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



Federal Financial Institutions Examination Council

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

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Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$100 Million or More But Less Than \$300 Million—FFIEC 033

(980331)Report at the close of business March 31, 1998 This report is required by law: 12 U.S.C. §324 (State This report form is to be filed by banks with domestic offices member banks); 12 U.S.C. §1817 (State nonmember banks); only. Banks with foreign offices (as defined in the and 12 U.S.C. §161 (National banks). instructions) must file FFIEC 031. The Reports of Condition and Income are to be prepared in NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be accordance with Federal regulatory authority instructions. attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and We, the undersigned directors (trustees), attest to the correctness of the Report of Condition (including the supporting National banks. schedules) for this report date and declare that it has been examined by us and to the best of our knowledge and belief Name and Title of Officer Authorized to Sign Report has been prepared in conformance with the instructions of the named bank do hereby declare that the Reports of issued by the appropriate Federal regulatory authority and is Condition and Income (including the supporting schedules) true and correct. 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. Director (Trustee) Director (Trustee) Signature of Officer Authorized to Sign Report Director (Trustee) Date of Signature (b) in hard-copy (paper) form and arrange for another party Submission of Reports to convert the paper report to electronic form. That party Each bank must prepare its Reports of Condition and Income (if other than EDS) must transmit the bank's computer data file to EDS. either: To fulfill the signature and attestation requirement for the (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Reports of Condition and Income for this report date, attach Electronic Data Systems Corporation (EDS), by modem or this signature page to the hard-copy record of the completed on computer diskette; or report that the bank places in its files. FDIC Certificate Number Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$100 Million or More But Less Than \$300 Million

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Disclosure of Estimated Burden

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

Secretary

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

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

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

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FFIEC	033
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3

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egal Title of Bank	
City	
State	Zip Code

FDIC Certificate Number L L L L L

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

		12	80
Dolla	r Amounts in Thousands	Mil	Thou
1. Interest income:			
a. Interest and fee income on loans:1			
(1) Real estate loans			
(2) Installment loans	RIAD 4247		
(3) Credit cards and related plans			
(4) Commercial (time and demand) and all other loans	RIAD 4249		
b. Income from lease financing receivables:			
(1) Taxable leases	RIAD 4505		
(2) Tax-exempt leases	RIAD 4307		
c. Interest income on balances due from depository institutions ²	RIAD 4115		
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations	RIAD 4027		
(2) Securities issued by states and political subdivisions in the U.S.:			
(a) Taxable securities	RIAD 4506		
(b) Tax-exempt securities	DIAD		
(3) Other domestic debt securities	DIAD		
(4) Foreign debt securities	RIAD 3658		
(5) Equity securities (including investments in mutual funds)	DIAD		
e. Interest income from trading assets			
f. Interest income on federal funds sold and securities purchased under agi	DIAD		
g. Total interest income (sum of items 1.a through 1.f)		_	

¹ See instructions for loan classifications used in this schedule.

² Includes interest income on time certificates of deposit not held for trading.

Schedule RI-Continued

	Va	ar-to-date		
Dollar Amounts in Thousands		Mil The		
2. Interest expense:		1111	74	
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:	4508		2.0.(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	DIAD		2.a.(2)(c)	
(d) Time deposits of \$100,000 of fillors	DIAD		2.a.(2)(d)	
·	A518		Z.d.(Z)(u)	
b. Expense of federal funds purchased and securities sold under agreements	RIAD		٦,	
to repurchase	4180		2.b.	
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and	RIAD			
other borrowed money	4185		2.c.	
d. Not applicable	RIAD			
e. Interest on subordinated notes and debentures	4200		2.e.	
f. Total interest expense (sum of items 2.a through 2.e)			2.f.	
3. Net interest income (item 1.g minus 2.f)			RIAD	٦ _
4. Provisions:			4074	3.
a. Provision for credit losses			RIAD	٦ .
b. Provision for allocated transfer risk			4230 RIAD	4.a.
5. Noninterest income:	RIAD	1	4243	4.b.
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 items	RIAD			
8.a through 8.d)	. A220		5.c.	
d.—e. Not applicable				
f. Other noninterest income:	DIAD			
(1) Other fee income			5.f.(1)	
(2) All other noninterest income*	RIAD • 5408		5.f.(2)	7
g. Total noninterest income (sum of items 5.a through 5.f)			RIAD 4079	5.g.
6. a. Realized gains (losses) on held-to-maturity securities			RIAD 3521	6.a.
b. Realized gains (losses) on available-for-sale securities			RIAD 3196	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	RIAD ••4135		7.a.	
b. Expenses of premises and fixed assets (net of rental income)				
(excluding salaries and employee benefits and mortgage interest)	RIAD 4217		7.b.	
c. Other noninterest expense*	RIAD 4092		7.c.	_
d. Total noninterest expense (sum of items 7.a through 7.c)			RIAD 4093	7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments				_
(item 3 plus or minus items 4.a, 4.b, 5.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.

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

5

Mil

Thou

M.12.

Schedule RI—Continued 1281 Year-to-date Memoranda Dollar Amounts in Thousands Mil Thou 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after RIAD 4513 August 7, 1986, that is not deductible for federal income tax purposes M.1. 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) M.2. Number 3. Not applicable 4. Number of full-time equivalent employees at end of current period (round to nearest whole number) M.4. 5. Interest and fee income on tax-exempt obligations (other than securities and leases) of states Thou and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, item 8) included in RIAD 4504 M.5. Schedule RI, item 1.a above 6. To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on agricultural loans included in item 1.a above M.6. DD CC ΥY MM 7. If the reporting bank has restated its balance sheet as a result of applying push down RIAD 9106 accounting this calendar year, report the date of the bank's acquisition¹ M.7. 8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) Mil Thou (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c): a. Interest rate exposures M.8.a. b. Foreign exchange exposures M.8.b. M.8.c. c. Equity security and index exposures M.8.d. d. Commodity and other exposures 9. Impact on income of off-balance sheet derivatives held for purposes other than trading: a. Net increase (decrease) to interest income M.9.a. RIAD 8762 M.9.b. b. Net (increase) decrease to interest expense M.9.c. c. Other (noninterest) allocations 10. Not applicable 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes YES NO for the current tax year? M.11.

12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11

(to be reported with the December Report of Income)

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.		12	83	
Dollar Amounts in Thousands		Mil	Thou	`
1. Total equity capital originally reported in the December 31, 1997, Reports of Condition and Income	RIAD 3215			1.
2. Equity capital adjustments from amended Reports of Income, net*	RIAD 3216			2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD 3217			3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD 4340			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	RIAD 4346			5.
6. Changes incident to business combinations, net				6.
7. LESS: Cash dividends declared on preferred stock				7.
8. LESS: Cash dividends declared on common stock				8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for				
this schedule)	RIAD 4411			9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD 4412			10
11. Change in net unrealized holding gains (losses) on available-for-sale securities	DIAD			11
12. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	DIAD			12
13. Total equity capital end of current period (sum of items 3 through 12) (must equal				
Schedule RC, item 28)	RIAD 3210			13.

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

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

1286

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 Leases¹

Part I excludes charge-offs and recoveries through					12	.00	
the allocated transfer risk reserve.	(Column A) Charge-offs			(Column B) Recoveries			
		Cale	ndar y	ear-to-date			
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
1. Real estate loans	RIAD 4256			RIAD 4257			1.
2. Installment loans	RIAD . 4258			RIAD 4259			2.
3. Credit cards and related plans	RIAD 4262			RIAD 4263			3.
4. Commercial (time and demand) and all other loans	RIAD 4264			RIAD 4265			4.
5. Lease financing receivables	RIAD 4266			RIAD 4267			5.
6. Total (sum of items 1 through 5)	RIAD 4635			RIAD 4605			6.
Memoranda							
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
Loans to foreign governments and official institutions included in part I,							
items 1 through 4 above	RIAD 			RIAD 4627			M.1.
2. To be completed by banks with loans to finance agricultural production and							
other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.							
Agricultural loans included in part I, items 1 through 4, above	RIAD 4268			RIAD 4269			M.2.
3. Not applicable				1200			
4. Loans to finance commercial real estate, construction, and land development							
activities (not secured by real estate) included in Schedule RI-B, part I,							
items 2 through 4, above	RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal	110440			5444			
Schedule RI-B, part I, item 1, above):							
a. Construction and land development	RIAD 5445			RIAD 5446			M.5.a.
b. Secured by farmland	RIAD 5447			RIAD 5448			M.5.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties							
and extended under lines of credit	RIAD 5449			RIAD 5450			M.5.c.(1
(2) All other loans secured by 1—4 family residential properites	RIAD 5451			RIAD 5452			M.5.c.(2
d. Secured by multifamily (5 or more) residential properites	DIAD			RIAD 5454			M.5.d.
· · · · · · · · · · · · · · · · · · ·	DIAD			RIAD			
e. Secured by nonfarm nonresidential properites	RIAD 5455			RIAD 5456			M.5.e

¹ See instructions for loan classifications used in this schedule.

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Schedule RI-B-Continued

Part II. Changes in Allowance for Credit Losses

Dollar Amounts in Thousands		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 6, column B above)	RIAD 2419			2.
3. LESS: Charge-offs (must equal or exceed part I, item 6, column A above)	RIAD 2432			3.
4. Provision for credit losses (must equal Schedule RI, item 4.a)	DIAD			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		·	<u> </u>	
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.)

		12	95
	Yea	ar-to-c	date
Dollar Amounts in Thousands		Mil	Thou
1. All other noninterest income (from Schedule RI, item 5.f.(2))			
Report amounts that exceed 10% of Schedule RI, item 5.f.(2):			
a. Net gains (losses) on other real estate owned			
b. Net gains (losses) on sales of loans			
c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417		
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):			
d. TEXT 4461	RIAD 4461		
e. TEXT 4462	RIAD 4462		
f. TEXT 4463	RIAD 4463		
2. Other noninterest expense (from Schedule RI, item 7.c):			
a. Amortization expense of intangible assets	RIAD 4531		
Report amounts that exceed 10% of Schedule RI, item 7.c:			
b. Net (gains) losses on other real estate owned	RIAD 5418		
c. Net (gains) losses on sales of loans			
d. Net (gains) losses on sales of premises and fixed assets	RIAD 5420		
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:			
e. TEXT 4464	RIAD 4464		
f. TEXT 4467	RIAD 4467		
TEXT Q. 4468	RIAD 4468		

Schedule RI-E—Continued

			Year-to-date		
Dollar A	Amounts in Thous	sands		Mil	Thou
3. Extraordinary items and other adjustments and applicable income tax effect (fro	m Schedule RI,				
item 11) (itemize and describe all extraordinary items and other adjustments):					
a. (1) TEXT 4469			RIAD 4469		
(2) Applicable income tax effect	RIAD 4486				
b. (1) TEXT 4487			RIAD 4487		
(2) Applicable income tax effect	RIAD 4488				
c. (1) TEXT 4489			RIAD 4489		
(2) Applicable income tax effect	RIAD 4491				
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-	A, item 2)				
(itemize and describe all adjustments):					
TEXT a. 4492			RIAD 4492		
b. TEXT 4493			RIAD 4493		
5. Cumulative effect of changes in accounting principles from prior years					
(from Schedule RI-A, item 9) (itemize and describe all changes in accounting pri	nciples):				
a. TEXT a. 4494			RIAD 4494		
D. TEXT		F	RIAD 4495		
6. Corrections of material accounting errors from prior years (from Schedule RI-A,	item 10)		100		
(itemize and describe all corrections):					
a. TEXT 4496			RIAD 4496		
b. 4497		F	RIAD 4497		
7. Other transactions with parent holding company (from Schedule RI-A, item 12)					
(itemize and describe all such transactions):					
a. TEXT 4498			RIAD 4498		
D. 4499		F	RIAD 4499		
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)			1433		
(itemize and describe all adjustments):					
a. 4521			RIAD 4521		
TEXT		F	RIAD		
Other explanations (the space below is provided for the bank to briefly describe)	at its option	1298	4522 3	129	99
any other significant items affecting the Report of Income):	, αι τις υμποπ,				
· · · · · · · · · · · · · · · · · · ·					
Other explanations (please type or print clearly):					
(TEXT 4769)					

FFIEC 033 Page RC-1
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Legal Title of Bank	
City	
State	Zip Code
	

FDIC Certificate Number L L L L L L

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

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

Schedule RC—Balance Sheet

		C2	200
Dollar Amounts in Thousand	s	Mil	Thou
ASSETS			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin ¹	RCON 0081		
b. Interest-bearing balances ²	RCON 0071		
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)			
b. Available-for-sale securities (from Schedule RC-B, column D)	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, allowance, and reserve (item 4.a			
minus 4.b and 4.c)	RCON 2125		
5. Trading assets	RCON 3545		
6. Premises and fixed assets (including capitalized leases)	RCON 2145		
7. Other real estate owned (from Schedule RC-M)	DOOM		
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON 2130		
9. Customers' liability to this bank on acceptances outstanding	RCON 2155		
10. Intangible assets (from Schedule RC-M)	DOON		
11. Other assets (from Schedule RC-F)			
12. Total assets (sum of items 1 through 11)	DCON		

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

² Includes time certificates of deposit not held for trading.

Schedule RC-Continued

Dollar Amounts in Thousands		Mil	Thou	
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON 2200			13.a.
(1) Noninterest-bearing ¹				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	DOON			15.a.
b. Trading liabilities	DCON			15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):				
a. With a remaining maturity of one year or less	RCON 2332			16.a.
b. With a remaining maturity of more than one year through three years	DOON			16.b.
c. With a remaining maturity of more than three years	DCON			16.c.
17. Not applicable	IIIAS40			. 0.0.
18. Bank's liability on acceptances executed and outstanding	RCON 2920			18.
19. Subordinated notes and debentures ²	DCON			19.
20. Other liabilities (from Schedule RC-G)				20.
21. Total liabilities (sum of items 13 through 20)	DCON			21.
22. Not applicable	2540			21.
EQUITY CAPITAL				
23. Perpetual preferred stock and related surplus	RCON			23.
24. Common stock	DCON			24.
25. Surplus (exclude all surplus related to preferred stock)				2 4 . 25.
26. a. Undivided profits and capital reserves	DCON			26.a.
·	DCON			26.a. 26.b.
b. Net unrealized holding gains (losses) on available-for-sale securities				∠0.0.
27. Cumulative foreign currency translation adjustments	DOON			20
28. Total equity capital (sum of items 23 through 27)	DCON			28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300			29.

Memorandum

To be reported only with the March Report of Condition.

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

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

² Includes limited-life preferred stock and related surplus.

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

Exclude assets held for trading.

			C2	05
	Dollar Amounts in Thousands		Mil	Thou
. Cash items in process of collection, unposted debits, and currency	and coin:			
a. Cash items in process of collection and unposted debits		RCON 10020		
b. Currency and coin				
. Balances due from depository institutions in the U.S.:		- 0000		
a. U.S. branches and agencies of foreign banks	-	RCON		
b. Other commercial banks in the U.S. and other depository institute	F	DOON		
Balances due from banks in foreign countries and foreign central banks.		0085		
a. Foreign branches of other U.S. banks		RCON		
b. Other banks in foreign countries and foreign central banks				
. Balances due from Federal Reserve Banks				
. Total (sum of items 1 through 4) (must equal Schedule RC, sum of	items 1.a and 1.b)	0010		

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

Schedule RC-B-Securities

Exclude assets held for trading.

			11.		••		Π		71.11	•		210	◀
		olumn ortized		(C	ity olumn air Val		-	olumn	ailable C) Cost	(Co	ale olumr ir Val		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou	
1. U.S. Treasury securities	RCON Q211			RCON 0213			RCON 1286			RCON 1287			1.
2. U.S. Government agency obligations													
(exclude mortgage-backed securities):													
a. Issued by U.S. Government agencies ²	RCON 1289			RCON 1290			RCON 1291			RCON 1293			2.a.
b. Issued by U.S. Government-sponsored													
agencies³	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.b.
3. Securities issued by states and political													
subdivisions in the U.S.:					1								
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.a.
b. Revenue obligations				RC0N 1686			RCON 1690			RCON 1691			3.b.
c. Industrial development and similar obligations	RCON 1694			RCON 1695			RCON 1696			RCON 1697			3.c.
4. Mortgage-backed securities (MBS):													
a. Pass-through securities:					1								
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.a.
(2) Issued by FNMA and FHLMC				RCON 1705			RCON 1706			RCON 1707			4.a.
(3) Other pass-through securities	RCON 1.709			RCON 1710			RCON 1711			RCON 1713			4.a.
b. Other mortgage-backed securities (include													
CMOs, REMICs, and stripped MBS):													
Issued or guaranteed by FNMA,													
FHLMC, or GNMA	RCON 1714			RCON 1715			RCON 1716			RCON 1717			4.b.
(2) Collateralized by MBS issued or guaranteed													
by FNMA, FHLMC, or GNMA	RCON 1718			RCON 1719			RCON 1731			RCON 1732			4.b.
(3) All other mortgage-backed securities	RCON 1.733			RCON 1734			RCON 1735			RCON 1736			4.b.
5. Other debt securities:													
a. Other domestic debt securities	RCON 1737			RCON 1738			RCON 1739			RCON 1741			5.a.
b. Foreign debt securities	RCON 1742			RCON 1743			RCON 1744			RCON 1746			5.b.
6. Equity securities:													
a. Investments in mutual funds and other equity													
securities with readily determinable fair values							RCON A510			RCON A511			6.a.
b. All other equity securities ¹							RCON 1752			RCON 1753			6.b.
7. Total (sum of items 1 through 6) (total of													
column A must equal Schedule RC, item 2.a)													
(total of column D must equal Schedule RC,													
item 2.b)	RCON 1754			RCON 1771			RCON 1772			RCON 1773			7.

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

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

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

Schedule RC-B—Continued

Memoranda		C	212	◀
Dollar Amounts		Mil	Thou	•
1. Pledged securities ¹	RCC 041	N 6		M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status)	:			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and po	olitical			
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-thro	ugh			
securities other than those backed by closed-end first lien 1-4 family residential mo	rtgages			
with a remaining maturity or repricing frequency of: 3,4				
(1) Three months or less		.9		M.2.a
(2) Over three months through 12 months	RCC A55			M.2.a
(3) Over one year through three years	RCC A55	N 1		M.2.a
(4) Over three years through five years	RCC A55	2		M.2.a
(5) Over five years through 15 years	200	N		M.2.a
(6) Over 15 years	P.C.C	N		M.2.a
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family resident				
mortgages with a remaining maturity or repricing frequency of: 3,5				
(1) Three months or less	RCC A55	N 5		M.2.k
(2) Over three months through 12 months	DOC	N		M.2.k
(3) Over one year through three years	BCC	N		M.2.b
(4) Over three years through five years		N		M.2.k
(5) Over five years through 15 years	PCC	N		M.2.k
(6) Over 15 years				M.2.k
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude		-		
mortgage pass-through securities) with an expected average life of: ⁶				
(1) Three years or less	RCC A56	IN		M.2.c
(2) Over three years	PCC	N		M.2.
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one ye				101.2.0
(included in Memorandum items 2.a through 2.c above)	200	N		M.2.c
3.—6. Not applicable	A2-	. <u>.</u>		1411210
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or				
trading securities during the calendar year-to-date (report the amortized cost at date of	sale			
or transfer)	P.C.C	N o		M.7.
8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale	177	0		141.7.
accounts in Schedule RC-B, item 4.b):				
a. Amortized cost	RCC 878	IN O		M.8.a
b. Fair value	RCC	N		M.8.b
Structured notes (included in the held-to-maturity and available-for-sale accounts in	878	1 [IVI.O.L
Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost	RCC	N .		M.9.a
	PCC			
b. Fair value	878	3		M.9.Ł

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

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

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

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

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

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

14

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.

		C215
Dollar Amounts in Thousa	nds	Mil Thou
1. Loans secured by real estate:		
a. Construction and land development	RCON 1415	
b. Secured by farmland (including farm residential and other improvements)	RCON 1420	
c. Secured by 1-4 family residential properties:		
(1) Revolving, open-end loans secured by $1-4$ family residential properites and extended		
under lines of credit	RCON 1797	
(2) All other loans secured by $1-4$ family residential properties:		
(a) Secured by first liens		
(b) Secured by junior liens		
d. Secured by multifamily (5 or more) residential properties	RCON 1460	
e. Secured by nonfarm nonresidential properties	RCON 1480	
2. Loans to depository institutions:		
a. To commercial banks in the U.S.:		
(1) To U.S. branches and agencies of foreign banks	RCON 1506	
(2) To other commercial banks in the U.S	BCON.	
b. To other depository institutions in the U.S.	RCON 1517	
c. To banks in foreign countires:		-
(1) To foreign branches of other U.S. banks	RCON 1513	
(2) To other banks in foreign countries	BCON	
3. Loans to finance agricultural production and other loans to farmers	DCON	
4. Commercial and industrial loans:		-
a. To U.S. addressees (domicile)	RCON 1763	
b. To non-U.S. addressees (domicile)	RCON 1764	
5. Acceptances of other banks	RCON	
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer		
loans) (includes purchased paper):		
a. Credit cards and related plans (includes check credit and other revolving credit plans)	RCON 2008	
b. Other (includes single payment, installment, and all student loans)	BCON.	
7. Loans to foreign governments and official institutions (including foreign central banks)	DOON	
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.		
(includes nonrated industrial development obligations)	RCON 2107	
9. Other loans:		
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON 1545	
b. All other loans (exclude consumer loans)	BCON	
Lease financing receivables (net of unearned income)	BOOM	
LESS: Any unearned income on loans reflected in items 1–9 above	DCON	
2. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11)	2123	
(must equal Schedule RC, item 4.a)	RCON 2122	
est equal conocide not not may minimine mini	2122	

15

Schedule RC-C - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands		Mil	Thou	
1. Not applicable				
2. Loans¹ 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. Real estate loans	RCON 1617			M.2.a.
b. All other loans and all lease financing receivables (exclude loans to individuals for				
household, family, and other personal expenditures)	RCON 8691			M.2.b.
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in				
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing frequency of: 2,3				
(1) Three months or less	RCON A564			M.3.a.(1)
(2) Over three months through 12 months	RCON A565			M.3.a.(2)
(3) Over one year through three years	RCON A566			M.3.a.(3)
(4) Over three years through five years	RCON A567			M.3.a.(4)
(5) Over five years through 15 years	RCON A568			M.3.a.(5)
(6) Over 15 years	RCON A569			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: 2,4				
(1) Three months or less	RCON A570			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 A572			M.3.b.(3)
(4) Over three years through five years	RCON A573			M.3.b.(4)
(5) Over five years through 15 years	RCON A574			M.3.b.(5)
(6) Over 15 years	RCON A575			M.3.b.(6)
c. Fixed rate AND floating rate loans and leases (reported in Schedule RC-C, part I, items 1				
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 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,				
part I, item 4) with a REMAINING MATURITY of over three years	RCON A578			M.3.e.
4. Loans to finance commercial real estate, construction, and land development activities				
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9.b, page RC-6 5	RCON 2746			M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above)	RCON 5369			M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties				
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6)	RCON 5370			M.6.

¹See instructions for loan classifications used in Memorandum item 2.

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

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

⁴ Sum of Memorandum items 3.b.(1) through 3.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 5, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 4.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

⁵ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-C—Continued

15a

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

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" 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.")

		C2	18	
	YES		NO	•
 RCON 6999				1.

(Column B)

(Column A)

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.

2	Report the total number of loans currently outstanding for each of the following	Number	-	
	Schedule RC-C, part I, loan categories:	Loans	3	
	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	, and the second	2.b

	Number of Loans	Am Curi	nount rently tanding	
Dollar Amounts in Thousands		1	Mil Thou	
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 original amounts of \$100,000 or less		RCON 5565		3.a.
b. With original amounts of more than \$100,000 through \$250,000		RCON 5567		3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5568	RCON 5569		3.c.
4. 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 original amounts of \$100,000 or less		RCON 5571		4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5572	RCON 5573		4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5574	RCON 5575		4.c.

15b

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.")

	YES	NO	
RCON 6860			5.

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, doe 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, loan categories:	Number 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.)	RCON 5576	6.a.
	b. "Loans to finance agricultural production and other loans to farmers" reported in	3070]
	Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should		
	NOT exceed \$100,000)	RCON 5577	6 h

Dollar Amounts in Thousands	(Column A) Number of Loans	An Cui	umn B) nount rrently standing	
7. Number and amount currently outstanding of "Loans secured by farmland			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 original amounts of \$100,000 or less		RCON 5579		7.a
b. With original amounts of more than \$100,000 through \$250,000		RCON 5581		7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON 5582	RCON 5583		7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural				
production and other loans to farmers" 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 original amounts of \$100,000 or less	RCON 5584	RCON 5585		8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5586	RCON 5587		8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON 5588	RCON 5589		8.c.

Schedule RC-E—Deposit Liabilities

								C	225	
							Nont	ransa	action	1
		Tran	saction	n Acc	ounts		Α	ccour	nts	1
	tra ad (ir tota	olumn Total nsact ccoun ncludi al dem eposit	tion nts ng nand	Mei d d (ind	olumr mo: T lemar eposi cludeo	otal id ts d in	nont ad (ir	olumr Total ransa ccour ncludi IMDA	l action ats ang	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	
Deposits of:										Ì
1. Individuals, partnerships, and corporations	RCON 2201			RCON 2240			RCON 2346			1.
2. U.S. Government	RCON 2202			RCON 2280			RCON 2520			2.
3. States and political subdivisions in the U.S	RCON . 2203			RCON 2290			RCON 2530			3
4. Commercial banks in the U.S.				RCON 2310			RCON 2550			4
5. Other depository institutions in the U.S	RCON 2207			RCON 2312			RCON 2349			5
6. Banks in foreign countries	DCON			RCON 2320			RCON 2236			6
7. Foreign governments and official institutions (including foreign		•			•					
central banks)	RCON . 2216			RCON 2300			RCON 2377			7
8. Certified and official checks	RCON 2330			RCON 2330						8
9. Total (sum of items 1 through 8) (sum of columns A and C										· ·
must equal Schedule RC, item 13.a)	RCON . 2215			RCON 2210			RCON 2385			9.

Memoranda

Memoranda D	ollar Amounts in Thousands	М	il Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A ar				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	<u>.</u>	RCON 6835		M.1.a.
b. Total brokered deposits	<u></u>	RCON .2365		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b abo	ove):			
(1) Issued in denominations of less than \$100,000	<u>.</u>	RCON 2343		M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations gr	eater than			
\$100,000 and participated out by the broker in shares of \$100,00	00 or less <u>.</u>	RCON 2344		M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000				
maturity of one year or less (included in Memorandum item 1.c.(1)	above) <u></u>	RCON A243		M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more w		RCON I		
maturity of one year or less (included in Memorandum item 1.b abo	ove) <u></u>	A244		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivision				
reported in item 3 above which are secured or collateralized as require		RCON		
(to be completed for the December report only)	·····	5590		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum item	ns 2.a through 2.c			
must equal item 9, column C, above):				
a. Savings deposits:	_	RCON		
(1) Money market deposit accounts (MMDAs)	<u>.</u>	.6810 BCON		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	<u></u>	0352		M.2.a.(2)
b. Total time deposits of less than \$100,000	<u>.</u>	6648		M.2.b.
c. Total time deposits of \$100,000 or more	······	2604		M.2.c.
3. All NOW accounts (included in column A above)	<u>.</u>	2398		M.3.
4. Not applicable				

Schedule RC-E—Continued

Memoranda (Continued)

Do	ollar Amounts in Thousands	Mi	I 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 repr	icing frequency of: 1, 2		
(1) Three months or less		ON 579	
(2) Over three months through 12 months	P.C.	ON 580	
(3) Over one year through three years	D.C.	100	
(4) Over three years	DC	ON	
b. Fixed rate AND floating rate time deposits of less than \$100,000 with			_
MATURITY of one year or less (included in Memorandum items 5.a.(1)	5.0	ON 241	
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 repric	cina frequency of: 1,3		
(1) Three months or less	- · · ·	ON 584	
(2) Over three months through 12 months	BC	'ON	
(3) Over one year through three years	DC.	'ON	
(4) Over three years	l no	ON	
b. Fixed rate AND floating rate time deposits of \$100,000 or more with a		007	
of one year or less (included in Memorandum items 6.a.(1) through 6.a	5.6	CON 242	T

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

Schodula RC-F_Other Assets

			C2	230
	Dollar Amounts in Thousa	nds	Mil	Thou
. Income earned, not collected on loans		RCON 2164		
. Net deferred tax assets ¹		RCON 2148		
3. Interest-only strips receivable (not in the form of a security) ² on:				
a. Mortgage loans		RCON A519		
b. Other financial assets		RCON A520		
Other (itemize and describe amounts that exceed 25% of this item)		RCON 2168		
a. TEXT 3549	RCON 3549		•	_
b. TEXT 3550	RCON 3550			
TEXT C. 3551	RCON 3551			
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)	1	RCON 2160		

Memorandum

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

Schedule RC-G—Other Liabilities

					C2	235
Dollar Amou	nts in	Thous	sands		Mil	Thou
1. a. Interest accrued and unpaid on deposits ³				RCON 3645		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCON 3646		
2. Net deferred tax liabilities ¹				RCON 3049		
3.Minority interest in consolidated subsidiaries				RCON 3000		
4. Other (itemize and describe amounts that exceed 25% of this item)				RCON 2938		
a. TEXT 3552	RCON 3552					_
b. TEXT 3553	RCON 3553					
TEXT C. 3554	RCON 3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCON 2930		

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

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

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Schedule RC-K—Quarterly Averages¹

		C2	255
Dollar Amounts in Thousands		Mil	Thou
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON 3381		
2. U.S. Treasury securities and U.S. Government agency obligations ³	RCON 3382		
3. Securities issued by states and political subdivisions in the U.S. ³	RCON 3383		
4. a. Other debt securities ³	RCON 3647		
b. Equity securities ⁴ (includes investments in mutual funds and Federal Reserve stock)	RCON 3648		
5. Federal funds sold and securities purchased under agreements to resell	RCON 3365		
6. Total loans ² :			
a. Real estate loans	RCON 3286		
b. Installment loans	RCON 3287		
c. Credit cards and related plans	RCON 3288		
d. Commercial (time and demand) and all other loans	RCON 3289		
7. Trading assets	RCON 3401		
8. Lease financing receivables (net of unearned income)	RCON 3484		
9. Total assets ⁵	RCON 3368		
LIABILITIES	3300		
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and			
preauthorized transfer accounts) (exclude demand deposits)	RCON 3485		Т
11. Nontransaction accounts:	3485		
a. Money market deposit accounts (MMDAs)	RCON		Π
b. Other savings deposits	3486 RCON		
c. Time deposits of \$100,000 or more	3487 RCON		
,	RCON		
d. Time deposits of less than \$100,000	A529 RCON		
12. Federal funds purchased and securities sold under agreements to repurchase	3353 RCON		
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	<u> </u>	
Memorandum			
Dollar Amounts in Thousands		Mil	Thou
1. To be completed by banks with loans to finance agricultural production and other loans			
to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.			
	DCON	1	1

Agricultural loans² included in items 6.a through 6.d above

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

² See instructions for loan classifications used in this schedule.

³ Quarterly averages for all debt securities should be based on amortized cost.

⁴ Quarterly averages for all equity securities should be based on historical cost.

⁵ 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.

				C260	
	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Unu	sed commitments:				
a. Re	evolving, open-end lines secured by 1-4 family residential properties,				
e.	g., home equity lines	RCON 3814			
	redit card lines	RCON 3815			
c. C	ommercial real estate, construction, and land development:				
) Commitments to fund loans secured by real estate	RCON 3816			
	Commitments to fund loans not secured by real estate	RCON 6550			
	ecurities underwriting	RCON 3817			
	ther unused commitments	RCON			
6.0	the unused communicitis	3818		Mil	Thou
O F:	and the desired of an dis		RCON	IVIII	mou
	ncial standby letters of credit		3819		
	mount of financial standby letters of credit conveyed to others		RCON		
	prmance standby letters of credit		3821		
	mount of performance standby letters of credit conveyed to others		RCON		
	mercial and similar letters of credit		3411		
5. Parti	icipations in acceptances (as described in the instructions) conveyed to others			1	
by t	he reporting bank		RCON 3428		
6. Parti	icipations in acceptances (as described in the instructions) acquired by the reporting				
(non	accepting) bank		RCON 3429		
7. Secu	urities borrowed		RCON 3432		
8. Seci	urities lent (including customers' securities lent where the customer is indemnified against				_
	by the reporting bank)		RCON 3433		
	ncial assets transferred with recourse that have been treated as sold for Call Report purposes		0.00		
	rst lien 1-4 family residential mortgage loans:	•			
) Outstanding principal balance of mortgages transferred as of the report date		RCON		
			A521 RCON		
	that fine a rich a cost (scaled for a small business abligations are arted in items 0.2)		A522		
	ther financial assets (excluding small business obligations reported in item 9.c):		RCON		
) Outstanding principal balance of assets transferred as of the report date		A523 RCON		
	Amount of recourse exposure on these assets as of the report date	• • • • • • • • •	A524		
	mall business obligations transferred with recourse under Section 208 of the Riegle				
	ommunity Development and Regulatory Improvement Act of 1994:				
(1) Outstanding principal balance of small business obligations transferred as of the		RCON		
	report date		A249		
(2	2) Amount of retained recourse on these obligations as of the report date		RCON A250		
0. Noti	onal amount of credit derivatives:				
a. Cı	redit derivatives on which the reporting bank is the guarantor		RCON A534		
	redit derivatives on which the reporting bank is the beneficiary		RCON A535		
	t foreign exchange contracts		RCON 8765		
•	other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe				
	n component of this item over 25% of Schedule RC, item 28, "Total equity capital")		RCON 3430		
3431	. 11		2.00		
a.	RCON 3555 3555				
. 7	TEXT RCON				
1	3556 SCON SCON SCON STATE OF THE STATE OF TH				
	3557 SCON STATE ST				
d l	EXI KUN 25E0 25E0				

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Schedule RC-L—Continued

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

											C2	61
Dollar Amounts in Thousands Off-balance Sheet Derivatives	· I	olumn nteres Rate ontrac	t	Ex	olumr oreig chan ontrac	n ge	De	olumn Equity erivativ ontract	re	Cor	olumn mmod d Oth ontrac	ity er
Position Indicators		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou
4. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e												
must equal sum of items 15, 16.a, and 16.b):												
a. Futures contracts	RCON 8693			RCON 8694			RCON 8695			RCON 8696		
b. Forward contracts	RCON 8697			RCON 8698			RCON 8699			RCON 8700		
c. Exchange-traded option contracts:	0097			0030			0099			8700		
(1) Written options	RCON 8701			RCON 8702			RCON 8703			RCON 8704		
(2) Purchased options	RCON 8705			RCON 8706			RCON 8707			RCON 8708		
d. Over-the-counter option contracts:	8705			8700			8707			6706		
(1) Written options	RCON 8709			RCON 8710			RCON 8711			RCON 8712		
(2) Purchased options	RCON 8713			RCON 8714			RCON 8715			RCON 8716		
e. Swaps	RCON 3450			RCON			RCON			RCON		
5. Total gross notional amount of derivative	3450			3826			8719			8720		
contracts held for trading	RCON			RCON A127			RCON 8723			RCON 8724		
6. Gross notional amount of derivative contracts	A126			A127			8723			8724		
held for purposes other than trading:												
a. Contracts marked to market	RCON			RCON			RCON			RCON		
b. Contracts not marked to market	8725 RCON			8726 RCON			8727 RCON			8728 RCON		
	8729			8730			8731			8732		
c. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON											
7. Gross fair values of derivative contracts:	A589											
a. Contracts held for trading:												
(1) Gross positive fair value	RCON			RCON			RCON			RCON		
•	8733 RCON			8734 RCON			8735 RCON			8736 RCON	$\overline{}$	
(2) Gross negative fair value	8737			8738			8739			8740		
b. Contracts held for purposes other than												
trading that are marked to market:	RCON			RCON			RCON			RCON		
(1) Gross positive fair value	8741 RCON			8742 RCON			8743 RCON			8744 RCON		
(2) Gross negative fair value	8745			8746			8747			8748		
c. Contracts held for purposes other than												
trading that are not marked to market:	RCON			RCON			RCON			RCON		
(1) Gross positive fair value	8749 RCON			8750 RCON			8751 RCON			8752 RCON		
(2) Gross negative fair value	8753			8754			8755			8756		

Schedule RC-L-Continued

Memoranda Do	ollar Amounts in Thousands		Mil	Thou	i
1.—2. Not applicable					i
3. Unused commitments with an original maturity exceeding one year that are				İ	
Schedule RC-L, items 1.a through 1.e, above (report only the unused portion				Ì	
that are fee paid or otherwise legally binding)	RCON 3833			M.3.	
a. Participations in commitments with an original maturity exceeding one y				Ì	
conveyed to others	RCON 3834				M.3.a.

Schedule RC-M-Memoranda

		C2	65	•
Dollar Amounts in Thousands	3	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 banks1 (included in Schedule RC, item 3)	RCON 3405			2.
3. 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				4.b.
(2) Serviced without recourse to servicer	RCON 5502			4.b.
c. Mortgages serviced under a FNMA contract:				
(1) Serviced under a regular option contract				4.c.
(2) Serviced under a special option contract				4.c.
d. Mortgages serviced under other servicing contracts	RCON 5505			4.d.
5. Not applicable				
6. Intangible assets:				
a. Mortgage servicing assets	RCON 3164			6.a.
(1) Estimated fair value of mortgage servicing assets				6.a.
b. Other identifiable intangible assets:				
(1) Purchased credit card relationships				6.b.
(2) All other identifiable intangible assets				6.b.
c. Goodwill				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.

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

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Schedule RC-M-Continued

Dollar A	Amounts in Thousands	Mil	Thou	
8. a. Other real estate owned:				
(1) Direct and indirect investments in real estate ventures	F !	RCON 5372	8	8.a.(
(2) All other real estate owned:				
(a) Construction and land development		RCON 5508	8	8.a.(2
(b) Farmland	F	RCON 5509	8	8.a.(2
(c) 1-4 family residential properties		RCON 5510	8	8.a.(2
(d) Multifamily (5 or more) residential properties		RCON 5511	8	8.a.(2
(e) Nonfarm nonresidential properties	F	RCON 5512	8	8.a.(2
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item	7)	RCON 2150	8	8.a.(3
b. Investments in unconsolidated subsidiaries and associated companies:				
(1) Direct and indirect investments in real estate ventures	F	RCON 5374	8	8.b.(′
(2) All other investments in unconsolidated subsidiaries and associated con	npanies	RCON 5375	8	8.b.(2
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item	8)	RCON 2130	8	8.b.(3
. Noncumulative perpetual preferred stock and related surplus included in Sche	dule RC,			
item 23, "Perpetual preferred stock and related surplus"	F	RCON 3778	9	9.
D. Mutual fund and annuity sales during the quarter (include proprietary, private	label, and third			
party products):				
a. Money market funds	F	RCON 6441	10	0.a.
b. Equity securities funds	F	RCON 8427	10	0.b.
c. Debt securities funds	F	RCON 8428	10	0.c.
d. Other mutual funds		RCON 8429	10	0.d.
e. Annuities	F	RCON 8430	10	0.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a thro	ough 10.e above)	RCON 8784	10	0.f.
. Net unamortized realized deferred gains (losses) on off-balance sheet derivative	_		-	
included in assets and liabilities reported in Schedule RC		RCON A525	11	1.
2. Amount of assets netted against nondeposit liabilities on the balance sheet (S			-	
in accordance with generally accepted accounting principles ¹		RCON A526	12	2.
3. Outstanding principal balance of loans other than 1-4 family residential mort		•		
are serviced for others (to be completed if this balance is more than \$10 milli				
ten percent of total assets)		RCON A591	13	3.

<i>l</i> lemorandum	Dollar Amounts in Thousands		Mil	Thou	
1. Reciprocal holdings of banking organizations' capital					
for the December report only)	RCON 3836			M.1.	

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

Schedule RC-N-Past Due and Nonaccrual Loans, 1 Leases, and Other Assets

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.	P 30 t day	olumn ast di hroug s and ccruir	ue jh 89 still	Pas day a	olumn st due s or n and sti	90 nore ill	-	C olumn naccr		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	•
1. Real estate loans	RCON 1210			RCON 1211			RCON 1212			1.
2. Installment loans	RCON . 1214			RCON 1215			RCON 1216			2.
3. Credit cards and related plans	RCON . 1218			RCON 1219			RCON 1220			3.
4. Commercial (time and demand) and all other loans	RCON 1222			RCON 1223			RCON 1224			4.
5. Lease financing receivables	DCON			RCON 1227			RCON 1228			5.
6. Debt securities and other assets (exclude other real estate			-		•					
owned and other repossessed assets)	RCON . 3505			RCON 3506			RCON 3507			6.

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

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

Memoranda								С	273	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	,
1. Restructured loans and leases included in Schedule RC-N,										
items 1 through 5, above (and not reported in Schedule RC-C,										
Part I, Memorandum item 2)	RCON 1.658			RCON 1659			RCON 1661			M.1.
2. To be completed by banks with loans to finance agricultural										
production and other loans to farmers (Schedule RC-C, part I,										
item 3) exceeding five percent of total loans:										
Agricultural loans included in Schedule RC-N, items 1										
through 4, above	RCON 1230			RCON 1231			RCON 1232			M.2.
3. Loans to finance commercial real estate, construction, and										
land development activities (not secured by real estate)										
included in Schedule RC-N, items 2 through 4, above	RCON 5421			RCON 5422			RCON 5423			M.3.
4. Real estate loans (sum of Memorandum items 4.a through 4.e										
must equal Schedule RC-N, item 1, above):										
a. Construction and land development	RCON 5424			RCON 5425			RCON 5426			M.4.a.
b. Secured by farmland	RCON 5427			RCON 5428			RCON 5429			M.4.b.
c. Secured by $1-4$ family residential properties:										
(1) Revolving, open-end loans secured by 1-4 family										
residential properties and extended under lines of credit	RCON 5430			RCON 5431			RCON 5432			M.4.c.(1
(2) All other loans secured by $1-4$ family residential										
properties	RCON 5433			RCON 5434			RCON 5435			M.4.c.(2
d. Secured by multifamily (5 or more) residential properties				RCON 5437			RCON 5438			M.4.d.
e. Secured by nonfarm nonresidential properties	RCON 5439			RCON 5440			RCON 5441			M.4.e.

¹ See instructions for loan classifications used in this schedule.

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

		C	275
	Dollar Amounts in Thousands	Mil	Thou
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits	RCC 000	0N 0	
OR			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits	RCC 003	1	
(2) Actual amount of unposted debits to time and savings deposits ¹	RCC 000		
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits	RC0 35	0 0	
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits	RC0 35		
(2) Actual amount of unposted credits to time and savings deposits ¹ .		4	
3. Uninvested trust funds (cash) held in bank's own trust department (not	included in total deposits)	0N 20	
4. Deposits of consolidated subsidiaries (not included in total deposits):			,
a. Demand deposits of consolidated subsidiaries		1	
b. Time and savings deposits ¹ of consolidated subsidiaries	RCC 238	1	
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .	RC0 55*	0N 4	
5. Not applicable			
6. Reserve balances actually passed through to the Federal Reserve by the	reporting bank on		
behalf of its respondent depository institutions that are also reflected as	deposit liabilities		
of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, iter	m 4 or 5, column B)	0N 4	
b. Amount reflected in time and savings deposits ¹ (included in Schedule	RC-E,		
item 4 or 5, column A or C, but not column B)	23:		
7. Unamortized premiums and discounts on time and savings deposits: 1,2	RCC	1	
a. Unamortized premiums	55 RCC	6	
b. Unamortized discounts	55:	7	
8. To be completed by banks with "Oakar deposits."			
a. Deposits purchased or acquired from other FDIC-insured institutions d			
(1) Total deposits purchased or acquired from other FDIC-insured inst	DC(N. I	
the quarter			
(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	200	NI I	
members report deposits attributable to BIF)	A5:	32	1
b. Total deposits sold or transferred to other FDIC-insured institutions du	uring the quarter		

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

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

² Exclude core deposit intangibles.

Schedule RC-O-Continued

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Dollar Amounts in Thousar	nds	Mil Thou	
9. Deposits in lifeline accounts	RCON 5596		9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)			10.
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal			
demand balances:			
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal			
demand balances with the domestic offices of U.S. banks and savings associations			
and insured branches in Puerto Rico and U.S. territories and possessions that were			
reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON 8785		11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal			
demand balances with foreign banks and foreign offices of other U.S. banks (other			
than insured branches in Puerto Rico and U.S. territories and possessions) that were			
reported on a net basis in Schedule RC-E had been reported on a gross basis	RCON A181		11.b.
c. Amount by which demand deposits would be reduced if cash items in process of			
collection were included in the calculation of the reporting bank's net reciprocal demand			
balances with the domestic offices of U.S. banks and savings associations and insured			
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCON A182		11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC)			
in accordance with generally accepted accounting principles (exclude amounts related to			
reciprocal demand balances):			
a. Amount of assets netted against demand deposits	RCON A527		12.a.
b. Amount of assets netted against time and savings deposits	DOON		12.b.
Memoranda (to be completed each quarter except as noted) Dollar Amounts in Thousar	nds	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:	RCON	1	
(1) Amount of deposit accounts of \$100,000 or less	2702		M.1.a.(1)
(2) Number of deposit accounts of \$100,000 or less (to be Numb	er		
completed for the <i>June</i> report only)			M.1.a.(2)
b. Deposit accounts of more than \$100,000:	RCON		
(1) Amount of deposit accounts of more than \$100,000	2710		M.1.b.(1)
Numb	er		
(2) Number of deposit accounts of more than \$100,000			M.1.b.(2)
2. Estimated amount of uninsured deposits of the bank:			
a. An estimate of your bank's uninsured deposits can be determined by multiplying the			
number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)			
above by \$100,000 and subtracting the result from the amount of deposit accounts of			
more than \$100,000 reported in Memorandum item 1.b.(1) above.			
		VEC NO	
Indicate in the appropriate box at the right whether your bank has a method or procedure	RCON	YES NO	N4 O
for determining a better estimate of uninsured deposits than the estimate described above	6861	Mil Thou	M.2.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits	RCON	Mil Thou	MOL
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	EDI	C Cert No.	
association: TEXT A545 A445	CON	CELLINO.	M.3.
_ A545	545		141.3.

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Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1997, must complete items 2 through 9 and Memoranda items 1 and 2. Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.

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

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

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

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

·				
	Dollar Amounts in Thousands	M	lil Thou	
2. Portion of qualifying limited-life capital instruments (original weights	d average			
maturity of at least five years) that is includible in Tier 2 capital:				
a. Subordinated debt ¹ and intermediate term preferred stock		RCON A515		2.a.
b. Other limited-life capital instruments		BCON.		2.b.
3. Amounts used in calculating regulatory capital ratios (report amount	s determined by the bank			
for its own internal regulatory capital analyses consistent with appli				
a. (1) Tier 1 capital		RCON 8274		3.a.(1
(2) Tier 2 capital		RCON 8275		3.a.(2
(3) Not applicable				
b. Total risk-based capital		RCON 3792		3.b.
c. Excess allowance for loan and lease losses (amount that exceeds	1.25% of gross			
risk-weighted assets)		RCON A222		3.c.
d. (1) Net risk-weighted assets (gross risk-weighted assets less exce	ess allowance reported in			
item 3.c above and all other deductions)		RCON A223		3.d.(1
(2) Not applicable				
e. Maximum contractual dollar amount of recourse exposure in low	level recourse transactions			
(to be completed only if the bank uses the "direct reduction meth	od" to report these			
transactions in Schedule RC-R)		RCON 1727		3.e.
f. "Average total assets" (quarterly average reported in Schedule Ro	C-K, item 9, less all assets			
deducted from Tier 1 capital) ²		RCON A224		3.f.
	(Column A)	(Colur]
Itama 4. 9 and Mamaranda itama 1 and 2 are to be completed	Assets	Credit	,	
Items 4–9 and Memoranda items 1 and 2 are to be completed	Recorded	alont A	mount	

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

4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:

b. Credit equivalent amount of off-balance sheet items

Re	olumn Assets ecorde on the nce S	s ed e	Cre alen of O	(Column B) Credit Equivalent Amour f Off-Baland Sheet Items				
	Mil	Thou		Mil	Thou			
 RCON 5163								
 			RCON 3796					

4.a.

4.b.

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

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

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

M.1.

Schedule RC-R—Continued

	R	olumn Assets ecordo on the ince S	s ed e	Cred alen of O	olumn dit Eq t Am ff-Bal et Ite	uiv- ount ance	
Dollar Amounts in Thousa	ands	Mil	Thou		Mil	Thou	
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:	BOOM	T					
a. Assets recorded on the balance sheet	RCON 5165						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 ²	RCON 3806						8.
9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8 column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c)	PCON.						9.
Memoranda Dollar A	mounts in	Thous	sands		Mil	Thou	
1. Current credit exposure across all off-balance sheet derivative contracts covered	ov the						

			With	a rema	remaining maturit			rity of			
Notional principal amounts of off-balance	Ô	olumn ne ye or less	ar	(Column B) Over one year through five years		(Column C) Over five years					
sheet derivative contracts:3		Mil	Thou		Mil	Thou		Mil	Thou		
a. Interest rate contracts	RCON 3809			RCON 8766			RCON 8767				
b. Foreign exchange contracts	DCON			RCON 8769			RCON 8770				
c. Gold contracts	DCON			RCON 8772			RCON 8773				
d. Other precious metals contracts	PCON.			RCON 8775			RCON 8776				
e. Other commodity contracts	PCON			RCON 8778			RCON 8779				
f. Equity derivative contracts	DCON			RCON A001			RCON A002				

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

risk-based capital standards

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

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

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

at close of business on _

releases to the public.

thereby attests to its accuracy.

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 City both on agency computerized records and in computer-file

State

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

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

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

No comment (RCON 6979)

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

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