RI-B—Continued

Part I. Continued

Memoranda		(Colu Charg	mn A je-off:	,			mn B) veries		
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1.—3. Not applicable									
4. Loans to finance commercial real estate, construction, and land									
development activities (not secured by real estate) included in									
Schedule RI-B, part I, items 4 and 7, above	RIAD 5409				RIAD 5410				M.4.
5. Loans secured by real estate in domestic offices (included in									
Schedule RI-B, part I, item 1, above):									
a. Construction and land development	RIAD 3582				RIAD 3583				M.5.a.
b. Secured by farmland	RIAD . 3584				RIAD 3585				M.5.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by $1-4$ family residential									
properties and extended under lines of credit	RAID 5411				RIAD 5412				M.5.c.(1)
(2) All other loans secured by 1-4 family residential properties	RIAD 5413				RIAD 5414				M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	RIAD 3588				RIAD 3589				M.5.d.
e. Secured by nonfarm nonresidential properties	DIAD				RIAD 3591				M.5.e.

Part II. Changes in Allowance for Credit Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance originally reported in the December 31, 1997, Reports of Condition and Income	RIAD . 3124				1.
2. Recoveries (must equal or exceed part I, item 9, column B above)					2.
3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above)	RIAD 2432				3.
4. Provision for credit 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 or exceed					
Schedule RC, item 4.b)	RIAD . A512				6.

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

Schedule RI-D—Income from International Operations

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

Part I. Estimated Income from International Operations			14	92
		Year-	to-dat	e
Dollar Amounts in Thousands		Bil	Mil	Thou
. Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries,				
and IBFs:				
a. Interest income booked	RIAD 4837			
b. Interest expense booked	RIAD 4838			
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and				
IBFs (item 1.a minus 1.b)	RIAD 4839			
. Adjustments for booking location of international operations:				
a. Net interest income attributable to international operations booked at domestic offices	RIAD 4840			
b. Net interest income attributable to domestic business booked at foreign offices	RIAD •• 4841			
c. Net booking location adjustment (item 2.a minus 2.b)	DIAD			
Noninterest income and expense attributable to international operations:			-	-
a. Noninterest income attributable to international operations	RIAD 4097			
b. Provision for loan and lease losses attributable to international operations	RIAD 4235			
c. Other noninterest expense attributable to international operations	DIAD			
d. Net noninterest income (expense) attributable to international operations (item 3.a minus			-	-
3.b and 3.c)	RIAD 4843			
Estimated pretax income attributable to international operations before capital allocation		,		
adjustment (sum of items 1.c, 2.c, and 3.d)	RIAD 4844			
Adjustment to pretax income for internal allocations to international operations to reflect			-	-
the effects of equity capital on overall bank funding costs	RIAD 4845			
Estimated pretax income attributable to international operations after capital allocation			-	-
adjustment (sum of items 4 and 5)	RIAD 4846			
. Income taxes attributable to income from international operations as estimated in item 6	DIAD			
Estimated net income attributable to international operations (item 6 minus 7)	DIAD			
		•	_	
Memoranda				
Dollar Amounts in Thousands		Bil	Mil	Thou
. Intracompany interest income included in item 1.a above	RIAD 4847			
. Intracompany interest expense included in item 1.b above	RIAD 4848		1	1

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

Dollar Amounts in Thousands		Year-t	o-dat	е]
		Bil	Mil	Thou	
1. Interest income booked at IBFs	RIAD . 4849				1.
2. Interest expense booked at IBFs	RIAD 4850				2.
3. Noninterest income attributable to international operations booked at domestic offices					
(excluding IBFs):					
a. Gains (losses) and extraordinary items	RIAD . 5491				3.a.
b. Fees and other noninterest income	RIAD . 5492				3.b.
4. Provision for loan and lease losses attributable to international operations booked at domestic					
offices (excluding IBFs)	RIAD . 4852				4.
5. Other noninterest expense attributable to international operations booked at domestic offices					
(excluding IBFs)	RIAD 4853				5.

9

Schedule RI-E—Explanations

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

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

				14	195
		Year-to		-to-date	
	Dollar Amounts in Thousands		Bil	Mil	Thou
All other noninterest income (from Schedule RI, iten	n 5.f.(2))				
Report amounts that exceed 10% of Schedule RI, it					
a. Net gains (losses) on other real estate owned		RIAD 5415		Т	$\overline{}$
b. Net gains (losses) on sales of loans		RIAD		_	+
-		RIAD		_	+
c. Net gains (losses) on sales of premises and fixed		5417			
Itemize and describe the three largest other amount	s that exceed 10% of Schedule RI,				
item 5.f.(2):		RIAD			
d. 4461 TEXT		4461 RIAD			+
e. 4462		4462			\perp
f. TEXT 4463		RIAD 4463			\bot
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, it	em 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		RIAD 5420			
Itemize and describe the three largest other amount					
item 7.c:	o mat exceed 10 % of Companie m,				
e. 4464		RIAD		$\overline{}$	$\overline{}$
r TEXT		RIAD			+
TEXT		4467 RIAD		_	+
g. 4468	inchia in anno tau affant /fanno Calcadala Di	4468			
Extraordinary items and other adjustments and appli	·				
item 11) (itemize and describe all extraordinary item	is and other adjustments):	RIAD			
a. (1) TEXT 4469	RIAD	4469			\bot
(2) Applicable income tax effect	4486	RIAD			
b. (1) TEXT 4487	RIAD	4487			
(2) Applicable income tax effect	4488	DIAD			
c. (1) TEXT 4489	Laura I	RIAD 4489		\bot	
(2) Applicable income tax effect	RIAD 4491				
Equity capital adjustments from amended Reports o	f Income (from Schedule RI-A, item 2)				
(itemize and describe all adjustments):					
a. TEXT 4492		RIAD 4492			
b. TEXT 4493		RIAD 4493			
Cumulative effect of changes in accounting principle	es from prior years				
(from Schedule RI-A, item 9) (itemize and describe a					
a. TEXT	an enanged in decoding principles/	RIAD 4494		T	
TEXT		RIAD	 	_	+
D. 4495 Corrections of material accounting errors from prior	years (from Schodulo PLA item 10)	4495			
	years (IIOIII Scriedule RI-A, ILEIII 10)				
(itemize and describe all corrections):		RIAD			
a. 4496		RIAD 4496 RIAD	 	+	+
b. TEXT 4497		4497			

Schedule RI-E—Continued

			Year-t	o-date	Э	
	Dollar Amounts in Thousands		Bil	Mil	Thou	
7. (Other transactions with parent holding company (from Schedule RI-A, item 13)					
((it <u>emize</u> and describe all such transactions):					
á	3. TEXT 4498	RIAD 4498				7.a.
ŀ	O. TEXT 4499	RIAD 4499				7.b.
8. /	Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)		_			
((it <u>emize</u> and describe all adjustments):					
á	3. TEXT 4521	RIAD 4521				8.a.
ŀ	O. TEXT 4522	RIAD 4522				8.b.
9. (Other explanations (the space below is provided for the bank to briefly describe, at its	14	98	14	99	
(option, any other significant items affecting the Report of Income):					
ı	No comment (RIAD 4769)					
(Other explanations (please type or print clearly):					
r	TFXT 4769)					

FFIEC 031	
Page RC-1	

_	_
1	1

Legal Title of Bank	
City	
State	Zip
	_

FDIC Certificate Number L L L L L L

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 1998

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

			C4	100
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ¹	RCFD 0081			
b. Interest-bearing balances ²	RCFD 0071			
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)				
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD 1773			
3. Federal funds sold and securities purchased under agreements to resell	RCFD 1350			
4. Loans and lease financing receivables:				
a. Loans and leases, net of unearned income (from Schedule RC-C)				
b. LESS: Allowance for loan and lease losses	-			
c. LESS: Allocated transfer risk reserve	-			
d. Loans and leases, net of unearned income,	RCFD			
allowance, and reserve (item 4.a minus 4.b and 4.c)	2125			
5. Trading assets (from Schedule RC-D)	DOED			
6. Premises and fixed assets (including capitalized leases)	2145			
7. Other real estate owned (from Schedule RC-M)	2150			
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	2130			
9. Customers' liability to this bank on acceptances outstanding				
10. Intangible assets (from Schedule RC-M)				
11. Other assets (from Schedule RC-F)				
12. Total assets (sum of items 1 through 11)	RCFD 2170			

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

² Includes time certificates of deposit not held for trading.

	Dollar Amounts in T	nousands	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from	Schedule RC-E,					
part I)		RCON 2200				13.a.
(1) Noninterest-bearing ¹	RCON 6631				•	13.a.
(2) Interest-bearing	RCON 6636					13.a.
b. In foreign offices, Edge and Agreement subsidiaries, and IBF						
part II)		RCFN 2200				13.b.
(1) Noninterest-bearing	RCFN 6631				•	13.b.
(2) Interest-bearing						13.b.
14. Federal funds purchased and securities sold under agreements		RCFE 2800				14.
15. a. Demand notes issued to the U.S. Treasury	•		1			15.a.
b. Trading liabilities (from Schedule RC-D)						15.b.
16. Other borrowed money (includes mortgage indebtedness and of		5516				
capitalized leases):	Ü					
a. With a remaining maturity of one year or less		RCFE				16.a.
b. With a remaining maturity of more than one year through th						16.b.
c. With a remaining maturity of more than three years						16.c.
17. Not applicable		AST				
18. Bank's liability on acceptances executed and outstanding		RCFE				18.
19. Subordinated notes and debentures ²						19.
20. Other liabilities (from Schedule RC-G)						20.
21. Total liabilities (sum of items 13 through 20)						21.
22. Not applicable		2940				
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus		RCFE 3838				23.
24. Common stock		DOFF				24.
25. Surplus (exclude all surplus related to preferred stock)		0200				25.
26. a. Undivided profits and capital reserves						26.a.
b. Net unrealized holding gains (losses) on available-for-sale se						26.b.
27. Cumulative foreign currency translation adjustments						27.
28. Total equity capital (sum of items 23 through 27)		RCFE				28.
		• • • • • • • • • • • • • • • • • • • •	1	1		20.

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 Includes limited-life preferred stock and related surplus.

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

Exclude assets held for trading.							C	405
		(Colui Conso Ba		,		Dom	mn B nestic ices	•
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou
Cash items in process of collection, unposted debits, and currency and coin	RCFD 0022							
a. Cash items in process of collection and unposted debitsb. Currency and coin					RCON 0020 RCON 0080			
Balances due from depository institutions in the U.S					RCON 0082			
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)								
3. Balances due from banks in foreign countries and foreign central banks a. Foreign branches of other U.S. banks	RCFD				RCON 0070			
b. Other banks in foreign countries and foreign central banks					RCON			
4. Balances due from Federal Reserve Banks	• 0090				0090	<u> </u>		
Schedule RC, sum of items 1.a and 1.b)	RCFD • 0010				RCON 0010			

Dollar Amounts in Thousands		Bil	Mil	Thou	Ī
1. Noninterest-bearing balances due from commercial banks in the U.S. (included in item 2,					Ī
column B above)	RCON 0050				M.1.

Schedule RC-B-Securities

Exclude assets held for trading.

b. Issued by U.S.

Government-sponsored

agencies3

C410 Held-to-maturity Available-for-sale (Column A) (Column B) (Column C) (Column D) **Amortized Cost** Fair Value **Amortized Cost** Fair Value¹ Dollar Amounts in Thousands Bil Mil Thou Bil Mil Thou Bil Mil Thou Bil Mil Thou RCFD 1287 RCFD 0211 RCFD 0213 1. U.S. Treasury securities 1. 2. U.S. Government agency obligations (exclude mortgage-backed securities): a. Issued by U.S. Government agencies² 2.a.

RCFD 1295

RCFD 1297

RCFD 1298

2.b.

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

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

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

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

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

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Schedule RC-B-Continued

Memoranda				C4	112
Dollar Amounts in Thou	sands		Bil	Mil	Thou
1. Pledged securities ¹		RCFD . 0416			
2. Maturity and repricing data for debt securities 1, 2 (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and politi	cal				
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 mortga					
with a remaining maturity or repricing frequency of: 3,4	5				
(1) Three months or less		RCFD A549			
(2) Over three months through 12 months		RCFD A550			
(3) Over one year through three years		RCFD A551			
(4) Over three years through five years		RCFD A552			
(5) Over five years through 15 years		RCFD A553			
(6) Over 15 years		RCFD A554			
b. Mortgage pass-through securities backed by closed-end first lien 1—4 family residential		. 7.00			
mortgages with a remaining maturity or repricing frequency of: 3,5					
(1) Three months or less		RCFD A555			
(2) Over three months through 12 months		RCFD A556			
(3) Over one year through three years		DCED.			
(4) Over three years through five years		RCFD A558			
(5) Over five years through 15 years		RCFD A559			
(6) Over 15 years		RCFD A560			
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: 6					
(1) Three years or less		RCFD .A561			
(2) Over three years		RCFD A562			
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year					
less (included in Memorandum items 2.a through 2.c above)		RCFD A248			
3.—6. Not applicable					
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or					
trading securities during the calendar year-to-date (report the amortized cost at date of sale	Э				
or transfer)		RCFD . 1778			
3. High-risk mortgage securities (included in the held-to-maturity and available-for-sale					
accounts in Schedule RC-B, item 4.b):					
a. Amortized cost		RCFD 8780			
b. Fair value		RCFD 8781			
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in					
Schedule RC-B, items 2, 3, and 5):					
a. Amortized cost		RCFD 8782			
b. Fair value		RCFD 8783			

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

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

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

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

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

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

Schedule RC-C-Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts							C4	115	1
reported in this schedule. Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.	(Column A) Consolidated Bank					estic)		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate	RCFD 1410							1	۱.
a. Construction and land development					RCON 1415			1	1.a.
b. Secured by farmland (including farm residential and other									
improvements)					RCON 1420			1	1.b.
c. Secured by $1-4$ family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential									
properties and extended under lines of credit					RCON 1797			1	1.c.(1)
(2) All other loans secured by 1-4 family residential properties:									
(a) Secured by first liens					RCON 5367			1	1.c.(2)(a)
(b) Secured by junior liens					RCON 5368			1	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					RCON 1460			1	1.d.
e. Secured by nonfarm nonresidential properties					RCON 1480			1	1.e.
2. Loans to depository institutions:									
a. To commercial banks in the U.S.					RCON 1505			2	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFD . 1506							2	2.a.(1)
(2) To other commercial banks in the U.S	RCFD 1507							2	2.a.(2)
b. To other depository institutions in the U.S.	DOED				RCON 1517				2.b.
c. To banks in foreign countries					RCON 1510			2	2.c.
(1) To foreign branches of other U.S. banks	DOED							2	2.c.(1)
(2) To other banks in foreign countries	0050								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	DOED				RCON 1590			3	
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	RCFD 1763				RCON 1763			4	1.a.
b. To non-U.S. addressees (domicile)	RCFD 1764				RCON 1764				1.b.
5. Acceptances of other banks:		ı							
a. Of U.S. banks	RCFD 1756				RCON 1756			5	5.a.
b. Of foreign banks	RCFD 1757				RCON 1757				5.b.
6. Loans to individuals for household, family, and other personal		ı							
expenditures (i.e., consumer loans) (includes purchased paper)		•			RCON 1975			6	3.
a. Credit cards and related plans (includes check credit and other		•			1070				
revolving credit plans)	RCFD 2008			Ι				6	3.a.
b. Other (includes single payment, installment, and all student loans)	DOED								3.b.
7. Loans to foreign governments and official institutions (including	112011	l						ı	,,,,,
foreign central banks)	RCFD 2081				RCON 2081			7	7
8. Obligations (other than securities and leases) of states and political	2001	l			2001			,	•
subdivisions in the U.S. (includes nonrated industrial development		•							
obligations)	RCFD 2107				RCON 2107			8	3
9. Other loans	DOED				2107	<u> </u>		9	
a. Loans for purchasing or carrying securities (secured and unsecured)		l			RCON				9.a.
b. All other loans (exclude consumer loans)					1545 RCON				9.a. 9.b.
10. Lease financing receivables (net of unearned income)					1564 RCON			10	
a. Of U.S. addressees (domicile)	RCFD			T	2165				o. O.a.
b. Of non-U.S. addressees (domicile)	DOED								o.a. o.b.
11. LESS: Any unearned income on loans reflected in items 1—9 above	DOED				RCON			11	
	2123				2123			11	
12. Total loans and leases, net of unearned income (sum of items 1									
through 10 minus item 11) (total of column A must equal	RCFD				RCON 2122			12	2
Schedule RC, item 4.a)	. 2122	l			2122	I		12	۷.

Schedule RC-C-Continued

Part I. Continued

Memoranda

Wellioralida	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Not applicable						
2. Loans and leases restructured and in compliance with modified	terms (included in					
Schedule RC-C, part I, above and not reported as past due or r	onaccrual in Schedule RC-N,					
Memorandum item 1):						
a. Loans secured by real estate:						
(1) To U.S. addressees (domicile)		RCFD 1687				M.2.a.(1)
(2) To non-U.S. addressees (domicile)		RCFD 1689				M.2.a.(2)
b. All other loans and all lease financing receivables (exclude lo	ans to					, ,
individuals for household, family, and other personal expend		RCFD 8691				M.2.b.
c. Commercial and industrial loans to and lease financing receiv						
of non-U.S. addressees (domicile) included in Memorandum						
above		RCFD 8692				M.2.c.
3. Maturity and repricing data for loans and leases (excluding those		10002				14112101
a. Closed-end loans secured by first liens on 1—4 family reside						
offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), co	• •					
maturity or repricing frequency of: 1, 2	with a remaining					
(1) Three months or less		RCON				M.3.a.(1)
(2) Over three months through 12 months		RCON				M.3.a.(1)
(3) Over one year through three years		RCON				M.3.a.(2)
		A566 RCON				M.3.a.(4)
(4) Over three years through five years		RCON				M.3.a.(4)
(5) Over 15 years through 15 years		A568 RCON				
(6) Over 15 years		A569				M.3.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items	_					
EXCLUDING closed-end loans secured by first liens on 1–4						
in domestic offices (reported in Schedule RC-C, part I, item	I.C.(2)(a), column B) with a					
remaining maturity or repricing frequency of: 1,3		RCFD				
(1) Three months or less		A570 RCFD				M.3.b.(1)
(2) Over three months through 12 months		A571 RCFD				M.3.b.(2)
(3) Over one year through three years		A572 RCFD				M.3.b.(3)
(4) Over three years through five years		RCFD				M.3.b.(4)
(5) Over five years through 15 years		A574 RCFD				M.3.b.(5)
(6) Over 15 years		A575				M.3.b.(6)
c. Fixed rate AND floating rate loans and leases (reported in Sc	•	DOED				
through 10, column A) with a REMAINING MATURITY of on	•	RCFD A247				M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonre						
domestic offices (reported in Schedule RC-C, part I, item 1.e	, column B) with a					
REMAINING MATURITY of over five years		RCFD . A577				M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans	(reported in Schedule RC-C,					
part I, item 4, column A) with a REMAINING MATURITY of a	over three years	RCFD A578				M.3.e.

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

² Sum of Memorandum items 3.a.(1) through 3.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1—4 family residential properties in domestic offices included in Schedule RC-N, Memorandum item 3.c.(2), column C, must equal total closed-end loans secured by first liens on 1—4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

³ Sum of Memorandum items 3.b.(1) through 3.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, Memorandum item 3.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

Legal	Title	of	Bank
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Schedule RC-C-Continued

Part I. Continued

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

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

Schedule RC-D—Trading Assets and Liabilities

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

				C420		
Dollar Amo	unts in Thousands		Bil	Mil	Thou	
ASSETS						
1. U.S. Treasury securities in domestic offices	R0 31	CON 531				
2. U.S. Government agency obligations in domestic offices (exclude mortgage-ba	cked					
securities)	R(CON 532				
3. Securities issued by states and political subdivisions in the U.S. in domestic of	fices	CON 533				
4. Mortgage-backed securities (MBS) in domestic offices:						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.	R0 	CON 534				
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, of	or GNMA					
(include CMOs, REMICs, and stripped MBS)	RC 31	CON 535				
c. All other mortgage-backed securities	RC 31	CON 536				
5. Other debt securities in domestic offices	D/	CON 537				
68. Not applicable						
9. Other trading assets in domestic offices	RC 3!	CON 541				
O. Trading assets in foreign offices	R(CFN 542				
1. Revaluation gains on interest rate, foreign exchange rate, and other commodition contracts:	y and equity					
a. In domestic offices	RC 3!	CON 543				
b. In foreign offices	R(CFN 543				
2. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, ite	m 5)	CFD 545				
	, <u> </u>					
IABILITIES			Bil	Mil	Thou	
3. Liability for short positions	Ri 31	CFD 546				
4. Revaluation losses on interest rate, foreign exchange rate, and other commodi						
contracts	B	CFD 547				
5. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, iter	Pi	CFD 548				

Part II. Loans to Small Businesses and Small Farms

18a

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

		C4	18	•
	YES		NO	
RCON . 6999				1

2.b.

Number of Lagra

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

NOT exceed \$100,000.)

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

۷.	Report the total number of loans currently outstanding for each of the	INUI	liber of Loans	
	following Schedule RC-C, part I, loan categories:			
	a. "Loans secured by nonfarm nonresidential properties" in domestic			
	offices reported in Schedule RC-C, part I, item 1.e, column B			
	(Note: Item 1.e, column B, divided by the number of loans should			
	NOT exceed \$100,000.)	RCON 5562		2.a
	b. "Commercial and industrial loans to U.S. addressees" in domestic			
	offices reported in Schedule RC-C, part I, item 4.a, column B			
	(Note: Item 4.a., column B, divided by the number of loans should			

	(Column A) Number of Loans	Am Curr	mn B) ount ently anding	
Dollar Amounts in Thousands		Bil	Mil Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less				
than or equal to Schedule RC-C, part I, item 1.e, column B): a. With original amounts of \$100,000 or less	RCON 5564	RCON 5565		3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5566	RCON 5567 RCON 5569		3.b. 3.c.
4. Number and amount currently outstanding of "Commercial and industrial				
loans to U.S. addressees" in domestic offices reported in Schedule RC-C,				
part I, item 4.a, column B (sum of items 4.a through 4.c must be less				
than or equal to Schedule RC-C, part I, item 4.a, column B):				
a. With original amounts of \$100,000 or less	RCON . 5570	RCON 5571		4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON . 5572	RCON 5573		4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON . 5574	RCON 5575		4.c.

18b

5.

Schedule RC-C-Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

	YES	ОИ
RCON 6860		

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

- Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 - a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)
 - b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

а.
o.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
		Bil Mil Thou	1
7. Number and amount currently outstanding of "Loans secured by farmland		DII IVIII ITIOU	-
(including farm residential and other improvements)" in domestic offices			
reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a			
through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b,			
column B):			
a. With original amounts of \$100,000 or less	RCON 5578	RCON 5579	7.a
b. With original amounts of more than \$100,000 through \$250,000	RCON . 5580	RCON 5581	7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON . 5582	RCON 5583	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural			
production and other loans to farmers" in domestic offices reported in			
Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c			
must be less than or equal to Schedule RC-C, part I, item 3, column B):			
a. With original amounts of \$100,000 or less	RCON 5584	RCON 5585	8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5586	RCON 5587	8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON . 5588	RCON 5589	8.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

										C4	125
		Trans	saction	n Acc	ounts			N			on
(Column A) Total transaction accounts (including total demand deposits)			ransaction Memo: Total Total st (including demand deposits nontransademand (included in accounts)			Memo: Total demand deposits (included in				tal sactio unts	on
	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
. 2201				RCON 2240				RCON 2346			
RCON 2202				RCON 2280				RCON 2520			
RCON 2203				RCON 2290				RCON 2530			
RCON 2206				RCON 2310				RCON 2550			
RCON 2207				RCON 2312				RCON 2349			
DCON				RCON 2320				RCON 2236			
RCON 2216				RCON 2300				RCON 2377			
RCON				RCON							
RCON 2215				RCON 2210				RCON 2385			
	RCON 2201 RCON 2202 RCON 2203 RCON 2206 RCON 2207 RCON 2207 RCON 2213 RCON 2213 RCON 2213	Total tra accounts total d depc Bil RCON 2201 RCON 2202 RCON 2203 RCON 2206 RCON 2207 RCON 2207 RCON 2213 RCON 2213	(Column A) Total transact accounts (inclu total demandeposits) Bil Mil RCON 2201 RCON 2202 RCON 2203 RCON 2206 RCON 2207 RCON 2216 RCON 2216 RCON 2216 RCON 2330	(Column A) Total transaction accounts (including total demand deposits) Bil Mil Thou RCON 2201 RCON 2202 RCON 2203 RCON 2330	Column A	Total transaction accounts (including total demand deposits) Bil Mil Thou Bil	Column A	(Column A) Total transaction accounts (including total demand deposits) Bil Mil Thou Bil Mil Thou	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits) Bil Mil Thou Bil Mil Thou	Transaction Accounts	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits) Bil Mil Thou Bil Mil Thou Bil Mil RCON 2201 2280 2280 2520 RCON 2203 RCON 2290 2310 RCON 2206 RCON 2312 RCON 2207 RCON 2207 RCON 2312 RCON 2349 RCON 2207 RCON 2312 RCON 2349 RCON 2207 RCON 2312 RCON 2349 RCON 2310 RCON 2310 RCON 2349 RCON 2310 RCON 2310 RCON 2349 RCON 2207 RCON RCON 2312 RCON 2349 RCON 2310 RCON 2349 RCON 2320 RCON RCON 2349 RCON 2320 RCON RCON 2349 RCON 2330 RCON 2330

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts					M.1.a.
b. Total brokered deposits	RCON . 2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	RCON . 2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than					
\$100,000 and participated out by the broker in shares of \$100,000 or less	RCON 2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCON A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining					
maturity of one year or less (included in Memorandum item 1.b above)	RCON A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under state law)					
(to be completed for the December report only)	RCON . 5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c					
must equal item 9, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)					M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON 0352				M.2.a.(2)
b. Total time deposits of less than \$100,000					M.2.b.
c. Total time deposits of \$100,000 or more					M.2.c.
3. All NOW accounts (included in column A above)	RCON 2398				M.3.

4. Not applicable

Legal Title of	f Bank
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Schedule RC-E-Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousand	s	Bil	Mil	Thou	
5. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: 1,2					
(1) Three months or less	RCON A579				M.5
(2) Over three months through 12 months	RCON A580				M.5
(3) Over one year through three years					M.5
(4) Over three years					M.5
b. Fixed rate AND floating rate time deposits of less than \$100,000 with a REMAINING					
MATURITY of one year or less (included in Memorandum items 5.a.(1) through 5.a.(4)					
above)	RCON A241				M.5
6. Maturity and repricing data for time deposits of \$100,000 or more:				_	
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: 1,3					
(1) Three months or less	RCON A584				M.6
(2) Over three months through 12 months	BCON.				М.6
(3) Over one year through three years					M.6
(4) Over three years	RCON				M.6
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a REMAINING					
MATURITY of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4)					
above)	RCON A242				M.6
4500,	111242				

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

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

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

Schedule RC-E-Continued

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

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

Memorandum

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

Schedule RC-F—Other Assets					C4	130
	Dollar Amou	nts in Thousands		Bil	Mil	Thou
1. Income earned, not collected on loans			RCFD 2164			
2. Net deferred tax assets ¹			RCFD 2148			
3. Interest-only strips receivable (not in the form of a security) ² on:						
a. Mortgage loans			RCFD A519			
b. Other financial assets			RCFD A520			
4. Other (itemize and describe amounts that exceed 25% of this item	n)		RCFD 2168			
a. TEXT 3549	RCFD 3549					
b. TEXT 3550	RCFD 3550					
C. 3551	RCFD 3551					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 1	1)		RCFD 2160			

Memorandum					
Dollar Amounts in Thousands		Bil	Mil	Thou	1
	RCFD 5610				M.1.

Schodula RC-G Other Liabilities

Schedule RC-G—Other Liabilities						C4	135
Dollar A	Amoun	ts in Thoι	ısands		Bil	Mil	Thou
a. Interest accrued and unpaid on deposits in domestic offices ³				RCON 3645			
b. Other expenses accrued and unpaid (includes accrued income taxes pay				DCED			
2. Net deferred tax liabilities ¹				RCFD 3049			
3. Minority interest in consolidated subsidiaries				RCFD 3000			
4. Other (itemize and describe amounts that exceed 25% of this item)				RCFD 2938			
a. TEXT 3552	RCFD 3552						
b. TEXT 3553	RCFD 3553						
TEXT C. 3554	RCFD 3554						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCFD 2930			

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

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

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

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

		ŀ	C4	140	•
	Do	mestic	c Offi	ces	
Dollar Amounts in Thousands		Bil	Mil	Thou	
Customers' liability to this bank on acceptances outstanding	RCON 2155				1.
Bank's liability on acceptances executed and outstanding	PCON.				2.
3. Federal funds sold and securities purchased under agreements to resell	BCON				3.
4. Federal funds purchased and securities sold under agreements to repurchase	PCON				4.
5. Other borrowed money	RCON 3190				5.
EITHER	. 3190]
6. Net due <i>from</i> own foreign offices, Edge and Agreement sudsidiaries, and IBFs	RCON 2163				6.
OR					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON 2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON 2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	RCON 3129				9.
					ı
In items $10-17$, report the amortized (historical) cost of both held-to-maturity and		Bil	Mil	Thou	
available-for-sale securities in domestic offices.	RCON				1
10. U.S. Treasury securities	1039 RCON				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041				11.
12. Securities issued by states and political subdivisions in the U.S	RCON 1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1043				13.a.
(2) Other pass-through securities	RCON 1044				13.a.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1209				13.b.
(2) All other mortgage-backed securities	PCON.				13.b.
14. Other domestic debt securities	RCON 1281				14.
15. Foreign debt securities	RCON 1282				15.
16. Equity securities:	0_				
a. Investments in mutual funds and other equity securities with readily determinable					
fair values	RCON A510				16.a.
b. All other equity securities	RCON				16.a.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities	1752				10.0.
	RCON				17.
(sum of items 10 through 16)	1374				17.
Memorandum (to be completed only by banks with IBFs and other "foreign" offices)					
Dollar Amounts in Thousands		Bil	Mil	Thou	
EITHER	DCC1:				
1. Net due from the IBF of the domestic offices of the reporting bank	RCON 3051				M.1.

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Schedule RC-I—Selected Assets and Liabilities of IBFs

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

Schedule RC-K—Quarterly Averages ¹			C4	155
Dollar Amounts in Thousan	ds	Bil	Mil	Thou
ASSETS				
1. Interest-bearing balances due from depository institutions				
2. U.S. Treasury securities and U.S. Government agency obligations ²	RCFD 3382			
3. Securities issued by states and political subdivisions in the U.S. ²	RCFD 3383			
4. a. Other debt securities ²				
b. Equity securities ³ (includes investments in mutual funds and Federal Reserve stock)	RCFD 3648			
5. Federal funds sold and securities purchased under agreements to resell	DCED			
6. Loans:				
a. Loans in domestic offices:				
(1) Total loans	RCON 3360			
(2) Loans secured by real estate	RCON 3385			
(3) Loans to finance agricultural production and other loans to farmers	BCON			
(4) Commercial and industrial loans	DCON			
(5) Loans to individuals for household, family, and other personal expenditures	BCON			
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	DOEN			
7. Trading assets	BCED			
8. Lease financing receivables (net of unearned income)				
9. Total assets ⁴				
IABILITIES	111111111111111111111111111111111111111			
0. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,				
and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485			
Nontransaction accounts in domestic offices:	3403			
a. Money market deposit accounts (MMDAs)	RCON 3486			
b. Other savings deposits	BCON			
c. Time deposits of \$100,000 or more	BCON			
d. Time deposits of less than \$100,000	DCON			
2. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	DOEN			
3. Federal funds purchased and securities sold under agreements to repurchase	DOED			
4. Other borrowed money (includes mortgage indebtedness and obligations under	3353			_
capitalized leases)	RCFD 3355			T

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

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

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

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

Schedule RC-L-Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

					C4	160
	Amount	ts in Thousands		Bil	Mil	Thou
. Unused commitments:						
a. Revolving, open-end lines secured by $1-4$ family residential properties	s, e.g., h	ome equity	DOED			
lines			RCFD 3814			
b. Credit card lines			RCFD 3815			
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate			RCFD 3816			
(2) Commitments to fund loans not secured by real estate			RCFD 6550			
d. Securities underwriting			RCFD 3817			
e. Other unused commitments			RCFD 3818			
. Financial standby letters of credit and foreign office guarantees			RCFD 3819			
a. Amount of financial standby letters of credit conveyed to others	DOED			1		
Performance standby letters of credit and foreign office guarantees			RCFD 3821			
a. Amount of performance standby letters of credit conveyed to others	BCED		3021			
. Commercial and similar letters of credit			RCFD 3411			
Participations in acceptances (as described in the instructions) conveyed			3411			
reporting bank		•	RCFD	1	Τ	
			3428			
Participations in acceptances (as described in the instructions) acquired by	-		RCFD	T	Т	
(nonaccepting) bank			3429 RCFD			
Securities borrowed			3432			
. Securities lent (including customers' securities lent where the customer i		•	RCFD	Т	Т	
loss by the reporting bank)			3433			
). Financial assets transferred with recourse that have been treated as sold	for Call	Report				
purposes:						
a. First lien 1-4 family residential mortgage loans:			RCFD	1		
(1) Outstanding principal balance of mortgages transferred as of the re			A521 RCFD			
(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):				
(1) Outstanding principal balance of assets transferred as of the report	t date					
(2) Amount of recourse exposure on these assets as of the report date	e		RCFD A524			
c. Small business obligations transferred with recourse under Section 208	8 of the	Riegle				
Community Development and Regulatory Improvement Act of 1994:						
(1) Outstanding principal balance of small business obligations transfer	rred as o	f				
the report date			RCFD A249			
(2) Amount of retained recourse on these obligations as of the report of	date		RCFD A250			
). Notional amount of credit derivatives:						
a. Credit derivatives on which the reporting bank is the guarantor			RCFD A534			
b. Credit derivatives on which the reporting bank is the beneficiary			RCFD A535			
Spot foreign exchange contracts			RCFD 8765			
All other off-balance sheet liabilities (exclude off-balance sheet derivative)			5705			
each component of this item over 25% of Schedule RC, item 28, "Total			RCFD			Т
each component of this item over 25% of schedule nc, item 26, Total	equity Co	αριται /	3430			
a. TEXT 3555	RCFD					
_ TEXT	3555 RCFD					
D. 3556 TEXT	3556 RCFD					
C. 3557	3557 RCFD					
d. 3558	3558					

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Schedule RC-L—Continued

		Dollar Amounts in Ti	nousands		Bil	Mil	Thou]
	l other off-balance sheet assets (exclude off-balance sheet deriva ch component of this item over 25% of Schedule RC, item 28,	, ,		RCFD 5591				13.
a.	TEXT 5592 TEXT	RCFD 5592 RCFD						13.a. 13.b.
b. d	5593 TEXT 5594 TEXT 5595	5593 RCFD 5594 RCFD 5595						13.b. 13.c. 13.d.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts					(Column B) Foreign Exchange Contracts					umn C Deriva	itive	(Column D) Commodity and Other Contracts				•
Off-balance Sheet Derivatives Position Indicators	Tril		Mil	S Thou	Tril	Bil	Mil	Thou	Tril	Bil	tracts Mil	Thou		Bil	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		RC	FD 8693			RCF	0 8694			RCF	D 8695			RC	FD 8696		14.
b. Forward contracts		RC	FD 8697			RCF	D 8698			RCF	D 8699			RC	FD 8700		14.
c. Exchange-traded option contracts: (1) Written options		BC	FD 8701			BCE	0 8702			BCE	D 8703			BC	FD 8704		14.
(2) Purchased options			FD 8705				D 8706				D 8707				FD 8708		14.
d. Over-the-counter option contracts: (1) Written options		P.C.	FD 8709			PCE	0 8710			PCE	D 8711			P.C.	FD 8712		14.
(2) Purchased options			FD 8713				0 8714				D 8715				FD 8716		14.
e. Swaps		RC	FD 3450			RCF	3826			RCF	D 8719			RC	FD 8720		14.
5. Total gross notional amount of derivative contracts held for trading	T																15.
Gross notional amount of derivative contracts held for purposes other than trading:		RC	FD A126			RCFI	O A127			RCF	D 8723			RC	FD 8724		
a. Contracts marked to market		RC	FD 8725			RCF	D 8726			RCF	D 8727			RC	FD 8728		16.
b. Contracts not marked to market		RC	FD 8729			RCF	D 8730			RCF	D 8731			RC	FD 8732		16.
c. Interest rate swaps where the bank has agreed to pay a fixed rate		RC	FD A589														16.

Schedule RC-L—Continued

		(Column A)					mn B)			(Colu	mn C		C462 (Column D)				◀
Dollar Amounts in Thousands		nteres	st Rat	te		eign l	Excha			uity D	erivat		Co	mmo	dity a	ınd	
Off-balance Sheet Derivatives		Cont	racts			Contracts				Cont	racts		Ot	her C	ontra	cts	
Position Indicators		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
17. Gross fair values of																	
derivative contracts:																	
a. Contracts held for																	
trading:																	
(1) Gross positive						1											
fair value	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				17.a.(1)
(2) Gross negative						1											
fair value	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				17.a.(2)
b. Contracts held for																	
purposes other than																	
trading that are marked																	
to market:																	
(1) Gross positive						1											
fair value	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				17.b.(1)
(2) Gross negative						1											
fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				17.b.(2)
c. Contracts held for																	
purposes other than																	
trading that are not																	
marked to market:																	
(1) Gross positive																	
fair value	RCFD 8749				RCFD 8750				RCFD 8751				RCFD 8752				17.c.(1)
(2) Gross negative																	
fair value	RCFD 8753				RCFD 8754				RCFD 8755				RCFD 8756				17.c.(2)

Memoranda

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

Schedule RC-M-Memoranda

				165
Dollar Amounts in Thousands		Bil	Mil	Thou
1. Extensions of credit by the reporting bank to its executive officers, directors, principal				
shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal	DOED			
shareholders, and their related interests	RCFD 6164			
b. Number of executive officers, directors, and principal shareholders to whom the amount of				
all extensions of credit by the reporting bank (including extensions of credit to				
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number				
of total capital as defined for this purpose in agency regulations				
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches				
and agencies of foreign banks ¹ (included in Schedule RC, item 3)	RCFD 3405			
8. Not applicable.				
1. Outstanding principal balance of $1-4$ family residential mortgage loans serviced for others				
(include both retained servicing and purchased servicing):				
a. Mortgages serviced under a GNMA contract	RCFD 5500			
b. Mortgages serviced under a FHLMC contract:				
(1) Serviced with recourse to servicer	RCFD 5501			
(2) Serviced without recourse to servicer	RCFD 5502			
c. Mortgages serviced under a FNMA contract:				
(1) Serviced under a regular option contract	RCFD 5503			
(2) Serviced under a special option contract	RCFD 5504			
d. Mortgages serviced under other servicing contracts	RCFD 5505			
. To be completed only by banks with \$1 billion or more in total assets:	3303			
Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must				
equal Schedule RC, item 9):				
a. U.S. addressees (domicile)	RCFD 2103			
b. Non-U.S. addressees (domicile)	RCFD 2104			
. Intangible assets:	2104			
a. Mortgage servicing assets	RCFD 3164			
(1) Estimated fair value of mortgage servicing assets	3104			
b. Other identifiable intangible assets:	-			
(1) Purchased credit card relationships	RCFD			Т
•	5506 RCFD			
(2) All other identifiable intangible assets	RCFD 3163			
c. Goodwill	RCFD			
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	2143			
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered	RCFD			
or are otherwise qualifying for regulatory capital purposes	6442			
. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to	RCFD 3295			
redeem the debt	3295			

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

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Schedule RC-M-Continued

Dollar Amounts in Thousands	s	Bil	Mil	Thou	
8. a. Other real estate owned:					
(1) Direct and indirect investments in real estate ventures	RCFD 5372				8.a.(1)
(2) All other real estate owned:					
(a) Construction and land development in domestic offices	RCON 5508				8.a.(2)(a
(b) Farmland in domestic offices	RCON 5509				8.a.(2)(b
(c) 1-4 family residential properites in domestic offices	RCON 5510				8.a.(2)(c
(d) Multifamily (5 or more) residential properties in domestic offices	DCON				8.a.(2)(c
(e) Nonfarm nonresidential properties in domestic offices	DCON.				8.a.(2)(e
(f) In foreign offices	DOEN				8.a.(2)(f
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	DOED				8.a.(3)
b. Investments in unconsolidated subsidiaries and associated companies:					01011(0)
(1) Direct and indirect investments in real estate ventures	RCFD 5374				8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	DCED				8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	DCED				8.b.(3)
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,	2100	<u>l</u>			0.0.(0)
item 23, "Perpetual preferred stock and related surplus"	RCFD				9.
10. Mutual fund and annuity sales in domestic offices during the quarter (include proprietary,					0.
private label, and third party products):					
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	PCON.				10.d.
e. Annuities	RCON 8430				10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through					
10.e above)	RCON 8784				10.f.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts					
included in assets and liabilities reported in Schedule RC	RCFD A525				11.
12. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other	11111020	ı			
than insured branches in Puerto Rico and U.S. territories and possessions) on the balance					
sheet (Schedule RC) in accordance with generally accepted accounting principles ¹	RCFD A526				12.
13. Outstanding principal balance of loans other than 1—4 family residential mortgage loans					
that are serviced for others (to be completed if this balance is more than \$10 million and					
exceeds ten percent of total assets)	RCFD A591				13.
CACCOUST COT POTCOTT OF LOCAL BOSOLS/	A091	l			10.

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

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

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

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

Amounts reported in items 1 through 8 above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

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

Schedule RC-N-Continued

		1								1		C4	173	\blacksquare
Memoranda		(Column A) Past due 30 through 89 days and still accruing					Past of days of and	mn B) due 90 or mor still ruing)	(Colu Nona		accrual		
Dollar Ar	mounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
Restructured loans and leases Schedule RC-N, items 1 throu (and not reported in Schedule	ugh 8, above e RC-C, Part I,	RCFD				RCFD				RCFD				N4.4
Memorandum item 2) 2. Loans to finance commercial construction, and land develo (not secured by real estate) in	real estate, opment activities	1658				1659				1661				M.1.
Schedule RC-N, items 4 and 3. Loans secured by real estate	in domestic offices	RCFD . 6558				RCFD 6559				RCFD 6560				M.2.
(included in Schedule RC-N, i a. Construction and land deve b. Secured by farmland	elopment	RCON 2759 RCON 3493				RCON 2769 RCON 3494				RCON 3492 RCON 3495				M.3.a. M.3.b.
c. Secured by 1—4 family res(1) Revolving, open-end loa1—4 family residential	ans secured by	2001				DOON				2001				
extended under lines of (2) All other loans secured residential properties	by $1-4$ family	RCON . 5398 RCON . 5401				RCON 5399 RCON 5402				RCON 5400 RCON 5403				M.3.c.(1)
d. Secured by multifamily (5 of properties	or more) residential	RCON . 3499				RCON 3500				RCON 3501				M.3.d.
e. Secured by nonfarm nonre	sidential properties	RCON . 3502				RCON 3503				RCON 3504				M.3.e.
		ı	(Colui Past d	ue 30)		Past	mn B) due 90 or mor)					
4. Interest rate, foreign exchang			Bil	Mil	Thou		Bil	Mil	Thou					
commodity and equity contra a. Book value of amounts car b. Replacement cost of contra	ried as assets	RCFD . 3522				RCFD 3528				M.4	.a.			
positive replacement cost .		RCFD 3529				RCFD 3530				M.4	.b.			

Person to whom questions about the Reports of Condition and Income should b	e directed:
Name and Title (TEXT 8901)	Telephone: Area code/phone number/extension (TEXT 8902)
Even though Call Reports must be filed electronically, send my bank a sample set of paper Call Report forms for the next quarter: Yes (RCON 9117)	FAX: Area code/phone number (TEXT 9116)

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

				475
Dollar Amounts in Thousand	S	Bil	Mil	Thou
. Unposted debits (see instructions):	RCON	T		
a. Actual amount of all unposted debits	0030			
OR				
b. Separate amount of all unposted debits:	RCON	T		
(1) Actual amount of unposted debits to demand deposits	0031			
(2) Actual amount of unposted debits to time and savings deposits ¹	0032			
. Unposted credits (see instructions):	RCON	ı		
a. Actual amount of all unposted credits	3510			
OR				
b. Separate amount of unposted credits:	RCON	1		
(1) Actual amount of unposted credits to demand deposits	3512			
(2) Actual amount of unposted credits to time and savings deposits ¹	3514			
. Uninvested trust funds (cash) held in bank's own trust department (not included in total	BOOM	ı		
deposits in domestic offices)	RCON 3520			
. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto				
Rico and U.S. territories and possessions (not included in total deposits):	RCON	ı		
a. Demand deposits of consolidated subsidiaries	2211			
b. Time and savings deposits ¹ of consolidated subsidiaries	2351			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514			
. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:	BOOM	ı		
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	DOON			
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	RCON 2383			
c. Interest accrued and unpaid on deposits in insured branches	RCON	ı		
(included in Schedule RC-G, item 1.b)	5515			
. Reserve balances actually passed through to the Federal Reserve by the reporting bank on				
behalf of its respondent depository institutions that are also reflected as deposit liabilities				
of the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 4 or 5,	RCON	T	_	_
column B)	2314			
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,	RCON	1		
item 4 or 5, column A or C, but not column B)	2315			
. Unamortized premiums and discounts on time and savings deposits: 1, 2	RCON	T		
a. Unamortized premiums	5516			
b. Unamortized discounts	5517			
. To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter				
(exclude deposits purchased or acquired from foreign offices other than insured				
branches in Puerto Rico and U.S. territories and possessions):				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during	RCON	T		
the quarter	<u>. A531</u>			
(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	1		
members report deposits attributable to BIF)	A532			
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter				
(exclude sales or transfers by the reporting bank of deposits in foreign offices other than	Book	1		
insured branches in Puerto Rico and U.S. territories and possessions)	RCON A533			

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

² Exclude core deposit intangibles.

Schedule RC-O-Continued

	Dollar Amounts in Thousands		Bil	Mil	Thou	
9.	Deposits in lifeline accounts	RCON . 5596				9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total					٠.
	deposits in domestic offices)	RCON 8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches	Line				
	in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E					
	for certain reciprocal demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations					
	and insured branches in Puerto Rico and U.S. territories and possessions that were					
	reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON 8785				11.a.
		8/85				ıı.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	RCON				11 6
	reported on a net basis in Schedule RC-E had been reported on a gross basis	. A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of					
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured	RCON				
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12.	Amount of assets netted against deposit liabilities in domestic offices and in insured					
	branches in Puerto Rico and U.S. territories and possessions on the balance sheet					
	(Schedule RC) in accordance with generally accepted accounting principles (exclude					
	amounts related to reciprocal demand balances):	RCON				
	a. Amount of assets netted against demand deposits	A527 RCON				12.a.
	b. Amount of assets netted against time and savings deposits	A528				12.b.
1.	Dollar Amounts in Thousands Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):		Bil	Mil	Thou	
	a. Deposit accounts of \$100,000 or less:	RCON				
	(1) Amount of deposit accounts of \$100,000 or less	2702				M.1.a.(1
	(2) Number of deposit accounts of \$100,000 or less (to be Number					
	completed for the June report only)					M.1.a.(2
	b. Deposit accounts of more than \$100,000:	RCON			1	
	(1) Amount of deposit accounts of more than \$100,000	2710				M.1.b.(1
	Number RCON RCON					
	(2) Number of deposit accounts of more than \$100,000					M.1.b.(2
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or					
	procedure for determining a better estimate of uninsured deposits than the	DOON	YES		NO	
	estimate described above	RCON 6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	
	determined by using your bank's method or procedure	RCON 5597				M.2.b.
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:		FDIC	C Cert	No.	
	TEXT A545	RCON A545				M.3.

Legal Title of Bank

FDIC Certificate Number

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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, 1997, must complete items 2 through 9 and Memoranda items 1 and 2. Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.

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

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

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

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

Doll	ar Amounts in Thousands		Bil	Mil	Thou	
2. Portion of qualifying limited-life capital instruments (original weighted a	verage maturity					
of at least five years) that is includible in Tier 2 capital:						
a. Subordinated debt ¹ and intermediate term preferred stock						2.a.
b. Other limited-life capital instruments		RCFD A516				2.b.
3. Amounts used in calculating regulatory capital ratios (report amounts de	etermined by the bank					
for its own internal regulatory capital analyses consistent with applicab	le capital standards):					
a. (1) Tier 1 capital		RCFD 8274				3.a.(1)
(2) Tier 2 capital	I .	RCFD 8275				3.a.(2)
(3) Tier 3 capital	I 1	RCFD 1395				3.a.(3)
b. Total risk-based capital		RCFD 3792				3.b.
c. Excess allowance for loan and lease losses (amount that exceeds 1.2			_			
risk-weighted assets)	_	RCFD A222				3.c.
d. (1) Net risk-weighted assets (gross risk-weighted assets less excess			_			
item 3.c above and all other deductions)	· · · · · · · · · · · · · · · · · · ·	RCFD A223				3.d.(1)
(2) Market risk equivalent assets		RCFD 1651				3.d.(2)
e. Maximum contractual dollar amount of recourse exposure in low leve						
(to be completed only if the bank uses the "direct reduction method"						
transactions in Schedule RC-R)	-	RCFD 1727				3.e.
f. "Average total assets" (quarterly average reported in Schedule RC-K,						-
assets deducted from Tier 1 capital) ²	· ·	RCFD A224				3.f.
			_			

Items 4–9 and Memoranda items 1 and 2 are to be completed by banks that answered NO to item 1 above and by banks with total assets of \$1 billion or more. 4. Assets and credit equivalent amounts of off-balance sheet items		(Colur sets F on alance	Record	ded	Cre	(Colu edit Ed mount nce Sh	ent ff-		
assigned to the Zero percent risk category:		Bil	Mil	Thou		Bil	Mil	Thou	
a. Assets recorded on the balance sheet	RCFD 5163								4.a.
b. Credit equivalent amount of off-balance sheet items					RCFD 3796				4.b.

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

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

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

Schedule RC-R—Continued

Schedule NC-N—Continued	(Column A) Assets Recorded on the Balance Sheet			ć					
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category: a. Assets recorded on the balance sheet	RCFD 5165								5.a.
b. Credit equivalent amount of off-balance sheet items					RCFD 3801				5.b.
Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category: a. Assets recorded on the balance sheet	BCED							•	6.a.
b. Credit equivalent amount of off-balance sheet items					RCFD 3803				6.b.
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category: a. Assets recorded on the balance sheet	BCED		1				•		7.a.
b. Credit equivalent amount of off-balance sheet items					RCFD 3805				7.a. 7.b.
 8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio² 9. Total assets recorded on the balance sheet (sum of 	RCFD 3806								8.
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)	RCFD . 3807								9.

Memoranda

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

	With a remaining maturity of															
2. Notional principal amounts of	(Column A) One year or less				(Column B) Over one year through five years											
off-balance sheet derivative contracts ³ :		Tril	Bil	Mil	Thou		Tril		Mil	Thou		Tril	Bil	Mil	Thou	
on-palance sheet derivative contracts.	RCFD		DII	17111	THOU	RCFD		DII	IVIII	THOU	RCFD		DII	17111	THOU	1
a. Interest rate contracts	3809					8766					8767					M.2.a.
b. Foreign exchange contracts	RCFD 3812					RCFD 8769					RCFD 8770					M.2.b.
c. Gold contracts	RCFD 8771					RCFD 8772					RCFD 8773					M.2.c.
d. Other precious metals contracts	RCFD 8774					RCFD 8775					RCFD 8776					M.2.d.
e. Other commodity contracts						RCFD 8778					RCFD 8779					M.2.e.
f. Equity derivative contracts	RCFD ADOO					RCFD A001					RCFD A002					M.2.f.

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

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

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

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

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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

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

State

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

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

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

No comment (RCON 6979)

C471 C472

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

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

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)