Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2000

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



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

Report at the close of business March 31, 1998

Federal Financial Institutions Examination Council

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

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

Name and Title of Officer Authorized to Sign Report

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

Signature of Officer Authorized to Sign Report

Date of Signature

١.

#### Submission of Reports

Each bank must prepare its Reports of Condition and Income either:

(a) in 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

FDIC Certificate Number (BCBI 9050) (980331) (RCRI 9999

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

(b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

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

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

Cover

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#### Disclosure of Estimated Burden

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

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

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

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

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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.

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

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

FDIC Certificate Number

			13	80	
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate	RIAD				1.a.(1)
(2) Loans to finance agricultural production and other loans to farmers	RIAD				1.a.(2)
(3) Commercial and industrial loans	DIAD				1.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards and related plans	RIAD				1.a.(4)(a)
(b) Other	DIAD				1.a.(4)(b)
(5) Loans to foreign governments and official institutions					1.a.(5)
(6) Obligations (other than securities and leases) of states and political subdivisions					
in the U.S.:					
(a) Taxable obligations	RIAD				1.a.(6)(a)
(b) Tax-exempt obligations	DIAD				1.a.(6)(b)
(7) All other loans	DIAD				1.a.(7)
b. Income from lease financing receivables:					,
(1) Taxable leases	RIAD 4505				1.b.(1)
(2) Tax-exempt leases	DIAD				1.b.(2)
c. Interest income on balances due from depository institutions <sup>1</sup>	PIAD				1.c.
d. Interest and dividend income on securities:		1			
(1) U.S. Treasury securities and U.S. Government agency obligations	RIAD				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:	4027	1			1.0.(1)
(a) Taxable securities	RIAD	Γ			1.d.(2)(a)
(b) Tax-exempt securities	DIAD				1.d.(2)(b
(3) Other domestic debt securities	RIAD				1.d.(2)(b)
	PIAD				1.d.(3) 1.d.(4)
(4) Foreign debt securities	DIAD				1.d.(4) 1.d.(5)
(5) Equity securities (including investments in mutual funds)	PIAD				- (-,
e. Interest income from trading assets					1.e.
f. Interest income on federal funds sold and securities pruchased under agreements to resell	DIAD				1.f.
g. Total interest income (sum of items 1.a through 1.f)	. 4107				1.g.

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

#### FFIEC 032 Page RI-2

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### Schedule RI-Continued

		Year-	to-dat	е	]
Dollar Amounts in Thousands	;	Bil	Mil	Thou	1
2. Interest expense:					1
a. Interest on deposits:					
(1) Transaction accounts (NOW accounts, ATS accounts, and					
telephone and preauthorized transfer accounts)	RIAD 4508				2.a.(1)
(2) Nontransaction accounts:					1
(a) Money market deposit accounts (MMDAs)	RIAD 4509				2.a.(2)(a)
(b) Other savings deposits	DIAD				2.a.(2)(b)
(c) Time deposits of \$100,000 or more					2.a.(2)(c)
(d) Time deposits of less than \$100,000	DIAD				2.a.(2)(d)
b. Expense of federal funds purchased and securities sold under	A510				
agreements to repurchase	RIAD 4180			1	2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities,	4180			-	
and other borrowed money	RIAD	<u> </u>	[		2.c.
d. Not applicable	4185				2.0.
e. Interest on subordinated notes and debentures	RIAD 4200	<u> </u>		1	2.e.
	DIAD				2.6. 2.f.
f. Total interest expense (sum of items 2.a through 2.e)					DIA D
3. Net interest income (item 1.g minus 2.f)	••				4074 <b>3</b> .
4. Provisions:					RIAD
a. Provision for credit losses					4230 4.a.
b. Provision for allocated transfer risk	-				4.b.
5. Noninterest income:	RIAD	r			4 _
a. Income from fiduciary activities	4070				5.a.
b. Service charges on deposit accounts	. 4080				5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum	RIAD	1		1	4 _
items 8.a through 8.d)	. A220				5.c.
de. Not applicable					
f. Other noninterest income:	RIAD	r		-	4
(1) Other fee income	5407				5.f.(1)
(2) All other noninterest income*	. 5408				5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f)					RIAD 4079 5.g. RIAD
6. a. Realized gains (losses) on held-to-maturity securities					3521 6.a.
b. Realized gains (losses) on available-for-sale securities					3196 6.b.
7. Noninterest expense:	RIAD				4
a. Salaries and employee benefits	4135				7.a.
b. Expenses of premises and fixed assets (net of rental income)		r			4
(excluding salaries and employee benefits and mortgage interest)					7.b.
c. Other noninterest expense*					7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)					RIAD 4093 7.d.
8. Income (loss) before income taxes and extraordinary items and other					
adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)					RIAD 4301 8.
9. Applicable income taxes (on item 8)					RIAD 4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8					
minus 9)					RIAD 4300 10.
11. Extraordinary items and other adjustments, net of income taxes*					RIAD 4320 11.
12. Net income (loss) (sum of items 10 and 11)					RIAD 4340 12.

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

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1381

FDIC Certificate Number

### Schedule RI-Continued

Memoranda		Year-1	to-date	е	
Dollar Amounts in Thousand	ls	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after			-		
August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in			-		
Schedule RI, item 8)	RIAD 8431				M.2.
3. Not applicable					
4. Number of full-time equivalent employees at end of current period (round to nearest			Numbe	er	
whole number)	RIAD 4150				M.4.
5.—6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down	CC	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>1</sup>	.D 06				M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)					
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou	
a. Interest rate exposures	RIAD 8757				M.8.a
b. Foreign exchange exposures	DIAD				M.8.b
c. Equity security and index exposures	DIAD				M.8.c
d. Commodity and other exposures	DIAD				M.8.d
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income	RIAD 8761				M.9.a
b. Net (increase) decrease to interest expense	DIAD				M.9.b
c. Other (noninterest) allocations	DIAD				M.9.c
10. Credit losses on off-balance sheet derivatives (see instructions)	BIAD				M.10.
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 				M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11		Bil	Mil	Thou	
(to be reported with the December Report of Income)	RIAD				M.12.
• •		-			

<sup>1</sup> For example, a bank acquired on June 1, 1997, would report 19970601.

### Schedule RI-A-Changes in Equity Capital

Indicate decreases and losses in parentheses.				13	83
	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total equity capital originally reported in the December 31	, 1997, Reports of Condition				
and Income		RIAD 3215			
2. Equity capital adjustments from amended Reports of Incon	ne, net*	RIAD 3216			
3. Amended balance end of previous calendar year (sum of it		RIAD 3217			
4. Net income (loss) (must equal Schedule RI, item 12)		RIAD 4340			
5. Sale, conversion, acquisition, or retirement of capital stock					
<ol> <li>Changes incident to business combinations, net</li> </ol>		RIAD 4356			<u> </u>
<ol> <li>Zerse dividends declared on preferred stock</li> </ol>		4330 RIAD 4470			<u> </u>
8. LESS: Cash dividends declared on pretended stock		RIAD 4460			<u> </u>
9. Cumulative effect of changes in accounting principles from		4460			
this schedule)		RIAD			T
		4411 RIAD			
<ol> <li>Corrections of material accounting errors from prior years*</li> </ol>	(see instructions for this schedule)	4412			
11. Change in net unrealized holding gains (losses) on available	e-for-sale securities	RIAD 8433			
12. Other transactions with parent holding company* (not incl	uded in items 5, 7, or 8 above)	RIAD 4415			
13. Total equity capital end of current period (sum of items 3				-	
Schedule RC, item 28)		RIAD 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 Lovaludae above offe and recoveriae through							13	86	
Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.		(Column A) (Co Charge-offs Rec							
		Calendar year-to-date							
Dollar Amounts in Thousan	nds	Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate:									
a. To U.S. addressees (domicile)	RIAD				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 				RIAD 4664				
3. Loans to finance agricultural production and other loans to farmers	RIAD 				RIAD 4665				
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	RIAD				RIAD 4617				
b. To non-U.S. addressees (domicile)	RIAD				RIAD 4618				
5. Loans to individuals for household, family, and other personal		_							
expenditures:		1				1			
a. Credit cards and related plans	RIAD				RIAD 4666				
b. Other (includes single payment, installment, and all student						1			
loans)					RIAD 4667				
6. Loans to foreign governments and official institutions					RIAD 4627				
7. All other loans	RIAD				RIAD 4628				
8. Lease financing receivables:									
a. Of U.S. addressees (domicile)					RIAD 4668				
b. Of non-U.S. addressees (domicile)	RIAD 4659				RIAD 4669				
9. Total (sum of items 1 though 8)	RIAD 				RIAD 4605				

Memoranda		(Colu Charg				•	mn B) veries		
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
13. Not applicable									
4. Loans to finance commercial real estate, construction, and land									
development activities (not secured by real estate) included in									
Schedule RI-B, part I, items 4 and 7, above	RIAD 5409				RIAD 5410				M.4.
5. Loans secured by real estate (sum of Memorandum items 5.a									
through 5.e must equal sum of Schedule RI-B, part I, items 1.a									
and 1.b, above):									
a. Construction and land development	RIAD 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	RIAD 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				RIAD 3589				M.5.d.
e. Secured by nonfarm nonresidential properties	RIAD 3590				RIAD 3591				M.5.e.

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FDIC Certificate Number

### Schedule RI-B-Continued

#### 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)	DIAD				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-E-Explanations

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

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

			13	95
		Year-t	o-dat	е
Dollar Amounts in Thousands		Bil	Mil	Thou
. All other noninterest income (from Schedule RI, item 5.f.(2))				
Report amounts that exceed 10% of Schedule RI, item 5.f.(2):				
a. Net gains (losses) on other real estate owned	RIAD 5415			
b. Net gains (losses) on sales of loans	RIAD 5416			
c. Net gains (losses) on sales of premises and fixed assets				
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI,				
item 5.f.(2):				
d. TEXT 4461	RIAD 4461			
e. TEXT 4462	RIAD 4462			
f. TEXT 4463	RIAD 4463			
Other noninterest expense (from Schedule RI, item 7.c):				
a. Amortization expense of intangible assets	RIAD 4531			
Report amounts that exceed 10% of Schedule RI, item 7.c:				
b. Net (gains) losses on other real estate owned	RIAD 5418			
c. Net (gains) losses on sales of loans				
d. Net (gains) losses on sales of premises and fixed assets	DIAD			
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI,				
item 7.c:				
e. TEXT 4464	RIAD 4464			
f. TEXT 4467	RIAD 4467			
<b>TEXT</b> <b>Q.</b> 4468	RIAD 4468			

### Schedule RI-E-Continued

			Y	/ear-t	o-date	e
	Dollar Amounts in	Thousands		Bil	Mil	Thou
Extraordinary items and other adjustments and applicabl	e income tax effect (from					
Schedule RI, item 11) (itemize and describe all extraordin	nary items and other adjustme	nts):				
a. (1) TEXT 4469			RIAD 4469			
(2) <u>Applic</u> able income tax effect	RIAD 4486					
b. (1) 4487			RIAD 4487			
(2) Applicable income tax effect	RIAD 4488					
c. (1) TEXT 4489			RIAD 4489			
(2) Applicable income tax effect	RIAD 4491					
Equity capital adjustments from amended Reports of Inc	ome (from Schedule RI-A, iter	n 2)				
(itemize and describe all adjustments):			040		_	
a. TEXT 4492			RIAD 4492			
b. TEXT 4493			RIAD 4493			
Cumulative effect of changes in accounting principles from						
(from Schedule RI-A, item 9) (itemize and describe all ch	nanges in accounting principles	s):	040		_	
a. TEXT 4494			RIAD 4494			
b. TEXT 4495			RIAD 4495			
Corrections of material accounting errors from prior year	rs (from Schedule RI-A, item 1	0)				
(itemize and describe all corrections):			RIAD		_	
a. 4496			4496			
b. TEXT 4497			RIAD 4497			
Other transactions with parent holding company (from S	Schedule RI-A, item 12)					
(itemize and describe all such transactions):			RIAD			
a. 4498			4498			
b. TEXT 4499			RIAD 4499			
Adjustments to allowance for credit losses (from Schedu	ule RI-B, part II, item 5)					
(itemize and describe all adjustments):						
a. 4521			RIAD 4521			
b. TEXT 4522			RIAD 4522			
Other explanations (the space below is provided for the	bank to briefly describe, at its		139	98	13	99
option, any other significant items affecting the Report of	of Income):					

No comment (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)

Γ	
Legal Title of Bank	
City	
State	Zip Code

FDIC Certificate Number	L					
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# 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

			C3	300
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 <sup>1</sup>	RCON 0081			
b. Interest-bearing balances <sup>2</sup>	RCON 0071			
2. Securities:		1		
a. Held-to-maturity securities (from Schedule RC-B, column A)A)				
b. Available-for-sale securities (from Schedule RC-B, column D)D)	RCON 1773			
3. Federal funds sold and securities purchased under agreements to resell	RCON 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,		1		
allowance, and reserve (item 4.a minus 4.b and 4.c)				
5. Trading assets (from Schedule RC-D)				
6. Premises and fixed assets (including capitalized leases)				
7. Other real estate owned (from Schedule RC-M)				
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				
9. Customers' liability to this bank on acceptances outstanding				
10. Intangible assets (from Schedule RC-M)	RCON 2143			
11. Other assets (from Schedule RC-F)				
12. Total assets (sum of items 1 through 11)	RCON 2170			

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

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

### Schedule RC-Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON 2200				13.a.
(1) Noninterest-bearing <sup>1</sup>					13.a.(1)
(2) Interest-bearing	]				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					
(1) Noninterest-bearing					
(2) Interest-bearing					
14. Federal funds purchased and securities sold under agreements to repurchase	RCON 2800				14.
15. a. Demand notes issued to the U.S. Treasury	RCON 2840				15.a.
b. Trading liabilities (from Schedule RC-D)	RCON 3548				15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases):					
a. With a remaining maturity of one year or less	RCON 2332				16.a.
b. With a remaining maturity of more than one year through three years	BCON				16.b.
c. With a remaining maturity of more than three years	RCON A548				16.c.
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding	RCON 2920				18.
19. Subordinated notes and debentures <sup>2</sup>	RCON 3200				19.
20. Other liabilities (from Schedule RC-G)	RCON 2930				20.
21. Total liabilities (sum of items 13 through 20)	<b>BCON</b>				21.
22. Not applicable					
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus	RCON 3838				23.
24. Common stock	RCON 3230				24.
25. Surplus (exclude all surplus related to preferred stock)					25.
26. a. Undivided profits and capital reserves	RCON 3632				26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities	RCON 8434				26.b.
27. Cumulative foreign currency translation adjustments					
28. Total equity capital (sum of items 23 through 27)					28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON 3300				29.

#### Memorandum

#### To be reported only with the March Report of Condition.

1.	Indicate in the box at the right the number of the statement below that best describes the			
	most comprehensive level of auditing work performed for the bank by independent external		Number	
	auditors as of any date during 1997	RCON 6724		M.1.

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

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

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

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

Exclude assets held for trading.

-					C305		
[	Oollar Amounts in Thousands		Bil	Mil	Thou		
1. Cash items in process of collection, unposted debits, and currency ar	id coin:						
a. Cash items in process of collection and unposted debits	1	RCON 0020					
b. Currency and coin		RCON 0080					
2. Balances due from depository institutions in the U.S.:							
a. U.S. branches and agencies of foreign banks		RCON 0083					
b. Other commercial banks in the U.S. and other depository institution							
3. Balances due from banks in foreign countries and foreign central ban	(S:						
a. Foreign branches of other U.S. banks	F	RCON 0073					
b. Other banks in foreign countries and foreign central banks	1	RCON 0074					
A. Balances due from Federal Reserve Banks	F	RCON 0090					
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of it	ems 1.a and 1.b)	RCON 0010					

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

### Schedule RC-B-Securities

Exclude assets held for trading.

Exclude assets held for trading.															C3	810	
			He	eld-to-maturity Availa								ailable	e-for-s				
	(Column A) Amortized Cost						mn B) Value			(Colu nortiz	- ,						
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1. U.S. Treasury securities	RCON 0211				RCON 0213				RCON 1286				RCON 1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed securities):																	
a. Issued by U.S. Govern-																	
ment agencies <sup>2</sup>	RCON 1289				RCON 1290				RCON 1291				RCON 1293				2.a.
b. Issued by U.S.																	
Government-sponsored																	
agencies <sup>3</sup>	RCON				RCON 1295				RCON 1297				RCON 1298				2.b.

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

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

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

### Schedule RC-B-Continued

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

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

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### Schedule RC-B-Continued

<ul> <li>Dollar Amounts in Thousands</li> <li>Pledged securities<sup>1</sup></li> <li>Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status): <ul> <li>a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup></li> <li>(1) Three months or less</li></ul></li></ul>	RCON 	il Mil Mil	Thou
<ul> <li>Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):</li> <li>a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup></li> <li>(1) Three months or less</li></ul>	RCON A549 A549 RCON A550 RCON A551 RCON A551 RCON A553 RCON A553 RCON A554 RCON A554		
<ul> <li>a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup></li> <li>(1) Three months or less</li></ul>	A549           RCON           A550           RCON           . A551           RCON           . A553           RCON           . A553           RCON           . A554		
<ul> <li>subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup></li> <li>(1) Three months or less</li></ul>	A549           RCON           A550           RCON           . A551           RCON           . A553           RCON           . A553           RCON           . A554		
<ul> <li>securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup></li> <li>(1) Three months or less</li></ul>	A549           RCON           A550           RCON           . A551           RCON           . A553           RCON           . A553           RCON           . A554		
<ul> <li>with a remaining maturity or repricing frequency of: <sup>3, 4</sup></li> <li>(1) Three months or less</li></ul>	A549           RCON           A550           RCON           . A551           RCON           . A553           RCON           . A553           RCON           . A554		
<ul> <li>(1) Three months or less</li></ul>	A549           RCON           A550           RCON           . A551           RCON           . A553           RCON           . A553           RCON           . A554		
<ul> <li>(2) Over three months through 12 months</li></ul>	A549           RCON           A550           RCON           . A551           RCON           . A553           RCON           . A553           RCON           . A554		
<ul> <li>(3) Over one year through three years</li></ul>	A550           RCON		
<ul> <li>(4) Over three years through five years</li></ul>			
<ul> <li>(5) Over five years through 15 years</li></ul>			
<ul> <li>(5) Over five years through 15 years</li></ul>	RCON RCON RCON RCON RCON RCON RCON RCON RCON RCON		
<ul> <li>(6) Over 15 years</li> <li>b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup></li> <li>(1) Three months or less</li> </ul>	RCON 		
mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup> (1) Three months or less	BOON		
mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup> (1) Three months or less	BOON		
(1) Three months or less	BOON		
	BOON		
(2) Over three months through 12 months	A556		
(3) Over one year through three years	DCON		
(4) Over three years through five years	RCON		
(5) Over five years through 15 years	BOON		
(6) Over 15 years	RCON A560		
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude			
mortgage pass-through securities) with an expected average life of: <sup>6</sup>			
(1) Three years or less	RCON A561		
(2) Over three years	RCON		
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or			
less (included in Memorandum items 2.a through 2.c above)	RCON A248		
-6. Not applicable			
Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or			
trading securities during the calendar year-to-date (report the amortized cost at date			
of sale or transfer)	RCON		
High-risk mortgage securities (included in the held-to-maturity and available-for-sale			
accounts in Schedule RC-B, item 4.b):			
a. Amortized cost	RCON 8780		
b. Fair value	RCON 8781		
Structured notes (included in the held-to-maturity and available-for-sale accounts in			
Schedule RC-B, items 2, 3, and 5):			
a. Amortized cost	RCON		
b. Fair value			+

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

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

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

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

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

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

### Schedule RC-C-Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

			C	315
Dollar Amounts in Thousand	s	Bil	Mil	Thou
. Loans secured by real estate:		1		
a. Construction and land development	RCON 1415			
b. Secured by farmland (including farm residential and other improvements)	RCON			
c. Secured by $1-4$ family residential properties:				
(1) Revolving, open-end loans secured by $1-4$ family residential properties and				
extended under lines of credit	RCON 1797			
(2) All other loans secured by $1-4$ family residential properties:				
(a) Secured by first liens	RCON 5367			
(b) Secured by junior liens	RCON 5368			
d. Secured by multifamily (5 or more) residential properties	RCON 1460			
e. Secured by nonfarm nonresidential properties	RCON			
. Loans to depository institutions:				
a. To commercial banks in the U.S.:				
(1) To U.S. branches and agencies of foreign banks	RCON			
(2) To other commercial banks in the U.S.	DCON			
b. To other depository institutions in the U.S.	RCON			
c. To banks in foreign countries:				
(1) To foreign branches of other U.S. banks	RCON 1513			
(2) To other banks in foreign countries	RCON			
. Loans to finance agricultural production and other loans to farmers	RCON			
. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCON			
b. To non-U.S. addressees (domicile)	<b>BCON</b>			
. Acceptances of other banks:				
a. Of U.S. banks	RCON 1756			
b. Of foreign banks	DOON			
. Loans to individuals for household, family, and other personal expenditures				1
(i.e., consumer loans) (includes purchased paper):				
a. Credit cards and related plans (includes check credit and other revolving credit plans)	RCON			
b. Other (includes single payment, installment, and all student loans)	DCON			
. Loans to foreign governments and official institutions (including foreign central banks)	DCON			
. Obligations (other than securities and leases) of states and political subdivisions				
in the U.S. (includes nonrated industrial development obligations)	RCON 			
. Other loans:				1
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON			
b. All other loans (exclude consumer loans)	RCON			
Lease financing receivables (net of unearned income):				
a. Of U.S. addressees (domicile)	RCON			
b. Of non-U.S. addressees (domicile)	<b>BCON</b>			
. LESS: Any unearned income on loans reflected in items 1–9 above	DCON			
. Total loans and leases, net of unearned income (sum of items 1 through 10			-	
	RCON	1	1	

### Schedule RC-C-Continued

#### Part I. Continued

#### Memoranda

Dollar Amounts in Thousands	6	Bil	Mil	Thou	
1. Not applicable					
2. Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N,					
Memorandum item 1):					
a. Loans secured by real estate:		-			
(1) To U.S. addressees (domicile)	RCON 1687				M.2.a.(1)
(2) To non-U.S. addressees (domicile)	RCON 1689				M.2.a.(2)
b. All other loans and all lease financing receivables (exclude loans to individuals		-			
for household, family, and other personal expenditures)	RCON 				M.2.b.
c. Commercial and industrial loans to and lease financing receivables of		-		_	
non-U.S. addressees (domicile) included in Memorandum item 2.b above	RCON 8692				M.2.c.
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on $1-4$ family residential properties (reported in					
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing					
frequency of: <sup>1, 2</sup>		-			
(1) Three months or less					M.3.a.(1)
(2) Over three months through 12 months					M.3.a.(2)
(3) Over one year through three years					M.3.a.(3)
(4) Over three years through five years	RCON				M.3.a.(4)
(5) Over five years through 15 years	RCON A568				M.3.a.(5)
(6) Over 15 years	RCON				M.3.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10) EXCLUDING					
closed-end loans secured by first liens on $1-4$ family residential properties (reported in					
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing					
frequency of: <sup>1, 3</sup>		n.			
(1) Three months or less					M.3.b.(1)
(2) Over three months through 12 months	RCON A571				M.3.b.(2)
(3) Over one year through three years	RCON 				M.3.b.(3)
(4) Over three years through five years	RCON				M.3.b.(4)
(5) Over five years through 15 years	RCON 				M.3.b.(5)
(6) Over 15 years	RCON				M.3.b.(6)
c. Fixed rate AND floating rate loans and leases (reported in Schedule RC-C, part I, items 1		n.			
through 10) with a REMAINING MATURITY of one year or less	RCON A247				M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties (reported		1			
in Schedule RC-C, part I, item 1.e) with a REMAINING MATURITY of over five years	RCON A577				M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans (reported in Schedule RC-C,		1			
part I, item 4) with a REMAINING MATURITY of over three years	RCON A578				M.3.e.

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

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

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

Schedule RC-C-Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands		Bil	Mil	Thou	
4. Loans to finance commercial real estate, construction, and land	development activities				-	
(not secured by real estate) included in Schedule RC-C, part I, it	ems 4 and 9.b, page RC-6'					M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part	I, page RC-6)	RCON .5369				M.5.
6. Adjustable rate closed-end loans secured by first liens on $1-4$					-	
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6) .		RCON .5370				M.6.

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

### Schedule RC-D-Trading Assets and Liabilities

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

Dollar Amounts in Thousands       Bil       Mil       Thou         ASSETS					C3	320
1. U.S. Treasury securities       ICON         2. U.S. Government agency obligations (exclude mortgage-backed securities)       ICON         3. Securities issued by states and political subdivisions in the U.S.       ICON         4. Mortgage-backed securities (MBS):       ICON         a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA       ICON         b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA       ICON         (include CMOs, REMICs, and stripped MBS)       ICON         c. All other mortgage-backed securities       ICON         5. Other debt securities       ICON         9. Other trading assets       ICON         10. Not applicable       ICON         11. Revaluation gassets (sum of items 1 through 11) (must equal Schedule RC, item 5)       ICON         12. Total trading assets not interest rate, foreign exchange rate, and other commodity and equity       ICON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       ICON         13. Liability for short positions       ICON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       ICON		Dollar Amounts in Thousands	E	Bil	Mil	Thou
1. U.S. Treasury securities	ASSETS					
2. U.S. Government agency obligations (exclude mortgage-backed securities)       RCON         3. Securities issued by states and political subdivisions in the U.S.       RCON         4. Mortgage-backed securities (MBS):       RCON         a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA       RCON         b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA       RCON         (include CMOs, REMICs, and stripped MBS)       RCON         c. All other mortgage-backed securities       RCON         5. Other debt securities       RCON         68. Not applicable       RCON         9. Other trading assets       RCON         10. Not applicable       RCON         11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts       RCON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         12. Liability for short positions       Bil Mil Thou         13. Liability for short positions       RCON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       RCON	1. U.S. Treasury securities	RCC 				
3. Securities issued by states and political subdivisions in the U.S.       RCON         4. Mortgage-backed securities (MBS):       RCON         a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA       RCON         b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA       RCON         (include CMOs, REMICs, and stripped MBS)       RCON         c. All other mortgage-backed securities       RCON         5. Other debt securities       RCON         6.—8. Not applicable       RCON         9. Other trading assets       RCON         10. Not applicable       RCON         11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts       RCON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         12. LIABILITIES       Bil       Mil         13. Liability for short positions       RCON       RCON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       RCON		BCC	N 2			
4. Mortgage-backed securities (MBS):       a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA         b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA       RCON         c. All other mortgage-backed securities       RCON         c. All other mortgage-backed securities       RCON         5. Other debt securities       RCON         68. Not applicable       RCON         9. Other trading assets       RCON         10. Not applicable       RCON         11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity       RCON         contracts       RCON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         13. Liability for short positions       Bil       Mil         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       RCON		500				
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) c. All other mortgage-backed securities 5. Other debt securities 68. Not applicable 9. Other trading assets 10. Not applicable 11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) LIABILITIES 13. Liability for short positions 14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity						
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)		or GNMA	N 4			
(include CMOs, REMICs, and stripped MBS)						
c. All other mortgage-backed securities       RCON       RCON         5. Other debt securities       RCON       RCON         68. Not applicable       RCON       RCON         9. Other trading assets       RCON       RCON         10. Not applicable       RCON       RCON         11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity       RCON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         12. Total trading assets on interest rate, foreign exchange rate, and other commodity and equity       RCON         13. Liability for short positions       RCON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       RCON		BCC	N 5			
5. Other debt securities       RCON         68. Not applicable       RCON         9. Other trading assets       RCON         10. Not applicable       RCON         11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity       RCON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         13. Liability for short positions       RCON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       RCON		PCC	N			
9. Other trading assets	5.5	RCC	N			
9. Other trading assets	6.—8. Not applicable					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts       RCON	9. Other trading assets	RCC .354				
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts       RCON	10. Not applicable					
contracts       .3543         12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)       RCON         LIABILITIES       Bil       Mil         13. Liability for short positions       RCON       RCON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity       Image: Contract of the state of the sta	11. Revaluation gains on interest rate, foreign exchange rate, and other	commodity and equity				
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	contracts	RCC .354				
13. Liability for short positions       RCON         14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity	12. Total trading assets (sum of items 1 through 11) (must equal Sched	lule RC, item 5)	N 5			
13. Liability for short positions				Bil	Mil	Thou
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity		RCC				
	, .		<u>•</u>			-
	· ·	BCC				
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)		BCC	DN	-		



### Schedule RC-C-Continued

#### Part II. Loans to Small Businesses and Small Farms

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

 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" reported in Schedule RC-C, part I, item 1.e, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" reported in Schedule RC-C, part I, item 4.a, 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.") ......

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

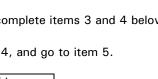
If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

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

Report the total number of loans currently outstanding for each of the	Nu	mber of Loans	
following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in			
Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the number			
of loans should NOT exceed \$100,000.)	RCON 5562		2.a.
b. "Commercial and industrial loans to U.S. addressees" reported in			
Schedule RC-C, part I, item 4.a (Note: Item 4.a divided by the number			
of loans should NOT exceed \$100,000.)	RCON 5563		2.b.
	of loans should NOT exceed \$100,000.) b. "Commercial and industrial loans to U.S. addressees" reported in Schedule RC-C, part I, item 4.a (Note: Item 4.a divided by the number	following Schedule RC-C, part I, Ioan categories: a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the number of Ioans should NOT exceed \$100,000.) b. "Commercial and industrial Ioans to U.S. addressees" reported in Schedule RC-C, part I, item 4.a (Note: Item 4.a divided by the number of Ioans should NOT exceed \$100,000.)	following Schedule RC-C, part I, Ioan categories: a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the number of Ioans should NOT exceed \$100,000.) b. "Commercial and industrial Ioans to U.S. addressees" reported in Schedule RC-C, part I, item 4.a (Note: Item 4.a divided by the number

	(Column A) Number of Loans		olumr Amoui Curren Itstand	nt tly	
Dollar Amounts in Thousands			3il N	/lil Thou	I
3. Number and amount currently outstanding of "Loans secured by					
nonfarm nonresidential properties" reported in Schedule RC-C,					
part I, item 1.e (sum of items 3.a through 3.c must be less than					
or equal to Schedule RC-C, part I, item 1.e):					
a. With <b>original amounts</b> of \$100,000 or less	RCON . 5564	RCON 5565			;
b. With original amounts of more than \$100,000 through \$250,000	RCON 5566	RCON 5567			;
c. With original amounts of more than \$250,000 through \$1,000,000	RCON . 5568	RCON 5569			;
I. Number and amount currently outstanding of "Commercial and					
industrial loans to U.S. addressees" reported in Schedule RC-C,					
part I, item 4.a (sum of items 4.a through 4.c must be less than					
or equal to Schedule RC-C, part I, item 4.a):					
a. With <b>original amounts</b> of \$100,000 or less	RCON 5570	RCON 5571			4
b. With original amounts of more than \$100,000 through \$250,000	RCON 5572	RCON 5573			4
c. With original amounts of more than \$250,000 through \$1,000,000	RCON . 5574	RCON 5575			4





RCON 6999 YES

C318

NO

FDIC Certificate Number

### 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)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, 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.") ......

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

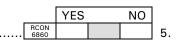
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the		
following Schedule RC-C, part I, Ioan categories: Num	nber of Loans	
a. "Loans secured by farmland (including farm residential and other		
improvements)" reported in Schedule RC-C, part I, item 1.b		
(Note: Item 1.b divided by the number of loans should NOT		
exceed \$100,000.)		6.a.
b. "Loans to finance agricultural production and other loans to farmers"		
reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the		
number of loans should NOT exceed \$100,000.)		6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		Am Curr	mn B) ount ently anding		
7. Number and amount currently outstanding of "Loans secured by farmland			Bil	Mil	Thou	
(including farm residential and other improvements)" reported in						
Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be						
less than or equal to Schedule RC-C, part I, item 1.b):						
a. With <b>original amounts</b> of \$100,000 or less		RCON 5579				
b. With original amounts of more than \$100,000 through \$250,000		RCON 5581				7.
c. With original amounts of more than \$250,000 through \$500,000	RCON . 5582	RCON 5583				7.
. Number and amount currently outstanding of "Loans to finance agricultural						7
production and other loans to farmers" reported in						
Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c						
must be less than or equal to Schedule RC-C, part I, item 3):			-			
a. With <b>original amounts</b> of \$100,000 or less		RCON 5585				
b. With original amounts of more than \$100,000 through \$250,000		RCON 5587				8.
c. With original amounts of more than \$250,000 through \$500,000	RCON . 5588	RCON 5589				8.
						8





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### Schedule RC-E-Deposit Liabilities

	-										C3	825
			Tran	sactio	n Acco	ounts			N	ontrar Acco	nsactio ounts	on
	To acco	(Colui tal tra ounts otal d depo	nsact (inclu	ion ding	l dei	(Colu Memo mand (inclue colun	: Tota depos ded in	al sits		ontrar	otal Isactio Junts	on
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
<ul> <li>Deposits of:</li> <li>1. Individuals, partnerships, and corporations</li></ul>	RCON 2202 RCON 2203 RCON 2206 RCON 2207				RCON 2240 RCON 2280 RCON 2290 RCON 2310 RCON 2312 RCON 2320				RCON 2346 RCON 2520 RCON 2530 RCON 2550 RCON 2349 RCON 2349			
<ol> <li>Foreign governments and official institutions (including foreign central banks)</li> <li>Certified and official checks</li> <li>Total (sum of items 1 through 8) (sum of columns A and C must equal Schedule RC, item 13.a)</li> </ol>	<b>BCON</b>				RCON 2300 RCON 2330 RCON 2210				RCON 2377 RCON 2385			

#### Memoranda

wienne	Dollar Amounts in Thous	ands		Bil	Mil	Thou	
1. Se	elected components of total deposits (i.e., sum of item 9, columns A and C):						
a. <sup>.</sup>	Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts		RCON 6835				M.1.a.
b. <sup>-</sup>	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. l	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.						
1	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. Co	omponents of total nontransaction accounts (sum of Memorandum items 2.a through 2.c						
mu	ust equal item 9, column C above):						
a. 9	Savings deposits:					-	
	(1) Money market deposit accounts (MMDAs)		RCON 6810				M.2.a.(1)
	(2) Other savings deposits (excludes MMDAs)		RCON 0352				M.2.a.(2)
b. <sup>-</sup>	Total time deposits of less than \$100,000		RCON 6648				M.2.b.
с.	Total time deposits of \$100,000 or more		RCON 2604				M.2.c.
3. All	I NOW accounts (included in column A above)		RCON 2398				M.3.
4. No	ot applicable						

FDIC Certificate Number

### Schedule RC-E-Continued

#### Memoranda (continued)

Dollar Amounts in Thousands		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: <sup>1, 2</sup>					
(1) Three months or less					M.5.a.(1)
(2) Over three months through 12 months	RCON				M.5.a.(2)
(3) Over one year through three years	<b>PCON</b>				M.5.a.(3)
(4) Over three years	RCON 				M.5.a.(4)
b. Fixed rate AND floating rate time deposits of less than \$100,000 with a REMAINING					
MATURITY of one year or less (included in Memorandum items 5.a.(1) through 5.a.(4)					
above)	RCON . A241				M.5.b.
6. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: <sup>1,3</sup>					
(1) Three months or less	RCON A584				M.6.a.(1)
(2) Over three months through 12 months	RCON A585				M.6.a.(2)
	<b>BCON</b>				M.6.a.(3)
	RCON 				M.6.a.(4)
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a REMAINING					
	RCON				M.6.b.
<ul> <li>a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: <sup>1,3</sup></li> <li>(1) Three months or less</li></ul>	RCON A584 RCON A585 RCON A586 RCON A587				M M M

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

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

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

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### Schedule RC-F-Other Assets

Schedule NC-1 – Other Assets					C	330
Do	ollar Amounts	in Thousands		Bil	Mil	Thou
1. Income earned, not collected on loans			RCON 2164			
2. Net deferred tax assets <sup>1</sup>			PCON			
3. Interest-only strips receivable (not in the form of a security) <sup>2</sup> on:						
a. Mortgage loans			RCON A519			
b. Other financial assets			<b>BCON</b>			
4. Other (itemize and describe amounts that exceed 25% of this item)			RCON 2168			
a. TEXT 3549	RCON 3549					
<b>b.</b> TEXT 3550	RCON 3550					
C. TEXT 3551	RCON 3551					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)			RCON 2160			

#### Memorandum

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

### Schedule RC-G-Other Liabilities

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

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

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



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

			C	355
Dollar Amounts in Thousa	nds	Bil	Mil	Thou
ASSETS				
1. Interest-bearing balances due from depository institutions	RCON 			
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup>	RCON .3382			
3. Securities issued by states and political subdivisions in the U.S. <sup>2</sup>	RCON 			
4. a. Other debt securities <sup>2</sup>	RCON 			
b. Equity securities <sup>3</sup> (includes investments in mutual funds and Federal Reserve stock)				
5. Federal funds sold and securities purchased under agreements to resell	RCON 			
6. Loans:				
a. Total loans	RCON 			
b. Loans secured by real estate	RCON .3385			
c. Loans to finance agricultural production and other loans to farmers	RCON 			
d. Commercial and industrial loans				
e. Loans to individuals for household, family, and other personal expenditures	RCON .3388			
7. Trading assets	BCON			
8. Lease financing receivables (net of unearned income)	BOON			
9. Total assets <sup>4</sup>				
LIABILITIES				
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone				
and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485			
11. Nontransaction accounts:				
a. Money market deposit accounts (MMDAs)	RCON			
b. Other savings deposits	DCON			
c. Time deposits of \$100,000 or more	BCON			
d. Time deposits of less than \$100,000	BOON			
12. Federal funds purchased and securities sold under agreements to repurchase	BCON			
13. Other borrowed money (includes mortgage indebtedness and obligations under				
capitalized leases)	RCON			

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

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

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

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

### Schedule RC-L-Off-Balance Sheet Items

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

			C360	0
Dollar	Amounts in Thousands	B	il Mil T	hou
1. Unused commitments:				
a. Revolving, open-end lines secured by $1-4$ family residential properties,	e.g., home equity			
lines		RCON 3814		1.a.
b. Credit card lines		RCON 3815		1.b.
c. Commercial real estate, construction, and land development:				
(1) Commitments to fund loans secured by real estate		RCON 3816		1.c.(
(2) Commitments to fund loans not secured by real estate		DCON		1.c.(
d. Securities underwriting		RCON 3817		1.d.
e. Other unused commitments		RCON 3818		1.e.
2. Financial standby letters of credit		RCON 3819		2.
a. Amount of financial standby letters of credit conveyed to others		3013		2.a.
3. Performance standby letters of credit		RCON 3821		3.
a. Amount of performance standby letters of credit conveyed to others	RCON	3821		3.a.
4. Commercial and similar letters of credit		RCON		
<ol> <li>Commercial and similar letters of credit</li></ol>		. 3411		4.
		RCON		
reporting bank		3428		5.
6. Participations in acceptances (as described in the instructions) acquired by		RCON		
(nonaccepting) bank		3429 RCON		6.
7. Securities borrowed		3432		7.
8. Securities lent (including customers' securities lent where the customer is		RCON	_	
against loss by the reporting bank)		3433		8.
9. Financial assets transferred with recourse that have been treated as sold	for Call Report			
purposes:				
a. First lien 1–4 family residential mortgage loans:		RCON		
(1) Outstanding principal balance of mortgages transferred as of the rep		A521 RCON		9.a.(
(2) Amount of recourse exposure on these mortgages as of the report of		A522		9.a.(
b. Other financial assets (excluding small business obligations reported in		RCON		
(1) Outstanding principal balance of assets transferred as of the report	date	A523		9.b.(
(2) Amount of recourse exposure on these assets as of the report date		RCON A524		9.b.(
c. Small business obligations transferred with recourse under Section 208	of the Riegle			
Community Development and Regulatory Improvement Act of 1994:				
(1) Outstanding principal balance of small business obligations transfer	red as of			
the report date		RCON A249		9.c.(
(2) Amount of retained recourse on these obligations as of the report d	ate	RCON A250		9.c.(
10. Notional amount of credit derivatives:				
a. Credit derivatives on which the reporting bank is the guarantor		RCON A534		10.a.
b. Credit derivatives on which the reporting bank is the beneficiary		RCON A535		10.b.
11. Spot foreign exchange contracts		RCON 8765		11.
12. All other off-balance sheet liabilities (exclude off-balance sheet derivatives				
each component of this item over 25% of Schedule RC, item 28, "Total e		RCON 3430		12.
		0.00		
a. TEXT 3555	RCON 3555			12.a.
b. 3556	RCON 3556			12.b.
C. 3555	RCON			12.D.
d. 3558	3557 RCON			12.d.
U. 3008	3558			12.0.

FDIC Certificate Number

### Schedule RC-L-Continued

Dollar Amounts in Thousands Bil Mil													
13. All other off-balance sheet assets (exclude off-balance sheet de each component of this item over 25% of Schedule RC, item 28	RCON				13.								
a. TEXT 5592 b. TEXT 5593 C. TEXT 5594 d. TEXT TEXT 5595	RCON           5592           RCON           5593           RCON           5594           RCON           5595					13.a. 13.b. 13.c. 13.d.							

								1							361		
	Interest Rate Foreign						ange	e Equity Derivative					(Column D) Commodity and Other Contracts				
Tril			-	Tril			-	Tril			-				Thou		
	Dii	IVIII	Thou			IVIII	Thou		Dii	IVIII	Thou			IVIII	Thou		
	RC	ON 8693			RC	ON 8694			RCO	N 8695			RC	ON 8696			
	RC	ON 8697			RC	ON 8698			RCO	N 8699			RC	ON 8700			
						1	1		_					1			
	DC	01 0701				001.0702				N 0700			DC	01 0704			
	RU				RC	UN 8702			RCU	IN 8703			RCI				
	BC	ON 8705			BC	ON 8706			BCO	N 8707			BCON 8709				
									-						T		
	RC	ON 8709			RC	ON 8710			RCO	N 8711			RC	0N 8712			
	RC	ON 8713			RC	ON 8714			RCO	N 8715			RC	UN 8716			
	RC	ON 3450			RC	ON 3826	1		RCO	N 8719			RC	ON 8720			
	RC	ON A126			RC	ON A127			RCO	N 8723			RC	ON 8724			
	RC	ON 8725			RC	ON 8726			RCO	N 8727			RC	ON 8728			
		<u> </u>												<u> </u>			
	RC	UN 8729			RC	UN 8730			RCO	N 8731			RC	UN 8732			
			-														
$\vdash$	BC:																
		Intervence Cor Tril Bil RC RC RC RC RC RC RC RC RC RC	Interest Ra Contract Tril Bil Mil RCON 8693 RCON 8693 RCON 8693 RCON 8701 RCON 8701 RCON 8705 RCON 8725 RCON 8725	Contracts         Tril       Bil       Mil       Thou         Image: Second	Interest Rate Contracts       Fo         Tril       Bil       Mil       Thou       Tril         Bil       Mil       Thou       Tril         RCON 8693       Image: Segee segree segee segree segee segree segee segree segee segree segree segree segee segree	Interest Rate Contracts         Foreign Co           Tril         Bil         Mil         Thou         Tril         Bil           Image: Second Se	Interest Rate Contracts       Foreign Exch Contract         Tril       Bil       Mil       Thou       Tril       Bil       Mil         Tril       Bil       Mil       Thou       Tril       Bil       Mil         RCON 8693       RCON 8693       RCON 8694       Image: Second Se	Interest Rate Contracts         Foreign Exchange Contracts           Tril     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  Image: Contracts           RCON 8713         RCON 127         Image: Contracts         Image: Contracts         Image: Contracts           RCON 8725         RCON 8726         Image: Contracts         Image:	Interest Rate Contracts         Foreign Exchange Contracts         Eq           Tril         Bil         Mil         Thou         Tril         Bil         Mil         Thou         Tril           Bil         Mil         Thou         Tril         Bil         Mil         Thou         Tril           RCON 8693         RCON 8694         Image: Contracts         Image: Contra	Interest Rate Contracts         Foreign Exchange Contracts         Equity I Contracts           Tril         Bil         Mil         Thou         Tril         Bil         Mil         Thou         Tril         Bil           Tril         Bil         Mil         Thou         Tril         Bil         Mil         Thou         Tril         Bil           RCON 8693         RCON 8693         RCON 8694         RCO         RCO         RCO           RCON 8697         RCON 8698         RCO         RCO         RCO         RCO           RCON 8701         RCON 8702         RCO         RCO         RCO         RCO           RCON 8705         RCON 8706         RCO         RCO         RCO         RCO         RCO           RCON 8709         RCON 8710         RCO         RCO         RCO         RCO         RCO           RCON 8713         RCON 8714         RCO         RCO         RCO         RCO         RCO         RCO         RCO           RCON 8713         RCON 8714         RCO         RCO	Interest Rate Contracts         Foreign Exchange Contracts         Equity Derivation Contracts           Tril         Bil         Mil         Thou         Tril         Bil         Mil           RCON 8693         RCON 8693         RCON 8694         RCON 8695         RCON 8695         RCON 8695         RCON 8695           RCON 8697         RCON 8698         RCON 8702         RCON 8703         RCON 8703         RCON 8703           RCON 8701         RCON 8705         RCON 8706         RCON 8707         RCON 8707         RCON 8707           RCON 8703         RCON 8710         RCON 8714         RCON 8711         RCON 8714         RCON 8715           RCON 8713         RCON 8714         RCON 8714         RCON 8719         RCON 8714         RCON 8719           RCON 8713         RCON 3826         RCON 8714         RCON 8714         RCON 8713         RCON 8726         RCON 8726           RCON 8725         RCON 8726         RCON 8726         RCON 8727         RCON 8727	Interest Rate Contracts         Foreign Exchange Contracts         Equity Derivative Contracts           Tril         Bil         Mil         Thou         Tril         Bil         Mil         Mil         Thou         Tril         Bil         Mil         Mil         Thou         Tril         Bil         Mil         Thou           RCON 8693         RCON 8693         RCON 8693         RCON 8694         RCON 8695         RCON 8695           RCON 8697         RCON 8702         RCON 8702         RCON 8703         Image: Secon 8703         Image: Secon 8703         Image: Secon 8703           RCON 8705         RCON 8705         RCON 8706         RCON 8701         RCON 8711         Image: Secon 8713         Imag	Interest Rate Contracts       Foreign Exchange Contracts       Equity Derivative Contracts       CO O         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Thou       Tril       O         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Thou       Tril       O         RCON 8693       RCON 8693       RCON 8694       RCON 8695       Image: Contracts       Image: Contrates	Interest Rate Contracts         Foreign Exchange Contracts         Equity Derivative Contracts         Comm Other           Tril         Bil         Mil         Thou         Tril         Bil         <	(Column A) Interest Rate Contracts       (Column B) Foreign Exchange Contracts       (Column C) Equity Derivative Contracts       (Column C) Other Contracts         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Thou       Tril       Bil       Mil         RCIN 8693       RCON 8693       RCON 8694       RCON 8695       RCON 8696       RCON 8696         RCON 8693       RCON 8694       RCON 8695       RCON 8696       RCON 8696         RCON 8693       RCON 8694       RCON 8695       RCON 8696         RCON 8693       RCON 8694       RCON 8695       RCON 8696         RCON 8693       RCON 8694       RCON 8695       RCON 8696         RCON 8697       RCON 8698       RCON 8695       RCON 8700         RCON 8701       RCON 8702       RCON 8703       RCON 8704         RCON 8705       RCON 8706       RCON 8707       RCON 8708         RCON 8709       RCON 8710       RCON 8711       RCON 8712         RCON 8713       RCON 8714       RCON 8715       RCON 8726         RCON 8713       RCON 3826       RCON 8719       RCON 8723         RCON 4126       RCON 3127       RCON 8723       RCON 8724         RCON 8729       RCON 8730       RCON 8731 </td		

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### Schedule RC-L-Continued

	-				1				T				T		Ca	362	
Dollar Amounts in Thousands		(Colui	st Rat	.e		(Colu reign I	Excha			(Colu uity D	erivat		Co	(Colui ommo	dity a	nd	
Off-balance Sheet Derivatives Position Indicators	Bil Mil Thou				Contracts         Contracts         Contracts           Bil         Mil         Thou         Bil         Mil         Thou							Ot	her C Bil	ontra Mil	cts Thou		
17. Gross fair values:						1	1	1				1		1			
a. Contracts held for																	
trading:																	
(1) Gross positive fair value	RCON				RCON				RCON				RCON				17.a.(1)
(2) Gross negative	8733			<u> </u>	8734	1		· · · · ·	8735				8736				17.a.(1)
fair value	RCON 8737				RCON 8738				RCON 8739				RCON 8740				17.a.(2)
b. Contracts held for																	,
purposes other than																	
trading that are marked																	
to market:																	
(1) Gross positive	RCON				RCON				RCON	1			RCON	1			
fair value	8741				8742				8743				8744				17.b.(1)
(2) Gross negative fair value	RCON				RCON				RCON				RCON				17 6 (2)
c. Contracts held for	8745				8746				8747				8748				17.b.(2)
purposes other than																	
trading that are not																	
marked to market:																	
(1) Gross positive																	
fair value	RCON 8749				RCON 8750				RCON 8751				RCON 8752				17.c.(1)
(2) Gross negative	- DOON					1	_	_		-				1		1	
fair value	RCON 8753				RCON 8754				RCON 8755				RCON 8756				17.c.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou	1
12. Not applicable					
3. Unused commitments with an original maturity exceeding one year that are reported in					
Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of		•			
commitments that are fee paid or otherwise legally binding)	RCON 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 (both financial and performance) issued to non-U.S. addressees		1			
(domicile) included in Schedule RC-L, items 2 and 3, above	RCON 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		1			
September report only)					M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY)	RCON 2742				M.5.b.
c. All other consumer credit (including mobile home loans) (to be completed for the		-		_	
September report only)	RCON				M.5.c.

### Schedule RC-M-Memoranda

				C3	65	
	Dollar Amounts in Thousands		Bil	Mil	Thou	•
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal					
	shareholders, and their related interests as of the report date:					
	a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
	shareholders, and their related interests	RCON 6164				1.a.
	b. Number of executive officers, directors, and principal shareholders to whom the amount of					
	all extensions of credit by the reporting bank (including extensions of credit to					
	related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
	of total capital as defined for this purpose in agency regulations					1.b.
2.	Federal funds sold and securities purchased under agreements to resell with U.S. branches					
	and agencies of foreign banks <sup>1</sup> (included in Schedule RC, item 3)	RCON 3405				2.
З.	Not applicable.					
4.	Outstanding principal balance of $1-4$ family residential mortgage loans serviced for others					
	(include both retained servicing and purchased servicing):					
	a. Mortgages serviced under a GNMA contract	RCON 5500				4.a.
	b. Mortgages serviced under a FHLMC contract:					
	(1) Serviced with recourse to servicer	RCON 5501				4.b.(1
	(2) Serviced without recourse to servicer	RCON 5502				4.b.(2
	c. Mortgages serviced under a FNMA contract:					
	(1) Serviced under a regular option contract	RCON 5503				4.c.(1
	(2) Serviced under a special option contract	RCON 5504				4.c.(2
	d. Mortgages serviced under other servicing contracts	RCON 5505				4.d.
5.	To be completed only by banks with \$1 billion or more in total assets:					
	Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must					
	equal Schedule RC, item 9):					
	a. U.S. addressees (domicile)	RCON 2103				5.a.
	b. Non-U.S. addressees (domicile)	RCON 2104				5.b.
6.	Intangible assets:					
	a. Mortgage servicing assets	RCON 3164				6.a.
	(1) Estimated fair value of mortgage servicing assets					6.a.(1
	b. Other identifiable intangible assets:					
	(1) Purchased credit card relationships	RCON 5506				6.b.(1
	(2) All other identifiable intangible assets	RCON 5507				6.b.(2
	c. Goodwill	RCON 3163				6.c.
	d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON 2143				6.d.
	e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered					
	or are otherwise qualifying for regulatory capital purposes	RCON 6442				6.e.
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to					
	redeem the debt	RCON 3295				7.

<sup>&</sup>lt;sup>1</sup> Do not report federal funds sold and securities purchased under agreements to resell with other commercial banks in the U.S. in this item.

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### Schedule RC-M-Continued

Dollar Amounts in Thousan	ds	Bil	Mil	Thou	
8. a. Other real estate owned:					
(1) Direct and indirect investments in real estate ventures	RCON				8.a.(1)
(2) All other real estate owned:					
(a) Construction and land development	RCON 5508				8.a.(2)
(b) Farmland	RCON 5509				8.a.(2)
(c) 1–4 family residential properties	RCON				8.a.(2)
(d) Multifamily (5 or more) residential properties	RCON				8.a.(2)
(e) Nonfarm nonresidential properties	RCON				8.a.(2)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	DOON				8.a.(3)
b. Investments in unconsolidated subsidiaries and associated companies:					0.01(0)
(1) Direct and indirect investments in real estate ventures	RCON 5374				8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	RCON				8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	<b>BCON</b>				8.b.(3)
<ol> <li>Noncumulative perpetual preferred stock and related surplus included in Schedule RC,</li> </ol>					0.5.(0)
item 23, "Perpetual preferred stock and related surplus meladed in benedule ne,	RCON 3778				9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label,					0.
and third party products):					
a. Money market funds	RCON				10.a.
b. Equity securities funds	DCON				10.a. 10.b.
c. Debt securities funds	RCON				10.b. 10.c.
d. Other mutual funds	RCON				10.d.
	RCON				
e. Annuities	8430				10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through	RCON				10.6
10.e above)	8784				10.f.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts	RCON				
included in assets and liabilities reported in Schedule RC	A525				11.
2. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC)	RCON				
in accordance with generally accepted accounting principles <sup>1</sup>	RCON A526				12.
3. Outstanding principal balance of loans other than $1-4$ family residential mortgage loans					
that are serviced for others (to be completed if this balance is more than \$10 million and					
exceeds ten percent of total assets)	RCON . A591				13.

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

<sup>&</sup>lt;sup>1</sup> Exclude netted on-balance sheet amounts associated with off-balance sheet derivative contracts, deferred tax assets netted against deferred tax liabilities, and assets netted in accounting for pensions.



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

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 10, column A, and in Memorandum items 2 through 4, column A, as confidential.

olumn A, as confidential.		0 thro days a	due ugh 8	39			lue 90	)			mn C ccrua	
Dollar Amounts in Thousand	s	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
1. Loans secured by real estate:		•				0						
a. To U.S. addressees (domicile)					RCON 1246				RCON 1247			
b. To non-U.S. addressees (domicile)	RCON 1248				RCON 1249				RCON 1250			
2. Loans to depository institutions and acceptances												
of other banks:												
a. To U.S. banks and other U.S. depository		•										
institutions					RCON 5378				RCON 5379			
b. To foreign banks	RCON				RCON 5381				RCON 5382			
3. Loans to finance agricultural production and												
other loans to farmers	RCON 1594				RCON 1597				RCON 1583			
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)					RCON 1252				RCON 1253			
b. To non-U.S. addressees (domicile)	RCON 1254				RCON 1255				RCON 1256			
5. Loans to individuals for household, family, and												
other personal expenditures:												
a. Credit cards and related plans	RCON				RCON 5384				RCON 5385			
b. Other (includes single payment, installment,												
and all student loans)	RCON 5386				RCON 5387				RCON 5388			
<ol><li>Loans to foreign governments and official</li></ol>												
institutions	RCON				RCON 5390				RCON 5391			
7. All other loans	RCON				RCON 5460				RCON 5461			
3. Lease financing receivables:												
a. Of U.S. addressees (domicile)	RCON				RCON 1258				RCON 1259			
b. Of non-U.S. addressees (domicile)	RCON				RCON 1272				RCON 1791			
<ol> <li>Debt securities and other assets (exclude other</li> </ol>						•						
real estate owned and other repossessed assets)	RCON 				RCON 3506				RCON 3507			

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

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

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### Schedule RC-N-Continued

											C	373	
Memoranda			mn A) t due ough 8 ind sti ruing	39			lue 90	)		•	mn C) ccrua		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
<ol> <li>Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,</li> </ol>		I				<u> </u>				<u> </u>			
Memorandum item 2)	RCON 1658				RCON 1659				RCON 1661				M.1.
<ol> <li>Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in</li> </ol>													
Schedule RC-N, items 4 and 7, above	RCON . 6558				RCON 6559				RCON 6560				M.2.
<ol> <li>Loans secured by real estate (sum of Memorandum items 3.a through 3.e must equal sum of Schedule RC-N, items 1.a and 1.b, above):</li> </ol>													
a. Construction and land development	RCON 2759				RCON 2769				RCON 3492				M.3.a.
<ul> <li>b. Secured by farmland</li> <li>c. Secured by 1-4 family residential properties:</li> <li>(1) Revolving, open-end loans secured by</li> </ul>	RCON . 3493				RCON 3494	<u> </u>			RCON 3495	<u> </u>			M.3.b.
<ul> <li>1-4 family residential properties and</li> <li>extended under lines of credit</li> <li>(2) All other loans secured by 1-4 family</li> </ul>	RCON . 5398				RCON 5399				RCON 5400				M.3.c.(1
residential properties	RCON 5401				RCON 5402				RCON 5403				M.3.c.(2
d. Secured by multifamily (5 or more) residential	RCON				RCON				RCON				
properties	. 3499 RCON				3500 RCON				3501 RCON				M.3.d.
e. Secured by nonfarm nonresidential properties	. 3502				3503				3504				M.3.e.

	F	ast d	mn A) ue 30 89 da		C				
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
<ol> <li>Interest rate, foreign exchange rate, and other commodity and equity contracts:</li> </ol>									
a. Book value of amounts carried as assets	RCON 3522				RCON 3528				M.4.a.
b. Replacement cost of contracts with a									
positive replacement cost	RCON 3529				RCON 3530				M.4.b.

Person to whom questions about the Reports of Condition and Income should b	be 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 $\square$ (RCON 9117)	FAX: Area code/phone number (TEXT 9116)



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

			C	375
Dollar Amounts in Thousand	ls	Bil	Mil	Thou
Unposted debits (see instructions):				
a. Actual amount of all unposted debits	RCON 			
OR				
b. Separate amount of all unposted debits:				
(1) Actual amount of unposted debits to demand deposits				
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	RCON 0032			
Unposted credits (see instructions):				
a. Actual amount of all unposted credits	RCON 			
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits				
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	RCON 			
Uninvested trust funds (cash) held in bank's own trust department (not included				
in total deposits)	RCON 3520			
Deposits of consolidated subsidiaries (not included in total deposits):				
a. Demand deposits of consolidated subsidiaries				
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries	RCON 2351			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON			
Not applicable				
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:				
<ul> <li>a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)</li> </ul>	RCON 2314			
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 4 or 5,				
column A or C, but not column B)	RCON 2315			
Unamortized premiums and discounts on time and savings deposits: 1, 2				
a. Unamortized premiums				
b. Unamortized discounts	RCON			
To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during				
the quarter	RCON 			
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable				
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF				
members report deposits attributable to BIF)	RCON 			
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	RCON 			
Deposits in lifeline accounts	RCON 5596			
Benefit-responsive "Depository Institution Investment Contracts" (included in total	RCON			

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

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

### Schedule RC-O-Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal					
demand balances:					
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
demand balances with the domestic offices of U.S. banks and savings associations					
and insured branches in Puerto Rico and U.S. territories and possessions that were				_	
reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON 8785				11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal					
demand balances with foreign banks and foreign offices of other U.S. banks (other					
than insured branches in Puerto Rico and U.S. territories and possessions) that were		<b></b>	_		
reported on a net basis in Schedule RC-E had been reported on a gross basis	RCON A181				11.b.
c. Amount by which demand deposits would be reduced if cash items in process of					
collection were included in the calculation of the reporting bank's net reciprocal demand					
balances with the domestic offices of U.S. banks and savings associations and insured		<b></b>	_		
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCON A182				11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC)					
in accordance with generally accepted accounting principles (exclude amounts related to					
reciprocal demand balances):		1			
a. Amount of assets netted against demand deposits	RCON . A527				12.a.
b. Amount of assets netted against time and savings deposits	RCON A528				12.b.

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

	Dollar Amounts in Thousands		Bil	Mil	Thou	
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal					
	Schedule RC, item 13.a):					
	a. Deposit accounts of \$100,000 or less:					
	(1) Amount of deposit accounts of \$100,000 or less	RCON 2702				M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be Number	_				
	completed for the June report only)	_				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					
	(1) Amount of deposit accounts of more than \$100,000	RCON				M.1.b.(1)
	Number	_				
	(2) <i>Number</i> of deposit accounts of more than \$100,000					M.1.b.(2)
2.	Estimated amount of uninsured deposits of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or					
	procedure for determining a better estimate of uninsured deposits than the	RCON	YES		NO	
	estimate described above	. 6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits	RCON	Bil	Mil	Thou	
	determined by using your bank's method or procedure	. 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:	DOON	FDIC	C Cert	No.	
	TEXT A545	RCON A545				M.3.

1.

FDIC Certificate Number

### 30

### 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.

C380 1. Test for determining the extent to which Schedule RC-R must be completed. To be completed only by YES NO banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right whether RCON 6056 the bank has total capital greater than or equal to eight percent of adjusted total assets .....

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

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

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

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

	Dollar A	Amounts in Thousands		Bil	Mil	Thou	
	Portion of qualifying limited-life capital instruments (original weighted avera of at least five years) that is includible in Tier 2 capital:	ge maturity					
ä	a. Subordinated debt <sup>1</sup> and intermediate term preferred stock		RCON				2.a.
I	b. Other limited-life capital instruments		RCON . A516				2.b.
3. /	Amounts used in calculating regulatory capital ratios (report amounts deter	mined by the bank					
t	or its own internal regulatory capital analyses consistent with applicable ca	apital standards):					
ä	a. (1) Tier 1 capital						3.a.(1)
	(2) Tier 2 capital		RCON . 8275				3.a.(2)
	(3) Tier 3 capital		RCON . 1395				3.a.(3)
I	o. Total risk-based capital		RCON . 3792				3.b.
(	c. Excess allowance for loan and lease losses (amount that exceeds 1.25% rick weighted exacts)	0	RCON				3.c.
	risk-weighted assets) I. (1) Net risk-weighted assets (gross risk-weighted assets less excess allo		.A222				3.0.
,	item 3.c above and all other deductions)		RCON	-			3.d.(1)
	(2) Market risk equivalent assets						3.d.(2)
(	e. Maximum contractual dollar amount of recourse exposure in low level re						
	(to be completed only if the bank uses the "direct reduction method" to		RCON				-
	transactions in Schedule RC-R)		. 1727				3.e.
1	"Average total assets" (quarterly average reported in Schedule RC-K, iter assets deducted from Tier 1 capital) <sup>2</sup>		RCON				3.f.
	• •						
Iter	ns 4–9 and Memoranda items 1 and 2 are to be completed	(Column A)		(Colur	nn B)		

by banks that answered NU 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

banks that answered NO to item 1 above and	As	sets F	Record	bed		ent			
banks with total assets of \$1 billion or more.	on the				ff-				
Assets and credit equivalent amounts of off-balance sheet items	Balance Sheet			Balar	tems <sup>3</sup>				
assigned to the Zero percent risk category:		Bil	Mil	Thou		Bil	Mil	Thou	
a. Assets recorded on the balance sheet	RCON 5163								4.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3796				4.b.

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

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

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



### Schedule RC-R-Continued

		Reco	sets orded the		a O	/- nt ce			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
5. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 20 percent risk category:									
a. Assets recorded on the balance sheet	RCON					-			5.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3801				5.b.
6. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 50 percent risk category:									
a. Assets recorded on the balance sheet	RCON 3802								6.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3803				6.b.
7. Assets and credit equivalent amounts of off-balance sheet items									
assigned to the 100 percent risk category:									
a. Assets recorded on the balance sheet	RCON 3804					-			7.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3805				7.b.
8. On-balance sheet asset values excluded from and deducted in									
the calculation of the risk-based capital ratio <sup>2</sup>	RCON 								8.
9. Total assets recorded on the balance sheet (sum of									
items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC,									
item 12 plus items 4.b and 4.c)	RCON 3807								9.

#### Memoranda

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

					V	Vith a	rem	nainin	g mat	urity c	of							
	(	(Column A) One year or less				(Column B) Over one year through five years						(Column C) Over five years						
<ol> <li>Notional principal amounts of off-balance sheet derivative contracts<sup>3</sup>:</li> </ol>		Tril	Bil	Mil	Thou		Tril	-	Mil	Thou		Tril	Bil	Mil	Thou			
a. Interest rate contracts	RCON		2		mou	RCON 8766		Dii		mou	RCON 8767		Bii		mou	M.2.a.		
b. Foreign exchange contracts	PCON					RCON 8769					RCON 8770					M.2.b.		
c. Gold contracts	RCON 8771					RCON 8772					RCON 8773					M.2.c.		
d. Other precious metals contracts						RCON 8775					RCON 8776					M.2.d.		
e. Other commodity contracts						RCON 8778					RCON 8779					M.2.e.		
f. Equity derivative contracts	RCON					RCON A001					RCON A002					M.2.f.		

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

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

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

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

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

City

#### Legal Title of Bank

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

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

State

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

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

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

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

No comment (RCON 6979)

BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980) C371

C372

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

NAME AND ADDRESS OF BANK	OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2000			
	SPECIAL REPORT (Dollar Amounts in Thousands)			
	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date	e)		•	
The following information is required by Public Laws 90–44 and 102–242, but de Report of Condition, these Laws require all banks to furnish a report of all loans or the date of the previous Report of Condition. Data regarding individual loans or ot extensions of credit were made during the period, insert "none" against subitem ( <i>officer under bank credit card plan.</i> ) See Sections 215.2 and 215.3 of Title 12 of Regulation O) for the definitions of "executive officer" and "extension of credit," directors and principal shareholders who are not executive officers.	r other extensions her extensions of a). ( <i>Exclude the fi</i> <b>the Code of Fede</b>	s of credit to their executive credit are not required. If n <i>irst \$15,000 of indebtednes</i> ral Regulations (Federal Res	e officers made no such loans or <i>ss of each exec</i> <b>serve Board</b>	since other outive
<ul> <li>a. Number of loans made to executive officers since the previous Call Re</li> <li>b. Total dollar amount of above loans (in thousands of dollars)</li> </ul>		BCON		a. b.
<ul> <li>c. Range of interest charged on above loans</li> <li>(example: 9<sup>3</sup>/<sub>4</sub>% = 9.75)</li> </ul>	RCON 7701	•% to RCON	·	% c.

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