OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency

OMB Number: 1557-0081 Expires March 31, 2002



Federal Financial Institutions Examination Council

Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087)

(Example: www.examplebank.com)

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

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for

A Bank With Domestic and Foreign Offices—FFIEC 031 (20000331)Report at the close of business March 31, 2000 (RCRI 9999) This report is required by law: 12 U.S.C. §324 (State member This report form is to be filed by banks with branches and conbanks); 12 U.S.C. §1817 (State nonmember banks); and solidated subsidiaries in U.S. territories and possessions, Edge or 12 U.S.C. §161 (National banks). Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities. NOTE: The Reports of Condition and Income must be signed The Reports of Condition and Income are to be prepared in by an authorized officer and the Report of Condition must be accordance with Federal regulatory authority instructions. attested to by not less than two directors (trustees) for State We, the undersigned directors (trustees), attest to the correctness nonmember banks and three directors for State member and of the Report of Condition (including the supporting schedules) National banks. 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 Name and Title of Officer Authorized to Sign Report conformance with the instructions issued by the appropriate Fedof the named bank do hereby declare that the Reports of eral regulatory authority and is true and correct. Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief. Director (Trustee) Signature of Officer Authorized to Sign Report Director (Trustee) Date of Signature Director (Trustee) **Submission of Reports** Each bank must prepare its Reports of Condition and Income For electronic filing assistance, contact EDS Call Report either: Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571. (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data To fulfill the signature and attestation requirement for the Reports Systems Corporation (EDS), by modem or on computer of Condition and Income for this report date, attach this signature diskette; or page (or a photocopy or a computer-generated version of this (b) in hard-copy (paper) form and arrange for another party to page) to the hard-copy record of the completed report that the convert the paper report to electronic form. That party (if other bank places in its files. than EDS) must transmit the bank's computer data file to EDS. FDIC Certificate Number Legal Title of Bank (TEXT 9010) http://

City (TEXT 9130)

State Abbrev. (TEXT 9200)

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

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Disclosure of Estimated Burden

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

Secretary

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

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

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

Report of Condition

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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.

Г		٦
Legal Title of Bank		
City		
State	Zip Code	
L		_
FDIC Certificate Number		

Consolidated Report of Income

for the period January 1, 2000-March 31, 2000

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

FFIEC 031 Page RI-1

Schedule RI—Income Statement

			14	80	◀
Dollar Amounts in Thousands		Bil	Mil	Thou	
. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	RIAD 4011				1.a.(1)(a)
(b) Loans to depository institutions	RIAD 4019				1.a.(1)(b)
(c) Loans to finance agricultural production and other loans to farmers	RIAD 4024				1.a.(1)(c)
(d) Commercial and industrial loans	DIAD				1.a.(1)(d)
(e) Acceptances of other banks	DIAD				1.a.(1)(e)
(f) Loans to individuals for household, family, and other personal expenditures:					() ()
(1) Credit cards and related plans	RIAD 4054				1.a.(1)(f)(
(2) Other	DIAD				1.a.(1)(f)(
(g) Loans to foreign governments and official institutions					1.a.(1)(g)
(h) Obligations (other than securities and leases) of states and political subdivisions in	•			•	(.)(3)
the U.S.:					
(1) Taxable obligations	RIAD 4503				1.a.(1)(h)
(2) Tax-exempt obligations	DIAD				1.a.(1)(h)(
(i) All other loans in domestic offices	DIAD				1.a.(1)(i)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	DIAD				1.a.(2)
b. Income from lease financing receivables:	,		<u> </u>	'	1.4.(2)
(1) Taxable leases	RIAD 4505				1.b.(1)
(2) Tax-exempt leases	514.5				1.b.(1)
c. Interest income on balances due from depository institutions ¹ :					1.5.(2)
(1) In domestic offices	RIAD 4105				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	DIAD				1.c.(1)
d. Interest and dividend income on securities:					1.0.(2)
(1) U.S. Treasury securities and U.S. Government agency obligations (including					
mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)	RIAD 4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:	. 1027				1.4.(1)
(a) Taxable securities	RIAD 4506				1.d.(2)(a)
(b) Tax-exempt securities	DIAD				1.d.(2)(a) 1.d.(2)(b)
(3) Other domestic debt securities (including mortgage-backed securities not issued					1.u.(∠)(D)
or guaranteed by FNMA, FHLMC, or GNMA)	RIAD 3657				1.d.(3)
(4) Foreign debt securities	DIAD				1.d.(3) 1.d.(4)
(5) Equity securities (including investments in mutual funds)	DIAD				1.d.(4) 1.d.(5)
e. Interest income from trading assets	DIAD				1.d.(5) 1.e.
			1	1 1	1.6.

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

	Year-to-date	
Dollar Amounts in Thousands	Bil Mil Thou	
Interest income (continued):		
f. Interest income on federal funds sold and securities purchased	BIAD	
under agreements to resell	RIAD 4020 RIAD	1.f.
g. Total interest income (sum of items 1.a through 1.f)	4107 HIAD	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 4.a.
b. Provision for allocated transfer risk		RIAD 4.b.
5. Noninterest income:		
a. Income from fiduciary activities	RIAD 4070	5.a.
b. Service charges on deposit accounts in domestic offices	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)		1
(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)	1002	RIAD 4093 7.d.
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.
Applicable income taxes (of item o) 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.
12. Not modifie (1000) (sum of items 10 and 11)		1Z.

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

Schedule RI—Continued

Constant III Continuou				14	81
Memoranda			Year-t	o-date)
	unts in Thousands		Bil	Mil	Thou
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acc	quired				
after August 7, 1986, that is not deductible for federal income tax purposes		RIAD 4513			
2. Income from the sale and servicing of mutual funds and annuities in domestic $\boldsymbol{\alpha}$	offices (included	514.5	1	1	1
in Schedule RI, item 8)		RIAD 8431			
3.–4. Not applicable					
5. Number of full-time equivalent employees at end of current period (round to ne	arest	RIAD	1	lumbe	er
whole number)		4150			
6. Not applicable					I
7. If the reporting bank has restated its balance sheet as a result of applying push	DIAD	CC	YY	MM	DD
accounting this calendar year, report the date of the bank's acquisition ¹					
Trading revenue (from cash instruments and off-balance sheet derivative instru	·		- D::		
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c)):	RIAD	Bil	Mil	Thou
a. Interest rate exposures	Г	8757			
b. Foreign exchange exposures		RIAD 8758 RIAD			
c. Equity security and index exposures	Г	8759 RIAD			
d. Commodity and other exposures		8760			
9. Impact on income of off-balance sheet derivatives held for purposes other than	rtrading:	RIAD	Г	T	T
a. Net increase (decrease) to interest income		8761 RIAD			
b. Net (increase) decrease to interest expense	Г	8762 RIAD			
c. Other (noninterest) allocations	Г	8763 RIAD			
0. Credit losses on off-balance sheet derivatives (see instructions)		A251			
Does the reporting bank have a Subchapter S election in effect for federal inco	mo		YES		NO
tax purposes for the current tax year?	The state of the s	RIAD			
12. Deferred portion of total applicable income taxes included in Schedule RI, item		A530	Bil	Mil	Thou
(to be reported with the December Report of Income)		RIAD 4772			

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

Schedule RI-A—Changes in Equity Capital

ndicate decreases and losses in parentheses.				14	83
talouto decreaces una lecces in parentineces.	Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total equity capital originally reported in the December 31, 1999, R	eports of Condition				
and Income		RIAD 3215			
2. Equity capital adjustments from amended Reports of Income, net*		RIAD 3216			
3. Amended balance end of previous calendar year (sum of items 1 a	nd 2)L	RIAD 3217			
4. Net income (loss) (must equal Schedule RI, item 12)		RIAD 4340			
5. Sale, conversion, acquisition, or retirement of capital stock, net	ı	RIAD 4346			
6. Changes incident to business combinations, net		RIAD 4356			
7. LESS: Cash dividends declared on preferred stock		RIAD 4470			
8. LESS: Cash dividends declared on common stock		RIAD 4460			
9. Cumulative effect of changes in accounting principles from prior ye	ars* (see instructions				
for this schedule)		RIAD 4411			
0. Corrections of material accounting errors from prior years* (see ins	ı	RIAD 4412			
1. a. Change in net unrealized holding gains (losses) on available-fo	,	RIAD 8433			
b. Change in accumulated net gains (losses) on cash flow hedges		RIAD 4574			
2. Foreign currency translation adjustments		RIAD 4414			
Other transactions with parent holding company* (not included in it		RIAD 4415			
4. Total equity capital end of current period (sum of items 3 through 1					
Schedule RC, item 28)		RIAD 3210			

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

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

Part I. Charge-offs and Recoveries on Loans and Leases							14	86	
Tarti. Charge one and recoverios on Edulo and Educo	(Column A) (Column B))		
Part I excludes charge-offs and recoveries through		Charge-offs R				Recoveries			
the allocated transfer risk reserve.			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
Loans secured by real estate:									
a. To U.S. addressees (domicile)	RIAD 4651				RIAD 4661				
b. To non-U.S. addressees (domicile)					RIAD 4662				
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	RIAD 4653				RIAD 4663				
b. To foreign banks	DIVD				RIAD 4664				
3. Loans to finance agricultural production and other loans to farmers	DIVD				RIAD 4665				
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	RIAD 4645				RIAD 4617				
b. To non-U.S. addressees (domicile)					RIAD 4618				
5. Loans to individuals for household, family, and other personal									
expenditures:									
a. Credit cards and related plans	RIAD 4656				RIAD 4666				
b. Other (includes single payment, installment, and all student loans)	DIAD				RIAD 4667				
6. Loans to foreign governments and official institutions	DIAD				RIAD 4627				
7. All other loans	RIAD 4644				RIAD 4628				
8. Lease financing receivables:		<u>'</u>	·	<u>'</u>		<u> </u>			
a. Of U.S. addressees (domicile)	RIAD 4658				RIAD 4668				
b. Of non-U.S. addressees (domicile)					RIAD 4669				
9. Total (sum of items 1 through 8)					RIAD 4605				

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued

		(Column A) (Column B))			
Memoranda	Charge-offs Recoveries			Charge-offs Re		;			
			Cale	endar y	ear-to	-date			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1.–3. Not applicable								•	
4. Loans to finance commercial real estate, construction, and land									
development activities (not secured by real estate) included in									
Schedule RI-B, part I, items 4 and 7, above	RIAD 5409				RIAD 5410				M.4.
5. Loans secured by real estate in domestic offices (included in									
Schedule RI-B, part I, item 1, above):									
a. Construction and land development	RIAD 3582				RIAD 3583				M.5.a
b. Secured by farmland					RIAD 3585				M.5.k
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
(2) All other loans secured by 1–4 family residential properties	DIAD				RIAD 5414				M.5.c
d. Secured by multifamily (5 or more) residential properties	DIVD				RIAD 3589				M.5.d
e. Secured by nonfarm nonresidential properties	DIAD				RIAD 3591				M.5.e

Part II. Changes in Allowance for Credit Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance originally reported in the December 31, 1999, 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			14	92	
		Year-t	o-date		
Dollar Amounts in Thousands		Bil	Mil	Thou	
Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs:					
a. Interest income booked	RIAD 4837				1.
b. Interest expense booked	RIAD 4838				<u>]</u> 1.
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b)	RIAD 4839			l l	1.
Adjustments for booking location of international operations:					١
a. Net interest income attributable to international operations booked at domestic offices	RIAD 4840 RIAD				2.
b. Net interest income attributable to domestic business booked at foreign offices	4841 RIAD				2.
c. Net booking location adjustment (item 2.a minus 2.b)	4842				2.
3. Noninterest income and expense attributable to international operations:	RIAD	T	T	_	4
a. Noninterest income attributable to international operations	4097 RIAD			 	3.
b. Provision for loan and lease losses attributable to international operations	4235 RIAD			—	3.
c. Other noninterest expense attributable to international operations	4239				3.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus		T	T		4
3.b and 3.c)	RIAD 4843				3
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		<u>'</u>	<u>'</u>		ľ
(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
5. Estimated for mostric attributable to international operations (from 6 minus 7)	4041	l	1	1	ιο.
Memoranda		I 5::		T ,	1
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	-
Intracompany interest income included in item 1.a above	4847				M
2. Intracompany interest expense included in item 1 h above	RIAD		1	1	L .

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	
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					ļ .
(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.)

				14	95	.◀
			Year-1	o-date	Э	
	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 remises and fixed assets	RIAD 5417				1.c.
	Itemize and describe the three largest other amounts that exceed 10% of Schedule RI,	3417				1.0.
	item 5.f.(2):					
	d. 4461	RIAD		Τ		1.d.
	TEXT	4461 RIAD				
	6. 4462 f. 4463	4462 RIAD				1.e.
_		4463				1.f.
۷.	Other noninterest expense (from Schedule RI, item 7.c):	RIAD	Т	Т		
	a. Amortization expense of intangible assets	4531				2.a.
	Report amounts that exceed 10% of Schedule RI, item 7.c:	RIAD	T	T	1	
	b. Net (gains) losses on other real estate owned	5418 RIAD				2.b.
	c. Net (gains) losses on sales of loans	5419 RIAD				2.c.
	d. Net (gains) losses on sales of premises and fixed assets	5420				2.d.
	Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:	RIAD	т —	_		
	e. 464	4464 RIAD				2.e.
	f. 4467 TEXT	4467 RIAD				2.f.
	g. 4468	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) Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	RIAD 6373				3.a.(1
	(2) Applicable income tax effect					3.a.(2
	b. (1) TEXT 4487	RIAD 4487				3.b.(1
	(2) Applicable income tax effect					3.b.(2
	C. (1) TEXT 4489	RIAD 4489				3.c.(1
	(2) Applicable income tax effect					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			<u> </u>		
٠.	(from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):					
	a. TEXT 4494	RIAD 4494				5.a.
	b. 14495	RIAD 4495				5.b.
6	Corrections of material accounting errors from prior years (from Schedule RI-A, item 10)	4490				J.D.
υ.	(itemize and describe all corrections):					
	` TEXT	RIAD		Ī		6.a.
	, TEXT	RIAD				6.b.
	D. 4497	4497	1	1	1 1	U.U.

Schedule RI-E—Continued

			Year-t	io-date	 e
	Dollar Amounts in Thousands		Bil	Mil	Thou
7. Other transactions with parent holding company (from Sched	ule RI-A, item 13)				
(itemize and describe all such transactions):	·				
a. TEXT 4498		RIAD 4498			
b. TEXT 4499		RIAD 4499			
3. Adjustments to allowance for credit losses (from Schedule RI	-B, part II, item 5)				
(itemize and describe all adjustments):	,				
7 TEXT 4521		RIAD 4521			
b. TEXT 4522		RIAD 4522			
Other explanations (the space below is provided for the bank	to briefly describe, at its	14	98	14	99
option, any other significant items affecting the Report of Inco	ome):				
No comment (RIAD 4769)	,				
Other explanations (please type or print clearly):					
(TEXT 4769)					

FFIEC 031
Page RC-1

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Legal Title of Bank		
City		
State	Zip Code	
FDIC Certificate Number		

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2000

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

Schedule RC—Balance Sheet

			C4	400
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ¹	RCFD 0081			
b. Interest-bearing balances ²	RCFD 0071			
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD 1754			
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD 1773			
3. Federal funds sold and securities purchased under agreements to resell	RCFD 1350			
4. Loans and lease financing receivables:				
a. Loans and leases, net of unearned income (from Schedule RC-C)				
b. LESS: Allowance for loan and lease losses				
c. LESS: Allocated transfer risk reserve				
d. Loans and leases, net of unearned income,				
allowance, and reserve (item 4.a minus 4.b and 4.c)	RCFD 2125			
5. Trading assets (from Schedule RC-D)	RCFD 3545			
6. Premises and fixed assets (including capitalized leases)	RCFD 2145			
7. Other real estate owned (from Schedule RC-M)	RCFD 2150			
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD 2130			
9. Customers' liability to this bank on acceptances outstanding	RCFD 2155			
10. Intangible assets (from Schedule RC-M)	RCFD 2143			
11. Other assets (from Schedule RC-F)	RCFD 2160			
12. Total assets (sum of items 1 through 11)				

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

 $^{^{\}rm 2}$ Includes time certificates of deposit not held for trading.

Schedule RC—Continued

	Dollar Amounts in Thousands	;	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A	A and C from Schedule RC-E,					
part I)		RCON 2200				13.a.
(1) Noninterest-bearing ¹	RCON 6631					13.a.(1
(2) Interest-bearing	RCON 6636					13.a.(2)
b. In foreign offices, Edge and Agreement subsid	diaries, and IBFs (from Schedule RC-E,					
part II)	RCFN CG94	RCFN 2200				13.b.
(1) Noninterest-bearing	0031					13.b.(1
(2) Interest-bearing	RCFN 6636					13.b.(2
14. Federal funds purchased and securities sold und	er agreements to repurchase	RCFD 2800				14.
15. a. Demand notes issued to the U.S. Treasury		RCON 2840				15.a.
b. Trading liabilities (from Schedule RC-D)		RCFD 3548				15.b.
16. Other borrowed money (includes mortgage indeb	otedness and obligations under					
capitalized leases):						
a. With a remaining maturity of one year or less.		RCFD 2332				16.a.
b. With a remaining maturity of more than one ye		RCFD A547				16.b.
c. With a remaining maturity of more than three	years	RCFD A548				16.c.
17. Not applicable						
18. Bank's liability on acceptances executed and out	standing	RCFD 2920				18.
19. Subordinated notes and debentures ²		RCFD 3200				19.
20. Other liabilities (from Schedule RC-G)		RCFD 2930				20.
21. Total liabilities (sum of items 13 through 20)		DOED				21.
22. Not applicable						
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus		RCFD 3838				23.
24. Common stock		DOED				24.
25. Surplus (exclude all surplus related to preferred s		DOED				25.
26. a. Undivided profits and capital reserves	·	DOED				26.a.
b. Net unrealized holding gains (losses) on avail		RCFD 8434				26.b.
c. Accumulated net gains (losses) on cash flow l		RCFD 4336				26.c.
27. Cumulative foreign currency translation adjustme	=	RCFD 3284				27.
28. Total equity capital (sum of items 23 through 27)		RCFD 3210				28.
29. Total liabilities and equity capital (sum of items 2)		PCED				29.

Memorandum

To be reported with the March Report of Condition.

Number ... RCFD 6724 M.1.

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

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

²Includes limited-life preferred stock and related surplus.

FDIC Certificate Number

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

Exclude assets held for trading.							C	405	
		(Colu	mn A) lidate		(Column B) Domestic				
		Ва	ank			Off	ffices		
Dollar Amounts in Thousand	3	Bil	Mil	Thou		Bil	Mil	Thou	
Cash items in process of collection, unposted debits, and currency and coin	RCFD 0022								
a. Cash items in process of collection and unposted debits					RCON 0020				
b. Currency and coin					RCON 0080				
2. Balances due from depository institutions in the U.S					RCON 0082				
a. U.S. branches and agencies of foreign banks (including their IBFs)	I PCED								
b. Other commercial banks in the U.S. and other depository institutions									
in the U.S. (including their IBFs)	RCFD 0085					_			
3. Balances due from banks in foreign countries and foreign central banks.					RCON 0070				
a. Foreign branches of other U.S. banks	RCFD 0073								
b. Other banks in foreign countries and foreign central banks	RCFD 0074								
l. Balances due from Federal Reserve Banks	RCFD 0090				RCON 0090				
5. Total (sum of items 1 through 4) (total of column A must equal	RCFD				DOON				
Schedule RC, sum of items 1.a and 1.b)	0010				RCON 0010				

Memorandum					
Dollar Amounts in Thousands		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.

•															C4	410	◀
			Н	eld-to-	matur	ity					A۷	ailable	e-for-sa	ale			
		(Colu	mn A)			(Colu	mn B)			(Colu	mn C))		(Colu	mn D)		ĺ
	Α	mortiz	ed Co	st		Fair \	Value		Α	mortiz	ed Co	st		Fair \	/alue ¹		ĺ
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	ĺ
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

			He	eld-to-	matur	ity					Av	ailable	-for-s	ale			
		(Colu				(Colu	,				mn C)	-4		(Colu	,		
Dollar Amounts in Thousands	Ai	mortiz Bil	ed Co	st Thou		Fair \		Thou	Ai	mortiz Bil	ed Co	st Thou		Fair \ Bil	/alue ·	Thou	
3. Securities issued by				mou				mea	ı							11100	
states and political sub-																	
divisions in the U.S.:	BCED				RCFD	Г			BCED				PCED		Π		
a. General obligations	RCFD 1676 RCFD				1677 RCFD				RCFD 1678 RCFD				RCFD 1679 RCFD				3.a.
b. Revenue obligations	1681				1686				1690				1691				3.b.
c. Industrial development	RCFD 1694				RCFD 1695				RCFD 1696				RCFD 1697				•
and similar obligations . 4. Mortgage-backed	1694				1695				1696				1697				3.c.
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by																	
GNMA	RCFD 1698				RCFD 1699				RCFD 1701				RCFD 1702				4.a.(1)
(2) Issued by FNMA	RCED				RCED	ı			RCED				RCED				
and FHLMC	RCFD 1703				RCFD 1705				RCFD 1706				RCFD 1707				4.a.(2)
(3) Other pass-through	RCFD				RCFD 1710				RCFD 1711				RCFD 1713				
securitiesb. Other mortgage-backed	1709				1710				1711				1713				4.a.(3)
securities (include																	
CMOs, REMICs, and																	
stripped MBS):																	
(1) Issued or guar-																	
anteed by FNMA,																	
FHLMC, or	BCED				BCED	Г			BCED				PCED		Γ		
GNMA	RCFD 1714				RCFD 1715				RCFD 1716				RCFD 1717				4.b.(1)
(2) Collateralized by																	
MBS issued or																	
guaranteed by FNMA, FHLMC, or																	
GNMA	RCFD 1718				RCFD 1719				RCFD 1731				RCFD 1732				4.b.(2)
(3) All other mortgage-																	T.D.(Z)
backed securities	RCFD 1733				RCFD 1734				RCFD 1735				RCFD 1736				4.b.(3)
5. Other debt securities:																	- (-)
a. Other domestic debt	DOED				DOED				DOED				DOED				
securities	RCFD 1737 RCFD				RCFD 1738				RCFD 1739 RCFD				RCFD 1741 RCFD				5.a.
b. Foreign debt securities	RCFD 1742				RCFD 1743				RCFD 1744				RCFD 1746				5.b.
6. Equity securities:																	
a. Investments in mutual funds and other equity																	
securities with readily																	
determinable fair																	
values									RCFD A510				RCFD A511				6.a.
b. All other equity																	
securities1									RCFD 1752				RCFD 1753				6.b.
7. Total (sum of items 1																	
through 6) (total of																	
column A must equal																	
Schedule RC, item 2.a) (total of column D must																	
equal Schedule RC,																	
item 2.b)	RCFD 1754				RCFD 1771				RCFD 1772				RCFD 1773				7.
						1											٠.

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

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda				C4	112	■
Dollar Amounts in Tho	ousands		Bil	Mil	Thou	
1. Pledged securities ¹		RCFD 0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status): a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and poli subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-throug securities other than those backed by closed-end first lien 1–4 family residential mortgage with a remaining maturity or repricing frequency of: ^{3, 4} 	gh					
(1) Three months or less		RCFD A549				M.2.a
(2) Over three months through 12 months		RCFD A550				M.2.a
(3) Over one year through three years		RCFD A551				M.2.a
(4) Over three years through five years		RCFD A552				M.2.a
(5) Over five years through 15 years		RCFD A553				M.2.a
(6) Over 15 years		RCFD A554				M.2.a
 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} 		RCFD		I		
(1) Three months or less	ı	A555 RCFD			-	M.2.b
(2) Over three months through 12 months		A556 RCFD				M.2.b
(3) Over one year through three years		A557 RCFD				M.2.b
(4) Over three years through five years		A558 RCFD			-	M.2.b
(5) Over five years through 15 years		A559 RCFD			-	M.2.b
(6) Over 15 years		A560				M.2.b
 c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁶ 	e	RCFD				
(1) Three years or less		A561				M.2.c
(2) Over three years		RCFD A562				M.2.c
d. Debt securities with a REMAINING MATURITY of one year or less (included in					,	
Memorandum items 2.a through 2.c above)		RCFD A248				M.2.d
3.–6. Not applicable						
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trace	ding					
securities during the calendar year-to-date (report the amortized cost at date of sale or train	nsfer)	RCFD 1778				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 8782				M.9.a
b. Fair value		RCFD 8783				M.9.b

 $^{^{\}rm 1}$ 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							C4	415	◄
income. Exclude assets held for trading and commercial paper.		Consolidated Do			Don	imn B) nestic)		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate	RCFD 1410				1				1.
a. Construction and land development					RCON 1415				1.a.
b. Secured by farmland (including farm residential and other						•	'		1.0.
improvements)					RCON 1420				1.b.
c. Secured by 1–4 family residential properties:									1.0.
(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:									1.0.(1)
(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.a. 1.e.
Loans to depository institutions:						<u>'</u>	_	1	1.6.
a. To commercial banks in the U.S					RCON 1505				2.a.
(1) To U.S. branches and agencies of foreign banks	DCED	Τ			1000				2.a. 2.a.(1)
(2) To other commercial banks in the U.S.	DOED								2.a.(1) 2.a.(2)
b. To other depository institutions in the U.S.	DOED				RCON 1517		T	Τ	2.a.(2) 2.b.
c. To banks in foreign countries					RCON 1510				2.b. 2.c.
(1) To foreign branches of other U.S. banks	DOED	Τ			1010				2.c.(1)
(2) To other banks in foreign countries	DOED								
Loans to finance agricultural production and other loans to farmers					RCON 1590		Τ		2.c.(2) 3.
Commercial and industrial loans: 4. Commercial and industrial loans:	1590				1590				ა.
a. To U.S. addressees (domicile)	RCFD 1763	I			RCON		1		1.0
b. To non-U.S. addressees (domicile)	DOED				1763 RCON				4.a. 4.b.
5. Acceptances of other banks:	1764				1764				4.0.
a. Of U.S. banks	RCFD 1756	Τ		Ι	RCON		Τ	Т	5.a.
	RCFD				1756 RCON				
b. Of foreign banks 6. Loans to individuals for household, family, and other personal expen-	1757				1757				5.b.
ditures (i.e., consumer loans) (includes purchased paper)					RCON		T	Т	0
a. Credit cards and related plans (includes check credit and other	•••				1975				6.
. ,	RCFD	Τ	Т	Ι	-				
revolving credit plans)b. Other (includes single payment, installment, and all student loans)					-				6.a.
7. Loans to foreign governments and official institutions (including foreign	2011								6.b.
central banks)	RCFD		П		RCON		T		7
8. Obligations (other than securities and leases) of states and political	2081				2081				7.
	RCFD		П		RCON		T		
subdivisions in the U.S.	PCED				2107				8.
9. Other loans					RCON		T		9.
a. Loans for purchasing or carrying securities (secured and unsecured)					1545 RCON				9.a.
b. All other loans (exclude consumer loans)					1564 RCON				9.b.
10. Lease financing receivables (net of unearned income)	DOED				2165				10.
a. Of U.S. addressees (domicile)	2182								10.a.
b. Of non-U.S. addressees (domicile)	DOED				RCON	l l	T		10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123	<u> </u>			2123				11.
12. Total loans and leases, net of unearned income (sum of items 1									
through 10 minus item 11) (total of column A must equal	RCFD		T		RCON	T	T		
Schedule RC, item 4.a)	2122				2122				12.

Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands	Bil	Mil Thou	
Not applicable				
	nd in compliance with modified terms (included in			
Schedule RC-C, part I, above ar	nd 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 (dom	nicile)	RCFD 1687	N	Л.2.a.(1)
(2) To non-U.S. addressees ((domicile)	RCFD 1689	N	Л.2.a.(2)
b. All other loans and all lease fi	inancing receivables (exclude loans to individuals for			
household, family, and other	personal expenditures)	RCFD 8691	N	Л.2.b.
c. Commercial and industrial loa	ans to and lease financing receivables of non-U.S. addressees			
(domicile) included in Memora	andum item 2.b above	RCFD 8692	l N	Л.2.c.
3. Maturity and repricing data for lo	ans 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 A564	N.	Л.3.a.(1)
	gh 12 months	RCON A565	N.	Л.3.a.(2)
	ree years	RCON A566	N.	Л.3.a.(3)
	five years	DCON		Л.3.a.(4)
	5 years	RCON A568		Л.3.a.(5)
` ,	•	RCON A569		Л.3.a.(6)
b. All loans and leases (reported	d in Schedule RC-C, part I, items 1 through 10, column A)			()
· ·	ns secured by first liens on 1–4 family residential properties			
	in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a			
remaining maturity or repricin				
=		RCFD A570	N.	Л.3.b.(1)
• •	gh 12 months	BCED		Л.3.b.(2)
	ree years	RCFD A572		Л.3.b.(3)
	five years	RCFD A573		Л.3.b.(4)
(5) Over five years through 1	5 years	RCFD A574	l l	Л.3.b.(5)
. ,	•	RCFD A575		Л.3.b.(6)
` , ,	n Schedule RC-C, part I, items 1 through 10, column A)			()
	TY of one year or less	RCFD A247	N.	Л.3.c.
	onresidential properties in domestic offices (reported in			
-	.e, column B) with a REMAINING MATURITY of over			
	,	RCON A577	N.	Л.3.d.
	ans (reported in Schedule RC-C, part I, item 4, column A)			
	TY of over three years	RCFD A578	N.	Л.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 lan	d 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, page 1.1)		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.d	c.(2)(a), column B, page RC-6)	RCON 5370				M.6.

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

Schedule RC-D—Trading Assets and Liabilities

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

			C4	420	•
Dollar Amounts in Thousands		Bil	Mil	Thou	l
ASSETS					1
U.S. Treasury securities in domestic offices	RCON 3531				1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed			,	,	
securities)	RCON 3532				2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCON 3533				3
4. Mortgage-backed securities (MBS) in domestic offices:					l
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 3534				4
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					l
(include CMOs, REMICs, and stripped MBS)	RCON 3535				4
c. All other mortgage-backed securities	RCON 3536				4
5. Other debt securities in domestic offices	RCON 3537				5
6.–8. Not applicable					l
9. Other trading assets in domestic offices	RCON 3541				9
10. Trading assets in foreign offices	RCFN 3542				10
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity					l
contracts:					l
a. In domestic offices	RCON 3543				11
b. In foreign offices	RCFN 3543				11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD 3545				12
LIABILITIES		Bil	Mil	Thou	ĺ
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

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

		C4	18	•
	YES		NO	
RCON 6999				1

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

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

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

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

Nι	ımber of Loans	
RCON		_
5562		2.a.
RCON 5563		2.b.

	(Column A)	(Colu		
Dollar Amounts in Thousands	Number of Loans	Outst	anding	_
3. Number and amount currently outstanding of "Loans secured by		Bil	Mil Thou	
nonfarm nonresidential properties" in domestic offices reported in				
Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c				
must be less than or equal to Schedule RC-C, part I, item 1.e, column B):			,	
a. With original amounts of \$100,000 or less	RCON 5564	RCON 5565		3.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5566	RCON 5567		3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5568	RCON 5569		3.c.
4. Number and amount currently outstanding of "Commercial and				
industrial loans to U.S. addressees" in domestic offices reported in				
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c				
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):				1
a. With original amounts of \$100,000 or less	RCON 5570	RCON 5571		4.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON 5572	RCON 5573		4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	RCON 5574	RCON 5575		4.c.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

	YES	NO
RCON 6860		

5.

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

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

6. Report the total number of loans currently outstanding for each of the	Number of Loans	
following Schedule RC-C, part I, loan categories:		
a. "Loans secured by farmland (including farm residential and other		
improvements)" in domestic offices reported in Schedule RC-C,		
part I, item 1.b, column B (Note: Item 1.b, column B, divided by		
the number of loans should NOT exceed \$100,000.)	RCON 5576	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in		
domestic offices reported in Schedule RC-C, part I, item 3, column B		
(Note: Item 3, column B, divided by the number of loans should		
NOT exceed \$100,000.)	RCON 5577	6.b.

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

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

											C	425
	Transaction Accounts				Nontransaction Accounts							
	(Column A) Total transaction			(Column B) Memo: Total				(Column C) Total				
	l .	accounts (including demand deposits total demand (included in						unts				
Dollar Amounts in Thousands		Bil	osits) Mil	Thou		Bil	nn A) Mil	Thou	(IIIC	luding Bil	Mil	Thou
Deposits of:												
Individuals, partnerships, and corporations	RC0N 2201				RCON 2240				RCON 2346			
2. U.S. Government	RCON 2202				RCON 2280				RCON 2520			
3. States and political subdivisions in the U.S	RCON 2203				RCON 2290				RCON 2530			
4. Commercial banks in the U.S.	RCON 2206				RCON 2310				RCON 2550			
5. Other depository institutions in the U.S	RCON 2207				RCON 2312				RCON 2349			
6. Banks in foreign countries	RCON 2213				RCON 2320				RCON 2236			
7. Foreign governments and official institutions												
(including foreign central banks)	RCON 2216				RCON 2300				RCON 2377			
Certified and official checks	RCON 2330				RCON 2330				2011			
Total (sum of items 1 through 8) (sum of	2550				2000							
columns A and C must equal Schedule RC,												
item 13.a)	RCON 2215				RCON 2210				RCON 2385			

Memoranda

Memoranda Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON 6835				M.1.a.
b. Total brokered deposits	RCON 2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	RCON 2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than					
\$100,000 and participated out by the broker in shares of \$100,000 or less	RCON 2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCON A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity					
of one year or less (included in Memorandum item 1.b above)	RCON A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under					
state law) (to be completed for the December report only)	RCON 5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 9, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	RCON 6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON 0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON 6648				M.2.b.
c. Total time deposits of \$100,000 or more	RCON 2604				M.2.c.
3. All NOW accounts (included in column A above)	RC0N 2398				M.3.

4. Not applicable

Legal	Tit	le of	Ba	ınk
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FDIC Certificate Number

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

womoranda (continuos)	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	r repricing frequency of: 1, 2					
(1) Three months or less		RCON A579				M.5
(2) Over three months through 12 months		RCON A580				M.5
(3) Over one year through three years		RCON A581				M.5
(4) Over three years		RCON A582				M.5
b. Time deposits of less than \$100,000 with a REMAINING MATUR						141.0
or less (included in Memorandum items 5.a.(1) through 5.a.(4) at	•	RCON A241				M.5
6. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or r	repricing frequency of: 1,3					
(1) Three months or less		RCON A584				M.6
(2) Over three months through 12 months		RCON A585				M.6
(3) Over one year through three years		RCON A586				M.6
(4) Over three years		RCON A587			1	M.6
b. Time deposits of \$100,000 or more with a REMAINING MATURI						
or less (included in Memorandum items 6.a.(1) through 6.a.(4) at	•	RCON A242				M.6

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

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

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

Schedule RC-E—Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations	RCFN 2621				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks)	RCFN 2623				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN 2625				3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN 2650				4.
5. Certified and official checks	RCFN 2330				5.
6. All other deposits	RCFN 2668				6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b)	RCFN 2200				7.

Memorandum

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

Schedule RC-F—Other Assets

							C4	430
	Dollar Amou	nts in ⁻	Thousa	ınds		Bil	Mil	Thou
Income earned, not collected on loans					RCFD 2164			
2. Net deferred tax assets1					RCFD 2148			
3. Interest-only strips receivable (not in the form of a security) ² on:								
a. Mortgage loans					RCFD A519			
b. Other financial assets					RCFD A520			
4. Other (itemize and describe amounts that exceed 25% of this item)	<u></u>				RCFD 2168			
a. TEXT 3549	RCFD 3549							
b. TEXT 3550	RCFD 3550							
C. 3551	RCFD 3551							
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)					RCFD 2160			

Memorandum

Dollar Amounts in Thousan	ds		Bil	Mil	Thou	
Deferred tax assets disallowed for regulatory capital purposes		RCFD 5610				M.1.

Schedule RC-G—Other Liabilities

Conduct to C Caron Liabiliaco						C	435
	Dollar Amo	unts in	Thousands		Bil	Mil	Thou
a. Interest accrued and unpaid on deposits in domestic offices ³				RCON 3645			
b. Other expenses accrued and unpaid (includes accrued income ta	ixes payabl	e)		RCFD 3646			
2. Net deferred tax liabilities ¹		•		RCFD 3049			
Minority interest in consolidated subsidiaries				RCFD 3000			
4. Other (itemize and describe amounts that exceed 25% of this item).	<u></u>			RCFD 2938			
a. TEXT 3552	RCF 355	D					
b. TEXT 3553	RCF 355						
C. TEXT 3554	RCF 355						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCFD 2930			

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

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

³ For savings banks, include "dividends" accrued and unpaid on deposits.

FDIC Certificate Number

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Schedule	R(-H	- NOTOCIO	Raianca	Snaar	ITAME	TAT I	IMMERTIC	LITTICAC
OCHEGUIE		OCICLICU	Dalalice	OHEEL	псшэ	IUI L	JUHICOUC	OHIGES

				C	140	⋖
		Do	mesti	1	1	
	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. C	ustomers' liability to this bank on acceptances outstanding	RCON 2155				1.
2. Ba	ank's liability on acceptances executed and outstanding	RCON 2920				2.
	ederal funds sold and securities purchased under agreements to resell	RCON 1350				3.
	ederal funds purchased and securities sold under agreements to repurchase	RCON 2800				4.
	ther borrowed money	RCON 3190				5.
	THER		_	•		
	et due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON 2163				6.
0					•	
	et due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON 2941				7.
	otal assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and	2011				١
	Fs)	RCON 2192				8.
	otal liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and	2102				0.
	Fs)	RCON 3129			Ι	9.
ID	1 3/	3129				ι ο.
a itar	no 10 17 report the emertized (historical) east of both hold to maturity and		Bil	Mil	Thou	1
	ns 10—17, report the amortized (historical) cost of both held-to-maturity and ble-for-sale securities in domestic offices.			14111	THOU	
		RCON				40
	S. Treasury securities	1039 RCON 1041				10
	S. Government agency obligations (exclude mortgage-backed securities)	RCON				11
	ecurities issued by states and political subdivisions in the U.S.	1042				12
	ortgage-backed securities (MBS):					
a.	Pass-through securities:	RCON 1043		1	l	
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043 RCON 1044				13
	(2) Other pass-through securities	1044				13
b.	Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):	RCON	I	1	I	
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1209				13
	(2) All other mortgage-backed securities	RCON 1280				13
4. O	ther domestic debt securities	RCON 1281				14
5. Fo	oreign debt securities	RCON 1282				15
6. E	quity securities					
a.	Investments in mutual funds and other equity securities with readily determinable					
	fair values	RCON A510				16
b.	All other equity securities	RCON 1752				16
7. To	tal amortized (historical) cost of both held-to-maturity and available-for-sale securities					
	um of items 10 through 16)	RCON 1374				17
riemo	randum (to be completed only by banks with IBFs and other "foreign" offices)					
	Dollar Amounts in Thousands		Bil	Mil	Thou	
F	THER					

Dollar Amounts in Thousands		Bil	Mil	Thou	
EITHER					
1. Net due <i>from</i> the IBF of the domestic offices of the reporting bank	RCON 3051				M.1.
OR					
2. Net due to the IBF of the domestic offices of the reporting bank	RCON 3059				M.2.

FDIC Certificate Number

Schedule RC-I—Selected Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.			C4	145] ◀
Dollar Amounts in Thousands		Bil	Mil	Thou	1
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN 2133] 1.
2. Total IBF loans and lease financing receivables (component of Schedule RC-C, part I,					
item 12, column A)	RCFN 2076				2.
3. IBF commercial and industrial loans (component of Schedule RC-C, part I, item 4, column A)	RCFN 2077				3.
4. Total IBF liabilities (component of Schedule RC, item 21)	RCFN 2898				4.
5. IBF deposit liabilities due to banks, including other IBFs (component of Schedule RC-E,					
part II, items 2 and 3)	RCFN 2379				5.
6. Other IBF deposit liabilities (component of Schedule RC-E, part II, items 1, 4, 5, and 6)	RCFN 2381				6.

Dollar Amounts in Thousand	s			_
		Bil	Mil	Thou
SSETS				
1. Interest-bearing balances due from depository institutions	RCFD 3381			
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 3382			
3. Securities issued by states and political subdivisions in the U.S. ²				
4. a. Other debt securities 2 (including mortgage-backed securities not issued or guaranteed				
by FNMA, FHLMC, or GNMA)	RCFD 3647			
b. Equity securities 3 (includes investments in mutual funds and Federal Reserve stock)	RCFD 3648			
5. Federal funds sold and securities purchased under agreements to resell	RCFD 3365			
6. Loans:				
a. Loans in domestic ofies:				
(1) Total loans				
(2) Loans secured by real estate	RCON 3385			
(3) Loans to finance agricultural production and other loans to farmers	RCON 3386			
(4) Commercial and industrial loans				
(5) Loans to individuals for household, family, and other personal expenditures	RCON 3388			
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN 3360			
7. Trading assets	RCFD 3401			
8. Lease and financing receivables (net of unearned income)	RCFD 3484			
9. Total assets ⁴	DOED			
IABILITIES				
0. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,				
and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485			
1. Nontransaction accounts in domestic offices:				
a. Money market deposit accounts (MMDAs)	RCON 3486			
b. Other savings deposits	RCON 3487			
c. Time deposits of \$100,000 or more	RCON A514			
d. Time deposits of less than \$100,000	RCON A529			
2. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN 3404			
3. Federal funds purchased and securities sold under agreements to repurchase	DOED			
4. Other borrowed money (includes mortgage indebtedness and obligations under				
capitalized leases)	RCFD 3355			

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

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

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

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

Schedule RC-L—Off-Balance Sheet Items

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

				C4	60
	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	DOES		,	
	lines	RCFD 3814			
	b. Credit card lines	RCFD 3815			
	c. Commercial real estate, construction, and land development:				
	(1) Commitments to fund loans secured by real estate	RCFD 3816			
	(2) Commitments to fund loans not secured by real estate	RCFD 6550			
	d. Securities underwriting	RCED			
	e. Other unused commitments	RCFD 3818			
	Financial standby letters or credit and foreign office guarantees	5055			
	a. Amount of financial standby letters of credit conveyed to others				
	Performance standby letters of credit and foreign office guarantees	RCFD 3821			
	a. Amount of performance standby letters of credit conveyed to others	. 3021			
	Commercial and similar letters of credit	RCFD			
		. 3411			
	Participations in acceptances (as described in the instructions) conveyed to others by the	RCFD 3428			
	reporting bank	. 3428			
	Participations in acceptances (as described in the instructions) acquired by the reporting	RCFD			
	(nonaccepting) bank	. 3429	-+		
	Securities borrowed	RCFD 3432			
	Securities lent (including customers' securities lent where the customer is indemnified against	RCFD			
	loss by the reporting bank)	RCFD 3433			
	Financial assets transferred with recourse that have been treated as sold for Call Report				
	purposes:				
	a. First lien 1–4 family residential mortgage loans:	BCED.			
	(1) Outstanding principal balance of mortgages transferred as of the report date	RCFD A521			
	(2) Amount of recourse exposure on these mortgages as of the report date	RCFD A522			
	b. Other financial assets (excluding small business obligations reported in item 9.c.):				
	(1) Outstanding principal balance of assets transferred as of the report date	RCFD A523			
	(2) Amount of recourse exposure on these assets as of the report date	DOED			
	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			
	(2) Amount of retained recourse on these obligations as of the report date	DOED			
0	Notional amount of credit derivatives:	, 250			
	a. Credit derivatives on which the reporting bank is the guarantor	RCFD A534			
	b. Credit derivatives on which the reporting bank is the beneficiary	RCFD	$\overline{}$		
		PCED			
	Spot foreign exchange contracts	. 8765			
		RCFD 3430			
	each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	. 3430			
	_ TEXT RCFD RCFD				
	d. 3555 3555 SCFD RCFD	-			
	b. 3556 3556 3556 RCFD				
	C. 3557 3557				
	d 3568 RCFD 3558				

FDIC Certificate Number

Schedule RC-L—Continued

		Dollar A	ands		Bil	Mil	Thou			
13. All ea	other ch con		RCFD 5591				13.			
a.	TEXT 5592 TEXT		RCFD 5592 RCFD							13.a. 13.b.
D. C.	5593 TEXT 5594		5593 RCFD 5994							13.b.
d.	TEXT 5595		RCFD 5595							13.d.

															C4	461	◀
Dollar Amounts in Thousands Off-balance Sheet Derivatives	5	Intere	umn A est Ra ntracts	ıte	Fo	rèign	umn E Excha tracts	ánge	E	quity	umn (Derivantract	ative	(Column D) Commodity and Other Contracts				
Position Indicators	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	🔲																14.a.
b. Forward contracts			FD 8693 FD 8697				FD 8694 FD 8698				CFD 8695 CFD 8699				FD 8696 FD 8700		14.b.
c. Exchange-traded option contracts:																	
(1) Written options					П												14.c.(
, ,		RC	FD 8701			RCI	D 8702			RC	FD 8703		,	RC	FD 8704		`
(2) Purchased options		RC	FD 8705			RCI	D 8706			RC	CFD 8707			RC	FD 8708		14.c.(2
d. Over-the-counter option contracts:																	
(1) Written options																	14.d.(
		RC	FD 8709			RCI	D 8710			RC	CFD 8711			RC	FD 8712		·
(2) Purchased options	🔲																14.d.(
		RC	FD 8713		L.,	RCI	D 8714			RC	FD 8715		<u></u>	RC	FD 8716		
e. Swaps	🔲																14.e.
		RC	FD 3450			RCI	D 3826			RC	FD 8719			RC	FD 8720		
15. Total gross notional amount of																	
derivative contracts held for trading																	15.
		RC	FD A126			RCI	D A127			RC	FD 8723			RC	FD 8724		
16. Gross notional amount of derivative contracts held for purposes other than trading:																	
a. Contracts marked to market	🖂																16.a.
		RC	FD 8725			RCI	D 8726			RC	FD 8727			RC	FD 8728		
b. Contracts not marked to market																	16.b.
		RC	FD 8729			RCI	D 8730			RC	FD 8731			RC	FD 8732		
 c. Interest rate swaps where the bank has agreed to pay a 																	
fixed rate	fixed rate				-												16.c.

Schedule RC-L—Continued

														C4	62	◀
Dollar Amounts in Thousands Off-balance Sheet Derivatives	(Column A) Interest Rate Contracts				rèign I	mn B) Exchan tracts	Ec	(Colui Juity D Cont	erivati	ve	(Column D) Commodity and Other Contracts					
Position Indicators		Bil	Mil Thou	1	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
17. Gross fair values of																
derivative contracts:																
 a. Contracts held for 																
trading:																
(1) Gross positive	RCFD	- 1		DOED				DOED	1			DOED	1			
fair value	8733			RCFD 8734				RCFD 8735				RCFD 8736				17.a.(1)
(2) Gross negative	RCFD	-		RCFD				RCFD	1	-		RCFD	1	1		
fair value	8737			8738				8739				8740				17.a.(2)
b. Contracts held for																
purposes other than																
trading that are marked																
to market:																
(1) Gross positive	RCFD	- 1		RCFD	1	1		RCFD				RCFD				
fair value	8741			8742				8743				8744				17.b.(1)
(2) Gross negative	RCFD	-		RCFD	1	1		RCED				RCFD				
fair value	8745			8746				RCFD 8747				8748				17.b.(2)
c. Contracts held for																
purposes other than																
trading that are not																
marked to market:																
(1) Gross positive	RCFD	1		RCFD				RCFD	1			RCFD	1	1		4.
fair value	8749			8750				8751				8752				17.c.(1)
(2) Gross negative	RCFD	1		RCFD				RCFD				RCFD				17 (2)
fair value	8753			8754				8755				8756				17.c.(2)

Memoranda **Dollar Amounts in Thousands** Mil Thou 1.-2. Not applicable 3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments RCFD 3833 that are fee paid or otherwise legally binding) M.3. a. Participations in commitments with an original maturity exceeding one year conveyed to others M.3.a. 4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit and foreign office guarantees (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above..... 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 M.5.a. September report only)..... b. Credit cards and related plans (TO BE COMPLETED QUARTERLY) M.5.b. c. All other consumer credit (including mobile home loans) (to be completed for the M.5.c. September report only).....

Schedule RC-M—Memoranda

			C	465	◀
Dollar Amounts in Thousand	S	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	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	r				
of total capital as defined for this purpose in agency regulations					1.b.
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches		,	,		
and agencies of foreign banks1 (included in Schedule RC, item 3)	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)					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					6.a.(
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.

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 5372				8.a.(1)
	(2) All other real estate owned:					
	(a) Construction and land development in domestic offices					8.a.(2)(a)
	(b) Farmland in domestic offices	RCON 5509				8.a.(2)(b)
	(c) 1–4 family residential properties in domestic offices					8.a.(2)(c)
	(d) Multifamily (5 or more) residential properties in domestic offices	RCON 5511				8.a.(2)(d)
	(e) Nonfarm nonresidential properties in domestic offices	RCON 5512				8.a.(2)(e)
	(f) In foreign offices					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 5374				8.b.(1)
	(2) All other investments in unconsolidated subsidiaries and associated companies	RCFD 5375				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 3778				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 6441				10.a.
	b. Equity securities funds					10.b.
	c. Debt securities funds	RCON 8428				10.c.
	d. Other mutual funds	RCON 8429				10.d.
	e. Annuities	RCON 8430				10.e.
	f. Sales of proprietary mutual funds and annuities (included in items 10.a through					
	10.e above)	RCON 8784				10.f.
11.	Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts					
	included in assets and liabilities reported in Schedule RC	RCFD A525				11.
12.	Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other					
	than insured branches in Puerto Rico and U.S. territories and possessions) on the balance					
	sheet (Schedule RC) in accordance with generally accepted accounting principles ¹	RCFD A526				12.
13.	Outstanding principal balance of loans other than 1–4 family residential mortgage loans					
	that are serviced for others (to be completed if this balance is more than \$10 million and					
	exceeds ten percent of total assets)	RCFD A591				13.
	,		-	-		

	D. II. A					
Memorandum	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instrum	nents (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.

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,											C	470	_
column A, and in Memorandum items 2 through 4, column A, as confidential.		`Pasi 30 thro days a		89		(Colui Past d days o and accr	lue 90 r more still)		470			
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
Loans secured by real estate: a. To U.S. addressees (domicile) b. To non-U.S. addressees (domicile) Loans to depository institutions and acceptances	RCFD 1245 RCFD 1248				RCFD 1246 RCFD 1249				RCFD 1247 RCFD 1250				1.a. 1.b.
of other banks: a. To U.S. banks and other U.S. depository institutions	RCFD 5377				RCFD 5378				RCFD 5379				2.a.
b. To foreign banks 3. Loans to finance agricultural production and other loans to farmers	RCFD 5380 RCFD 1594				RCFD 5381				RCFD 5382				2.b. 3.
4. Commercial and industrial loans: a. To U.S. addressees (domicile)	RCFD 1251				1597 RCFD 1252				1583 RCFD 1253				4.a.
b. To non-U.S. addressees (domicile)5. Loans to individuals for household, family, and other personal expenditures:	RCFD 1254				RCFD 1255				RCFD 1256				4.b.
a. Credit cards and related plans b. Other (includes single payment, installment, and all student loans)	RCFD 5383				RCFD 5384				RCFD 5385				5.a.
Loans to foreign governments and official institutions	5386 RCFD 5389				5387 RCFD 5390				5388 RCFD 5391				5.b. 6.
7. All other loans 8. Lease financing receivables:	RCFD 5459				RCFD 5460				RCFD 5461				7.
a. Of U.S. addressees (domicile) b. Of non-U.S. addressees (domicile)	RCFD 1257 RCFD 1271				RCFD 1258 RCFD 1272				RCFD 1259 RCFD 1791				8.a. 8.b.
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD 3505				RCFD 3506				RCFD 3507				9.

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

10.	Loans and leases reported in items 1 through 8
	above which are wholly or partially guaranteed
	by the U.S. Government

a. Guaranteed portion of loans and leases

included in item 10 above

	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
RCFD 5612				RCFD 5613				RCFD 5614				10.
RCFD 5615				RCFD 5616				RCFD 5617				10.a.

Schedule RC-N—Continued

											C4	473	◀
Memoranda	1	Pas 30 thro days a	_	9		(Column C) Nonaccrual							
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,	RCFD				RCFD 1659				RCFD				
Memorandum item 2)	1658				1659				1661				M.1.
Schedule RC-N, items 4 and 7, above	6558				6559 RCON				6560				M.2.
a. Construction and land development b. Secured by farmland c. Secured by 1–4 family residential properties:	RCON 2759 RCON 3493				2769 RCON 3494				RCON 3492 RCON 3495				M.3.a. M.3.b.
(1) Revolving, open-end loans secured by 1–4 family residential properties and	RCON				RCON		1		RCON				
extended under lines of credit	5398 RCON 5401				5399 RCON 5402				5400 RCON 5403				M.3.c.(1) M.3.c.(2)
d. Secured by multifamily (5 or more) residential properties	RCON 3499				RCON 3500				RCON 3501				M.3.d.
e. Secured by nonfarm nonresidential properties	RCON 3502				RCON 3503				RCON 3504				M.3.e.
	1	(Colu Past c rough	lue 30			Past o	mn B) due 90 or more)					
 Interest rate, foreign exchange rate, and other commodity and equity contracts: 	RCFD	Bil	Mil	Thou	BCED	Bil	Mil	Thou					
Book value of amounts carried as assets Replacement cost of contracts with a	RCFD 3522				RCFD 3528				M.4.a				
positive replacement cost	3529				3530		<u> </u>		M.4.b).			

Person to whom questions about the Reports of Condition and Inc	C477	_	
Name and Title (TEXT 8901)			
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)		

FDIC Certificate Number

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

			C	475	•
Dollar Amounts in Thousands		Bil		Thou	
Unposted debits (see instructions):			•	•	
a. Actual amount of all unposted debits	RCON 0030				1.8
OR					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	RCON 0031] 1.k
(2) Actual amount of unposted debits to time and savings deposits ¹	DOON] 1.k
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	RCON 3510				2.8
OR .			•	•	
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	RCON 3512				2.k
(2) Actual amount of unposted credits to time and savings deposits ¹	DOON				2.k
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total			1		2.,
deposits in domestic offices)	RCON 3520				3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico	0020				ال.
and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	RCON 2211				۱,
b. Time and savings deposits ¹ of consolidated subsidiaries	DOON				4.6
	DOON				4.t
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	. 5514				4.0
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:	RCON 2229				┨
a. Demand deposits in insured branches (included in Schedule RC-E, Part II)	DOON				5.8
b. Time and savings deposits in insured branches (included in Schedule RC-E, Part II)	2383				5.t
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,	RCON		Π	T	4
item 1.b.)	RCON 5515				5.0
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,	BCON	г	T	T	4
column B)	RCON 2314				6.a
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,	20011				4
item 4 or 5, column A or C, but not column B)	RCON 2315				6.Ł
7. Unamortized premiums and discounts on time and savings deposits: 1, 2		T			
a. Unamortized premiums	RCON 5516				7.8
b. Unamortized discounts	RCON 5517				7.b
B. 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 A531				8.8
(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 A532				8.a
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	7,002	·			0.8
(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 A533				.
moured prantities in Fuerto Nico and O.S. territories and possessions)	A533	<u> </u>		1	8.Ł

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	
<u> </u>		RCON	ווט	IVIII	inou	9.
	Deposits in lifeline accounts	5596				9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits n domestic offices)	RCON 8432				10.
	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico	0432				10.
	·					
	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	RCON 8785				44 -
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal					
	demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported	RC0N A181		П		44.1
	on a net basis in Schedule RC-E had been reported on a gross basis	A181				11.b
(c. Amount by which demand deposits would be reduced if cash items in process of					
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured	RCON A182				
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.0
	Amount of assets netted against deposit liabilities in domestic offices and in insured branches					
	n 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):	RC0N A527				40
	a. Amount of assets netted against demand deposits	A527 RCON				12.a
Иeп	noranda (to be completed each quarter except as noted) Dollar Amounts in Thousands		Dil	NA:I	Thou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)		Bil	Mil	Thou	
	must equal Schedule RC, item 13.a):					
	a. Deposit account of \$100,000 or less:					
	(1) Amount of deposit accounts of \$100,000 or less	RCON 2702				M.1
	(2) Number of deposit accounts of \$100,000 or less (to be Number			<u>.</u>		
	completed for the June report only)					M.1
1	o. Deposit accounts of more than \$100,000:					
	(1) Amount of deposit accounts of more than \$100,000	RCON 2710				M.1
	Number			<u> </u>		
	(2) Number of deposit accounts of more than \$100,000					M.1
2. 1	Estimated amount of uninsured deposits in domestic offices of the bank:	ļ				
	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.					
	a.a.i \$100,000 topoited in momeralidan item 1.0.(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		YES		NO	
	described above	RCON 6861				M.2
ı	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	
	determined by using your bank's method or procedure	RCON 5597				M.2
3. I	Has the reporting institution been consolidated with a parent bank or savings association					
	n that parent bank's or parent saving association's Call Report or Thrift Financial Report?					
	f so, report the legal title and FDIC Certificate Number of the parent bank or parent savings					
	association:		FDI	C Cert	No.	
ſ	TEXT A545	RCON A545				M.3

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, 1999, 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 the bank has total capital greater than or equal to eight percent of adjusted total assets

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

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

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

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

Dollar 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 A515 RCFD				2.a.
b. Other limited-life capital instruments	A516				2.b.
for its own internal regulatory capital analyses consistent with applicable capital standards):	RCFD			T	
a. (1) Tier 1 capital	8274 RCFD 8275				3.a.(1) 3.a.(2)
(3) Tier 3 capital	RCFD 1395 RCFD				3.a.(3)
b. Total risk-based capital c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross	3792				3.b.
risk-weighted assets)	RCFD A222				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 A223				3.d.(1)
(2) Market risk equivalent assets (included in item 3.d.(1) above)	RCFD 1651				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 1727				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 A224				3.f.

(Column A)

Assets Recorded

on the

Balance Sheet

Mil Thou

Bil

RCFD 5163 (Column B)

Credit Equivalent

Amount of Off-

Balance Sheet Items³

Bil Mil Thou

4.a. 4.b.

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.....

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

	,	Ass Reco	rded			edit E Amo	unt of alance	ent
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou
Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category: a. Assets recorded on the balance sheet	RCFD 5165			<u> </u>				
b. Credit equivalent amount of off-balance sheet items	·	•		<u>'</u>	RCFD 3801			
6. Assets and credit equivalent amounts of off-balance sheet items								
assigned to the 50 percent risk category:	RCFD	ı		1				
a. Assets recorded on the balance sheet	3802				RCFD	1	1	1
b. Credit equivalent amount of off-balance sheet items					3803			
7. Assets and credit equivalent amounts of off-balance sheet items								
assigned to the 100 percent risk category:	2052			,				
a. Assets recorded on the balance sheet	RCFD 3804							
b. Credit equivalent amount of off-balance sheet items					RCFD 3805			
8. On-balance sheet asset values excluded from and deducted in								
the calculation of the risk-based capital ratio ²	RCFD 3806							
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 3807							

Memoranda

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

	With a remaining maturity of															
		(0	Colum	n A)		(Column B)				(Column C)						
		One	year	or less	3		Ove	er one	year			Ove	r five	years		
2. Notional principal amounts of off-						tl	hrou	gh fiv	e year	'S						
balance sheet derivative contracts ³ :		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou	
a. Interest rate contracts	RCFD 3809					RCFD 8766					RCFD 8767					M.2.a.
b. Foreign exchange contracts	RCFD 3812					RCFD 8769					RCFD 8770					M.2.b.
c. Gold contracts	RCFD 8771					RCFD 8772					RCFD 8773					M.2.c.
d. Other precious metals contracts	RCFD 8774					RCFD 8775					RCFD 8776					M.2.d.
e. Other commodity contracts	RCFD 8777					RCFD 8778					RCFD 8779					M.2.e.
f. Equity derivative contracts	RCFD A000					RCFD A001					RCFD A002					M.2.f.

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

² Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

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

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

Legal Title of Bank	City	State

at close of business on ___

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the nui inc WC ter to

the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

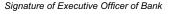
The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY D Ν 3-

mber of words, the statement must not exceed 750 characters,	FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON
cluding punctuation, indentation, and standard spacing between	FIRMED THE ACCURACY OF THE INFORMATION CONTAINE
ords and sentences. If any submission should exceed 750 charac-	THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR O
rs, as defined, it will be truncated at 750 characters with no notice	ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUE
the submitting bank and the truncated statement will appear as	MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

BANK MANAGEMENT STATEMENT (please type or print clearly):

No comment (RCON 6979)

C471 C472



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)

CLOSE OF BUSINESS	FDIC Certificate Number		
DATE		C-700	◀

LOANS TO EXECUTIVE OFFICERS (Comple	lete as of each Call Report Date)
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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.

b.	Number of loans made to executive officers since the previous Call Report d Total dollar amount of above loans (in thousands of dollars)	·					ł
C.	Range of interest charged on above loans (example: 93/4% = 9.75)	RCFD 7701		_ % t	O RCFD 7702	 %	(

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)