OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2000





Please refer to page i, Table of Contents, for the required disclosure of estimated burden. 1

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

Report at the close of business March 31, 1998

(980331)

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

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

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

National banks.

Name and Title of Officer Authorized to Sign Report

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.

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.

Director (Trustee)

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

- (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.
- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number FDIC C	Г	
	Legal Title of Bank (TEXT 9010)	
	City (TEXT 9130)	

State Abbrev. (TEXT 9200) ZIP Code (TEXT 9220)

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

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Disclosure of Estimated Burden

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

Secretary

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

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

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

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Report of Condition

Special Report (to be completed by all banks)

Optional Narrative Statement Concerning

the Amounts Reported in the Reports

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

FDIC Certificate Number L 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

		I1	80	◀
Dollar Amounts in Thousands		Mil	Thou	•
1. Interest income:				
a. Interest and fee income on loans: 1,2				
(1) Total loans (to be completed only by those banks with less than \$25 million in				
total assets)	RIAD 4010			1.a.(1)
The following four items are to be completed only by those banks with \$25 million or more				
in total assets: 1,2				
(2) Real estate loans				1.a.(2)
(3) Installment loans				1.a.(3)
(4) Credit cards and related plans				1.a.(4)
(5) Commercial (time and demand) and all other loans				1.a.(5)
b. Income from lease financing receivables				1.b.
c. Interest income on balances due from depository institutions ³	RIAD 4115			1.c.
d. Interest and dividend income on securities:				
(1) Securities issued by states and political subdivisions in the U.S.:				
(a) Taxable securities				1.d.(1)(a
(b) Tax-exempt securities	RIAD 4507			1.d.(1)(b
(2) U.S. Government and other debt securities				1.d.(2)
(3) Equity securities (including investments in mutual funds)	RIAD 3659			1.d.(3)
e. Interest income from trading assets				1.e.
f. Interest income on federal funds sold 4 and securities purchased under agreements to resell	RIAD 4020			1.f.
g. Total interest income (sum of items 1.a through 1.f)				1.g.

¹ See instructions for loan classifications used in this schedule.

² The \$25 million asset size test is generally based on the total assets reported on the **June 30**, **1997**, Report of Condition.

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

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

Schedule RI-Continued

2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Money market deposit accounts (MMDAs) (b) Other savings deposits (c) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (e) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (c) Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money (d) Not applicable (e) Interest on subordinated notes and debentures (1) Transaction accounts (MMDAs) (2) 2.a.(1) (3) 8 18 10 2.a.(2)(a) (4509 (Yea	ar-to-c	date	
a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Money market deposit accounts (MMDAs) (b) Other savings deposits (c) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (e) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (c) Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money (d) Not applicable (e) Interest on subordinated notes and debentures (1) Transaction accounts (ABAD	Dollar Amounts in Thousands			_	
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	2. Interest expense:				
and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Money market deposit accounts (MMDAs) (b) Other savings deposits (c) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (e) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of \$100,000 or more (for the deposits of \$100	a. Interest on deposits:		-		
and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Money market deposit accounts (MMDAs) (b) Other savings deposits (c) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (e) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of the U.S. Treasury, trading liabilities, and other borrowed money (for the deposits of \$100,000 or more (for the deposits of \$100	(1) Transaction accounts (NOW accounts, ATS accounts, and telephone				
(a) Money market deposit accounts (MMDAs) (b) Other savings deposits (c) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (e) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (find) (g) Time deposits of less than \$100,000 (h) Time deposits of less than \$100,000 (h) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (h) Time deposits of less than \$100,000 (h) Time deposits of		RIAD 4508			2.a.(1)
(a) Money market deposit accounts (MMDAs) (b) Other savings deposits (c) Time deposits of \$100,000 or more (d) Time deposits of less than \$100,000 (e) Expense of federal funds purchased¹ and securities sold under agreements to repurchase (find) (ind) (i	(2) Nontransaction accounts:				
(b) Other savings deposits	(a) Money market deposit accounts (MMDAs)	4509			2.a.(2)(a)
(c) Time deposits of \$100,000 or more		RIAD 4511			2.a.(2)(b)
(d) Time deposits of less than \$100,000	(c) Time deposits of \$100,000 or more	RIAD A517			2.a.(2)(c)
to repurchase	(d) Time deposits of less than \$100,000	DIAD			2.a.(2)(d)
to repurchase	b. Expense of federal funds purchased ¹ and securities sold under agreements				
and other borrowed money	to repurchase	RIAD •• 4180			2.b.
and other borrowed money	c. Interest on demand notes issued to the U.S. Treasury, trading liabilities,				
e. Interest on subordinated notes and debentures	and other borrowed money	RIAD 4185			2.c.
e. Interest on subordinated notes and debentures	d. Not applicable				
	e. Interest on subordinated notes and debentures	RIAD 4200			2.e.
f. Total interest expense (sum of items 2.a through 2.e)	f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073			2.f.
3. Net interest income (item 1.g minus 2.f)	3. Net interest income (item 1.g minus 2.f)				RIAD 4074 3.
4. Provisions:	4. Provisions:				
a. Provision for credit losses	a. Provision for credit losses				RIAD 4230 4.a.
b. Provision for allocated transfer risk	b. Provision for allocated transfer risk				RIAD 4243 4.b.
5. Noninterest income:	5. Noninterest income:				_
a. Service charges on deposit accounts	a. Service charges on deposit accounts	RIAD 4080			5.a.
b. Other noninterest income:					
(1) Other fee income	(1) Other fee income	. 5407			5.b.(1)
(2) All other noninterest income*	(2) All other noninterest income*	RIAD 5408			
c. Total noninterest income (sum of items 5.a and 5.b)	c. Total noninterest income (sum of items 5.a and 5.b)				RIAD 4079 5.C.
6. a. Realized gains (losses) on held-to-maturity securities	6. a. Realized gains (losses) on held-to-maturity securities				3521 O.d.
b. Realized gains (losses) on available-for-sale securities	b. Realized gains (losses) on available-for-sale securities				RIAD 3196 6.b.
7. Noninterest expense:	7. Noninterest expense:				
a. Salaries and employee benefits	a. Salaries and employee benefits	RIAD . 4135			7.a.
b. Expenses of premises and fixed assets (net of rental income)	b. Expenses of premises and fixed assets (net of rental income)				
(excluding salaries and employee benefits and mortgage interest)	(excluding salaries and employee benefits and mortgage interest)				7.b.
c. Other noninterest expense*	c. Other noninterest expense*	RIAD 4092			
d. Total noninterest expense (sum of items 7.a through 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	8. Income (loss) before income taxes and extraordinary items and other adjustments				
(item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d)	(item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d)				
9. Applicable income taxes (on item 8)	•••				4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)	10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)				4300
11. Extraordinary items and other adjustments, net of income taxes*	11. Extraordinary items and other adjustments, net of income taxes*				4320 11.
12. Net income (loss) (sum of items 10 and 11)	12. Net income (loss) (sum of items 10 and 11)				4340 12.

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

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

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

	Title		D I
Legai	ritte	OI	Bank

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Schedule	RI-	Continu	ued
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			81	
Memoranda	Yea	ar-to-c	date	
Dollar Amounts in Thousands		Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after				
August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513			М
2. Income from the sale and servicing of mutual funds and annuities (included in				
Schedule RI, item 8)	RIAD 8431			М
3. Estimated income on tax-exempt loans and leases to states and political subdivisions in the U.S.				
(reportable in Schedule RC-C, part I, items 7 and 9) included in Schedule RI, items 1.a and 1.b,				
above (excludes income on tax-exempt securities)	RIAD 4313			М
4. Number of full-time equivalent employees at end of current period (round to nearest		Nur	nber	
whole number)	RIAD 4150			M
5. Cash dividends declared during the calendar year to date		Mil	Thou	
(to be reported only with March, June, and September Reports of Income)	RIAD 4475			Μ
6. To be completed by banks with \$25 million or more in total assets and with loans to finance				
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans. ²				
Interest and fee income on agricultural loans ¹ (included in item 1.a above)	RIAD 4251			М
7. If the reporting bank has restated its balance sheet as a result of applying push down CC	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition ³				М
8.—10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes		YES	NO	=
for the current tax year?	RIAD A530			М
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11		Mil	Thou	
(to be reported with the December Report of Income)	RIAD 4772			М

¹ See instructions for loan classifications used in this schedule.

Schedule RI-A—Changes in Equity Capital

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

Indicate decreases and losses in parentheses.		I183		
Dollar Amounts in Thousands		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 Income, net*				
3. Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD 3217			
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD 4340			
5. Sale, conversion, acquisition, or retirement of capital stock, net	DIAD			
S. Changes incident to business combinations, net	DIAD			
'. LESS: Cash dividends declared on preferred stock	RIAD 4470			
B. LESS: Cash dividends declared on common stock	RIAD 4460			
Cumulative effect of changes in accounting principles from prior years* (see instructions for				
this schedule)	RIAD 4411			
). Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD 4412			
1. Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD 8433			
2. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	RIAD 4415			
3. Total equity capital end of current period (sum of items 3 through 12) (must equal				
Schedule RC, item 28.a)	RIAD 3210			

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

² The \$25 million asset size test and the five percent of total loans test are generally based on the total assets reported on the **June 30, 1997**, Report of Condition.

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

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 ¹					I1	86	
		(Column A) Charge-offs				,	
		Calendar year-to-date					
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
1. Real estate loans	RIAD 4256			RIAD 4257			1.
2. Installment loans	RIAD 4258			RIAD 4259			2.
3. Credit cards and related plans	RIAD . 4262			RIAD 4263			3.
4. Commercial (time and demand) and all other loans	RIAD 4264			RIAD 4265			4.
5. Lease financing receivables	RIAD 4266			RIAD 4267			5.
6. Total (sum of items 1 through 5)	DIAD			RIAD 4605			6.

Memoranda

Dollar Amounts in Thousands	3	Mil	Thou		Mil	Thou	
1. To be completed by banks with loans to finance agricultural production and							
other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.							
Agricultural loans included in part I, items 1 through 4, above	RIAD4268			RIAD 4269			M.1.
2.—3. Not applicable							
4. Loans to finance commercial real estate, construction, and land development							
activities (not secured by real estate) included in Schedule RI-B, part I,							
items 2 through 4, above	RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal							
Schedule RI-B, part I, item 1, above):							
a. Construction and land development	RIAD 5445			RIAD 5446			M.5.a.
b. Secured by farmland	RIAD 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 properties	RIAD 5451			RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	RIAD 5453			RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties	DIAD			RIAD 5456			M.5.e.

¹ See instructions for loan classifications used in this schedule.

Legal Title of Bank			

7

Schedule RI-B—Continued

FDIC Certificate Number

Part II. Changes in Allowance for Credit Losses

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

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)	DIAD			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.)

		11	95
	Yea	ar-to-c	date
Dollar Amounts in Thousands		Mil	Thou
1. All other noninterest income (from Schedule RI, item 5.b.(2))			
Report amounts that exceed 10% of Schedule RI, item 5.b.(2):			
a. Net gains (losses) on other real estate owned	RIAD 5415		
b. Net gains (losses) on sales of loans	RIAD 5416		
c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417		
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.b.(2):			
d. TEXT 4461	RIAD 4461		
e. TEXT 4462	RIAD 4462		
f. TEXT 4463	RIAD 4463		
2. Other noninterest expense (from Schedule RI, item 7.c):			-
a. Amortization expense of intangible assets	RIAD 4531		
Report amounts that exceed 10% of Schedule RI, item 7.c:			
b. Net (gains) losses on other real estate owned	RIAD 5418		
c. Net (gains) losses on sales of loans	DIAD		
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		
TEXT Q. 4468	RIAD 4468		

Schedule RI-E—Continued

			Yea	r-to-c	late	
Dollar A	Dollar Amounts in Thousands					
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	inciples):					
a. TEXT 4494			RIAD 4494			
D. TEXT 4495	TEXT					
6. Corrections of material accounting errors from prior years (from Schedule RI-A,	item 10)		4495			
(itemize and describe all corrections):	10111 107					
a. TEXT 4496			RIAD 4496			
b. 4497			RIAD 4497			
7. Other transactions with parent holding company (from Schedule RI-A, item 12)		— H	4437			
(itemize and describe all such transactions):						
a. TEXT 4498			RIAD 4498			
TEXT b. 4499			RIAD 4499			
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)		— H	4499			
(itemize and describe all adjustments):						
TEXT			RIAD			
a. 4521 TEXT			4521 RIAD			
b. 4522		I198	4522 O		99	
9. Other explanations (the space below is provided for the bank to briefly describe	e, at its option,	1130	5		33	
any other significant items affecting the Report of Income):						
No comment (RIAD 4769)						
Other explanations (please type or print clearly):						
(TEXT 4769)						

FFIEC 034
Page RC-1

Legal Title of Bank	
City	
State	Zip Code
	-

FDIC Certificate Number 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

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

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

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

³ Includes time certificates of deposit not held for trading.

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

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 ² and securities sold under agreements to repurchase	DOON			14.
15. a. Demand notes issued to the U.S. Treasury	DCON			15.a.
b. Trading liabilities	DCON			15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):				
a. With a remaining maturity of one year or less	RCON 2332			16.a.
b. With a remaining maturity of more than one year through three years	0001			16.b.
c. With a remaining maturity of more than three years	DCON			16.c.
17. Not applicable	111010			. 0.0.
18. Bank's liability on acceptances executed and outstanding	RCON 2920			18.
19. Subordinated notes and debentures ³				19.
20. Other liabilities (from Schedule RC-G)				20.
21. Total liabilities (sum of items 13 through 20)	DCON			21.
22. Not applicable	2340			21.
EQUITY CAPITAL				
23. Perpetual preferred stock and related surplus	RCON 3838			23.
24. Common stock	DOON			24.
25. Surplus (exclude all surplus related to preferred stock)	DOON			2
26. a. Undivided profits and capital reserves	DOON			26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities	DOON			26.b.
27. Cumulative foreign currency translation adjustments				20.0.
28. a. Total equity capital (sum of items 23 through 27)	DOON			28.a.
· · · ·	DOON			20.a. 28.b.
b. Losses deferred pursuant to 12 U.S.C. 1823(j)	0306			28.0.
c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 28.a	RCON			20 -
and 28.b)	3559			28.c.
29. Total liabilities, equity capital, and losses deferred pursuant to 12 U.S.C. 1823(j)	RCON			20
(sum of items 21 and 28.c)	2257			29.

Memorandum

To be reported only with the March Report of Condition.

- - RCON 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

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

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

³ Includes limited-life preferred stock and related surplus.

Schedule RC-B-Securities

Exclude assets held for trading.

							I					110	
	ICI		eld-to-			. B)	IC.	Available-for-sale (Column C) (Column D)					
		(Column A) Amortized Cost		(Column B) Fair Value			Amortized Cost						
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou	
1. U.S. Treasury securities	RCON 			RCON 0213			RCON 1286			RCON 1287			1.
2. U.S. Government agency obligations													
(exclude mortgage-backed securities):			_			_		1					
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													
agencies ³	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.b.
3. Securities issued by states and political													
subdivisions in the U.S.:													
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.a.
b. Revenue obligations	RCON 1681			RC0N 1686			RCON 1690			RCON 1691			3.b.
c. Industrial development and similar obligations	RCON 1694			RCON 1695			RCON 1696			RCON 1697			3.c.
4. Mortgage-backed securities (MBS):													
a. Pass-through securities:													
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.a.
(2) Issued by FNMA and FHLMC	RCON 1703			RCON 1705			RCON 1706			RCON 1707			4.a.(
(3) Other pass-through securities	RCON 1.709			RCON 1710			RCON 1711			RCON 1713			4.a.(
b. Other mortgage-backed securities (include													
CMOs, REMICs, and stripped MBS):													
(1) 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 1733			RCON 1734			RCON 1735			RCON 1736			4.b.
5. Other debt securities	RCON 1774			RCON 1775			RCON 1776			RCON 1777			5.
6. Equity securities:													
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 (includes Federal													
Reserve stock)							RCON 1752			RCON 1753			6.b.
7. Total (sum of items 1 through 6) (total of													
column A must equal Schedule RC, item 2.a)													
(total of column D must equal Schedule RC,													
item 2.b)	RCON 1754			RCON 1771			RCON 1772			RCON 1773			7.

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

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

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

12

Schedule RC-B—Continued

Memoranda		_	112	◀
Dollar Amounts in Thousands		Mil	Thou	
1. Pledged securities ¹	RCON 0416			M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political				
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through				
securities other than those backed by closed-end first lien $1\!-\!4$ family residential mortgages				
with a remaining maturity or repricing frequency of: 3,4				
(1) Three months or less				M.2.
(2) Over three months through 12 months	RCON A550			M.2.
(3) Over one year through three years	RCON A551			M.2.
(4) Over three years through five years	RCON A552			M.2.
(5) Over five years through 15 years				M.2.
(6) Over 15 years	RCON A554			M.2.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential				
mortgages with a remaining maturity or repricing frequency of: 3,5				
(1) Three months or less				M.2.
(2) Over three months through 12 months	RCON A556			M.2.
(3) Over one year through three years	RCON A557			M.2.
(4) Over three years through five years	RCON A558			M.2.
(5) Over five years through 15 years	DOON			M.2.
(6) Over 15 years	RCON A560			M.2.
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	RCON A561			M.2.
(2) Over three years	RCON A562			M.2.
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or less				
(included in Memorandum items 2.a through 2.c above)	RCON A248			M.2.
3.—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 1778			M.7.
B. High-risk mortgage securities (included in the held-to-maturity and available-for-sale	1770			
accounts in Schedule RC-B, item 4.b):				
a. Amortized cost	RCON 8780			M.8.
b. Fair value	RCON 8781			M.8.
). Structured notes (included in the held-to-maturity and available-for-sale accounts in	0/01			101.0.
Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost	RCON 8782			М.9.
b. Fair value	PCON.			M.9.
D. Fall Value	8783			I IVI.9

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.

13

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.

		C1	15	\blacksquare
Dollar Amounts in Thousands		Mil	Thou	
1. Loans secured by real estate:				
a. Construction and land development	RCON 1415			1.a.
b. Secured by farmland (including farm residential and other improvements)	RCON 1420			1.b.
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			1.c.(1)
(2) All other loans secured by 1-4 family residential properties:				
(a) Secured by first liens				1.c.(2)(a
(b) Secured by junior liens				1.c.(2)(b
d. Secured by multifamily (5 or more) residential properties				1.d.
e. Secured by nonfarm nonresidential properties	RCON 1480			1.e.
2. Loans to depository institutions				2.
3. Loans to finance agricultural production and other loans to farmers	RCON 1590			3.
4. Commercial and industrial loans				4.
5. Acceptances of other banks	RCON 1755			5.
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)				6.a.
b. Other (includes single payment, installment, and all student loans)	RCON 2011			6.b.
7. Obligations (other than securities and leases) of states and political subdivisions in the U.S.				
(includes nonrated industrial development obligations)				7.
8. All other loans (exclude consumer loans)				8.
9. Lease financing receivables (net of unearned income)				9.
10. LESS: Any unearned income on loans reflected in items 1–8 above	RCON 2123			10.
11. Total loans and leases, net of unearned income (sum of items 1 through 9 minus item 10)				
(must equal Schedule RC, item 4.a)	RCON 2122			11.

Schedule RC-C-Continued

Part I. Continued

Memoranda

Wemoranda	Dollar Amounts in Thousands	Mil	Thou
1. Loans ¹ and leases restructured and in compliance with modified term			111100
Schedule RC-C, part I, above and not reported as past due or nonacc			
Memorandum item 1):	ŕ		
a. Real estate loans		RCON 1617	M.1.a.
b. All other loans and all lease financing receivables (exclude loans to	individuals for		
household, family, and other personal expenditures)		RCON 8691	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in n	ionaccrual status):		
a. Closed-end loans secured by first liens on 1-4 family residential p	roperties (reported in		
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity o	r repricing frequency of: 2,3		
(1) Three months or less		RCON A564	M.2.a.(1
(2) Over three months through 12 months		RCON A565	M.2.a.(2
(3) Over one year through three years		RCON A566	M.2.a.(3
(4) Over three years through five years		RCON A567	M.2.a.(4
(5) Over five years through 15 years		RCON A568	M.2.a.(5
(6) Over 15 years		RCON A569	M.2.a.(6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 thr	ough 9)		
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 remainin	g maturity or repricing		
frequency of: 2,4			
(1) Three months or less		RCON A570	M.2.b.(1
(2) Over three months through 12 months		RCON A571	M.2.b.(2
(3) Over one year through three years		RCON A572	M.2.b.(3
(4) Over three years through five years		RCON A573	M.2.b.(4
(5) Over five years through 15 years		RCON A574	M.2.b.(5
(6) Over 15 years		RCON A575	M.2.b.(6
c. Fixed rate AND floating rate loans and leases (reported in Schedule	RC-C, part I, items 1	I	
through 9) with a REMAINING MATURITY of one year or less		RCON A247	M.2.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresident		DOON I	
Schedule RC-C, part I, item 1.e) with a REMAINING MATURITY of		RCON A577	M.2.d.
e. Fixed rate AND floating rate commercial and industrial loans (repor		RCON	
part I, item 4) with a REMAINING MATURITY of over three years .		A578	M.2.e.
3. Not applicable			
4. Loans to finance commercial real estate, construction, and land deve	•	RCON	
(not secured by real estate) included in Schedule RC-C, part I, items		2746 RCON	M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, about		5369	M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4 family		RCON	
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-5)		5370	M.6.

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

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

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

⁴ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 5, column C, minus nonaccrual closed-end loans secured by first liens on 1—4 family residential properties included in Schedule RC-N, Memorandum item 4.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 9, minus total closed-end loans secured by first liens on 1—4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

⁵ 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

14a

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" reported in Schedule RC-C, part I, item 4, 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.")

	C1	18	•
	YES	NO	
RCON 6999			1

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 of	
	Schedule RC-C, part I, loan categories:	Loans	
	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" reported in Schedule RC-C, part I, item 4	_	
	(Note: Item 4 divided by the number of loans should NOT exceed \$100,000.)	RCON 5563	2.b

	(Column A) Number of Loans	C	olumn Amour urrent tstand	nt tly	
Dollar Amounts in Thousands			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):	_				l
a. With original amounts of \$100,000 or less	RCON 5564	RCON 5565			3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5566	RCON 5567			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"					
reported in Schedule RC-C, part I, item 4 (sum of items 4.a through 4.c					l
must be less than or equal to Schedule RC-C, part I, item 4):	_				l
a. With original amounts of \$100,000 or less	RCON 5570	RCON 5571			4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5572	RCON 5573			4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5574	RCON 5575			4.c.

14b

Schedule RC-C-Continued

Part II. Continued

Agricultural Loans to Small Farms

	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, 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, loan categories:
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.)

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.a.

RCON
SCHOOL RCON
S

	(Column A)	, -	olumn Amour	,	
	Number of		urrent	-	
Dollar Amounts in Thousands	Loans	Ou	tstanc	ling	
7. Number and amount currently outstanding of "Loans secured by farmland (including			Mil	Thou	
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 5578	RCON 5579			7.a
b. With original amounts of more than \$100,000 through \$250,000	RCON 5580	RCON 5581			7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON 5582	RCON 5583			7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural					
production and other loans to farmers" 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):			1		
a. With original amounts of \$100,000 or less		RCON 5585			8.a.
b. With original amounts of more than \$100,000 through \$250,000		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

15

								C1	125
		Tran	saction	n Acc	ounts			ransa ccour	nction nts
	Total Memo: Total demand nont accounts (including (included in (includ			Memo: Total demand deposits (included in		olumn Total ransa ccoun ncludi IMDA	l ection nts ng		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
Deposits of:									
1. Individuals, partnerships, and corporations				RCON 2240			RCON 2346		
2. U.S. Government	RCON 2202			RCON 2280			RCON 2520		
3. States and political subdivisions in the U.S	RCON . 2203			RCON 2290			RCON 2530	<u> </u>	
4. Commercial banks in the U.S. (including U.S. branches and									
agencies of foreign banks)	RCON 2206			RCON 2310			RCON 2550		
5. Other depository institutions in the U.S	RCON 2207			RCON 2312			RCON 2349		
6. Certified and official checks	RCON 2330			RCON 2330					
7. Banks in foreign countries, foreign governments, and foreign									
official institutions	RCON 2184			RCON 2185			RCON 2186		
8. Total (sum of items 1 through 7) (sum of columns A and C									
must equal Schedule RC, item 13.a)	RCON - 2215			RCON 2210			RCON 2385		T

Memoranda

Dollar Amounts in Thousands		Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 8, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON 6835			M.1.a.
b. Total brokered deposits	RCON 2365			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				
(1) Issued in denominations of less than \$100,000	RCON 2343			M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than				
\$100,000 and participated out by the broker in shares of \$100,000 or less	RCON .2344			M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining				
maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCON A243			M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining				
maturity of one year or less (included in Memorandum item 1.b. above)	RCON .A244			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.				
reported in item 3 above which are secured or collateralized as required under state law)				
(to be completed for the December report only)	RCON 5590			M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c				
must equal item 8, column C, above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	RCON 6810			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)				M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON .6648			M.2.b.
c. Total time deposits of \$100,000 or more				M.2.c.
3. All NOW accounts (included in column A above)	RCON 2398			M.3.

4. Not applicable

Schedule RC-E-Continued

Memoranda (Continued)

1	Dollar Amounts in Thousands	ı	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 re	pricing frequency of: 1, 2				
(1) Three months or less		RCON A579			V
(2) Over three months through 12 months		RCON A580			N
(3) Over one year through three years		0001			Ν
(4) Over three years		DOOM			N
b. Fixed rate AND floating rate time deposits of less than \$100,000 wit					
MATURITY of one year or less (included in Memorandum items 5.a.(1		RCON A241			N
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 repr	ricing frequency of: 1,3				
(1) Three months or less		RCON A584			V
(2) Over three months through 12 months		DCON.			V
(3) Over one year through three years		0001			N
(4) Over three years		BCON.			Ν
b. Fixed rate AND floating rate time deposits of \$100,000 or more with					
of one year or less (included in Memorandum items 6.a.(1) through 6		RCON A242			V

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

Schedule RC-F-Other Assets

			C1	30	
Dollar Amour	nts in Thousands		Mil	Thou	
1. Income earned, not collected on loans ¹		RCON 2164			1.
2. Net deferred tax assets ²		RCON 2148			2.
3. Interest-only strips receivable (not in the form of a security) ³ on:					l
a. Mortgage loans		RCON A519			3.a.
b. Other financial assets		RCON A520			3.b.
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item	<u>n)</u>	RCON 2168			4.
a. TEXT 3549	RCON 3549				4.a.
b. TEXT 3550	RCON 3550				4.b.
TEXT C. 3551	RCON 3551				4.c.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)		RCON 2160			5.

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

Schedule RC-G-Other Liabilities

					C1	35
Dollar Amoun	nts in ⁻	Thous	ands		Mil	Thou
1. a. Interest accrued and unpaid on deposits 4				RCON 3645		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCON 3646		
2. Net deferred tax liabilities ²				RCON 3049		
3. Minority interest in consolidated subsidiaries				RCON 3000		
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item	<u>ı)</u>			RCON 2938		
a. 3552	RCON 3552					
b. TEXT 3553	RCON 3553					
TEXT C. 3554	RCON 3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCON 2930		

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

³ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

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

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Schedule RC-K—Quarterly Averages¹

	ļ	C155		
Dollar Amounts in Thousands		Mil	Thou	
ASSETS				
1. Interest-bearing balances due from depository institutions	RCON 3381			
2. a. U.S. Treasury securities, U.S. Government agency obligations, and other debt securities ⁴				
(excluding securities issued by states and political subdivisions in the U.S.)	RCON 3649			
b. Equity securities 5 (includes investments in mutual funds and Federal Reserve stock)	RCON 3648			
3. Securities issued by states and political subdivisions in the U.S. ⁴	RCON 3383			
4. Federal funds sold and securities purchased under agreements to resell	RCON 3365			
5. Loans ^{2,3} :				
a. Total loans, net of unearned income (to be completed only by those banks with less than				
\$25 million in total assets)	RCON 3360			
The following four items are to be completed only by those banks with \$25 million or more in				
total assets.				
b. Real estate loans	RCON 3286			
c. Installment loans	RCON 3287			
d. Credit cards and related plans				
e. Commercial (time and demand) and all other loans	RCON 3289			
6. Lease financing receivables (net of unearned income)	RCON 3484			
7. Total assets ⁶	RCON 3368			
LIABILITIES				
8. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and				
preauthorized transfer accounts) (exclude demand deposits)	RCON 3485			
9. Nontransaction accounts:				
a. Money market deposit accounts (MMDAs)	RCON 3486			
b. Other savings deposits				
c. Time deposits of \$100,000 or more				
d. Time deposits of less than \$100,000	RCON A529			
10. Federal funds purchased and securities sold under agreements to repurchase	RCON 3353			
Memorandum				
Dollar Amounts in Thousands		Mil	Thou	
1. To be completed by banks with \$25 million or more in total assets and with loans to finance				
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans.3				
Agricultural loans included in items 5.b through 5.e above	RCON 3379			

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

² See instructions for loan classifications used in this schedule.

³ The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30**, **1997**, Report of Condition.

⁴ Quarterly averages for all debt securities should be based on amortized cost.

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

⁶ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L-Off-Balance Sheet Items

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

			C			
Dollar Amo	ounts in Thousa	nds	Mil	Thou		
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., hor	ne equity lines .	RCON 3814				
b. Credit card lines		RCON.				
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate		RCON 3816				
(2) Commitments to fund loans not secured by real estate		DOON				
d. Securities underwriting		BCON.				
e. Other unused commitments		BCON				
2. Financial standby letters of credit ¹		BCON				
a. Amount of financial standby letters of credit conveyed to others						
B. Performance standby letters of credit ¹		RCON 3821				
a. Amount of performance standby letters of credit conveyed to others						
Commercial and similar letters of credit ¹		RCON 3411				
5. Not applicable		3411	L			
 Participations in acceptances (as described in the instructions) acquired by the repo 	rtina					
(nonaccepting) bank		RCON 3429				
7. Securities borrowed		PCON.				
B. Securities lent (including customers' securities lent where the customer is indemnif		3432				
loss by the reporting bank)	_	RCON 3433		T		
Financial assets transferred with recourse that have been treated as sold for Call Re		3433	L			
a. First lien 1—4 family residential mortgage loans:	sport purposes.					
(1) Outstanding principal balance of mortgages transferred as of the report date		RCON A521		T		
		DCON				
(2) Amount of recourse exposure on these mortgages as of the report date		A522				
b. Other financial assets (excluding small business obligations reported in item 9.c):		RCON A523	T			
(1) Outstanding principal balance of assets transferred as of the report date		DCON				
(2) Amount of recourse exposure on these assets as of the report date		A524				
c. Small business obligations transferred with recourse under Section 208 of the Ri	egie					
Community Development and Regulatory Improvement Act of 1994:						
(1) Outstanding principal balance of small business obligations transferred as of t		RCON				
report date		A249				
(2) Amount of retained recourse on these obligations as of the report date		A250				
D. Notional amount of credit derivatives:		BCON	1			
a. Credit derivatives on which the reporting bank is the guarantor		BCON.		1		
b. Credit derivatives on which the reporting bank is the beneficiary	A535		1			
. Spot foreign exchange contracts		8765		1		
2. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize		BCON	1			
each component of this item over 25% of Schedule RC, item 28.a, "Total equity ca	apital")	RCON 3430		1		
TEVE	PCON					
a. TEXT 3555	RCON 3555			1		
b. TEXT 3556	RCON 3556			1		
C. TEXT 3557	RCON 3557			1		
d. 3558	RCON 3558			1		

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

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Schedule RC-L-Continued

	Dollar Amour	nts in Thousan	ds	Mil	Thou	
13. All						
ea	RCON 5591			13.		
1						
a.	TEXT 5592	RCON 5592				13.a.
b.	TEXT 5593	RCON 5593				13.b.
C.	TEXT 5594	RCON 5594				13.c.
d.	TEXT 5595	RCON 5595				13.d.

				T							C1	61	\blacksquare
Dollar Amounts in Thousands Off-balance Sheet Derivatives	(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			Equity C Derivative a		Equity C Derivative		olumn mmod od Oth ontrad	dity ner	
Position Indicators		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou	
14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e must equal sum of items 15, 16.a, and 16.b):													
a. Futures contracts	RCON 8693			RCON 8694			RCON 8695			RCON 8696			14.a.
b. Forward contracts	RCON 8697			RCON 8698			RCON 8699			RCON 8700			14.b.
c. Exchange-traded option contracts:													
(1) Written options	RCON 8701			RCON 8702			RCON 8703			RCON 8704			14.c.(
(2) Purchased options	RCON 8705			RCON 8706			RCON 8707			RCON 8708			14.c.(
d. Over-the-counter option contracts:													
(1) Written options	RCON 8709			RCON 8710			RCON 8711			RCON 8712	L		14.d.(
(2) Purchased options	RCON 8713			RCON 8714			RCON 8715			RCON 8716			14.d.(
e. Swaps	RCON 3450			RCON 3826			RCON 8719			RCON 8720			14.e.
15. Total gross notional amount of derivative													
contracts held for trading	RCON A126			RCON A127			RCON 8723			RCON 8724			15.
16. Gross notional amount of derivative contracts													
held for purposes other than trading:													
a. Contracts marked to market	RCON 8725			RCON 8726			RCON 8727			RCON 8728			16.a.
b. Contracts not marked to market	RCON 8729			RCON 8730			RCON 8731			RCON 8732			16.b.
c. Interest rate swaps where the bank has													
agreed to pay a fixed rate	RCON A589												16.c.

Memoranda

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

Schedule RC-M-Memoranda

		C165] ◀
Dollar Amounts in Thousand	ds R	Mil Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal			
shareholders, and their related interests as of the report date:			
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal			
shareholders, and their related interests	RCON 6164		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the			
amount of all extensions of credit by the reporting bank (including extensions of			
credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number	r		
of total capital as defined for this purpose in agency regulations	_		1.b.
2. Not applicable			
3. a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule RC,			
item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of	RCON		
collection)	0050		3.a.
b. Currency and coin (included in Schedule RC, item 1.a)	0080		3.b.
4. Outstanding principal balance of $1-4$ family residential mortgage loans serviced for others			
(include both retained servicing and purchased servicing):	DCON		
a. Mortgages serviced under a GNMA contract	RCON 5500		4.a.
b. Mortgages serviced under a FHLMC contract:	DOON		
(1) Serviced with recourse to servicer	RCON 5501 RCON		4.b.(1)
(2) Serviced without recourse to servicer	5502		4.b.(2)
c. Mortgages serviced under a FNMA contract:	RCON		
(1) Serviced under a regular option contract	5503		4.c.(1)
(2) Serviced under a special option contract	5504		4.c.(2)
d. Mortgages serviced under other servicing contracts	5505		4.d.
5. Not applicable			
6. Intangible assets:	RCON		
a. Mortgage servicing assets	3164		6.a.
(1) Estimated fair value of mortgage servicing assets	_		6.a.(1)
b. Other identifiable intangible assets:	RCON		
(1) Purchased credit card relationships	5506		6.b.(1)
(2) All other identifiable intangible assets	5507 RCON		6.b.(2)
c. Goodwill	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	RCON		
or are otherwise qualifying for regulatory capital purposes	6442		6.e.
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to	RCON		_
redeem the debt	3295		7.
8. a. Other real estate owned:	RCON		
(1) Direct and indirect investments in real estate ventures	5372		8.a.(1)
(2) All other real estate owned:	RCON		
(a) Construction and land development	RCON		8.a.(2)(a
(b) Farmland	PCON.		8.a.(2)(b
(c) 1—4 family residential properties	PCON.		8.a.(2)(d
(d) Multifamily (5 or more) residential properties	PCON.		8.a.(2)(c
(e) Nonfarm nonresidential properties			8.a.(2)(e
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	2150		8.a.(3)
b. Investments in unconsolidated subsidiaries and associated companies:	RCON		0 5 (1)
(1) Direct and indirect investments in real estate ventures	5374		8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	DCON		8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	2130		8.b.(3)

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Schedule RC-M-Continued

Dollar Amounts in Thousan	ls	Mil	Thou	
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus"	RCON 3778			9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):				
a. Money market funds	RCON 6441			10.
b. Equity securities funds				10.
c. Debt securities funds	PCON.			10.
d. Other mutual funds	RCON 8429			10.
e. Annuities	RCON 8430			10.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above)	RCON 8784			10.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts				
included in assets and liabilities reported in Schedule RC	RCON A525			11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC)				
in accordance with generally accepted accounting principles ¹	RCON A526			12.

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

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

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

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.	(Column A) Past due 30 through 89 days and still accruing			Past due Past due 90 days or more and still					(Column C) Nonaccrual			◀
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou			
1. Real estate loans	RCON 1210			RCON 1211			RCON 1212			1.		
2. Installment loans	RCON . 1214			RCON 1215			RCON 1216			2.		
3. Credit cards and related plans	RCON . 1218			RCON 1219			RCON 1220			3.		
4. Commercial (time and demand) and all other loans	RCON 1222			RCON 1223			RCON 1224			4.		
5. Lease financing receivables	RCON 1226			RCON 1227			RCON 1228			5.		
6. Debt securities and other assets (exclude other real estate												
owned and other repossessed assets)	RCON . 3505			RCON 3506			RCON 3507			6.		

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

7. Loans and leases reported in items 1 through 5 above which		Mil	Thou		Mil	Thou		Mil	Thou	
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	173	■
Dollar Amounts in Thousands	3	Mil	Thou		Mil	Thou		Mil	Thou	`
Restructured loans and leases included in Schedule RC-N,										
items 1 through 5, above (and not reported in Schedule RC-C,										
Part I, Memorandum item 1)	RCON 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.
(2) All other loans secured by 1-4 family residential										
properties				RCON 5434			RCON 5435			M.4.c.
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

			C175
	Dollar Amounts in Thousands	M	il Thou
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits		RCON 0030	
OR			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits		RCON 0031	
(2) Actual amount of unposted debits to time and savings deposits ¹		RCON 0032	
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits		RCON 3510	
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits		RCON 3512	
(2) Actual amount of unposted credits to time and savings deposits	1	RCON 3514	
3. Uninvested trust funds (cash) held in bank's own trust department (no	ot included in total deposits)	RCON 3520	
4. Deposits of consolidated subsidiaries (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries		RCON 2211	
b. Time and savings deposits ¹ of consolidated subsidiaries		RCON 2351	
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	3	RCON 5514	
5. Not applicable			
6. Reserve balances actually passed through to the Federal Reserve by th	ne reporting bank on		
behalf of its respondent depository institutions that are also reflected a	as deposit liabilities		
of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, it	em 4 or 5, column B)	RCON 2314	
b. Amount reflected in time and savings deposits ¹ (included in Schedul	le RC-E,		
item 4 or 5, column A or C, but not column B)		RCON 2315	
7. Unamortized premiums and discounts on time and savings deposits: 1, 2	2		
a. Unamortized premiums		RCON 5516	
b. Unamortized discounts		RCON 5517	
8. To be completed by banks with "Oakar deposits."			
a. Deposits purchased or acquired from other FDIC-insured institutions	during the quarter:		
(1) Total deposits purchased or acquired from other FDIC-insured in	stitutions during		
the quarter	_	RCON A531	
(2) Amount of purchased or acquired deposits reported in item 8.a.((1) above attributable		
to a secondary fund (i.e., BIF members report deposits attributate			
members report deposits attributable to BIF)		RCON A532	
b. Total deposits sold or transferred to other FDIC-insured institutions		RCON A533	

Person to whom questions about the Reports of Condition and Income should 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 (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

Dollar Amounts in Thousan	ds	Mil	Thou	
9. Deposits in lifeline accounts	RCON 5596		_	9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON 8432			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	RCON	ı		
reported on a gross basis in Schedule RC-E had been reported on a net basis	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	RCON	l		44.1
reported on a net basis in Schedule RC-E had been reported on a gross basis	<u></u> 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			11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC)	<u>A</u> 182			11.6.
in accordance with generally accepted accounting principles (exclude amounts related to				
reciprocal demand balances):				
a. Amount of assets netted against demand deposits	RCON A527			12.a.
b. Amount of assets netted against time and savings deposits	RCON			12.b.

Memoranda (to be completed each quarter except as noted)

Dollar Amounts i	n Thousands		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)	N 9				M.1.a.(2)
b. Deposit accounts of more than \$100,000:					
(1) Amount of deposit accounts of more than \$100,000		RCON 2710			M.1.b.(1)
	Number				
(2) Number of deposit accounts of more than \$100,000	N 2				M.1.b.(2)
2. Estimated amount of uninsured deposits of the bank:					

a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.

Indicate in the appropriate box at the right whether your bank has a method or procedure		YES	NO	
for determining a better estimate of uninsured deposits than the estimate described above	RCON 6861			M.2.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits		Mil	Thou	
determined by using your bank's method or procedure	RCON 5597			M.2.b.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

	FDIC Cert No.								
RCON A545									

TEXT

M.3.

ادمم ا	Title	٥f	Bank
Legai	ritte	OT	Bank

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Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 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		Mil	Thou	
2. Portion of qualifying limited-life capital instruments (original weight	ed 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		RCON A516			2.b.
3. Amounts used in calculating regulatory capital ratios (report amour	nts determined by the bank				
for its own internal regulatory capital analyses consistent with app	licable capital standards):				
a. (1) Tier 1 capital					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 exceed	s 1.25% of gross				
risk-weighted assets)		RCON A 222			3.c.
d. (1) Net risk-weighted assets (gross risk-weighted assets less exc	cess 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 met	hod" to report these				
transactions in Schedule RC-R)		RCON 1727			3.e.
f. "Average total assets" (quarterly average reported in Schedule F	RC-K, item 7, less all assets				
deducted from Tier 1 capital) ²		RCON A224			3.f.

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

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	ed e	Cre alen of O	olumn dit Eq t Ame ff-Bal eet Ite	uiv- ount ance			
	Mil	Thou		Mil	Thou			
 RCON 5163						4.a.		
 			RCON 3796			4.b.		

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

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

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

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Schedule RC-R—Continued							ı			1
				R	olumn Asset ecord on the	s ed	Cre alen of O	olumr dit Ed It Am Iff-Bal eet Ite	quiv- ount lance	
Dollar Amou					Mil	Thou		Mil	Thou	
Assets and credit equivalent amounts of off-balance sheet items assi 20 percent risk category: Assets recorded on the balance sheet Credit equivalent amount of off-balance sheet items				RCON 5165			RCON 3801			5.a. 5.b.
6. Assets and credit equivalent amounts of off-balance sheet items assi 50 percent risk category: a. Assets recorded on the balance sheet	gned t	to the								6.a.
b. Credit equivalent amount of off-balance sheet items							RCON			6.b.
7. Assets and credit equivalent amounts of off-balance sheet items assi 100 percent risk category: a. Assets recorded on the balance sheet	gned t	to the		RCON 3804			3803			7.a.
b. Credit equivalent amount of off-balance sheet items							3805			7.b.
8. On-balance sheet asset values excluded from and deducted in the ca				BCON	I	_				_
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 column A) (must equal Schedule RC, item 12.c plus items 4.b and 4.				RCON . 3807		Т				9.
Column A) (must equal schedule NC, item 12.0 plus items 4.5 and 4.	C)	•••••		. 3807						, J.
Memoranda	D	ollar <i>i</i>	Amour	nts in	Thous	sands		Mil	Thou	
1. Current credit exposure across all off-balance sheet derivative contra			-				DOON	П		
risk-based capital standards							RCON 8764			M.1
		With a remaining matu				rity of	:		1	
	IC.	aluma			olumr			olumr	. C)	
	(Column A) One year				Over	,	(0)	Over		
	or less		t	ne ye hroug	ar Jh	fiv	/e yea			
2. Notional principal amounts of off-balance		ı		†IN	ve yea	ars		ı		
sheet derivative contracts:3		Mil	Thou		Mil	Thou		Mil	Thou	
a. Interest rate contracts	RCON 3809			RCON 8766			RCON 8767			M.2
b. Foreign exchange contracts	RCON 3812			RCON 8769			RCON 8770			M.2

c. Gold contracts

d. Other precious metals contracts

e. Other commodity contracts

f. Equity derivative contracts

RCON 8772

RCON 8775

RCON 8778 RCON 8773

RCON

M.2.c.

M.2.d.

M.2.e.

M.2.f.

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

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

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

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FDIC Certificate Number

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

at close of business on __

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City State

Legal Title of Bank

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

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

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

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

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

No comment (RCON 6979)

C172

C171

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)