

Federal Financial Institutions Examination Council



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 and Foreign Offices—FFIEC 031

Report at the close of business September 30, 1999

(19990930)
(RCRI 9999)

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

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.

Signature of Officer Authorized to Sign Report
Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (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.

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number
(RCRI 9050)

Legal Title of Bank (TEXT 9010)

http://_____
Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087)
(Example: www.examplebank.com)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

Table of Contents

Signature Page	Cover	Report of Condition
Report of Income		Schedule RC—Balance Sheet RC-1, 2
Schedule RI—Income Statement	RI-1, 2, 3	Schedule RC-A—Cash and Balances Due From Depository Institutions RC-3
Schedule RI-A—Changes in Equity Capital	RI-4	Schedule RC-B—Securities RC-3, 4, 5
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses	RI-4, 5	Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases RC-6, 7, 8 Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports)..... RC-8a, 8b
Schedule RI-D—Income from International Operations	RI-6	Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks) RC-8
Schedule RI-E—Explanations	RI-7, 8	Schedule RC-E—Deposit Liabilities RC-9, 10, 11
		Schedule RC-F—Other Assets RC-11
		Schedule RC-G—Other Liabilities RC-11
		Schedule RC-H—Selected Balance Sheet Items for Domestic Offices RC-12
		Schedule RC-I—Selected Assets and Liabilities of IBFs RC-13
		Schedule RC-K—Quarterly Averages RC-13
		Schedule RC-L—Off-Balance Sheet Items RC-14, 15, 16
		Schedule RC-M—Memoranda RC-17, 18
		Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets RC-19, 20
		Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments RC-21, 22
		Schedule RC-R—Regulatory Capital RC-23, 24
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income RC-25
		Special Report (to be completed by all banks)

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

For information or assistance, National and State nonmember banks should contact the FDIC's Reports Analysis and Quality Control Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Dollar Amounts in Thousands	Year-to-date				
	Bil	Mil	Thou		
1. Interest income (continued)					
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD 4020			1. f.	
g. Total interest income (sum of items 1.a through 1.f)	RIAD 4107			1. g.	
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD 4508			2. a.(1)(a)	
(b) Nontransaction accounts:					
(1) Money market deposit accounts (MMDAs)	RIAD 4509			2. a.(1)(b)(1)	
(2) Other savings deposits	RIAD 4511			2. a.(1)(b)(2)	
(3) Time deposits of \$100,000 or more	RIAD A517			2. a.(1)(b)(3)	
(4) Time deposits of less than \$100,000	RIAD A518			2. a.(1)(b)(4)	
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD 4172			2. a.(2)	
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD 4180			2. b.	
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	RIAD 4185			2. c.	
d. Not applicable					
e. Interest on subordinated notes and debentures	RIAD 4200			2. e.	
f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073			2. f.	
3. Net interest income (item 1.g minus 2.f)				RIAD 4074	3.
4. Provisions:					
a. Provision for credit losses				RIAD 4230	4. a.
b. Provision for allocated transfer risk				RIAD 4243	4. b.
5. Noninterest income:					
a. Income from fiduciary activities	RIAD 4070			5. a.	
b. Service charges on deposit accounts in domestic offices	RIAD 4080			5. b.	
c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)	RIAD A220			5. c.	
d.—e. Not applicable					
f. Other noninterest income:					
(1) Other fee income	RIAD 5407			5. f.(1)	
(2) All other noninterest income*	RIAD 5408			5. f.(2)	
g. Total noninterest income (sum of items 5.a through 5.f)				RIAD 4079	5. g.
6. a. Realized gains (losses) on held-to-maturity securities				RIAD 3521	6. a.
b. Realized gains (losses) on available-for-sale securities				RIAD 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.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI—Continued

Memoranda	Year-to-date				I481	
	Dollar Amounts in Thousands					
	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				M.1.	
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD 8431				M.2.	
3.—4. Not applicable						
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD 4150	Number			M.5.	
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ¹	RIAD 9106	CC	YY	MM	DD	M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou		
a. Interest rate exposures	RIAD 8757				M.8.a.	
b. Foreign exchange exposures	RIAD 8758				M.8.b.	
c. Equity security and index exposures	RIAD 8759				M.8.c.	
d. Commodity and other exposures	RIAD 8760				M.8.d.	
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:						
a. Net increase (decrease) to interest income	RIAD 8761				M.9.a.	
b. Net (increase) decrease to interest expense	RIAD 8762				M.9.b.	
c. Other (noninterest) allocations	RIAD 8763				M.9.c.	
10. Credit losses on off-balance sheet derivatives (see instructions)	RIAD A251				M.10.	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD .A530	YES	NO		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)	RIAD .4772	Bil	Mil	Thou	M.12.	

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued

Memoranda

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	Bil	Mil	Thou		Bil	Mil	Thou		
1.—3. Not applicable									
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD .5409				RIAD 5410				M.4.
5. Loans secured by real estate in domestic offices (included in Schedule RI-B, part I, item 1, above):									
a. Construction and land development	RIAD .3582				RIAD 3583				M.5.a.
b. Secured by farmland	RIAD .3584				RIAD 3585				M.5.b.
c. Secured by 1—4 family residential properties:									
(1) Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit	RIAD .5411				RIAD 5412				M.5.c.(1)
(2) All other loans secured by 1—4 family residential properties	RIAD .5413				RIAD 5414				M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	RIAD .3588				RIAD 3589				M.5.d.
e. Secured by nonfarm nonresidential properties	RIAD .3590				RIAD 3591				M.5.e.

Part II. Changes in Allowance for Credit Losses

	Dollar Amounts in Thousands				
	Bil	Mil	Thou		
1. Balance originally reported in the December 31, 1998, Reports of Condition and Income	RIAD 3124				1.
2. Recoveries (must equal or exceed part I, item 9, column B above)	RIAD .2419				2.
3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above)	RIAD .2432				3.
4. Provision for credit losses (must equal Schedule RI, item 4.a)	RIAD .4230				4.
5. Adjustments* (see instructions for this schedule)	RIAD .4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed Schedule RC, item 4.b)	RIAD .A512				6.

*Describe on Schedule RI-E—Explanations

Schedule RI-D—Income from International Operations

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

Part I. Estimated Income from International Operations

Dollar Amounts in Thousands	1492			
	Year-to-date			
	Bil	Mil	Thou	
1. Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs:				
a. Interest income booked	RIAD 4837			1.a.
b. Interest expense booked	RIAD 4838			1.b.
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b)	RIAD 4839			1.c.
2. Adjustments for booking location of international operations:				
a. Net interest income attributable to international operations booked at domestic offices	RIAD 4840			2.a.
b. Net interest income attributable to domestic business booked at foreign offices	RIAD 4841			2.b.
c. Net booking location adjustment (item 2.a minus 2.b)	RIAD 4842			2.c.
3. Noninterest income and expense attributable to international operations:				
a. Noninterest income attributable to international operations	RIAD 4097			3.a.
b. Provision for loan and lease losses attributable to international operations	RIAD 4235			3.b.
c. Other noninterest expense attributable to international operations	RIAD 4239			3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)	RIAD 4843			3.d.
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 1.c, 2.c, and 3.d)	RIAD 4844			4.
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs	RIAD 4845			5.
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)	RIAD 4846			6.
7. Income taxes attributable to income from international operations as estimated in item 6	RIAD 4797			7.
8. Estimated net income attributable to international operations (item 6 minus 7)	RIAD 4341			8.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Intracompany interest income included in item 1.a above	RIAD 4847				M.1.
2. Intracompany interest expense included in item 1.b above	RIAD 4848				M.2.

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

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

Legal Title of Bank _____

FDIC Certificate Number

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.)

		1495				
		Year-to-date				
Dollar Amounts in Thousands		Bil	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	RIAD 5415				1.a.
b.	Net gains (losses) on sales of loans	RIAD 5416				1.b.
c.	Net gains (losses) on sales of premises and fixed assets	RIAD 5417				1.c.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):						
d.	TEXT 4461	RIAD 4461				1.d.
e.	TEXT 4462	RIAD 4462				1.e.
f.	TEXT 4463	RIAD 4463				1.f.
2. Other noninterest expense (from Schedule RI, item 7.c):						
a.	Amortization expense of intangible assets	RIAD 4531				2.a.
Report amounts that exceed 10% of Schedule RI, item 7.c:						
b.	Net (gains) losses on other real estate owned	RIAD 5418				2.b.
c.	Net (gains) losses on sales of loans	RIAD 5419				2.c.
d.	Net (gains) losses on sales of premises and fixed assets	RIAD 5420				2.d.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:						
e.	TEXT 4464	RIAD 4464				2.e.
f.	TEXT 4467	RIAD 4467				2.f.
g.	TEXT 4468	RIAD 4468				2.g.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1) TEXT 6373 Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	RIAD 6373				3.a.(1)
	(2) Applicable income tax effect	RIAD 4486				3.a.(2)
b.	(1) TEXT 4487	RIAD 4487				3.b.(1)
	(2) Applicable income tax effect	RIAD 4488				3.b.(2)
c.	(1) TEXT 4489	RIAD 4489				3.c.(1)
	(2) Applicable income tax effect	RIAD 4491				3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):						
a.	TEXT 4492	RIAD 4492				4.a.
b.	TEXT 4493	RIAD 4493				4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):						
a.	TEXT 4494	RIAD 4494				5.a.
b.	TEXT 4495	RIAD 4495				5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):						
a.	TEXT 4496	RIAD 4496				6.a.
b.	TEXT 4497	RIAD 4497				6.b.

Schedule RI-E—Continued

		Year-to-date			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
7. Other transactions with parent holding company (from Schedule RI-A, item 13)					
(itemize and describe all such transactions):					
a.	TEXT 4498	RIAD 4498			7.a.
b.	TEXT 4499	RIAD 4499			7.b.
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)					
(itemize and describe all adjustments):					
a.	TEXT 4521	RIAD 4521			8.a.
b.	TEXT 4522	RIAD 4522			8.b.
		1498	1499		◀
9. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
No comment <input type="checkbox"/> (RIAD 4769)					
Other explanations (please type or print clearly):					
(TEXT 4769)					

Legal Title of Bank = _____

City = _____

State = _____ Zip = _____

FDIC Certificate Number =

Consolidated Report of Condition for Insured Commercial = and State-Chartered Savings Banks for September 30, 1999 =

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 =

		C400			
		Bil =	Mil =	Thou =	
Dollar Amounts in Thousands =					
ASSETS =					
1. Cash and balances due from depository institutions (from Schedule RC-A): =					
a. Noninterest-bearing balances and currency and coin ¹	RCFD =				1. a. =
b. Interest-bearing balances ²	RCFD =				1. b. =
2. Securities: =					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD =				2. a. =
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD =				2. b. =
3. Federal funds sold and securities purchased under agreements to resell					
4. Loans and lease financing receivables: =					
a. Loans and leases, net of unearned income (from Schedule RC-C)	RCFD =				4. a. =
b. LESS: Allowance for loan and lease losses	RCFD =				4. b. =
c. LESS: Allocated transfer risk reserve	RCFD =				4. c. =
d. Loans and leases, net of unearned income, = allowance, and reserve (item 4.a minus 4.b and 4.c)	RCFD =				4. d. =
5. Trading assets (from Schedule RC-D)					
6. Premises and fixed assets (including capitalized leases)					
7. Other real estate owned (from Schedule RC-M)					
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)					
9. Customers' liability to this bank on acceptances outstanding					
10. Intangible assets (from Schedule RC-M)					
11. Other assets (from Schedule RC-F)					
12. Total assets (sum of items 1 through 11)					

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

² Includes time certificates of deposit not held for trading. =

Schedule RC—Continued =

12

Dollar Amounts in Thousands =				Bil =	Mil =	Thou =
LIABILITIES =						
13. Deposits: =						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, =						
part I)						RCON = 2200 =
(1) Noninterest-bearing ¹	RCON = 6631 =					13.a. =
(2) Interest-bearing	RCON = 6636 =					13.a.(1) =
						13.a.(2) =
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, =						
part II)						RCFN = 2200 =
(1) Noninterest-bearing	RCFN = 6631 =					13.b. =
(2) Interest-bearing	RCFN = 6636 =					13.b.(1) =
						13.b.(2) =
14. Federal funds purchased and securities sold under agreements to repurchase						
						RCFD = 280 =
15. a. Demand notes issued to the U.S. Treasury						
						RCON = 280 =
b. Trading liabilities (from Schedule RC-D)						
						RCFD = 3548 =
16. Other borrowed money (includes mortgage indebtedness and obligations under =						
capitalized leases): =						
a. With a remaining maturity of one year or less						
						RCFD = 232 =
b. With a remaining maturity of more than one year through three years						
						RCFD = 457 =
c. With a remaining maturity of more than three years						
						RCFD = 4548 =
17. Not applicable =						
18. Bank's liability on acceptances executed and outstanding						
						RCFD = 20 =
19. Subordinated notes and debentures ²						
						RCFD = 320 =
20. Other liabilities (from Schedule RC-G)						
						RCFD = 20 =
21. Total liabilities (sum of items 13 through 20)						
						RCFD = 2948 =
22. Not applicable =						
EQUITY CAPITAL =						
23. Perpetual preferred stock and related surplus						
						RCFD = 388 =
24. Common stock						
						RCFD = 330 =
25. Surplus (exclude all surplus related to preferred stock)						
						RCFD = 339 =
26. a. Undivided profits and capital reserves						
						RCFD = 332 =
b. Net unrealized holding gains (losses) on available-for-sale securities						
						RCFD = 844 =
c. Accumulated net gains (losses) on cash flow hedges						
						RCFD = 336 =
27. Cumulative foreign currency translation adjustments						
						RCFD = 324 =
28. Total equity capital (sum of items 23 through 27)						
						RCFD = 320 =
29. Total liabilities and equity capital (sum of items 21 and 28)						
						RCFD = 3308 =

Memorandum =

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the =
most comprehensive level of auditing work performed for the bank by independent external =
auditors as of any date during 1998

RCFD =	6724 =
--------	--------

 M. 1. =

- | | |
|--|--|
| <p>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 =</p> <p>2 = Independent audit of the bank's parent holding company con- =
ducted 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) =</p> <p>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) =</p> | <p>4 = Directors' examination of the bank performed by other external =
auditors (may be required by state chartering authority) =</p> <p>5 = Review of the bank's financial statements by external auditors =</p> <p>6 = Compilation of the bank's financial statements by external =
auditors =</p> <p>7 = Other audit procedures (excluding tax preparation work) =</p> <p>8 = No external audit work =</p> |
|--|--|

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

² Includes limited-life preferred stock and related surplus. =

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-A – Cash and Balances Due From Depository Institutions =

Exclude assets held for trading. =

	C405																
	(Column A) = Consolidated = Bank =						(Column B) = Domestic = Offices =										
	Bil =			Mil =			Thou =			Bil =			Mil =			Thou =	
Dollar Amounts in Thousands =																	
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD = 0022 =												1. =				
a. Cash items in process of collection and unposted debits	=						RCON = 0020 =						1.a. =				
b. Currency and coin	=						RCON = 0080 =						1.b. =				
2. Balances due from depository institutions in the U.S.	=						RCON = 0082 =						2. =				
a. U.S. branches and agencies of foreign banks (including their IBFs)	RCFD = 0083 =												2.a. =				
b. Other commercial banks in the U.S. and other depository institutions = in the U.S. (including their IBFs)	RCFD = 0085 =												2.b. =				
3. Balances due from banks in foreign countries and foreign central banks.....	=						RCON = 0070 =						3. =				
a. Foreign branches of other U.S. banks	RCFD = 0073 =												3.a. =				
b. Other banks in foreign countries and foreign central banks	RCFD = 0074 =												3.b. =				
4. Balances due from Federal Reserve Banks	RCFD = 0090 =						RCON = 0090 =						4. =				
5. Total (sum of items 1 through 4) (total of column A must equal = Schedule RC, sum of items 1.a and 1.b)	RCFD = 0010 =						RCON = 0010 =						5. =				

Memorandum =

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

Schedule RC-B – Securities =

Exclude assets held for trading. =

	C410												
	Held-to-maturity =						Available-for-sale =						
	(Column A) = Amortized Cost =			(Column B) = Fair Value =			(Column C) = Amortized Cost =			(Column D) = Fair Value ¹ =			
Dollar Amounts in Thousands =													
1. U.S. Treasury securities	RCFD = 0211 =			RCFD = 0213 =			RCFD = 1286 =			RCFD = 1287 =			1. =
2. U.S. Government agency = obligations (exclude = mortgage-backed securities): =													
a. Issued by U.S. Govern- = ment agencies ²	RCFD = 1289 =			RCFD = 1290 =			RCFD = 1291 =			RCFD = 1293 =			2.a. =
b. Issued by U.S. = Government-sponsored = agencies ³	RCFD = 1294 =			RCFD = 1295 =			RCFD = 1297 =			RCFD = 1298 =			2.b. =

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

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

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

Schedule RC-B—Continued =

Dollar Amounts in Thousands =	Held-to-maturity =						Available-for-sale =						
	(Column A) = Amortized Cost =			(Column B) = Fair Value =			(Column C) = Amortized Cost =			(Column D) = Fair Value ¹ =			
	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	
3. Securities issued by states = and political subdivisions = in the U.S.: =													
a. General obligations	RCFD =			RCFD =			RCFD =			RCFD =			3.a. =
b. Revenue obligations	RCFD =			RCFD =			RCFD =			RCFD =			3.b. =
c. Industrial development = and similar obligations	RCFD =			RCFD =			RCFD =			RCFD =			3.c. =
4. Mortgage-backed = securities (MBS): =													
a. Pass-through securities: =													
(1) Guaranteed by = GNMA	RCFD =			RCFD =			RCFD =			RCFD =			4.a.(1) =
(2) Issued by FNMA = and FHLMC	RCFD =			RCFD =			RCFD =			RCFD =			4.a.(2) =
(3) Other pass-through = securities	RCFD =			RCFD =			RCFD =			RCFD =			4.a.(3) =
b. Other mortgage-backed = securities (include CMOs, = REMICs, and stripped = MBS): =													
(1) Issued or guaranteed = by FNMA, FHLMC, = or GNMA	RCFD =			RCFD =			RCFD =			RCFD =			4.b.(1) =
(2) Collateralized = by MBS issued or = guaranteed by FNMA, = FHLMC, or GNMA	RCFD =			RCFD =			RCFD =			RCFD =			4.b.(2) =
(3) All other mortgage = backed securities	RCFD =			RCFD =			RCFD =			RCFD =			4.b.(3) =
5. Other debt securities: =													
a. Other domestic debt = securities	RCFD =			RCFD =			RCFD =			RCFD =			5.a. =
b. Foreign debt = securities	RCFD =			RCFD =			RCFD =			RCFD =			5.b. =
6. Equity securities: =													
a. Investments in mutual = funds and other equity = securities with readily = determinable fair values							RCFD =			RCFD =			6.a. =
b. All other equity = securities ¹							RCFD =			RCFD =			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)	RCFD =			RCFD =			RCFD =			RCFD =			7. =

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

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-B—Continued =

Memoranda =

	C412			←
	Bil =	Mil =	Thou =	
1. Pledged securities ¹	RCFD = 616			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	RCFD = 549			M.2.a.(1) =
(2) Over three months through 12 months	RCFD = 550			M.2.a.(2) =
(3) Over one year through three years	RCFD = 551			M.2.a.(3) =
(4) Over three years through five years	RCFD = 552			M.2.a.(4) =
(5) Over five years through 15 years	RCFD = 553			M.2.a.(5) =
(6) Over 15 years	RCFD = 554			M.2.a.(6) =
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	RCFD = 555			M.2.b.(1) =
(2) Over three months through 12 months	RCFD = 556			M.2.b.(2) =
(3) Over one year through three years	RCFD = 557			M.2.b.(3) =
(4) Over three years through five years	RCFD = 558			M.2.b.(4) =
(5) Over five years through 15 years	RCFD = 559			M.2.b.(5) =
(6) Over 15 years	RCFD = 560			M.2.b.(6) =
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude = mortgage pass-through securities) with an expected average life of: ⁶⁼				
(1) Three years or less	RCFD = 561			M.2.c.(1) =
(2) Over three years	RCFD = 562			M.2.c.(2) =
d. Debt securities with a REMAINING MATURITY of one year or less (included in = Memorandum items 2.a through 2.c above)	RCFD = 248			M.2.d. =
3.—6. Not applicable =				
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or = trading securities during the calendar year-to-date (report the amortized cost at date of sale = or transfer)	RCFD = 478			M.7. =
8. Not applicable				
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in = Schedule RC-B, items 2, 3, and 5): =				
a. Amortized cost	RCFD = 782			M.9.a. =
b. Fair value	RCFD = 783			M.9.b. =

¹ Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value. =
² Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock. =
³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by repricing frequency. =
⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in =
Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, =
columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages =
included in Schedule RC-B, item 4.a, columns A and D. =
⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien =
1—4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A =
and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages =
included in Schedule RC-B, item 4.a, columns A and D. =
⁶ Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, =
column C, must equal Schedule RC-B, item 4.b, sum of columns A and D. =

Schedule RC-C—Loans and Lease Financing Receivables =

Part I. Loans and Leases =

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

	C415								
	(Column A) = Consolidated = Bank =			(Column B) = Domestic = Offices =					
		Bil =	Mil =	Thou =		Bil =	Mil =	Thou =	
Dollar Amounts in Thousands =									
1. Loans secured by real estate	RCFD = 410 =								1. =
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 = properties 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	=					RCON = 5367 =			1.c.(2)(a) =
(b) Secured by junior liens	=					RCON = 5368 =			1.c.(2)(b) =
d. Secured by multifamily (5 or more) residential properties	=					RCON = 1460 =			1.d. =
e. Secured by nonfarm nonresidential properties	=					RCON = 1480 =			1.e. =
2. Loans to depository institutions: =									
a. To commercial banks in the U.S.	=					RCON = 1505 =			2.a. =
(1) To U.S. branches and agencies of foreign banks	RCFD = 306 =								2.a.(1) =
(2) To other commercial banks in the U.S.	RCFD = 307 =								2.a.(2) =
b. To other depository institutions in the U.S.	RCFD = 317 =					RCON = 1517 =			2.b. =
c. To banks in foreign countries	=					RCON = 1510 =			2.c. =
(1) To foreign branches of other U.S. banks	RCFD = 313 =								2.c.(1) =
(2) To other banks in foreign countries	RCFD = 316 =								2.c.(2) =
3. Loans to finance agricultural production and other loans to farmers	RCFD = 390 =					RCON = 1590 =			3. =
4. Commercial and industrial loans: =									
a. To U.S. addressees (domicile)	RCFD = 763 =					RCON = 1763 =			4.a. =
b. To non-U.S. addressees (domicile)	RCFD = 764 =					RCON = 1764 =			4.b. =
5. Acceptances of other banks: =									
a. Of U.S. banks	RCFD = 756 =					RCON = 1756 =			5.a. =
b. Of foreign banks	RCFD = 757 =					RCON = 1757 =			5.b. =
6. Loans to individuals for household, family, and other personal = expenditures (i.e., consumer loans) (includes purchased paper)	=					RCON = 1975 =			6. =
a. Credit cards and related plans (includes check credit and other = revolving credit plans)	RCFD = 208 =								6.a. =
b. Other (includes single payment, installment, and all student loans)	RCFD = 209 =								6.b. =
7. Loans to foreign governments and official institutions (including = foreign central banks)	RCFD = 2081 =					RCON = 2081 =			7. =
8. Obligations (other than securities and leases) of states and political = subdivisions in the U.S.	RCFD = 2107 =					RCON = 2107 =			8. =
9. Other loans	RCFD = 563 =								9. =
a. Loans for purchasing or carrying securities (secured and unsecured)	=					RCON = 1545 =			9.a. =
b. All other loans (exclude consumer loans)	=					RCON = 1564 =			9.b. =
10. Lease financing receivables (net of unearned income)	=					RCON = 2165 =			10. =
a. Of U.S. addressees (domicile)	RCFD = 2182 =								10.a. =
b. Of non-U.S. addressees (domicile)	RCFD = 2183 =								10.b. =
11. LESS: Any unearned income on loans reflected in items 1–9 above	RCFD = 2123 =					RCON = 2123 =			11. =
12. Total loans and leases, net of unearned income (sum of items 1 = through 10 minus item 11) (total of column A must equal = Schedule RC, item 4.a)	RCFD = 2122 =					RCON = 2122 =			12. =

Schedule RC-C—Continued =

Part I. Continued =

Memoranda =

		Dollar Amounts in Thousands =			
		Bil =	Mil =	Thou =	
1. Not applicable =					
2. Loans and leases restructured and in compliance with modified terms (included in = Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, = Memorandum item 1): =					
a. Loans secured by real estate: =					
(1) To U.S. addressees (domicile)		RCFD = .1687			M.2.a.(1) =
(2) To non-U.S. addressees (domicile)		RCFD = .1689			M.2.a.(2) =
b. All other loans and all lease financing receivables (exclude loans to = individuals for household, family, and other personal expenditures)		RCFD = .8699			M.2.b. =
c. Commercial and industrial loans to and lease financing receivables = of non-U.S. addressees (domicile) included in Memorandum item 2.b = above		RCFD = .8692			M.2.c. =
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): =					
a. Closed-end loans secured by first liens on 1—4 family residential properties in domestic = offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining = maturity or repricing frequency of: ^{1,2} =					
(1) Three months or less		RCON = .4564			M.3.a.(1) =
(2) Over three months through 12 months		RCON = .4565			M.3.a.(2) =
(3) Over one year through three years		RCON = .4566			M.3.a.(3) =
(4) Over three years through five years		RCON = .4567			M.3.a.(4) =
(5) Over five years through 15 years		RCON = .4568			M.3.a.(5) =
(6) Over 15 years		RCON = .4569			M.3.a.(6) =
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) = EXCLUDING closed-end loans secured by first liens on 1—4 family residential properties = in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a = remaining maturity or repricing frequency of: ^{1,3} =					
(1) Three months or less		RCFD = .4570			M.3.b.(1) =
(2) Over three months through 12 months		RCFD = .4571			M.3.b.(2) =
(3) Over one year through three years		RCFD = .4572			M.3.b.(3) =
(4) Over three years through five years		RCFD = .4573			M.3.b.(4) =
(5) Over five years through 15 years		RCFD = .4574			M.3.b.(5) =
(6) Over 15 years		RCFD = .4575			M.3.b.(6) =
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) = with a REMAINING MATURITY of one year or less		RCFD = .247			M.3.c. =
d. Loans secured by nonfarm nonresidential properties in domestic offices (reported = in Schedule RC-C, part I, item 1.e, column B) with a REMAINING MATURITY = of over five years		RCON = .4577			M.3.d. =
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4, column A) = with a REMAINING MATURITY of over three years		RCFD = .4578			M.3.e. =

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

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

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

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-C – Continued =

Part I. Continued =

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

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

Schedule RC-D – Trading Assets and Liabilities =

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

ASSETS =	Dollar Amounts in Thousands =			Bil =	Mil =	Thou =	C420
1. U.S. Treasury securities in domestic offices	RCFN = 5311						1. =
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed = securities)	RCFN = 3532						2. =
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCFN = 5333						3. =
4. Mortgage-backed securities (MBS) in domestic offices: =							
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFN = 5334						4.a. =
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA = (include CMOs, REMICs, and stripped MBS)	RCFN = 5335						4.b. =
c. All other mortgage-backed securities	RCFN = 5336						4.c. =
5. Other debt securities in domestic offices	RCFN = 5337						5. =
6.–8. Not applicable =							
9. Other trading assets in domestic offices	RCFN = 5411						9. =
10. Trading assets in foreign offices	RCFN = 5422						10. =
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity = contracts: =							
a. In domestic offices	RCFN = 5433						11.a. =
b. In foreign offices	RCFN = 5433						11.b. =
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD = 5445						12. =
LIABILITIES =							
13. Liability for short positions	RCFD 3546						13. =
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity = contracts	RCFD 3547						14. =
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	RCFD 3548						15. =

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-E—Continued =

Part I. Continued =

Memoranda (continued) =

	Dollar Amounts in Thousands =	Bil =	Mil =	Thou =	
5. Maturity and repricing data for time deposits of less than \$100,000: =					
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: ¹ ² =					
(1) Three months or less	RCON = A579 =				M.5.a.(1) =
(2) Over three months through 12 months	RCON = A580 =				M.5.a.(2) =
(3) Over one year through three years	RCON = A581 =				M.5.a.(3) =
(4) Over three years	RCON = A582 =				M.5.a.(4) =
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less = (included in Memorandum items 5.a.(1) through 5.a.(4) above)					
	RCON = A241 =				M.5.b. =
6. Maturity and repricing data for time deposits of \$100,000 or more: =					
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: ¹ ³ =					
(1) Three months or less	RCON = A584 =				M.6.a.(1) =
(2) Over three months through 12 months	RCON = A585 =				M.6.a.(2) =
(3) Over one year through three years	RCON = A586 =				M.6.a.(3) =
(4) Over three years	RCON = A587 =				M.6.a.(4) =
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less = (included in Memorandum items 6.a.(1) through 6.a.(4) above)					
	RCON = A242 =				M.6.b. =

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

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

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

Schedule RC-E – Continued =

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

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

Memorandum =

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

Schedule RC-F – Other Assets =

Dollar Amounts in Thousands =				C430			
				Bil =	Mil =	Thou =	
1. Income earned, not collected on loans	RCFD =						1. =
2. Net deferred tax assets ¹	RCFD =						2. =
3. Interest-only strips receivable (not in the form of a security) ² on: =							
a. Mortgage loans	RCFD =						3.a. =
b. Other financial assets	RCFD =						3.b. =
4. Other (itemize and describe amounts that exceed 25% of this item)	RCFD =						4. =
a. TEXT = 3549 =	RCFD =						4.a. =
b. TEXT = 3550 =	RCFD =						4.b. =
c. TEXT = 3551 =	RCFD =						4.c. =
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)	RCFD =						5. =

Memorandum =

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

Schedule RC-G – Other Liabilities =

Dollar Amounts in Thousands =				C435			
				Bil =	Mil =	Thou =	
1. a. Interest accrued and unpaid on deposits in domestic offices ³	RCFN =						1.a. =
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD =						1.b. =
2. Net deferred tax liabilities ¹	RCFD =						2. =
3. Minority interest in consolidated subsidiaries	RCFD =						3. =
4. Other (itemize and describe amounts that exceed 25% of this item)	RCFD =						4. =
a. TEXT = 3552 =	RCFD =						4.a. =
b. TEXT = 3553 =	RCFD =						4.b. =
c. TEXT = 3554 =	RCFD =						4.c. =
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD =						5. =

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. =

Legal Title of Bank = _____

FDIC Certificate Number =

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

		C440			
		Domestic Offices =			
Dollar Amounts in Thousands =		Bil =	Mil =	Thou =	
1. Customers' liability to this bank on acceptances outstanding	RCON = 2155 =				1. =
2. Bank's liability on acceptances executed and outstanding.....	RCON = 2920 =				2. =
3. Federal funds sold and securities purchased under agreements to resell.....	RCON = 2350 =				3. =
4. Federal funds purchased and securities sold under agreements to repurchase.....	RCON = 2800 =				4. =
5. Other borrowed money	RCON = 2190 =				5. =
<i>EITHER</i>					
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON = 2163 =				6. =
<i>OR</i>					
7. Net due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON = 2941 =				7. =
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and = IBFs)	RCON = 2192 =				8. =
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and = IBFs)	RCON = 2129 =				9. =
In items 10—17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.					
		Bil =	Mil =	Thou	
10. U.S. Treasury securities	RCON 1039				10. =
11. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON 1041				11. =
12. Securities issued by states and political subdivisions in the U.S.	RCON 1042				12. =
13. Mortgage-backed securities (MBS): =					
a. Pass-through securities: =					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA					
	RCON 1043				13.a.(1) =
(2) Other pass-through securities					
	RCON 1044				13.a.(2) =
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): =					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA					
	RCON 1209				13.b.(1) =
(2) All other mortgage-backed securities					
	RCON 1280				13.b.(2) =
14. Other domestic debt securities	RCON 1281				14. =
15. Foreign debt securities.....	RCON 282 =				15. =
16. Equity securities: =					
a. Investments in mutual funds and other equity securities with readily determinable = fair values					
	RCON A510				16.a. =
b. All other equity securities					
	RCON 1752				16.b. =
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities = (sum of items 10 through 16)	RCON 1374 =				17. =

Memorandum (to be completed only by banks with IBFs and other "foreign" offices)

		C440			
		Domestic Offices =			
Dollar Amounts in Thousands =		Bil =	Mil =	Thou =	
<i>EITHER</i>					
1. Net due <i>from</i> the IBF of the domestic offices of the reporting bank.....	RCON = 2051 =				M.1. =
<i>OR</i>					
2. Net due <i>to</i> the IBF of the domestic offices of the reporting bank.....	RCON = 2059 =				M.2. =

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-I—Selected Assets and Liabilities of IBFs =

To be completed only by banks with IBFs and other "foreign" offices.

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

Schedule RC-K—Quarterly Averages¹ =

Dollar Amounts in Thousands =	C455			
	Bil =	Mil =	Thou =	
ASSETS =				
1. Interest-bearing balances due from depository institutions	RCFD =			1. =
2. U.S. Treasury securities and U.S. Government agency obligations ² (including mortgage- backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)	RCFD =			2. =
3. Securities issued by states and political subdivisions in the U.S. ²	RCFD =			3. =
4. a. Other debt securities ² (including mortgage-backed securities not issued or guaranteed by FNMA, FHLMC, or GNMA)	RCFD =			4. a. =
b. Equity securities ³ (includes investments in mutual funds and Federal Reserve stock)	RCFD =			4. b. =
5. Federal funds sold and securities purchased under agreements to resell	RCFD =			5. =
6. Loans: =				
a. Loans in domestic offices: =				
(1) Total loans	RCON =			6. a.(1) =
(2) Loans secured by real estate	RCON =			6. a.(2) =
(3) Loans to finance agricultural production and other loans to farmers	RCON =			6. a.(3) =
(4) Commercial and industrial loans	RCON =			6. a.(4) =
(5) Loans to individuals for household, family, and other personal expenditures	RCON =			6. a.(5) =
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN =			6. b. =
7. Trading assets	RCFD =			7. =
8. Lease financing receivables (net of unearned income)	RCFD =			8. =
9. Total assets ⁴	RCFD =			9. =
LIABILITIES =				
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, = and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON =			10. =
11. Nontransaction accounts in domestic offices: =				
a. Money market deposit accounts (MMDAs)	RCON =			11. a. =
b. Other savings deposits	RCON =			11. b. =
c. Time deposits of \$100,000 or more	RCON =			11. c. =
d. Time deposits of less than \$100,000	RCON =			11. d. =
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN =			12. =
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD =			13. =
14. Other borrowed money (includes mortgage indebtedness and obligations under = capitalized leases)	RCFD =			14. =

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

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

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

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

Schedule RC-L—Off-Balance Sheet Items =

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

		C460				
		Dollar Amounts in Thousands =				
		Bil =	Mil =	Thou =		
1. Unused commitments: =						
a. Revolving, open-end lines secured by 1—4 family residential properties, e.g., home equity = lines	RCFD = 3814 =					1.a. =
b. Credit card lines	RCFD = 3815 =					1.b. =
c. Commercial real estate, construction, and land development: =						
(1) Commitments to fund loans secured by real estate	RCFD = 3816 =					1.c.(1) =
(2) Commitments to fund loans not secured by real estate	RCFD = 6550 =					1.c.(2) =
d. Securities underwriting	RCFD = 3817 =					1.d. =
e. Other unused commitments	RCFD = 3818 =					1.e. =
2. Financial standby letters of credit and foreign office guarantees	RCFD = 3819 =					2. =
a. Amount of financial standby letters of credit conveyed to others	RCFD = 3820 =					2.a. =
3. Performance standby letters of credit and foreign office guarantees	RCFD = 3821 =					3. =
a. Amount of performance standby letters of credit conveyed to others	RCFD = 3822 =					3.a. =
4. Commercial and similar letters of credit	RCFD = 3411 =					4. =
5. Participations in acceptances (as described in the instructions) conveyed to others by the = reporting bank	RCFD = 3428 =					5. =
6. Participations in acceptances (as described in the instructions) acquired by the reporting = (nonaccepting) bank	RCFD = 3429 =					6. =
7. Securities borrowed	RCFD = 3432 =					7. =
8. Securities lent (including customers' securities lent where the customer is indemnified against = loss by the reporting bank)	RCFD = 3433 =					8. =
9. Financial assets transferred with recourse that have been treated as sold for Call Report = purposes: =						
a. First lien 1—4 family residential mortgage loans: =						
(1) Outstanding principal balance of mortgages transferred as of the report date	RCFD = A521 =					9.a.(1) =
(2) Amount of recourse exposure on these mortgages as of the report date	RCFD = A522 =					9.a.(2) =
b. Other financial assets (excluding small business obligations reported in item 9.c): =						
(1) Outstanding principal balance of assets transferred as of the report date	RCFD = A523 =					9.b.(1) =
(2) Amount of recourse exposure on these assets as of the report date	RCFD = A524 =					9.b.(2) =
c. Small business obligations transferred with recourse under Section 208 of the Riegle = Community Development and Regulatory Improvement Act of 1994: =						
(1) Outstanding principal balance of small business obligations transferred as of = the report date	RCFD = A249 =					9.c.(1) =
(2) Amount of retained recourse on these obligations as of the report date	RCFD = A250 =					9.c.(2) =
10. Notional amount of credit derivatives: =						
a. Credit derivatives on which the reporting bank is the guarantor	RCFD = A534 =					10.a. =
b. Credit derivatives on which the reporting bank is the beneficiary	RCFD = A535 =					10.b. =
11. Spot foreign exchange contracts	RCFD = 8765 =					11. =
12. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe = each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCFD = 3430 =					12. =
a.	TEXT = 3555 =	RCFD = 3555 =				12.a. =
b.	TEXT = 3556 =	RCFD = 3556 =				12.b. =
c.	TEXT = 3557 =	RCFD = 3557 =				12.c. =
d.	TEXT = 3558 =	RCFD = 3558 =				12.d. =

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-L—Continued =

Dollar Amounts in Thousands =

		Bil =			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, "Total equity capital")		RCFD = 5591 =									13. =
a.	TEXT = 5592 =	RCFD = 5592 =									13.a. =
b.	TEXT = 5593 =	RCFD = 5593 =									13.b. =
c.	TEXT = 5594 =	RCFD = 5594 =									13.c. =
d.	TEXT = 5595 =	RCFD = 5595 =									13.d. =

C461

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

Schedule RC-L – Continued =

		C462												
Dollar Amounts in Thousands =		(Column A) = Interest Rate = Contracts =			(Column B) = Foreign Exchange = Contracts =			(Column C) = Equity Derivative = Contracts =			(Column D) = Commodity and = Other Contracts =			
Off-balance Sheet Derivatives = Position Indicators =		Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	
17. Gross fair values of = derivative contracts: =														
a. Contracts held for = trading: =														
(1) Gross positive = fair value		RCFD =			RCFD =			RCFD =			RCFD =			17.a.(1) =
(2) Gross negative = fair value		RCFD =			RCFD =			RCFD =			RCFD =			17.a.(2) =
b. Contracts held for = purposes other than = trading that are marked = to market: =														
(1) Gross positive = fair value		RCFD =			RCFD =			RCFD =			RCFD =			17.b.(1) =
(2) Gross negative = fair value		RCFD =			RCFD =			RCFD =			RCFD =			17.b.(2) =
c. Contracts held for = purposes other than = trading that are not = marked to market: =														
(1) Gross positive = fair value		RCFD =			RCFD =			RCFD =			RCFD =			17.c.(1) =
(2) Gross negative = fair value		RCFD =			RCFD =			RCFD =			RCFD =			17.c.(2) =

Memoranda =

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

Schedule RC-M—Memoranda =

		C465			
		Bil =	Mil =	Thou =	
Dollar Amounts in Thousands =					
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	RCFD = 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 = RCFD = 6165 =				1.b. =
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches = and agencies of foreign banks ¹ (included in Schedule RC, item 3)	RCFD = 3405 =				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	RCFD = 5500 =				4.a. =
b. Mortgages serviced under a FHLMC contract: =					
(1) Serviced with recourse to servicer	RCFD = 5501 =				4.b.(1) =
(2) Serviced without recourse to servicer	RCFD = 5502 =				4.b.(2) =
c. Mortgages serviced under a FNMA contract: =					
(1) Serviced under a regular option contract	RCFD = 5503 =				4.c.(1) =
(2) Serviced under a special option contract	RCFD = 5504 =				4.c.(2) =
d. Mortgages serviced under other servicing contracts	RCFD = 5505 =				4.d. =
5. To be completed only by banks with \$1 billion or more in total assets: = Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must = equal Schedule RC, item 9): =					
a. U.S. addressees (domicile)	RCFD = 2103 =				5.a. =
b. Non-U.S. addressees (domicile)	RCFD = 2104 =				5.b. =
6. Intangible assets: =					
a. Mortgage servicing assets	RCFD = 3164 =				6.a. =
(1) Estimated fair value of mortgage servicing assets	RCFD = A590 =				6.a.(1) =
b. Other identifiable intangible assets: =					
(1) Purchased credit card relationships and nonmortgage servicing assets	RCFD = B026 =				6.b.(1) =
(2) All other identifiable intangible assets	RCFD = 5507 =				6.b.(2) =
c. Goodwill	RCFD = 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)	RCFD = 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	RCFD = 6442 =				6.e. =
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to = redeem the debt	RCFD = 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. =

Legal Title of Bank =

FDIC Certificate Number =

Schedule RC-M—Continued =

		Dollar Amounts in Thousands =			Bil =	Mil =	Thou =	
8. a. Other real estate owned: =								
(1) Direct and indirect investments in real estate ventures	RCFD =	5972 =						8. a.(1) =
(2) All other real estate owned: =								
(a) Construction and land development in domestic offices	RCON =	508 =						8. a.(2)(a) =
(b) Farmland in domestic offices	RCON =	509 =						8. a.(2)(b) =
(c) 1–4 family residential properties in domestic offices	RCON =	50 =						8. a.(2)(c) =
(d) Multifamily (5 or more) residential properties in domestic offices	RCON =	51 =						8. a.(2)(d) =
(e) Nonfarm nonresidential properties in domestic offices	RCON =	512 =						8. a.(2)(e) =
(f) In foreign offices	RCFN =	513 =						8. a.(2)(f) =
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCFD =	2150 =						8. a.(3) =
b. Investments in unconsolidated subsidiaries and associated companies: =								
(1) Direct and indirect investments in real estate ventures	RCFD =	574 =						8. b.(1) =
(2) All other investments in unconsolidated subsidiaries and associated companies	RCFD =	575 =						8. b.(2) =
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCFD =	2130 =						8. b.(3) =
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, = item 23, "Perpetual preferred stock and related surplus"		RCFD =	378 =					9. =
10. Mutual fund and annuity sales in domestic offices during the quarter (include proprietary, = private label, and third party products): =								
a. Money market funds	RCON =	641 =						10. a. =
b. Equity securities funds	RCON =	27 =						10. b. =
c. Debt securities funds	RCON =	428 =						10. c. =
d. Other mutual funds	RCON =	429 =						10. d. =
e. Annuities	RCON =	430 =						10. e. =
f. Sales of proprietary mutual funds and annuities (included in items 10.a through = 10.e above)	RCON =	784 =						10. f. =
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts = included in assets and liabilities reported in Schedule RC		RCFD =	25 =					11. =
12. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other = than insured branches in Puerto Rico and U.S. territories and possessions) on the balance = sheet (Schedule RC) in accordance with generally accepted accounting principles ¹		RCFD =	26 =					12. =
13. Outstanding principal balance of loans other than 1–4 family residential mortgage loans = that are serviced for others (to be completed if this balance is more than \$10 million and = exceeds ten percent of total assets)		RCFD =	597 =					13. =

Memorandum =		Dollar Amounts in Thousands =			Bil =	Mil =	Thou =	
1. Reciprocal holdings of banking organizations' capital instruments (to be completed for the December report only)		RCFD =	3836 =					M.1. =

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

Legal Title of Bank = _____

FDIC Certificate Number =

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

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

C470

Dollar Amounts in Thousands =	(Column A) = Past due = 30 through 89 = days and still = accruing =			(Column B) = Past due 90 = days or more = and still = accruing =			(Column C) = Nonaccrual =			
	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	
1. Loans secured by real estate: =										
a. To U.S. addressees (domicile)	RCFD =			RCFD =			RCFD =			1.a. =
b. To non-U.S. addressees (domicile)	RCFD =			RCFD =			RCFD =			1.b. =
2. Loans to depository institutions and acceptances = of other banks:										
a. To U.S. banks and other U.S. depository = institutions	RCFD =			RCFD =			RCFD =			2.a. =
b. To foreign banks	RCFD =			RCFD =			RCFD =			2.b. =
3. Loans to finance agricultural production and = other loans to farmers										
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	RCFD =			RCFD =			RCFD =			4.a. =
b. To non-U.S. addressees (domicile)	RCFD =			RCFD =			RCFD =			4.b. =
5. Loans to individuals for household, family, and = other personal expenditures: =										
a. Credit cards and related plans	RCFD =			RCFD =			RCFD =			5.a. =
b. Other (includes single payment, installment, = and all student loans)	RCFD =			RCFD =			RCFD =			5.b. =
6. Loans to foreign governments and official = institutions										
7. All other loans										
8. Lease financing receivables: =										
a. Of U.S. addressees (domicile)	RCFD =			RCFD =			RCFD =			8.a. =
b. Of non-U.S. addressees (domicile)	RCFD =			RCFD =			RCFD =			8.b. =
9. Debt securities and other assets (exclude other = real estate owned and other repossessed assets)										

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

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

Schedule RC-N—Continued =

		C473									
		(Column A) = Past due = 30 through 89 = days and still = accruing =			(Column B) = Past due 90 = days or more = and still = accruing =			(Column C) = Nonaccrual =			
Memoranda =		Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	
Dollar Amounts in Thousands =											
1. Restructured loans and leases included in = Schedule RC-N, items 1 through 8, above = (and not reported in Schedule RC-C, Part I, = Memorandum item 2)											M.1. =
		RCFD =			RCFD =			RCFD =			
		7658 =			1659 =			1661 =			
2. Loans to finance commercial real estate, = construction, and land development activities = (not secured by real estate) included in = Schedule RC-N, items 4 and 7, above											M.2. =
		RCFD =			RCFD =			RCFD =			
		6558 =			6559 =			6560 =			
3. Loans secured by real estate in domestic offices = (included in Schedule RC-N, item 1, above): =											
a. Construction and land development		RCON =			RCON =			RCON =			M.3.a. =
		2769 =			2769 =			3492 =			
b. Secured by farmland		RCON =			RCON =			RCON =			M.3.b. =
		3493 =			3494 =			3495 =			
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 =			RCON =			RCON =			M.3.c.(1) =
		5398 =			5399 =			5400 =			
(2) All other loans secured by 1–4 family = residential properties		RCON =			RCON =			RCON =			M.3.c.(2) =
		5401 =			5402 =			5403 =			
d. Secured by multifamily (5 or more) residential = properties		RCON =			RCON =			RCON =			M.3.d. =
		3499 =			3500 =			3501 =			
e. Secured by nonfarm nonresidential properties ...		RCON =			RCON =			RCON =			M.3.e. =
		3502 =			3503 =			3504 =			

		(Column A) = Past due 30 = through 89 days =			(Column B) = Past due 90 = days or more =		
		Bil =	Mil =	Thou =	Bil =	Mil =	Thou =
4. Interest rate, foreign exchange rate, and other = commodity and equity contracts: =							
a. Book value of amounts carried as assets		RCFD =			RCFD =		
		3522 =			3528 =		
b. Replacement cost of contracts with a = positive replacement cost		RCFD =			RCFD =		
		3529 =			3530 =		

Person to whom questions about the Reports of Condition and Income should be directed: =	C477
<p>Name and Title (TEXT 8901) = _____</p> <p>Telephone: Area code/phone number/extension (TEXT 8902) = _____</p> <p>FAX: Area code/phone number (TEXT 9116) = _____</p>	

Legal Title of Bank = _____

FDIC Certificate Number =

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

	C475			
	Bil =	Mil =	Thou =	
Dollar Amounts in Thousands =				
1. Unposted debits (see instructions): =				
a. Actual amount of all unposted debits OR	RCON = .0030 =			1.a. =
b. Separate amount of all unposted debits: =				
(1) Actual amount of unposted debits to demand deposits	RCON = .0031 =			1.b.(1) =
(2) Actual amount of unposted debits to time and savings deposits ¹	RCON = .0032 =			1.b.(2) =
2. Unposted credits (see instructions): =				
a. Actual amount of all unposted credits OR	RCON = .0510 =			2.a. =
b. Separate amount of unposted credits: =				
(1) Actual amount of unposted credits to demand deposits	RCON = .0512 =			2.b.(1) =
(2) Actual amount of unposted credits to time and savings deposits ¹	RCON = .0514 =			2.b.(2) =
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total = deposits in domestic offices)	RCON = .0520 =			3. =
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto = Rico and U.S. territories and possessions (not included in total deposits): =				
a. Demand deposits of consolidated subsidiaries	RCON = .0211 =			4.a. =
b. Time and savings deposits ¹ of consolidated subsidiaries	RCON = .0251 =			4.b. =
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON = .0514 =			4.c. =
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions: =				
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	RCON = .0229 =			5.a. =
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	RCON = .0283 =			5.b. =
c. Interest accrued and unpaid on deposits in insured branches = (included in Schedule RC-G, item 1.b)	RCON = .0515 =			5.c. =
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, Part I, item 4 or 5, = column B)	RCON = .0314 =			6.a. =
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I, = item 4 or 5, column A or C, but not column B)	RCON = .0375 =			6.b. =
7. Unamortized premiums and discounts on time and savings deposits: ^{1,2} =				
a. Unamortized premiums	RCON = .0516 =			7.a. =
b. Unamortized discounts	RCON = .0517 =			7.b. =
8. To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter = (exclude deposits purchased or acquired from foreign offices other than insured = branches in Puerto Rico and U.S. territories and possessions): =				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during = the quarter	RCON = .0531 =			8.a.(1) =
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable = to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF = members report deposits attributable to BIF)	RCON = .0532 =			8.a.(2) =
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter = (exclude sales or transfers by the reporting bank of deposits in foreign offices other than = insured branches in Puerto Rico and U.S. territories and possessions)	RCON = .0533 =			8.b. =

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

² Exclude core deposit intangibles. =

Schedule RC-O – Continued =

		Dollar Amounts in Thousands =			Bil =	Mil =	Thou =	
9.	Deposits in lifeline accounts	RCON =						9. =
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total = deposits in domestic offices)	RCON =						10. =
11.	Adjustments to demand deposits in domestic offices and in insured branches = in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E = for certain reciprocal demand balances: =							
a.	Amount by which demand deposits would be reduced if the reporting bank's reciprocal = demand balances with the domestic offices of U.S. banks and savings associations = and insured branches in Puerto Rico and U.S. territories and possessions that were = reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON =						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 =						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 in domestic offices and in insured = branches in Puerto Rico and U.S. territories and possessions on the balance sheet = (Schedule RC) in accordance with generally accepted accounting principles (exclude = amounts related to reciprocal demand balances): =							
a.	Amount of assets netted against demand deposits	RCON =						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 in Thousands =			Bil =	Mil =	Thou =	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and = 1.b.(1) must equal Schedule RC, item 13.a.): =							
a.	Deposit accounts of \$100,000 or less: =							
(1)	Amount of deposit accounts of \$100,000 or less	RCON =						M.1.a.(1) =
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	RCON =						M.1.a.(2) =
b.	Deposit accounts of more than \$100,000: =							
(1)	Amount of deposit accounts of more than \$100,000	RCON =						M.1.b.(1) =
(2)	Number of deposit accounts of more than \$100,000	RCON =						M.1.b.(2) =
2.	Estimated amount of uninsured deposits in domestic offices of the bank: =							
a.	An estimate of your bank's uninsured deposits can be determined by multiplying the = number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) = above by \$100,000 and subtracting the result from the amount of deposit accounts of = more than \$100,000 reported in Memorandum item 1.b.(1) above. =							
	Indicate in the appropriate box at the right whether your bank has a method or = procedure for determining a better estimate of uninsured deposits than the = estimate described above	RCON						M.2.a. =
b.	If the box marked YES has been checked, report the estimate of uninsured deposits = determined by using your bank's method or procedure	RCON						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 =						M.3. =

Legal Title of Bank = _____

FDIC Certificate Number =

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, 1998, 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.**

1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion.** Indicate in the appropriate box at the right whether = C480 ◀
the bank has total capital greater than or equal to eight percent of adjusted total assets

RCFD =	6056 =	YES	NO
--------	--------	-----	----

 1. =

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 =		Bil =	Mil =	Thou =	
2. Portion of qualifying limited-life capital instruments (original weighted average maturity = of at least five years) that is includible in Tier 2 capital: =					
a. Subordinated debt ¹ and intermediate term preferred stock	RCFD =	575 =			2.a. =
b. Other limited-life capital instruments	RCFD =	7616 =			2.b. =
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank = for its own internal regulatory capital analyses consistent with applicable capital standards): =					
a. (1) Tier 1 capital	RCFD =	8274 =			3.a.(1) =
(2) Tier 2 capital	RCFD =	8275 =			3.a.(2) =
(3) Tier 3 capital	RCFD =	1395 =			3.a.(3) =
b. Total risk-based capital	RCFD =	3792 =			3.b. =
c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross = risk-weighted assets)	RCFD =	222 =			3.c. =
d. (1) Net risk-weighted assets (gross risk-weighted assets, including market risk equivalent assets , less excess allowance reported in item 3.c above and all other deductions)	RCFD =	223 =			3.d.(1) =
(2) Market risk equivalent assets (included in item 3.d.(1) above)	RCFD =	161 =			3.d.(2) =
e. Maximum contractual dollar amount of recourse exposure in low level recourse transactions = (to be completed only if the bank uses the "direct reduction method" to report these = transactions in Schedule RC-R)	RCFD =	727 =			3.e. =
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all = assets deducted from Tier 1 capital) ²	RCFD =	224 =			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: =

a. Assets recorded on the balance sheet

b. Credit equivalent amount of off-balance sheet items

(Column A) = Assets Recorded = on the = Balance Sheet =		(Column B) = Credit Equivalent = Amount of Off- = Balance Sheet Items ³ =					
	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =	
a. Assets recorded on the balance sheet	RCFD =	5763 =					4.a. =
b. Credit equivalent amount of off-balance sheet items	RCFD =	3796 =					4.b. =

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

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

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

Schedule RC-R—Continued =

	(Column A) = Assets = Recorded = on the = Balance Sheet =			(Column B) = Credit Equiv- = alent Amount = of Off-Balance = Sheet Items ¹ =		
	Bil =	Mil =	Thou =	Bil =	Mil =	Thou =
Dollar Amounts in Thousands =						
5. Assets and credit equivalent amounts of off-balance sheet items = assigned to the 20 percent risk category: =						
a. Assets recorded on the balance sheet	RCFD =					
b. Credit equivalent amount of off-balance sheet items	=			RCFD =		
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	RCFD =					
b. Credit equivalent amount of off-balance sheet items	=			RCFD =		
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	RCFD =					
b. Credit equivalent amount of off-balance sheet items	=			RCFD =		
8. On-balance sheet asset values excluded from and deducted in = the calculation of the risk-based capital ratio ²	RCFD =					
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)	RCFD =					

Memoranda =

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

	With a remaining maturity of =											
	(Column A) = One year or less =				(Column B) = Over one year = through five years =				(Column C) = Over five years =			
	Tril =	Bil =	Mil =	Thou =	Tril =	Bil =	Mil =	Thou =	Tril =	Bil =	Mil =	Thou =
2. Notional principal amounts of = off-balance sheet derivative contracts ³ : =												
a. Interest rate contracts	RCFD =				RCFD =				RCFD =			
b. Foreign exchange contracts	RCFD =				RCFD =				RCFD =			
c. Gold contracts	RCFD =				RCFD =				RCFD =			
d. Other precious metals contracts	RCFD =				RCFD =				RCFD =			
e. Other commodity contracts	RCFD =				RCFD =				RCFD =			
f. Equity derivative contracts	RCFD =				RCFD =				RCFD =			

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. 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. =

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: 3/31/2002 = SPECIAL REPORT = (Dollar Amounts in Thousands) =						
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; font-size: small;">FDIC Certificate Number</td> <td style="width:40%; text-align: right;">C-700 = ◀</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> </td> <td></td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700 = ◀			
CLOSE OF BUSINESS DATE	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	RCFD = 3561 =	a. =
b. Total dollar amount of above loans (in thousands of dollars)	RCFD = 3562 =	b. =
c. Range of interest charged on above loans = (example: 9 3/4 % = 9.75)	RCFD = 7701 =	% to RCFD = 7702 = % = c. =

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