Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2002

#### Federal Financial Institutions Examination Council



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



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

Report at the close of business September 30, 2000

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

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

Name and Title of Officer Authorized to Sign Report

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

Signature of Officer Authorized to Sign Report

Date of Signature

#### **Submission of Reports**

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

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

FDIC Certificate Number

http://\_

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

(20000930) (RCRI 9999)

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

#### **Table of Contents**

#### Signature Page

Report of Income	
Schedule RI—Income Statement	RI-1, 2, 3
Schedule RI-A—Changes in Equity Capital	RI-3
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses	RI-4, 5
Schedule RI-E—Explanations	RI-5, 6

#### **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**

Cover

Schedule RC—Balance SheetRC-1, 2
Schedule RC-A—Cash and Balances Due From Depository InstitutionsRC-3
Schedule RC-B—SecuritiesRC-4, 5
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and LeasesRC-6, 7 Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and
December reports)RC-7a, 7b
Schedule RC-E—Deposit Liabilities RC-8, 9
Schedule RC-F—Other AssetsRC-10
Schedule RC-G—Other Liabilities RC-10
Schedule RC-K—Quarterly Averages RC-11
Schedule RC-L—Off-Balance Sheet ItemsRC-12, 13, 14
Schedule RC-M—MemorandaRC-14, 15
Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsRC-16
Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsRC-17, 18
Schedule RC-R—Regulatory CapitalRC-19, 20
Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and IncomeRC-21
Special Report (to be completed by all banks)

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.

FFIE	С	03	33
Page	F	RI-	1

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Legal Title of Bank	
City	
State	Zip Code
L	L

FDIC Certificate Number

# Consolidated Report of Income for the period January 1, 2000–September 30, 2000

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

### Schedule RI—Income Statement

		12	280	
Dollar Amounts in Thousands		Mil	Thou	]
1. Interest income:		•		
a. Interest and fee income on loans: <sup>1</sup>				
(1) Real estate loans	RIAD 4246			1.a.(1)
(2) Installment loans	RIAD			
(3) Credit cards and related plans	PIAD			1.a.(2)
				1.a.(3)
(4) Commercial (time and demand) and all other loans	4249			1.a.(4)
b. Income from lease financing receivables:	RIAD	1		4
(1) Taxable leases	4505			1.b.(1)
(2) Tax-exempt leases				1.b.(2)
c. Interest income on balances due from depository institutions <sup>2</sup>	RIAD 4115			1.c.
d. Interest and dividend income on securities:				
(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.:	4027	1		1.0.(1)
	RIAD	1	1	
(a) Taxable securities	. 4506 RIAD			1.d.(2)(
(b) Tax-exempt securities	4507			1.d.(2)
(3) Other domestic debt securities (including mortgage-backed securities not issued or	RIAD	1	-	1
guaranteed by FNMA, FHLMC, or GNMA)	. 3657			1.d.(3)
(4) Foreign debt securities				1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659			1.d.(5)
e. Interest income from trading assets	DIAD			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	DIAD			1.6. 1.f.
	DIAD			1
g. Iotal interest income (sum of items 1.a through 1.f)	4107	I	1	]1.g.

<sup>&</sup>lt;sup>1</sup>See instructions for loan classifications used in this schedule.

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

FFIEC 033 Page RI-2

4

### Schedule RI—Continued

Dollar Amounts in Thousands         Year-to-date           2. Interest expense:         a. Interest on deposits:         Mil Thou market deposit accounts (MMDAs).         2.a.(1)           (1) Transaction accounts:         1		[	- L
2. Interest expense:       a. Interest on deposits:       2. a. (1)         (1) Transaction accounts (MOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).       7. a.         (2) Nontransaction accounts:       7. b.         (3) Money market deposit accounts (MMDAs)       7. b.         (b) Other savings deposits       7. b.         (c) Time deposits of \$100,000 or more.       7. b.         (d) Time deposits of less than \$100,000.       7. b.         (e) Time deposits of less than \$100,000.       7. b.         (f) Time deposits of less than \$100,000.       7. b.         (g) Time deposits of less than \$100,000.       7. b.         (h) there savings deposits       2. c.         (h) there		Year-to-date	_
a. Interest on deposits:          (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)       100       2.a.(1)         (2) Nontransaction accounts:       100       2.a.(2)(a)       2.a.(2)(b)         (a) Money market deposit accounts (MMDAs)       100       2.a.(2)(b)       2.a.(2)(c)         (b) Other savings deposits       100.000       100.000       100.000       2.a.(2)(c)         (c) Time deposits of \$100.000.       100.000       2.a.(2)(c)       2.a.(2)(c)         (c) Time deposits of less than \$100.000.       100.000       2.a.(2)(c)       2.a.(2)(c)         (c) Time deposits of less than \$100.000.       100.000       2.a.(2)(c)       2.a.(2)(c)         (c) Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money       2.b.       2.b.         c. Interest on subordinated notes and debentures.       100       2.c.       100         1. Total interest expense (sum of items 2.a through 2.e)       10.       10.         2. Provision for calic losses       100       2.c.       100         3. Not interest income:       10.       10.       100       10.         4. Provision for allocated transfer risk.       5.b.       5.c.       100       10.         5. Other noninterest income:       10.       10.			
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preathorized transfer accounts)       2.a.(1)         (2) Nontransaction accounts       2.a.(2)(a)         (a) Money market deposit accounts (MMDAs)       2.a.(2)(b)         (b) Other savings deposits       2.a.(2)(b)         (c) Time deposits of \$100.000 or more.       2.a.(2)(c)         (c) Time deposits of \$100.000.       2.a.(2)(c)         (c) Time deposits of \$100.000.       2.a.(2)(c)         (d) Time deposits of store at a scurities sold under agreements to repurchase.       2.b.         (e) Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money.       2.c.         (e) Interest on subordinated notes and debentures.       2.e.         (f) Total interest expense (sum of items 2.a through 2.e).       3.         3. Net interest income (item 1.g minus 2.f).       2.e.         a. Income form fouldary activities.       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d).       5.c.         (f) Other noninterest income:       5.f.(1)         (g) All other noninterest income:       5.f.(2)         (f) Other noninterest income:       5.f.(2)         (g) All other noninterest income:       5.f.(2)         (g) All other noninterest income:       5.f.(2)         (f) Other no			
preauthorized transfer accounts)       2.a.(1)         (2) Nontransaction accounts:       add         (a) Money market deposit accounts (MMDAs)       add         (b) Other savings deposits       acu(2)(a)         (c) Time deposits of \$100,000 or more.       add         (d) Time deposits of \$100,000 or more.       add         (e) Other savings deposits.       acu(2)(c)         (f) Time deposits of \$100,000 or more.       add         (g) Time deposits of \$100,000 or more.       add         (g) Time deposits of \$100,000 or more.       add         (g) Time deposits of less than \$100,000.       acu(2)(c)         (g) Time deposi			
(2) Nontransaction accounts:       (a) Money market deposit accounts (MMDAs)       (b) Other savings deposits       2.a.(2)(a)         (b) Other savings deposits       (b) Other savings deposits       2.a.(2)(a)       2.a.(2)(b)         (c) Time deposits of \$100,000 or more       (c) Time deposits of \$100,000 or more       (c) Time deposits of solution or more       (c) Time depositsol solution or more       (c) Time deposits of solution		RIAD	
(a) Money market deposit accounts (MMDAs)       Rug       2.a.(2)(a)         (b) Other savings deposits       Rug       2.a.(2)(b)         (c) Time deposits of \$100,000 or more       Rug       2.a.(2)(b)         (d) Time deposits of \$100,000 or more       Rug       2.a.(2)(c)         (d) Time deposits of \$100,000 or more       Rug       2.a.(2)(c)         (e) Time deposits of less than \$100,000       Rug       2.a.(2)(c)         (c) Time deposits of less than \$100,000       Rug       2.a.(2)(c)         (d) Time deposits of less than \$100,000       Rug       2.a.(2)(d)         b. Exponse of federal funds purchased and securities sold under agreements to repurchase       2.a.(2)(d)         c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money       2.c.         d. Not applicable       Rug       2.c.         f. Total interest income (item 1.g minus 2.1 through 2.e)       Rug       2.e.         a. Provision for allocated transfer risk       Rug       5.a.         b. Service charges on deposit accounts       Rug       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a       Rug       5.c.         de. Not applicable       5.d.       5.c.       5.d.         f. Other noninterest income:       Rug       5.		4508	_ 2.a.(1)
(b) Other savings deposits       2.a (2)(b)         (c) Time deposits of \$100,000 or more       2.a (2)(c)         (d) Time deposits of less than \$100,000.       2.a (2)(c)         2.a (2)(d)       2.a (2)(d)         b. Expense of federal funds purchased and securities sold under agreements to repurchase.       2.a (2)(d)         c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money.       2.b.         c. Interest on subordinated notes and debentures.       2.e.         f. Total interest expense (sum of items 2.a through 2.e)       2.e.         3. Net interest income (item 1.g minus 2.f)       1.800         b. Provision for all costes       2.e.         a. Income from fiduciary activities       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.c.         d. A a applicable       5.c.         f. Other noninterest income*       5.f.(1)         (1) Other fe fe income       5.f.(2)         g. Total noninterest income*       5.f.(2)         f. Other noninterest income*       5.f.(2)         g. Total noninterest income*       5.f.(2)         g. Total noninterest income*       5.f.(2)         g. A		RIAD	
(b) Other savings deposits.       2.1 (2/10)         (c) Time deposits of \$100,000 or more.       477       2.a (2/10)         (d) Time deposits of \$100,000.       10.000       10.000       10.000         (e) Time deposits of \$100,000.       10.000       10.000       10.000         (f) Time deposits of \$100,000.       10.000       10.000       10.000       10.000         (f) Time deposits of \$100,000.       10.000       10.000       10.000       10.000       10.000         (f) Time deposits of \$100,000.       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.000       10.0000       10.000       10.000		BIAD	
(c) Time deposits of a 100,000 or more		4511	
(d) Time deposits or less than \$100,000       Asts       2.3.(2)(0)         b. Expenses of federal funds purchased and securities sold under agreements to repurchase       2.8.(2)(0)         c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other advantage interest on subordinated notes and debentures.       2.0.         c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other advantage interest on subordinated notes and debentures.       2.0.         d. Not applicable       e. Interest norme (item 1, g minus 2.1)       2.1.         3. Net interest income (item 1, g minus 2.1)       2.1.         4. Provision for credit losses       2.1.         b. Provision for credit losses       2.1.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.c.         g. Total noninterest income:       10. Other fee income         (1) Other fee income       8.00         salaries and employee benefits       5.d.         b. Realized gains (losses) on available-for-sale securities       7.b.         c. Other noninterest expense?       7.c.         a. Income (uss) before income taxes (not items 7.a through 7.c)       8.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee		A517	
repurchase       Pain       2.b.         c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money       2.b.         d. Not applicable       Interest on subordinated notes and debentures.       Pain       2.c.         f. Total interest expense (sum of items 2.a through 2.e)       Pain       2.c.         3. Net interest income (item 1.g minus 2.f)       Pain       2.c.         a. Provision for credit losses       Pain       2.f.         b. Provision for credit losses       Pain       5.a.         b. Service charges on deposit accounts       Pain       5.a.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       Fain       5.c.         f. Other noninterest income:       Pain       5.c.       Fain         g. Total onninterest income       Read       5.f.(1)       5.g.         g. Total onninterest income       Read       5.f.(2)       5.g.         g. Total onninterest income (sum of items 5.a through 5.f)       Read       Fain       6.a.         b. Realized gains (losses) on available-for-sale securities       Pain       7.a.       Fain         g. Total noninterest expense:       a. Salaries and employee benefits       Read       7.c.         a. Salaries and employee benefits       Read </td <td></td> <td>A518</td> <td>2.a.(2)(d)</td>		A518	2.a.(2)(d)
c.       Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money       2.0.         c.       Interest on additional treation of the state	<ul> <li>Expense of federal funds purchased and securities sold under agreements to</li> </ul>		
borrowed money     Read     2.c.       d. Not applicable     Read     2.c.       e. Interest on subordinated notes and debentures     Read     2.e.       f. Total interest expense (sum of items 2.a through 2.e)     Read     2.f.       3. Net interest income (item 1.g minus 2.f)     Read     2.e.       4. Provision for credit losses     Read     3.       b. Provision for credit losses     Read     4.a.       b. Provision for allocated transfer risk     5.a.     5.a.       5. Noninterest income:     Read     5.b.       a. Income from fiduciary activities     Bako     5.b.       c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)     5.c.       de. Not applicable     5.f.(1)       f. Other noninterest income:     Read       (1) Other fee income     Read       (1) Other fee income     S.d.       (2) all other noninterest income*     S.d.       (2) All other noninterest income*     S.d.       (1) Other rese income     Read       (1) Other fee income     S.d.       (2) All other noninterest income*     S.d.       g. Total noninterest income*     Read       (2) All other noninterest income*     Read       (2) All other noninterest income     S.d.       (3) Readized gains (losses	repurchase	4180	2.b.
d. Not applicable       e. Interest on subordinated notes and debentures.       F. Total interest expense (sum of items 2.a through 2.e)       2.e.         3. Net interest income (item 1.g minus 2.f)       400       2.f.         4. Provision for credit losses       4.a.         b. Provision for credit losses       4.a.         c. Noninterest income:       4.a.         a. Income from fiduciary activities       4.a.         b. Service charges on deposit accounts       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.c.         de. Not applicable       5.f.(1)         f. Other noninterest income:       5.f.(2)         (1) Other fee income       5.f.(2)         (2) All other noninterest income:       5.f.(2)         (1) Other fee income       5.f.(2)         (2) All other noninterest income:       5.f.(2)         (3) A. Realized gains (losses) on held-to-maturity securities       6.a.         b. Realized gains (losses) on held-to-maturity securities       7.a.         a. Balaries and employee benefits       7.a.         a. Income (loss) before income taxes and extraordinary items and other adjustments (item 8 minus 9)       7.d.         B. Noninterest expense*       7.c.         a. Realized gains (lossese) on available-for-sale securities	c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other		
e. Interest on subordinated notes and debentures       Res       2.e.       2.f.         f. Total interest expense (sum of items 2.a through 2.e)       Res       2.e.       2.f.         3. Net interest income (item 1.g minus 2.f)       Res	borrowed money	RIAD 4185	2.c.
e. Interest on subordinated notes and depentures.       4.00       2.6.         f. Total interest expense (sum of items 2.a through 2.e)       4.00       2.f.         3. Net interest income (item 1.g minus 2.f)       4.00       2.f.         a. Provision for credit losses       4.a.         b. Provision for credit losses       4.a.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.a.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.c.         de. Not applicable       5.f.(1)         f. Other noninterest income:       5.f.(2)         (1) Other fee income       5.f.(2)         g. Total noninterest income*       5.g.         g. Total noninterest income*       5.g.         g. Total noninterest income*       6.a.         h. Realized gains (losses) on held-to-maturity securities       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       7.a.         b. Expenses of premises and fixed assets (net of rental income)	d. Not applicable		
1. Total interest expense (sum of items 2.2 through 2.6)       407       2.1.         3. Net interest income (item 1.g minus 2.f)       407       2.1.         4. Provisions:       a. Provision for credit losses       407       4.2.         b. Provision for allocated transfer risk       4.3.       4.4.         c. Noninterest income:       407       5.a.         a. Income from fiduciary activities       5.b.       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.c.         de. Not applicable       5.f.(1)         f. Other noninterest income:       5.f.(2)         g. Total noninterest income (sum of items 5.a through 5.f)       6.a.         f. Realized gains (losses) on held-to-maturity securities       8405         b. Realized gains (losses) on available-for-sale securities       7.a.         c. Other noninterest expense*       7.a.         a. Salaries and employee benefits       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       8405         c. Other noninterest expense*       7.b.         c. Other noninterest expense       8.0         a. Salaries and employee benefits       8405         b. Expenses of premises and fixed assets (net of rental income	e. Interest on subordinated notes and debentures	4200	2.e.
3. Net interest income (item 1.g minus 2.f)       Rub       Rub       3.         4. Provisions:       a. Provision for credit losses       4.a.       4.a.         b. Provision for allocated transfer risk.       5.       4.a.       4.a.         5. Noninterest income:       a. Income from fiduciary activities       5.a.       5.a.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.b.       5.c.         de. Not applicable       f. Other noninterest income:       5.f.(1)         (1) Other fee income       5.f.(2)       5.g.         g. Total noninterest income:       5.g.       6.a.         (1) Other fee income       5.f.(2)       5.g.         g. Total noninterest income*       5.g.       6.a.         b. Realized gains (losses) on held-to-maturity securities.       6.b.         b. Realized gains (losses) on available-for-sale securities       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).       7.c.         c. Other noninterest expense*       Rub       7.c.         d. Total noninterest expense (sum of items 7.a through 7.c)       Rub         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 8 minus 9).       8.a. <td< td=""><td>f. Total interest expense (sum of items 2.a through 2.e)</td><td>RIAD 4073</td><td></td></td<>	f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073	
4. Provisions:       a. Provision for credit losses       4.a.         b. Provision for allocated transfer risk       4.a.         c. Noninterest income:       4.b.         a. Income from fiduciary activities       5.a.         b. Service charges on deposit accounts       5.a.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a       5.b.         through 8.d)       5.c.         de. Not applicable       5.c.         f. Other noninterest income:       5.d.         (1) Other fee income       5.d.         g. Total noninterest income*       5.d.         b. Realized gains (losses) on held-to-maturity securities       5.g.         b. Realized gains (losses) on available-for-sale securities       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits       7.c.         c. Other noninterest expense*       7.c.         d. Total noninterest expense*       8.00         a. Salaries and employee benefits       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       7.c.         c. Other noninterest expense (sum of items 7.a thro			RIAD 4074 3.
b. Provision for allocated transfer risk       Image: State St			
b. Provision for allocated transfer risk       Image: State St	a. Provision for credit losses		RIAD 4230 4.a.
a. Income from fiduciary activities       RMD       5.a.         b. Service charges on deposit accounts       RMD       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       RMD       5.b.         de. Not applicable       RMD       5.c.         f. Other noninterest income:       RMD       5.f.(1)         (2) All other noninterest income*       RMD       5.f.(2)         g. Total noninterest income (sum of items 5.a through 5.f)       RMD       5.f.(2)         6. a. Realized gains (losses) on held-to-maturity securities       RMD       5.g.         b. Realized gains (losses) on available-for-sale securities       RMD       6.a.         noninterest expense:       RMD       7.a.         a. Salaries and employee benefits       RMD       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       RMD       7.d.         c. Other noninterest expense*       RMD       7.c.       RMD       8.e.         d. Total noninterest expenses (sum of items 7.a through 7.c)       RMD       8.e.       8.e.         9. Applicable income taxes (on item 8)       6.a. dother adjustments (item 8 minus 9)       8.e.       9.e.         10. Income (loss) before extraordinary items and other ad	b. Provision for allocated transfer risk		RIAD 4243 4.b.
a. income from fluctury activities       5.4.         b. Service charges on deposit accounts       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d).       5.b.         de. Not applicable       5.c.         f. Other noninterest income:       5.f.(1)         (2) All other noninterest income*       5.g.         g. Total noninterest income (sum of items 5.a through 5.f)       5.g.         b. Realized gains (losses) on held-to-maturity securities       7.d.         b. Realized gains (losses) on available-for-sale securities       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       7.a.         c. Other noninterest expense*       7.d.         d. Total noninterest expenses       8400         a. Income (loss) before income taxes and extraordinary items and other adjustments (item 8 minus 9)       8.a.         11. Extraordinary items and other adjustments, net of income taxes*       8.a.	5. Noninterest income:		
b. Service charges on deposit accounts       RAD       5.b.         c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)       5.b.         de. Not applicable       5.c.         f. Other noninterest income:       8407       5.f.(1)         (2) All other noninterest income*       8407       5.f.(2)         g. Total noninterest income (sum of items 5.a through 5.f)       8407       5.f.(2)         6. a. Realized gains (losses) on held-to-maturity securities       8407       6.a.         b. Realized gains (losses) on available-for-sale securities       6.a.         7. Noninterest expense:       7.a.         a. Salaries and employee benefits       6.b.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       7.a.         c. Other noninterest expense*       7.a.         d. Total noninterest expense (sum of items 7.a through 7.c)       8402       7.c.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 8 minus 9)       9.       9.         9. Applicable income taxes (on item 8)       9.       9.       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       10.       11.	a. Income from fiduciary activities	RIAD 4070	5.a.
c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)	•	PIAD	5.b.
through 8.d)		I	
de. Not applicable       Image: Stress of the stress of th		RIAD A220	5.c.
f. Other noninterest income:       Image: State of the s			
(1) Other fee income       RiAD       5.f.(1)         (2) All other noninterest income (sum of items 5.a through 5.f)       RiAD       5.f.(2)         g. Total noninterest income (sum of items 5.a through 5.f)       RiAD       5.g.         6. a. Realized gains (losses) on held-to-maturity securities       RiAD       6.a.         b. Realized gains (losses) on available-for-sale securities       RiAD       6.a.         7. Noninterest expense:       RiAD       6.b.         a. Salaries and employee benefits       RiAD       6.b.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       7.a.         c. Other noninterest expense*       RiAD       7.c.         d. Total noninterest expense (sum of items 7.a through 7.c)       RiAD       7.d.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       9.       RiAD       8.         9. Applicable income taxes (on item 8)       9.       RiAD       10.       RiAD       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.			
(2) All other noninterest income*       RiAD       5.f.(2)         g. Total noninterest income (sum of items 5.a through 5.f)       RiAD       5.g.         6. a. Realized gains (losses) on held-to-maturity securities       RiAD       6.a.         b. Realized gains (losses) on available-for-sale securities       RiAD       6.a.         7. Noninterest expense:       RiAD       6.b.         a. Salaries and employee benefits       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       7.c.         c. Other noninterest expense*       RiAD       7.c.         d. Total noninterest expense (sum of items 7.a through 7.c)       RiAD       7.d.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       RiAD       8.         9. Applicable income taxes (on item 8)       9.       RiAD       8.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       10.       RiAD       11.		RIAD 5407	5 f (1)
g. Total noninterest income (sum of items 5.a through 5.f)       Image: state of the state of t		DIAD	
6. a. Realized gains (losses) on held-to-maturity securities			
b. Realized gains (losses) on available-for-sale securities			RIAD 6.3
7. Noninterest expense:       a. Salaries and employee benefits			RIAD 6 h
a. Salaries and employee benefits			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Image: Table assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       Tobular assets (net of rental income) (excluding salaries and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       Tobular assets (net of net many items and other adjustments (item 8 minus 9)       Tobular assets (net of net many items and other adjustments (item 8 minus 9)       Tobular assets (net of net many items and other adjustments (item 8 minus 9)       Tobular assets (net of net many items and other adjustments (item 8 minus 9)       Tobular assets (net of net many items and other adjustments (net many items and	•	RIAD	7 9
and employee benefits and mortgage interest)       RIAD       7.b.         c. Other noninterest expense*       RIAD       7.c.         d. Total noninterest expense (sum of items 7.a through 7.c)       RIAD       7.d.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       RIAD       8.         9. Applicable income taxes (on item 8)       RIAD       8.       8.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       RIAD       10.         11. Extraordinary items and other adjustments, net of income taxes*       RIAD       11.		4135	/.a.
c. Other noninterest expense*       RIAD       7.c.         d. Total noninterest expense (sum of items 7.a through 7.c)       RIAD       4092       7.c.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       8.       RIAD       8.         9. Applicable income taxes (on item 8)       8.       8.       8.       8.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       10.       10.       10.         11. Extraordinary items and other adjustments, net of income taxes*       RIAD       11.       11.		RIAD	7 h
d. Total noninterest expense (sum of items 7.a through 7.c)       RIAD       4093       7.d.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       8.       8.       8.         9. Applicable income taxes (on item 8)       9.       9.       8.       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       10.       10.       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.		DIAD	1
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       Image: Riad and the state items and taxes items items and taxes items items and taxes items a	·		DIAD
(item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)       8.         9. Applicable income taxes (on item 8)       8.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       8.         11. Extraordinary items and other adjustments, net of income taxes*       11.			4093 / .Q.
9. Applicable income taxes (on item 8)       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       10.         11. Extraordinary items and other adjustments, net of income taxes*       8         11.       11.			RIAD
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.			RIAD
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)       4300       10.         11. Extraordinary items and other adjustments, net of income taxes*       8 minus 9)       8 minus 9)       11.			4302 9. RIAD 4.0
			4300 TU.
12. Net income (loss) (sum of items 10 and 11)			4320
	12. Net income (loss) (sum of items 10 and 11)		4340 12.

\*Describe on Schedule RI-E—Explanations

FDIC Certificate Number

### Schedule RI—Continued

Schedule RI—Continued		12	81	◀
Memoranda	Yea	ar-to-d	late	
Dollar Amounts in Thousands		Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after				
August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513			M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD 8431			M.2.
3. Not applicable		Nun	nber	
4. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD 4150			M.4.
5. Interest and fee income on tax-exempt obligations (other than securities and leases) of states				
and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, item 8) included in		-		
Schedule RI, item 1.a above	RIAD 4504			M.5.
6. To be completed by banks with loans to finance agricultural production and other loans to farmers				
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
Interest and fee income on agricultural loans included in item 1.a above				M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down	; YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>1</sup>				M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)			1	
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Mil	Thou	
a. Interest rate exposures				M.8.a.
b. Foreign exchange exposures	RIAD 8758			M.8.b.
c. Equity security and index exposures	RIAD 8759			M.8.c.
d. Commodity and other exposures	RIAD 8760			M.8.d.
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:	RIAD	r	1	
a. Net increase (decrease) to interest income	8761 RIAD			M.9.a.
b. Net (increase) decrease to interest expense	8762 RIAD			M.9.b.
c. Other (noninterest) allocations	8763			M.9.c.
10. Not applicable				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	DIAD	YES	NO	
for the current tax year?	RIAD A530			M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11	RIAD	Mil	Thou	
(to be reported with the December Report of Income)	4772			M.12.

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

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

Indicate decreases and losses in parentheses.		1283	
	Dollar Amounts in Thousands	Mil	Thou
1. Total equity capital originally reported in the December 31, 19	999, Reports of Condition		
and Income	RIAD		
2. Equity capital adjustments from amended Reports of Income	e, net*		
3. Amended balance end of previous calendar year (sum of iter	DIAD		
4. Net income (loss) (must equal Schedule RI, item 12)			
5. Sale, conversion, acquisition, or retirement of capital stock, r	DIAD		
<ol> <li>Changes incident to business combinations, net</li> </ol>			
<ol> <li>ZESS: Cash dividends declared on preferred stock</li> </ol>			
8. LESS: Cash dividends declared on common stock			
9. Cumulative effect of changes in accounting principles from p			1
for this schedule)	BIAD		1
10. Corrections of material accounting errors from prior years* (s	PIAD		
11. a. Change in net unrealized holding gains (losses) on availa	BIAD		
b. Change in accumulated net gains (losses) on cash flow h	BIAD		
12. Other transactions with parent holding company* (not include	BIAD		1
13. Total equity capital end of current period (sum of items 3 thro	· · · ·		
Schedule RC, item 28)	BIAD		

### 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<sup>1</sup>

Dant Laughudag sharras offic and reconveries through					2	86	]◀		
Part I excludes charge-offs and recoveries through	(C	olumn	A)	(C	olumn	IB)			
the allocated transfer risk reserve.	Ch	arge-o	offs	Re	ecover	ies			
	Calendar y		Calendar year-to-da			Calendar year-to-date			
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	.]		
1. Real estate loans	RIAD 4256			RIAD 4257			]1.		
2. Installment loans	RIAD 4258			RIAD 4259			2.		
3. Credit cards and related plans	RIAD 4262			RIAD 4263			3.		
4. Commercial (time and demand) and all other loans	RIAD 4264			RIAD 4265			4.		
5. Lease financing receivables	RIAD 4266			RIAD 4267			5.		
6. Total (sum of items 1 through 5)	RIAD 4635			RIAD 4605			6.		

Memoranda
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Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
1. Loans to foreign governments and official institutions included in part I,	RIAD	1	1	RIAD		1	
items 1 through 4 above	4643			4627			M.1.
2. To be completed by banks with loans to finance agricultural production and							
other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent							
of total loans.		_	1			1	
Agricultural loans included in part I, items 1 through 4, above	RIAD 4268			RIAD 4269			M.2.
3. Not applicable							
4. Loans to finance commercial real estate, construction, and land development							
activities (not secured by real estate) included in Schedule RI-B, part I,			T			T	
items 2 through 4, above	RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal							
Schedule RI-B, part I, item 1, above):		_	1			1	
a. Construction and land development	RIAD 5445			RIAD 5446			M.5.a.
b. Secured by farmland	RIAD 5447			RIAD 5448			M.5.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 family residential properties		_					
and extended under lines of credit	RIAD 5449			RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1–4 family residential properties	RIAD 5451			RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties				RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties	RIAD 5455			RIAD 5456			M.5.e.

<sup>1</sup>See instructions for loan classifications used in this schedule.

6

### Schedule RI-B—Continued

### Part II. Changes in Allowance for Credit Losses

Dollar Amounts in Thousands		Mil	Thou	Í
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 6, column B above)	DIAD			2.
3. LESS: Charge-offs (must equal or exceed part I, item 6, column A above)	DIAD			3.
4. Provision for credit losses (must equal Schedule RI, item 4.a)	DIAD			4.
5. Adjustments* (see instructions for this schedule)	RIAD 4815			5.
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed Schedule RC,				
item 4.b)	RIAD A512			6.

\*Describe on Schedule RI-E—Explanations

### Schedule RI-E—Explanations

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

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

			12	95	
		Yea	ar-to-c	late	]
	Dollar Amounts in Thousands		Mil	Thou	]
1. All oth	er 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.
	gains (losses) on sales of loans	RIAD 5416			1.b.
c. Net	gains (losses) on sales of premises and fixed assets	RIAD 5417			1.c.
Itemize	and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):				
d. TEX		RIAD 4461			1.d.
e. TEX		RIAD 4462			1.e.
f. TEX 446		RIAD 4463			1.f.
2. Other	ioninterest expense (from Schedule RI, item 7.c):				
a. Am	ortization expense of intangible assets	RIAD 4531			2.a.
Report	amounts that exceed 10% of Schedule RI, item 7.c:				
b. Net	(gains) losses on other real estate owned	RIAD 5418			2.b.
c. Net	(gains) losses on sales of loans	RIAD 5419			2.c.
d. Net	(gains) losses on sales of premises and fixed assets	RIAD 5420			2.d.
	and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:				
e. 446		RIAD 4464			2.e.
f. TEX 446		RIAD 4467			2.f.
g. 446		RIAD 4468			2.g.

FFIEC 033 Page RI-6

8

### Schedule RI-E—Continued

			Yea	ar-to-c	late	
	Dollar Amoun	ts in Thousands		Mil	Thou	
3.	Extraordinary items and other adjustments and applicable income tax effect (from Sched	lule 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 Act		RIAD 6373			3.a.(*
	(2) Applicable income tax effect	RIAD 4486			1	3.a.(2
	b. (1) TEXT 4487		RIAD 4487			3.b.(1
	(2) Applicable income tax effect	RIAD 4488			-	3.b.(2
	c. (1) TEXT 4489		RIAD 4489			3.c.(1
	(2) Applicable income tax effect	RIAD 4491				3.c.(2
4.	Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item	2)				
	(itemize and describe all adjustments):				1	
	a. TEXT 4492		RIAD 4492			4.a.
	b. TEXT 4493		RIAD 4493			4.b.
5.	Cumulative effect of changes in accounting principles from prior years					
	(from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles)	:				
	a. <sup>TEXT</sup> / <sub>4494</sub>		RIAD 4494			5.a.
	b. TEXT 4495		RIAD 4495			5.b.
6.	Corrections of material accounting errors from prior years (from Schedule RI-A, item 10)					
	(itemize and describe all corrections):					
	a. TEXT 4496		RIAD 4496			6.a.
	b. TEXT 4497		RIAD 4497			6.b.
7.	Other transactions with parent holding company (from Schedule RI-A, item 12)					
	(itemize and describe all such transactions):				1	
	a. TEXT 4498		RIAD 4498			7.a.
	b. TEXT 4499		RIAD 4499			7.b.
8.	Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)					
	(itemize and describe all adjustments):			-		
	a. TEXT 4521		RIAD 4521			8.a.
	b. TEXT 4522		RIAD 4522			8.b.
9.	Other explanations (the space below is provided for the bank to briefly describe, at its		298	2	99	◀
	option, any other significant items affecting the Report of Income):					

No comment (RIAD 4769)

Other explanations (please type or print clearly): (TEXT 4769)

F		Г
Legal Title of Bank		
City		
State	Zip Code	
└ FDIC Certificate Number └─┴─┴─┴─┘		

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

		C2	200	◀
Dollar Amounts in Thousands		Mil	Thou	
ASSETS	-			
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON 0081			1.a.
b. Interest-bearing balances <sup>2</sup>	DOON			1.b.
2. Securities:		1		1.0.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON 1754			2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	DCON			2.a. 2.b.
<ol> <li>Federal funds sold and securities purchased under agreements to resell</li></ol>	DOON			2.D. 3.
<ol> <li>4. Loans and lease financing receivables:</li> </ol>	1350	1		э.
a. Loans and leases, net of unearned income (from Schedule RC-C)	-			1 -
RCON RCON	-			4.a.
PCON	-			4.b.
c. LESS: Allocated transfer risk reserve	-			4.c.
d. Loans and leases, net of unearned income, allowance, and reserve	RCON			
(item 4.a minus 4.b and 4.c)	<b>BCON</b>			4.d.
5. Trading assets	3545			5.
6. Premises and fixed assets (including capitalized leases)				6.
7. Other real estate owned (from Schedule RC-M)	RCON 2150			7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	DCON			8.
9. Customers' liability to this bank on acceptances outstanding	PCON			9.
	PCON			
10. Intangible assets (from Schedule RC-M)	DCON			10.
11. Other assets (from Schedule RC-F)	2160		<u>                                     </u>	11.
12. Total assets (sum of items 1 through 11)	2170			12.

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

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FFIEC 033 Page RC-1 9

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

### Schedule RC—Continued

Dollar Amounts in Thousands	Mil	Thou	
LIABILITIES			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E	RCON 2200	13.a	<b>a</b> .
(1) Noninterest-bearing <sup>1</sup>		13.a	
(2) Interest-bearing		13.a	• •
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		1014	(_)
(1) Noninterest-bearing			
(2) Interest-bearing			
14. Federal funds purchased and securities sold under agreements to repurchase	RCON 2800	14.	
15. a. Demand notes issued to the U.S. Treasury	RCON 2840	15.a	4
b. Trading liabilities	RCON 3548	15.b	
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):	0010	10.0	
a. With a remaining maturity of one year or less	RCON 2332	16.a	4
b. With a remaining maturity of more than one year through three years	RCON A547	10.a	
c. With a remaining maturity of more than three years	RCON A548	10.D	
17. Not applicable	A340	10.0.	·-
18. Bank's liability on acceptances executed and outstanding	RCON 2920	18.	
19. Subordinated notes and debentures <sup>2</sup>	2920 RCON 3200	10.	
	8200 RCON 2930	20.	
20. Other liabilities (from Schedule RC-G)	2930 RCON 2948	20.	
21. Total liabilities (sum of items 13 through 20)	2948	21.	
22. Not applicable			
EQUITY CAPITAL	RCON 3838		
23. Perpetual preferred stock and related surplus	3838 RCON 3230	23.	
24. Common stock	3230 RCON 3839	24.	
25. Surplus (exclude all surplus related to preferred stock)	3839 RCON 3632	25.	
26. a. Undivided profits and capital reserves	3632 RCON 8434	26.a	
b. Net unrealized holding gains (losses) on available-for-sale securities	8434 RCON 4336	26.b	
c. Accumulated net gains (losses) on cash flow hedges	4336	26.c.	<i>.</i>
27. Cumulative foreign currency translations adjustments	RCON		
28. Total equity capital (sum of items 23 through 27)	RCON 3210 RCON	28.	
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	29.	
Memorandum <b>To be reported only with the March Report of Condition.</b> 1. Indicate in the box at the right the number of the statement below that best describes the			
most comprehensive level of auditing work performed for the bank by independent external		lumber	
auditors as of any date during 1999	RCON 6724	M.1.	
1 = Independent audit of the bank conducted in accordance with 4 = Directors' examination of the bank perfor	med by oth	er external	
generally accepted auditing standards by a certified public auditors (may be required by state charter			
accounting firm which submits a report on the bank $5 = $ Review of the bank's financial statement	-		
2 = Independent audit of the bank's parent holding company con- 6 = Compilation of the bank's financial statement			
ducted in accordance with generally accepted auditing standards auditors			

- 7 = Other audit procedures (excluding tax preparation work)
- 8 = No external audit work

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)



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

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

FFIEC 033 Page RC-3

11

FDIC Certificate Number

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

Exclude assets held for trading.

		C	205
Dollar Amounts in Thousands		Mil	Thou
. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	RCON 0020		
b. Currency and coin	PCON		
Balances due from depository institutions in the U.S.:			
a. U.S. branches and agencies of foreign banks	RCFD 0083		
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON 0085		
Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCFD 0073		
b. Other banks in foreign countries and foreign central banks	PCED		
Balances due from Federal Reserve Banks	PCON		
Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	DCON		

#### Memorandum

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

#### FFIEC 033 Page RC-4

### Schedule RC-B—Securities

Exclude assets held for trading.

											C	210	] ◄
		H	leld-to-	matur	ity		Available-for-sale						]
	(Column A) (Column B)			ιB)	(Co	olumn	C)	(C	olumr	ו D)	1		
	Amo	ortized	Cost	Fa	air Val	ue	Amo	rtized	Cost	Fa	ir Val	ue <sup>1</sup>	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou	
1. U.S. Treasury securities	RCON 0211			RCON 0213			RCON 1286			RCON 1287			1.
2. U.S. Government agency obligations													
(exclude mortgage-backed securities):					-				÷		-		
a. Issued by U.S. Government agencies <sup>2</sup>	RCON 1289			RCON 1290			RCON 1291			RCON 1293			2
b. Issued by U.S. Government-sponsored					-				÷		-		
agencies <sup>3</sup>	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.
3. Securities issued by states and political													<u> </u>
subdivisions in the U.S.:													
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.
b. Revenue obligations	RCON 1681			RCON 1686			RCON 1690			RCON 1691			3.
c. Industrial development and similar obligations	RCON 1694			RCON 1695			RCON 1696			RCON 1697			3.
4. Mortgage-backed securities (MBS):			•										0.
a. Pass-through securities:													
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.
(2) Issued by FNMA and FHLMC	RCON 1703			RCON 1705			RCON 1706			RCON 1707			4.
(3) Other pass-through securities	RCON 1709			RCON 1710			RCON 1711			RCON 1713			4.
b. Other mortgage-backed securities (include													1
CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by FNMA, FHLMC,													
or GNMA	RCON 1714			RCON 1715			RCON 1716			RCON 1717			4.
(2) Collateralized by MBS issued or													1.
guaranteed by FNMA, FHLMC, or GNMA	RCON 1718			RCON 1719			RCON 1731			RCON 1732			4.
(3) All other mortgage-backed securities	RCON 1733			RCON 1734			RCON 1735			RCON 1736			4.
5. Other debt securities:		1			1	1			1		1	1	17.
a. Other domestic debt securities	RCON 1737			RCON 1738			RCON 1739			RCON 1741			5.
b. Foreign debt securities	RCON 1742			RCON 1743			RCON 1744			RCON 1746			5.
<ol> <li>Equity securities:</li> </ol>		1			1	1			1		1	1	0.
a. Investments in mutual funds and other equity													
securities with readily determinable fair													
values							RCON A510			RCON A511		1	6.
b. All other equity securities <sup>1</sup>							RCON 1752			RCON 1753		1	6.
7. Total (sum of items 1 through 6) (total of							1752			1100	1	1	0.
column A must equal Schedule RC, item 2.a)													
(total of column D must equal Schedule RC,													
item 2.b)	RCON 1754	1		RCON 1771		1	RCON 1772			RCON 1773		1	7.

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

12

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

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

### Schedule RC-B—Continued

2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):       a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup> M.2.         (1) Three months through 12 months.       Room       M.2.         (3) Over one year through three years       Room       M.2.         (4) Over five years through 15 years       Room       M.2.         (5) Over five years through 15 years       Room       M.2.         (6) Over five years through 12 months.       Room       M.2.         (7) Three months or less.       Room       M.2.         (8) Over one year through 15 years       Room       M.2.         (9) Over five years through 16 years       Room       M.2.         (1) Three months or less.       Room       M.2.         (2) Over three quarts through 12 months.       Room       M.2.         (1) Over three years through three years       Room       M.2.         (2) Over three quarts through 14 years       Room       M.2.         (3) Over one year through three years       Room       M.2.         (6) Over three years through 14 years       Room       M.2. <th>Memoranda</th> <th></th> <th>C2<sup>2</sup></th> <th>12</th> <th>◀</th>	Memoranda		C2 <sup>2</sup>	12	◀
	Dollar Amounts in Thousan		Mil	Thou	
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S., other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3, 4       Image: Comparison of the Comp	1. Pledged securities <sup>1</sup>	RCON 0416			M.1.
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3</sup> . <sup>4</sup> (1) Three months through 12 months. (2) Over three months through 12 months. (3) Over one year through three years. (4) Over three years through five years. (5) Over five years through 15 years. (6) Over 15 years. (7) Three months or less. (7) Three months or less. (7) Three months or less. (8) Over one year through 12 months. (9) Over one year through 12 months. (1) Three months or less. (2) Over three years through 15 years. (3) Over one year through 12 months. (4) Over three years through 12 months. (5) Over five years through 12 months. (6) Over three years through 12 months. (7) Over one year through 12 months. (7) Over one year through 12 months. (7) Over one year through 12 months. (7) Over three years through 12 months. (7) Over three years through 12 months. (7) Over three years through 12 months. (8) Over three years through 15 years. (9) Over three years through 15 years. (1) Three months or less. (2) Over three years through 15 years. (3) Over one year through 15 years. (4) Over three years through 15 years. (5) Over five years through 15 years. (6) Over three years through 15 years. (7) Over three years through 15 years. (7) Over three years through 16 years. (7) Over three years through 16 years. (7) Over three years through 17 wears. (7) Over three years through 10 wears. (7) Over three years through 10 wears. (8) Over three years through 12 wears. (9) Over three years through 12 wears. (9) Over three years through 12 wears. (1) Three years or less. (2) Over three years or less. (2) Over three years. (3) Over three years. (4) Over three years. (4) Over three years. (5) Over three years. (6) Over three years. (7) Over three years.	2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):				
securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup> (1) Three months through 12 months.         M.2.           (2) Over three months through 12 months.         M.2.           (3) Over one year through three years         M.2.           (4) Over three years through three years.         M.2.           (5) Over five years through 15 years         M.2.           (6) Over 15 years.         M.2.           (7) Three months through 12 months.         M.2.           (8) Over three years through 15 years         M.2.           (9) Over three years through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup> M.2.           (1) Three months through 12 months.         M.2.           (2) Over three months through 12 months.         M.2.           (3) Over one year through three years         M.2.           (3) Over one year through 12 months.         M.2.           (6) Over 15 years         M.2.           (7) Over three years through 15 years         M.2.           (6) Over three years through 15 years         M.2.           (7) Over three years through 15 years         M.2.           (8) Over three years through 15 years         M.2.           (9) Over three years through 15 years	a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political				
with a remaining maturity or repricing frequency of: 3. 4       Image: Constraint of the set	subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through				
(1) Three months or less.       ACCN       M.2.         (2) Over three months through 12 months.       ACCN       M.2.         (3) Over one year through three years       ACCN       M.2.         (4) Over three years through five years       ACCN       M.2.         (5) Over three years through five years       ACCN       M.2.         (6) Over 15 years       ACCN       M.2.         (7) Three months or less.       ACCN       M.2.         (8) Over three years through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3.5       M.2.         (1) Three months or less.       ACCN       M.2.         (2) Over three years through three years       ACCN       M.2.         (3) Over one year through three years       ACCN       M.2.         (3) Over one years through three years       ACCN       M.2.         (4) Over three years through three years       ACCN       M.2.         (5) Over five years through 15 years       ACCN       M.2.         (6) Over 15 years       ACCN       M.2.         (7) Other three years or less.       ACCN       M.2.         (1) Three years or less.       ACCN       M.2.         (2) Over three years or less.       ACCN       M.2.      <	securities other than those backed by closed-end first lien 1–4 family residential mortgages				
(1) Inree months or less.       Ase       M.2.         (2) Over three months through 12 months.       RCON       M.2.         (3) Over one year through three years       RCON       M.2.         (4) Over three years through five years       RCON       M.2.         (5) Over five years through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup> RCON       M.2.         (6) Over one year through three years       RCON       M.2.         (7) Three months or less.       RCON       M.2.         (8) Over one year through three years       RCON       M.2.         (9) Over three months through 12 months.       RCON       M.2.         (1) Three months or less.       RCON       M.2.         (3) Over one year through three years       RCON       M.2.         (3) Over one year through five years.       RCON       M.2.         (5) Over three years through five years.       RCON       M.2.         (5) Over three years through five years.       RCON       M.2.         (6) Over three years or less.       RCON       M.2.         (7) Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage backed securities (include Average life of: <sup>6</sup> M.2.         (1) Three years or less.       RCO		DOON	<u>г г</u>		
(2) Over three months through 12 months.       Asso       M.2.         (3) Over one year through three years       Room       M.2.         (4) Over three years through five years       Room       M.2.         (5) Over five years through 15 years       Room       M.2.         (6) Over three years through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3.5       Room       M.2.         (1) Three months or less       Room       M.2.       Room       M.2.         (2) Over three worths through 12 months.       Room       M.2.       Room       M.2.         (3) Over one year through three years       Room       M.2.       M.2.       Room       M.2.         (2) Over three months through 12 months.       Room       M.2.       M.2.       M.2.       M.2.         (3) Over one year through three years.       Room       M.2.       M.2.       M.2.       M.2.         (4) Over three years through 15 years.       Room       M.2.       M.2. <td< td=""><td></td><td> A549</td><td></td><td> </td><td>M.2.a</td></td<>		A549			M.2.a
(a) Over three years through five years       Additional and the provided and the pro	(2) Over three months through 12 months	A550			M.2.a
(4) Over five years through 15 years       A852       M.2.         (5) Over 15 years       RCOM       M.2.         (6) Over 15 years       RCOM       M.2.         (7) Over the months or less       RCOM       M.2.         (8) Over of the months or less       RCOM       M.2.         (9) Over three months through 12 months       RCOM       M.2.         (1) Three months or less       RCOM       M.2.         (3) Over one year through five years       RCOM       M.2.         (4) Over three years through five years       RCOM       M.2.         (5) Over five years through 15 years       RCOM       M.2.         (6) Over 15 years       RCOM       M.2.         (7) Over three years through five years       RCOM       M.2.         (6) Over 15 years       RCOM       M.2.         (7) Over three years through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6       RCOM       M.2.         (1) Three years or less       RCOM       M.2.       RCOM       M.2.         (2) Over three years       RCOM       M.2.       RCOM       M.2.         (2) Over three years       RCOM       M.2.       RCOM       M.2.         (2) Over three years	(3) Over one year through three years	A551			M.2.a
(5) Over the years inrough is years       Assa       M.2.         (6) Over 15 years       Root       Root       M.2.         b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3, 5       Root       M.2.         (1) Three months or less       Root       M.2.       Root       M.2.         (2) Over three months through 12 months       Root       M.2.       Root       M.2.         (3) Over one year through five years       Root       M.2.       Root       M.2.         (4) Over three years through five years       Root       M.2.       (5) Over five years through 15 years       Root       M.2.         (6) Over 15 years       Root       M.2.       Root       M.2.         (6) Over 15 years       Root       M.2.       Root       M.2.         (2) Over three years or less       Include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)       Root       M.2.         36. Not applicable       Root       Root       Root       Root         7. Mortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities included in the hel	(4) Over three years through five years	A552			M.2.a
(b) Over 15 years	(5) Over five years through 15 years	A553			M.2.a
mortgages with a remaining maturity or repricing frequency of: 3. 5       Image: Constraint of the system of the sys	(6) Over 15 years	A554			M.2.a
(1) Three months or less.       RCON       M.2.         (2) Over three months through 12 months.       RCON       M.2.         (3) Over one year through three years       RCON       M.2.         (4) Over three years through 15 years       RCON       M.2.         (5) Over five years through 15 years       M.2.       RCON       M.2.         (6) Over 15 years.       RCON       R.2.       RCON       M.2.         (7) Three years or less.       Include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6       RCON       M.2.         (1) Three years or less.       RCON       M.2.       RCON       M.2.         (2) Over three years.       M.2.       RCON       M.2.       RCON       M.2.         (2) Over three years.       Include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6       M.2.       RCON       M.2.         (2) Over three years.       M.2.       RCON       M.2.       M.2.         (3) Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)       M.2.       RCON       M.2.         36. Not applicable       RCON       RCON       RCON       RCON       RCON       RCON       RCON       RCON	<li>b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential</li>				
(1) Three months or less.       A55       M.2.         (2) Over three months through 12 months.       RCON       M.2.         (3) Over one year through three years       RCON       M.2.         (4) Over three years through 15 years       RCON       M.2.         (5) Over five years through 15 years       RCON       M.2.         (6) Over 15 years.       RCON       M.2.         (7) Three years or less.       RCON       M.2.         (1) Three years or less.       RCON       M.2.         (2) Over three years.       RCON       M.2.         (2) Over three years or less.       RCON       M.2.         (2) Over three years or less.       RCON       M.2.         (2) Over three years.       RCON       RCON         (2) Over three years.       M.2.       RCON         (3) Obst securities with a REMAINING MATURITY of one year or less (included in       RCON         Memorandum items 2.a through 2.c above)       RCON       RCON         36. Not applicable       RCON       RCON       RCON         7.76       M.7.	mortgages with a remaining maturity or repricing frequency of: 3, 5				
(2) Over three months through 12 months.       Asse       M.2.         (3) Over one year through three years       M.2.         (4) Over three years through five years       M.2.         (5) Over five years through 15 years       M.2.         (6) Over 15 years       RCON         (7) Over three years or less.       RCON         (1) Three years or less.       RCON         (2) Over three years.       M.2.         (3) Over one year through 15 years       M.2.         (6) Over 15 years       RCON         (7) Three years or less.       RCON         (1) Three years or less.       RCON         (2) Over three years.       M.2.         (3) Over one year through 12 months.       M.2.         (2) Over three years or less.       RCON         (2) Over three years.       M.2.         (3) Over three years.       M.2.         (4) Debt securities with a REMAINING MATURITY of one year or less (included in         Memorandum items 2.a through 2.c above)       M.2.         36. Not applicable       M.2.         7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities       RCON         8. Not applicable       RCON       RCON         9. Structured notes (included in the held-to-matu	(1) Three months or less	A555			M.2.1
(3) Over one year through three years       A57       M.2.         (4) Over three years through five years       RCON       RCON         (5) Over five years through 15 years       RCON       RCON         (6) Over 15 years       RCON       RCON         (7) Over three years through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6       M.2.         (7) Over three years or less       RCON       RCON         (1) Three years or less       RCON       RCON         (2) Over three years       RCON       RCON         (2) Over three years       RCON       RCON         (3) Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)       M.2.         (3) Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)       RCON         (7) Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):       RCON       RCON         (7) Amortized cost       M.9.       RCON       RCON       RCON	(2) Over three months through 12 months	A556			M.2.I
(4) Over three years through five years       A558       M.2.         (5) Over five years through 15 years       R.20N         (6) Over 15 years       R.20N         (7) Over five years through 15 years       R.20N         (8) Over 15 years       R.20N         (9) Over 15 years       R.20N         (1) Three years or less       R.20N         (2) Over three years       RCON         (3) Debt securities with a REMAINING MATURITY of one year or less (included in         Memorandum items 2.a through 2.c above)       RCON         36. Not applicable       RCON         7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities         during the calendar year-to-date (report the amortized cost at date of sale or transfer)         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	(3) Over one year through three years	A557			M.2.I
(5) Over five years through 15 years       M.2.         (6) Over 15 years       RCON         (6) Over 15 years       RCON         Asso       M.2.         (6) Over 15 years       RCON         Asso       M.2.         (7) Over mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6       M.2.         (1) Three years or less       RCON         (2) Over three years.       RCON         (3) Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)       M.2.         36. Not applicable       RCON         7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)       RCON         8. Not applicable       M.7.         9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):       RCON         a. Amortized cost       RCON       RCON         B. Amortized	(4) Over three years through five years	A558			M.2.I
(6) Over 15 years	(5) Over five years through 15 years	A559			M.2.1
mortgage pass-through securities) with an expected average life of: 6       RCON       M.2.         (1) Three years or less	(6) Over 15 years	RCON A560			M.2.1
(1) Three years or less	c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude				
(1) Three years or less	mortgage pass-through securities) with an expected average life of: <sup>6</sup>				
(2) Over three years	(1) Three years or less	A561			M.2.0
Memorandum items 2.a through 2.c above)       M.2.         36. Not applicable       M.2.         7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities       M.2.         during the calendar year-to-date (report the amortized cost at date of sale or transfer)       M.7.         8. Not applicable       M.7.         9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):       M.9.         a. Amortized cost       M.9.	(2) Over three years	RCON A562			M.2.0
Memorandum items 2.a through 2.c above) M.2. 36. Not applicable 7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	d. Debt securities with a REMAINING MATURITY of one year or less (included in				
<ul> <li>7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)</li> <li>8. Not applicable</li> <li>9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):         <ul> <li>a. Amortized cost</li> <li>M.9.</li> </ul> </li> </ul>	Memorandum items 2.a through 2.c above)	RCON A248			M.2.0
during the calendar year-to-date (report the amortized cost at date of sale or transfer)       RCON       N.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       M.7.	3.–6. Not applicable				
during the calendar year-to-date (report the amortized cost at date of sale or transfer)       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):       M.7.         a. Amortized cost       8782       M.9.	7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securitie	es			
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	during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON 1778			M.7.
Schedule RC-B, items 2, 3, and 5):         RCON         R752         M.9.           a. Amortized cost         RCON         M.9.	8. Not applicable				
Schedule RC-B, items 2, 3, and 5):         RCON         R752         M.9.           a. Amortized cost         RCON         M.9.	9. Structured notes (included in the held-to-maturity and available-for-sale accounts in				
a. Amortized cost					
RCON	a. Amortized cost	8782			M.9.a
	b. Fair value	RCON 8783			M.9.k

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

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

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

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

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

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

FDIC Certificate Number



14

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

### Part I. Loans and Leases

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

		C2	15	◀
Dollar Amounts in Thousands	6	Mil	Thou	
1. Loans secured by real estate:				
a. Construction and land development	RCON 1415			1.a.
b. Secured by farmland (including farm residential and other improvements)				1.b.
c. Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended				
under lines of credit	RCON 1797			1.c.(1)
(2) All other loans secured by 1–4 family residential properties:				
(a) Secured by first liens	RCON 5367			1.c.(2)(a)
(b) Secured by junior liens	RCON 5368			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON 1460			1.d.
e. Secured by nonfarm nonresidential properties	RCON 1480			1.e.
2. Loans to depository institutions:				
a. To commercial banks in the U.S.:				
(1) To U.S. branches and agencies of foreign banks	RCON 1506			2.a.(1)
(2) To other commercial banks in the U.S.				2.a.(1) 2.a.(2)
b. To other depository institutions in the U.S.	PCON			2.a.(2) 2.b.
c. To banks in foreign countries:		1 1		2.0.
(1) To foreign branches of other U.S. banks	RCON 1513			2.c.(1)
(2) To other banks in foreign countries	RCON 1516			2.c.(1) 2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCON			2.0.(2) 3.
4. Commercial and industrial loans:		<u> </u>		0.
a. To U.S. addressees (domicile)	RCON 1763		-	4.a.
	RCON			
b. To non-U.S. addressees (domicile)	RCON			4.b.
5. Acceptances of other banks	1755			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans)				
(includes purchased paper):	RCON			0 -
a. Credit cards and related plans (includes check credit and other revolving credit plans)	RCON			6.a.
b. Other (includes single payment, installment, and all student loans)				6.b.
7. Loans to foreign governments and official institutions (including foreign central banks)				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107			8.
9. Other loans:	RCON	I I		_
a. Loans for purchasing or carrying securities (secured and unsecured)	1545 RCON			9.a.
b. All other loans (exclude consumer loans)	RCON			9.b.
10. Lease financing receivables (net of unearned income)	2165			10.
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11)	RCON	I		
(must equal Schedule RC, item 4.a)	2122			12.

FDIC Certificate Number

### Schedule RC-C—Continued

### Part I. Continued

Memoranda Dollar Amounts in Tho	ousands	Mil Thou	
1. Not applicable			
<ol> <li>Loans<sup>1</sup> and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N,</li> </ol>			
Memorandum item 1):	BCON		
a. Real estate loans	RCON 1617		M.2.a.
<ul> <li>All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures)</li> </ul>	PCON		M.2.b.
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in			
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing frequency of: 2, 3			
(1) Three months or less	RCON A564		M.3.a.(1)
(2) Over three months through 12 months	RCON A565		M.3.a.(2)
(3) Over one year through three years	RCON A566		M.3.a.(3)
(4) Over three years through five years	RCON A567		M.3.a.(4)
(5) Over five years through 15 years	RCON A568		M.3.a.(5)
(6) Over 15 years	RCON A569		M.3.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10)			( )
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties			
(reported in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing			
frequency of: <sup>2,4</sup>			
(1) Three months or less	RCON A570		M.3.b.(1)
(2) Over three months through 12 months	RCON		M.3.b.(2)
(3) Over one year through three years	PCON		M.3.b.(3)
(4) Over three years through five years	BCON		M.3.b.(4)
(5) Over five years through 15 years	DCON		M.3.b.(5)
(6) Over 15 years	RCON A575		M.3.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10) with a	Noro	1 1	111.0.0.(0)
REMAINING MATURITY of one year or less	RCON A247		M.3.c.
d. Loans secured by nonfarm nonresidential properties (reported in Schedule RC-C, part I,	7241		WI.0.0.
item 1.e) with a REMAINING MATURITY of over five years	RCON A577		M.3.d.
, · · · ·	A5/7		WI.J.U.
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4) with a	RCON A578		M.3.e.
REMAINING MATURITY of over three years	A578		w.s.e.
4. Loans to finance commercial real estate, construction, and land development activities	RCON 2746		NA 4
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9.b, page RC-6 5	BCON		M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above)	5369		M.5.
6. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties	RCON 5370		MC
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6)	5370		M.6.

<sup>&</sup>lt;sup>1</sup> See instructions for loan classifications used in Memorandum item 2.



<sup>&</sup>lt;sup>2</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

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

<sup>&</sup>lt;sup>4</sup> Sum of Memorandum items 3.b.(1) through 3.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 5,

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

<sup>&</sup>lt;sup>5</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

# Schedule RC-E—Deposit Liabilities

Schedule RC-E—Deposit Liabilities							l		0.05
							Nont		225 action
		Т	ransac	ction A	ccour	nts		ccour	
	(C)	olumr	۸)	(C	olumn	B)		olumr	$\sim$
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	tra	nsact			eman		nont		action
	a	ccoun	its	d	eposi	ts	a	ccour	nts
	(ir	ncludi	ng	(ind	ludeo	d in	(ir	ncludi	ng
		l dem		со	lumn	A)	N	IMDA	ls)
	deposits)								
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
Deposits of:									
1. 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						1			-
central banks)	RCON 2216			RCON 2300			RCON 2377		
8. Certified and official checks	RCON 2330			RCON 2330					
9. Total (sum of items 1 through 8) (sum of columns A and C	- BOOK						- BOOK		
must equal Schedule RC, item 13.a)	RCON 2215			RCON 2210			RCON 2385		

#### Memoranda

	Dollar Amounts in Thousands		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 ab	ove):				
(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 g	reater 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 w	ith a remaining			-	
maturity of one year or less (included in Memorandum item 1.b abo	ove)	RCON A244			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivision	ons in the U.S.				
reported in item 3 above which are secured or collateralized as require	d 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	s 2.a through 2.c must equal				
item 9, column C above):					
a. Savings deposits:				1	
(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					

FFIEC 033 Page RC-8

16

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### Schedule RC-E—Continued

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

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



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

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

FDIC Certificate Number

### Schedule RC-F—Other Assets

					C	230
Dollar Amounts in Thousands					Mil	Thou
1. Income earned, not collected on loans				RCON 2164		
. Net deferred tax assets <sup>1</sup>				RCON 2148		
3. Interest-only strips receivable (not in the form of a security) <sup>2</sup> on:						
a. Mortgage loans				RCON A519		
b. Other financial assets				RCON A520		
. Other (itemize and describe amounts that exceed 25% of this item)				RCON 2168		
a. TEXT 3549	RCOI 3549					1
техт b. 3550	RC01 3550	1				
C. 3551	RC01 3551	1				
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)				RCON 2160		

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

### Schedule RC-G—Other Liabilities

					C	235
Dollar Amo	Dollar Amounts in Thousands					Thou
				RCON 3645		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCON 3646		
2. Net deferred tax liabilities <sup>1</sup>				RCON 3049		
<ol> <li>Minority interest in consolidated subsidiaries</li> </ol>				RCON 3000		
Other (itemize and describe amounts that exceed 25% of this item)	<u></u>			RCON 2938		
a. TEXT 3552	RCON 3552					
b. TEXT 3553	RCON 3553					
C. TEXT 3554	RCON 3554					
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				RCON 2930		

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

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

<sup>&</sup>lt;sup>3</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

Legal Title of Bank

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

		C255
Dollar Amounts in Thousands	s M	lil Thou
ASSETS		
1. Interest-bearing balances due from depository institutions	RCON 3381	
2. U.S. Treasury securities and U.S. Government agency obligations <sup>3</sup> (including mortgage-backed		
securities issued or guaranteed by FNMA, FHLMC, or GNMA)	RCON 3382	
3. Securities issued by states and political subdivisions in the U.S. <sup>3</sup>		
4. a. Other debt securities <sup>3</sup> (including mortgage-backed securities not issued or guaranteed		
by FNMA, FHLMC, or GNMA)		
b. Equity securities <sup>4</sup> (includes investments in mutual funds and Federal Reserve stock)	RCON 3648	
5. Federal funds sold and securities purchased under agreements to resell	RCON 3365	
6. Total loans <sup>2</sup> :		
a. Real estate loans		
b. Installment loans		
c. Credit cards and related plans		
d. Commercial (time and demand) and all other loans	RCON 3289	
7. Trading assets		
8. Lease financing receivables (net of unearned income)	RCON 3484	
9. Total assets <sup>5</sup>	RCON 3368	
LIABILITIES		
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and		
preauthorized transfer accounts) (exclude demand deposits)	RCON 3485	
11. Nontransaction accounts:		
a. Money market deposit accounts (MMDAs)	RCON 3486	
b. Other savings deposits		
c. Time deposits of \$100,000 or more	RCON A514	
d. Time deposits of less than \$100,000	RCON A529	
12. Federal funds purchased and securities sold under agreements to repurchase		
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON 3355	

Memorandum	

Dollar Amounts in Thousands		Mil	Thou	
1. To be completed by banks with loans to finance agricultural production and other loans to farmers				
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.		i		
Agricultural loans <sup>2</sup> included in items 6.a through 6.d above	RCON 3379			M.1.

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

<sup>&</sup>lt;sup>2</sup> See instructions for loan classifications used in this schedule.

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

<sup>&</sup>lt;sup>4</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>&</sup>lt;sup>5</sup> The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

				C260	
Dollar Amounts in	n Thousands		Bil	Mil	Thou
. Unused commitments:					
a. Revolving, open-end lines secured by 1–4 family residential properties,					
e.g., home equity lines		RCON 3814			
b. Credit card lines		RCON 3815			
c. Commercial real estate, construction, and land development:					
(1) Commitments to fund loans secured by real estate		RCON 3816			
<ul><li>(2) Commitments to fund loans not secured by real estate</li></ul>		DCON			
d. Securities underwriting		PCON			
e. Other unused commitments		RCON			
		3818		Mil	Thou
) Einen siel sten die detten sten sten			RCON	IVIII	mou
. Financial standby letters of credit	RCON	<del></del>	3819		L
a Amount of financial standoy lefters of credit conveyed to others	3820		RCON		
Performance standby letters of credit     Amount of performance standby letters of credit		<u></u>	3821		
a. Amount of performance standby letters of credit conveyed to others	3822		RCON	1	
. Commercial and similar letters of credit			3411		
. Participations in acceptances (as described in the instructions) conveyed to others b	y the			<b></b>	
reporting bank			RCON 3428		
. Participations in acceptances (as described in the instructions) acquired by the report	rting		RCON		
(nonaccepting) bank					
Securities borrowed			RCON 3432		
8. Securities lent (including customers' securities lent where the customer is indemnifie					
loss by the reporting bank)					1
<ul> <li>Financial assets transferred with recourse that have been treated as sold for Call Re</li> <li>First line 1. 4 family residential martenese leaves</li> </ul>	poir purposes	•			
<ul> <li>a. First lien 1–4 family residential mortgage loans:</li> <li>(1) Outstanding principal balance of mortgage loans:</li> </ul>			RCON		1
(1) Outstanding principal balance of mortgages transferred as of the report date.			A521 RCON		+
(2) Amount of recourse exposure on these mortgages as of the report date		•••••	A522		L
b. Other financial assets (excluding small business obligations reported in item 9.c.)			RCON		
(1) Outstanding principal balance of assets transferred as of the report date			A523 RCON		
(2) Amount of recourse exposure on these assets as of the report date			A524		
c. Small business obligations transferred with recourse under Section 208 of the Rie	egle				
Community Development and Regulatory Improvement Act of 1994:			Deall		
(1) Outstanding principal balance of small business obligations transferred as of	the report date	е	RCON A249		
(2) Amount of retained recourse on these obligations as of the report date			RCON A250		
. Notional amount of credit derivatives:					
a. Credit derivatives on which the reporting bank is the guarantor			RCON A534		
b. Credit derivatives on which the reporting bank is the beneficiary					
1. Spot foreign exchange contracts					
. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize			8765		1
			RCON		
each component of this item over 25% of Schedule RC, item 28, "Total equity capital	)		3430	L	
TEXT	RCON		-		
a. TEXT 3555 TEXT	3555 RCON				
b. 3556 TEXT	3556				
C. 3557	3557				
d. TEXT 3558	RCON 3558	1			

FDIC Certificate Number

### Schedule RC-L—Continued

Dollar Amounts in Thousands     Interest Rate Contracts     Foreign Exchange Contracts     Equity Derivative Contracts     Contracts       Off-balance Sheet Derivatives Position Indicators     Mil     Thou     Mil     Thou     Mil     Thou     Interest Contracts     Mil     Thou     Mil     Mil     Mil     Thou </th <th>Column D) Commodity and Other Contracts Mil Tho</th>	Column D) Commodity and Other Contracts Mil Tho
b.       Test       Room       Room         d.       Test       Room	Column D) Commodity and Other Contracts
D.       0000 minipage	Column D) Commodity and Other Contracts
C.       594       994       994         d.       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       10000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       100000       1000000       1000000       10000000       10000000	Column D) Commodity and Other Contracts
d.       Task       Pool       <	Column D) Commodity and Other Contracts
Dollar Amounts in Thousands         Interest Rate         Foreign Exchange         Equity Derivative Contracts         Contracts           Off-balance Sheet Derivatives Position Indicators         Mil         Thou         Thou </th <th>Column D) Commodity and Other Contracts</th>	Column D) Commodity and Other Contracts
Dollar Amounts in Thousands         Interest Rate         Foreign Exchange         Equity Derivative Contracts         Contracts           Off-balance Sheet Derivatives Position Indicators         Mil         Thou         Mil         Thou         Mil         Thou           Gross amounts (e.g., notional amounts) (for each column, sum of items 15, 16.a, and 16.b): a. Futures contracts         Mil         Thou         Mil         Thou         Mil         Thou           0         Forward contracts         RCON         Recon	Column D) Commodity and Other Contracts
Dollar Amounts in Thousands         Interest Rate         Foreign Exchange         Equity Derivative Contracts         Contracts           Off-balance Sheet Derivatives Position Indicators         Mil         Thou         Mil         Thou         Mil         Thou           Gross amounts (e.g., notional amounts) (for each column, sum of items 15, 16.a, and 16.b): a. Futures contracts         Mil         Thou         Mil         Thou         Mil         Thou           0         Forward contracts         RCON         Recon	Commodity and Other Contracts
Off-balance Sheet Derivatives Position Indicators         Contracts         Contracts         Contracts           . 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         Mil         Thou         Mil         Thou         Mil         Thou           b. Forward contracts         BSON         BSON <td< td=""><td>Contracts</td></td<>	Contracts
Mill       Thou       Mill       Thou       Mill       Thou         I. 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       Mill       Thou       Mill       Thou       Mill       Thou         B. Gross amounts (e.g., notional amounts) (for each column, sum of items 15, 16.a, and 16.b): a. Futures contracts       RCON	
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):       RCON       RCON <td></td>	
must equal sum of items 15, 16.a, and 16.b):     Reconside a set of the s	
a. Futures contracts       RCON       RCON <td< td=""><td></td></td<>	
a. Futures contracts       8693       8694       8695       8695         b. Forward contracts       8693       8694       8695       8695         c. Exchange-traded option contracts:       8697       8698       8700       8700         (1) Written options       8701       8702       8703       8700         (2) Purchased option contracts:       8701       8708       8707       8708         (1) Written options       8709       8708       8708       8707       8708         (2) Purchased options       8709       8701       8701       8707       8708         (2) Purchased options       8709       8709       8708       8709       8709       8709         e. Swaps       8709       8709       8709       8709       8709       8709         Total gross notional amount of derivative contracts held for trading       8723       8723       8723       8723       8723         a. Contracts nat ked to market       8729       8731       8731       8731       8733         b. Contracts not marked to market       8729       8731       8733       8731       8733         c. Interest rate swaps where the bank has agreed to pay a fixed rate       8733       8734       8735<	
b. Forward contracts	i
(1) Written optionsRCON 8701RCON 8702RCON 8703RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707RCON 8707	
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(2) Purchased options       8705       8706       8707       8706         (1) Written options       (2) Purchased options       8701       8701       8701       8701         (2) Purchased options       8703       8704       8701       8701       8701       8701         (2) Purchased options       8703       8711       8701       8701       8701       8701       8701         (2) Purchased options       8713       8714       8714       8715       8714       8715       8714         (2) Purchased options       8703       8704       8700       8708       8704       8700       8707       8706         (2) Purchased options       6       8713       8714       8714       8714       8714       8714       8714       8714       8707       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8700       8702       8702       8702       8702       8702       8702       8702       8702       8702       8702       8702       8702       8702       8702       8702	
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(2) Purchased options8713871487158716e. SwapsSwapsRCONRCON87198720. Total gross notional amount of derivative contracts held for tradingRCONRCONRCON8719. Gross notional amount of derivative contracts held for purposes other than trading: a. Contracts not marked to marketRCONRCONRCONRCONb. Contracts not marked to marketRCONRCON87238724c. Interest rate swaps where the bank has agreed to pay a fixed rateRCONRCONRCONRCON. Gross fair values of derivative contracts: a. Contracts held for trading: (1) Gross positive fair valueRCONRCONRCON(2) Gross negative fair valueRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON size(2) Gross negative fair valueRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON size(2) Gross negative fair valueRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON sizeRCON size	
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Gross notional amount of derivative contracts held for purposes other than trading:       a. Contracts marked to market	
held for purposes other than trading:       a. Contracts marked to market       RCON       <	
a. Contracts marked to market       RCON	
b. Contracts not marked to market       RCON       RCON </td <td></td>	
c. Interest rate swaps where the bank has agreed to pay a fixed rate	N
agreed to pay a fixed rate     RCON A589     RCON	
. Gross fair values of derivative contracts:	
a. Contracts held for trading:         RCON	
RCONRCONRCONRCONRCONRCONRCON873387338734873587368736(2) Gross negative fair valueRCONRCON873887398740	
(2) Gross negative fair value	
	N
trading that are marked to market:	
RCON RCON RCON RCON	N
c. Contracts held for purposes other than trading that are not marked to market:	
trading that are not marked to market:	
RCON         RCON <th< td=""><td></td></th<>	

### Schedule RC-L—Continued

Memoranda	
Memoranda	

	Dollar Amounts in Thousands		Mil	Thou	
1.–2. Not applicable					
3. Unused commitments with an original maturity exceeding one year that a	are reported in				
Schedule RC-L, items 1.a through 1.e, above (report only the unused po	RCON	1			
that are fee paid or otherwise legally binding)		. 3833			M.3.
a. Participations in commitments with an original maturity exceeding one	e year	_			
conveyed to others	RCON 3834				M.3.a.

### Schedule RC-M-Memoranda

Dollar Amounts in Thou		•
	usands 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 shareh	Nolders, RCON 6164	
and their related interests	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	lumber	
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	RCON	
and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3)		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):	RCON	
a. Mortgages serviced under a GNMA contract	5500	4.a
b. Mortgages serviced under a FHLMC contract:	RCON	
(1) Serviced with recourse to servicer		4.b
(2) Serviced without recourse to servicer	5502	4.b
c. Mortgages serviced under a FNMA contract:	RCON	
(1) Serviced under a regular option contract	DCON	4.c
(2) Serviced under a special option contract	DCON	4.c
d. Mortgages serviced under other servicing contracts		4.d
5. Not applicable		
δ. Intangible assets:	RCON	
a. Mortgage servicing assets	3164	6.a
(1) Estimated fair value of mortgage servicing assets		6.a
b. Other identifiable intangible assets:	RCON	
(1) Purchased credit card relationships and nonmortgage servicing assets	B026	6.b
(2) All other identifiable intangible assets	RCON 5507	6.b
c. Goodwill		6.c
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON 2143	6.d
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered		
or are otherwise qualifying for regulatory capital purposes	RCON 6442	6.e
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to		
redeem the debt	RCON 3295	7.

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

FDIC Certificate Number

### Schedule RC-M—Continued

Dollar Amounts in Thousand	ds Mil 1	Thou
8. a. Other real estate owned:		
(1) Direct and indirect investments in real estate ventures	RCON 5372	8.a.(1
(2) All other real estate owned:		
(a) Construction and land development	RCON 5508	8.a.(2
(b) Farmland		8.a.(2
(c) 1–4 family residential properties	RCON 5510	8.a.(2
(d) Multifamily (5 or more) residential properties	RCON 5511	8.a.(2
(e) Nonfarm nonresidential properties	RCON 5512	8.a.(2
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	<b>BCON</b>	8.a.(3
b. Investments in unconsolidated subsidiaries and associated companies:		
(1) Direct and indirect investments in real estate ventures	RCON 5374	8.b.(1
(2) All other investments in unconsolidated subsidiaries and associated companies	RCON 5375	8.b.(2
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCON 2130	8.b.(3
). Noncumulative perpetual preferred stock and related surplus included in Schedule RC,		
item 23, "Perpetual preferred stock and related surplus"	RCON 3778	9.
). Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party		
products):		
a. Money market funds		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	10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above)	RCON 8784	10.f.
. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts		
included in assets and liabilities reported in Schedule RC	RCON A525	11.
Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in		
accordance with generally accepted accounting principles <sup>1</sup>	RCON A526	12.
<ol> <li>Outstanding principal balance of loans other than 1–4 family residential mortgage loans</li> </ol>		
that are serviced for others (to be completed if this balance is more than \$10 million and		
exceeds ten percent of total assets)	RCON A591	13.

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

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

FFIEC 033 Page RC-16



### Schedule RC-N—Past Due and Nonaccrual Loans<sup>1</sup>, Leases, and Other Assets

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.	Р 30 t day	olumr ast du hroug s and ccruir	ue h 89 still	Pa: day a	olumn st due s or n and sti ccruir	90 nore ill	· ·	olumn onaccr	'
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
<ol> <li>Real estate loans</li></ol>	RCON 1210 RCON 1214 RCON 1218 RCON 1222 RCON 1226 RCON 3505			RCON 1211 RCON 1215 RCON 1219 RCON 1223 RCON 1227 RCON 3506			RCON 1212 RCON 1216 RCON 1220 RCON 1224 RCON 1228 RCON 3507		

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

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

Memoranda								С	273	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N,										
items 1 through 5, above (and not reported in Schedule RC-C,										
Part I, Memorandum item 2)	RCON 1658			RCON 1659			RCON 1661			M.1.
2. To be completed by banks with loans to finance agricultural			•			•				
production and other loans to farmers (Schedule RC-C, part I,										
item 3) exceeding five percent of total loans:										
Agricultural loans included in Schedule RC-N, items 1 through 4,										
above	RCON 1230		1	RCON 1231		1	RCON 1232			M.2.
. Loans to finance commercial real estate, construction, and land			1		1	1				
development activities (not secured by real estate) included in										
Schedule RC-N, items 2 through 4, above	RCON 5421			RCON 5422			RCON 5423		1	M.3.
. Real estate loans (sum of Memorandum items 4.a through 4.e must		1	1		1	1		1		
equal Schedule RC-N, item 1, above):										
a. Construction and land development	RCON 5424		1	RCON 5425		1	RCON 5426			M.4.a.
b. Secured by farmland	RCON 5427			RCON 5428			RCON 5429			M.4.b.
<ul> <li>c. Secured by 1–4 family residential properties:</li> </ul>	0421		1	0420	1	1	0420			101.4.0.
(1) Revolving, open-end loans secured by 1–4 family residential										
properties and extended under lines of credit	RCON 5430	1	1	RCON 5431		1	RCON 5432	1	1	M.4.c.
	RCON			RCON			RCON			
(2) All other loans secured by 1–4 family residential properties	5433 RCON		-	5434 RCON		-	5435 RCON			M.4.c.
d. Secured by multifamily (5 or more) residential properties	5436 RCON			5437 RCON			5438 RCON			M.4.d.
e. Secured by nonfarm nonresidential properties	5439			5440			5441			M.4.e.

<sup>1</sup> See instructions for loan classifications used in this schedule.

FFIEC 033 Page RC-17

_egal	Title of	Bank	

FDIC Certificate Number

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

	C275	◀
Dollar Amounts in Thousands	Mil Thou	
1. Unposted debits (see instructions):		
a. Actual amount of all unposted debits	RCON 0030	1.a.
OR		
b. Separate amount of unposted debits:		
(1) Actual amount of unposted debits to demand deposits	RCON 0031	1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	RCON 0032	1.b.(2)
2. Unposted credits (see instructions):		( )
a. Actual amount of all unposted credits	RCON 3510	2.a.
OR		
b. Separate amount of unposted credits:		
(1) Actual amount of unposted credits to demand deposits	RCON 3512	2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	RCON 3514	2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	RCON 3520	3.
<ol><li>Deposits of consolidated subsidiaries (not included in total deposits):</li></ol>		
a. Demand deposits of consolidated subsidiaries	RCON 2211	4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries	RCON 2351	4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514	4.c.
5. Not applicable		
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on		
behalf of its respondent depository institutions that are also reflected as deposit liabilities of		
the reporting bank:	RCON	
a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)	2314	6.a.
<li>b. Amount reflected in time and savings deposits<sup>1</sup> (included in Schedule RC-E, item 4 or 5,</li>		
column A or C, but not column B)	RCON 2315	6.b.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2	RCON	
a. Unamortized premiums	5516 RCON	7.a.
b. Unamortized discounts	5517	7.b.
8. To be completed by banks with "Oakar deposits."		
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:	RCON	
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	A531	8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable		
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	RCON	
members report deposits attributable to BIF)	A532 RCON	8.a.(2)
<ul> <li>b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter</li> </ul>	A533	8.b.

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

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

Person to whom questions about the Reports of Condition and Ir	C277	
Name and Title (TEXT 8901)		
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)	



### Schedule RC-O—Continued

Dollar Amounts in Thousands		Mil	Thou	
9. Deposits in lifeline accounts	RCON 5596			9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON 8432			10.
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:				
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal				
demand balances with the domestic offices of U.S. banks and savings associations and				
insured branches in Puerto Rico and U.S. territories and possessions that were reported				
on a gross basis in Schedule RC-E had been reported on a net basis	RCON 8785			11.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal				
demand balances with foreign banks and foreign offices of other U.S. banks (other than				
insured branches in Puerto Rico and U.S. territories and possessions) that were reported				
on a net basis in Schedule RC-E had been reported on a gross basis	. RC0N A181			11.
c. Amount by which demand deposits would be reduced if cash items in process of				
collection were included in the calculation of the reporting bank's net reciprocal demand				
balances with the domestic offices of U.S. banks and savings associations and insured	<b>DOON</b>			
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	. A182			11.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in				
accordance with generally accepted accounting principles (exclude amounts related to				
reciprocal demand balances):	DOON			
a. Amount of assets netted against demand deposits				12
b. Amount of assets netted against time and savings deposits	RCON A528			12.

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

Dollar Amounts in Thousands	Mil Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal		
Schedule RC, item 13.a):		
a. Deposit account of \$100,000 or less:	DCON .	
(1) Amount of deposit accounts of \$100,000 or less	. RCON 2702	M.1.a.(1)
(2) <i>Number</i> of deposit accounts of \$100,000 or less (to be completed for the Number	_	
June report only)	_	M.1.a.(2)
b. Deposit accounts of more than \$100,000:	RCON	
(1) Amount of deposit accounts of more than \$100,000	. 2710	M.1.b.(1)
Number	-	
(2) Number of deposit accounts of more than \$100,000		M.1.b.(2)
<ol><li>Estimated amount of uninsured deposits of the bank:</li></ol>		
a. An estimate of your bank's uninsured deposits can be determined by multiplying the		
number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)		
above by \$100,000 and subtracting the result from the amount of deposit accounts of		
more than \$100,000 reported in Memorandum item 1.b.(1) above.		
Indicate in the environments have at the right whether your hank has a method or procedure	YES NO	
Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above	BCON .	M.2.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits	. 6861 Mil Thou	IVI.Z.a.
determined by using your bank's method or procedure	RCON	M.2.b.
<ol> <li>Has the reporting institution been consolidated with a parent bank or savings association</li> </ol>	. 3397	IVI.Z.D.
in that parent bank's or parent savings association's Call Report or Thrift Financial Report?		
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings		
association:		
	FDIC Cert No.	
TEXT 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
 C280

 only by banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right
 YES
 NO

 whether the bank has total capital greater than or equal to eight percent of adjusted total assets ......
 RCON
 1.

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

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

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

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

	Dollar Amoun	ts in Thousands	1	Mil Thou	
2. F	Portion of qualifying limited-life capital instruments (original weighted average maturity o	fat			
I	east five years) that is includible in Tier 2 capital:				
a	a. Subordinated debt <sup>1</sup> and intermediate term preferred stock		RCON A515		2.a.
k	<ul> <li>Other limited-life capital instruments</li> </ul>		RCON A516		2.b.
3. <i>I</i>	Amounts used in calculating regulatory capital ratios (report amounts determined by the	bank			
f	or its own internal regulatory capital analyses consistent with applicable capital standard	ls):			
6	a. (1) Tier 1 capital		RCON 8274		3.a.(1)
	(2) Tier 2 capital		RCON 8275		3.a.(2)
	(3) Not applicable				
Ł	b. Total risk-based capital		RCON 3792		3.b.
C	c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross ris	k-weighted			
	assets)		RCON A222		3.c.
C	I. (1) Net risk-weighted assets (gross risk-weighted assets less excess allowance report	rted in item 3.c			
	above and all other deductions)		RCON A223		3.d.(1)
	(2) Not applicable				
e	e. Maximum contractual dollar amount of recourse exposure in low level recourse transa	actions			
	(to be completed only if the bank uses the "direct reduction method" to report these		- DOON		
	transactions in Schedule RC-R)		RCON 1727		3.e.
f	. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all		- FOON		
	assets deducted from Tier 1 capital) <sup>2</sup>		RCON A224		3.f.
	٦	(Column A)		ımn B)	
Iten	ns 4–9 and Memoranda items 1 and 2 are to be completed				

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.		Slumn Assets ecorde	s <sup>′</sup> ed	(Column B) Credit Equiv- alent Amount of Off-Balance			
4. Assets and credit equivalent amounts of off-balance sheet items assigned to		nce S	heet		et Ite	ms <sup>3</sup>	
the Zero percent risk category:		Mil	Thou		Mil	Thou	1
a. Assets recorded on the balance sheet	RCON 5163						4.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3796			4 h

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

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

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

### Schedule RC-R—Continued

	Assets Credi Recorded A on the Of			(Column B) edit Equivalent Amount of Off-Balance Sheet Items <sup>1</sup>			
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	1
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the							
20 percent risk category:			-	-			
a. Assets recorded on the balance sheet	RCON 5165					1	5.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3801			5.b.
6. Assets and credit equivalent amounts of off-balance sheet items assigned to the							
50 percent risk category:	DOON		1				
a. Assets recorded on the balance sheet	RCON 3802			DOON	r		6.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3803			6.b.
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the							
100 percent risk category:	DCON		1	-			
a. Assets recorded on the balance sheet	RCON 3804			DOON	-	r	7.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3805			7.b.
8. On-balance sheet asset values excluded from and deducted in the calculation of the	RCON		1	-			
risk-based capital ratio <sup>2</sup>	3806			-			8.
9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8,	RCON		1				
column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c)	3807						9.

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

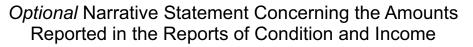
	With a remaining maturity of								
2. Notional principal amounts of off-balance sheet derivative	) `o	olumn ne ye or less	ar	o t	olumn Over ne yea hrougl ve yea	ár h	, ,	olumn Over /e yea	,
contracts: 3	RCON	Mil	Thou	RCON	Mil	Thou	RCON	Mil	Thou
<ul><li>a. Interest rate contracts</li><li>b. Foreign exchange contracts</li></ul>	3809 RCON 3812			8766 RCON 8769			8767 RCON 8770		
c. Gold contracts	RCON 8771			RCON 8772			RCON 8773		
d. Other precious metals contracts	RCON 8774			RCON 8775			RCON 8776		
e. Other commodity contracts	I RCON			RCON 8778			RCON 8779		
f. Equity derivative contracts	I RCON			RCON A001			RCON A002		

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



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

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



City

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

#### Legal Title of Bank

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in column A and in all of Memorandum item 1 of Schedule RC-N is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT 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 number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as

**No comment** (RCON 6979)

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

State

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 FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

C271 C272

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

30

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 Nu	mber			
	DATE				C-700	
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date	)			<u> </u>		<u> </u>
The following information is required by Public Laws 90-44 and 102-242, but does no						
Condition, these Laws require all banks to furnish a report of all loans or other extension						
the previous Report of Condition. Data regarding individual loans or other extension of credit were made during the period, insert "none" against subitem (a). (Exclude the		•				
credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal F						111K
definitions of "executive officer" and "extension of credit," respectively. Exclude	•		-		•	cipal
shareholders who are not executive officers.						
		- BCON				
a. Number of loans made to executive officers since the previous Call Report	t date	RCON 3561				a.
b. Total dollar amount of above loans (in thousands of dollars)		RCON 3562				b.

c. Range o	of interest charged on above loans						
(examp	le: 9¾% = 9.75)	RCON 7701	·	% to	RCON 7702	·	% c

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