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



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 Less Than \$100 Million—FFIEC 034

# (20000930)

(RCRI 9999)

Director (Trustee)

Director (Trustee)

Director (Trustee)

## Report at the close of business September 30, 2000

Federal Financial Institutions Examination Council

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

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

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

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

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.

#### **Submission of Reports**

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

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

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

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

DIC Certificate Number    CRCRI 9050)   Legal Title of Bank (TEXT 9010)	Legal Title of Bank (TEXT 9010)
http://Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) (Example: www.examplebank.com)	City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

#### **Table of Contents**

Signature Page	Cover
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	
Schedule RI-E—Explanations	, -

#### 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** Schedule RC—Balance Sheet ......RC-1, 2 Schedule RC-B—Securities ......RC-3, 4 Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases ......RC-5. 6 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-6a, 6b Schedule RC-E—Deposit Liabilities ......RC-7, 8 Schedule RC-F—Other Assets.....RC-9 Schedule RC-G—Other Liabilities.....RC-9 Schedule RC-K—Quarterly Averages ......RC-10 Schedule RC-L—Off-Balance Sheet Items ...... RC-11, 12 Schedule RC-M—Memoranda ......RC-13. 14 Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets ......RC-15 Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments......RC-16, 17 Schedule RC-R—Regulatory Capital ......RC-18, 19 Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income ......RC-20 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.

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

## Page RI-1

FFIEC 034

## 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

			80	
Dollar Amounts in Thousands		Mil	Thou	
1. Interest income:			•	
a. Interest and fee income on loans: 1,2				
(1) Total loans (to be completed only by those banks with less than \$25 million in total assets)	RIAD 4010			1.a
The following four items are to be completed only by those banks with \$25 million or more in total assets: 1,2			_	
(2) Real estate loans	RIAD 4246			1.a
(3) Installment loans	DIAD			1.a
(4) Credit cards and related plans	RIAD 4248			1.a
(5) Commercial (time and demand) and all other loans				1.a
b. Income from lease financing receivables	DIAD			1.b
c. Interest income on balances due from depository institutions <sup>3</sup>				1.c
d. Interest and dividend income on securities:		•		
(1) Securities issued by states and political subdivisions in the U.S.:				
(a) Taxable securities	RIAD 4506			1.d
(b) Tax-exempt securities				1.d
(2) U.S. Government and other debt securities (including mortgage-backed securities)	DIAD			1.d
(3) Equity securities (including investments in mutual funds)	DIAD			1.d
e. Interest income from trading assets	DIAD			1.e
f. Interest income on federal funds sold <sup>4</sup> and securities purchased under agreements to resell	DIAD			1.f.
g. Total interest income (sum of items 1.a through 1.f)				1.g

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

<sup>&</sup>lt;sup>2</sup> The \$25 million asset size test is generally based on the total assets reported on the **June 30, 1999**, Report of Condition.

<sup>&</sup>lt;sup>3</sup> Includes interest income on time certificates of deposit not held for trading.

<sup>&</sup>lt;sup>4</sup> Report interest income on "term federal funds sold" in Schedule RI, item 1.a., "Interest and fee income on loans."

### Schedule RI—Continued

	Year-to-date	e
Dollar Amounts in Thousands	Mil Ti	nou
2. Interest expense:		
a. Interest on deposits:		
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and		
preauthorized transfer accounts)	RIAD 4508	2.a.(1)
(2) Nontransaction accounts:		
(a) Money market deposit accounts (MMDAs)	RIAD 4509	2.a.(2)(a)
(b) Other savings deposits	RIAD 4511	2.a.(2)(b)
(c) Time deposits of \$100,000 or more	RIAD A517	2.a.(2)(c)
(d) Time deposits of less than \$100,000	RIAD A518	2.a.(2)(d)
b. Expense of federal funds purchased <sup>1</sup> and securities sold under agreements		
to repurchase	RIAD 4180	2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities,		
and other borrowed money	RIAD 4185	2.c.
d. Not applicable		
e. Interest on subordinated notes and debentures	RIAD 4200	2.e.
f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073	2.f.
3. Net interest income (item 1.g minus 2.f)		RIAD 4074 3.
4. Provisions:		
a. Provision for credit losses		RIAD 4230 4.a.
b. Provision for allocated transfer risk		RIAD 4.b.
5. Noninterest income:		
a. Service charges on deposit accounts	RIAD 4080	5.a.
b. Other noninterest income:		
(1) Other fee income	RIAD 5407	5.b.(1)
(2) All other noninterest income*	RIAD 5408	5.b.(2)
c. Total noninterest income (sum of items 5.a and 5.b)		RIAD 4079 5.C.
6. a. Realized gains (losses) on held-to-maturity securities		RIAD 3521 6.a.
b. Realized gains (losses) on available-for-sale securities		RIAD 3196 6.b.
7. Noninterest expense:		
a. Salaries and employee benefits	RIAD 4135	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries		
and employee benefits and mortgage interest)	RIAD 4217	7.b.
c. Other noninterest expense*	RIAD 4092	7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)		RIAD 4093 7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments		
(item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d)		RIAD 4301 8.
9. Applicable income taxes (on item 8)		RIAD 4302 9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)		RIAD 4300 10.
11. Extraordinary items and other adjustments, net of income taxes*		RIAD 4320 11.
12. Net income (loss) (sum of items 10 and 11)		RIAD

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

<sup>&</sup>quot;Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money." 
\* Describe on Schedule RI-E—Explanations

5

#### Schedule RI—Continued

Scriedule NI—Continued		11	81	•
Memoranda	Yea	ar-to-d		
Dollar Amounts in Thousands		Mil	Thou	
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. Estimated income on tax-exempt loans and leases to states and political subdivisions in the U.S.				
(reportable in Schedule RC-C, part I, items 7 and 9) included in Schedule RI, items 1.a and 1.b,	RIAD	1		
above (excludes income on tax-exempt securities)	4313		<u> </u>	M.3.
4. Number of full-time equivalent employees at end of current period (round to nearest whole	RIAD	Nun	nber	
number)	4150	N 4"1	<b>-</b> .	M.4.
5. Cash dividends declared during the calendar year to date	RIAD	Mil	Thou	l
(to be reported only with March, June, and September Reports of Income)	. 4475			M.5.
6. To be completed by banks with \$25 million or more in total assets and with loans to finance				
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding				
five percent of total loans. <sup>2</sup> Interest and fee income on agricultural loans <sup>1</sup> (included in item 1.a above)	RIAD 4251			M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down	YY	MM	DD	IVI.O.
accounting this calendar year, report the date of the bank's acquisition <sup>3</sup>				M.7.
8.–10. Not applicable	1	<u> </u>		IVI. 7 .
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the		YES	NO	
current tax year?	RIAD A530			M.11
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9		Mil	Thou	
and 11 (to be reported with the December Report of Income)	RIAD 4772			M.12

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

## Schedule RI-A—Changes in Equity Capital

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

dicate decreases and losses in parentheses.			11	83
and a donounce and reduced in parentineous.	Dollar Amounts in Thousands		Mil	Thou
. Total equity capital originally reported in the December 31, 1999, Re	ports of Condition			
and Income		RIAD 3215		
2. Equity capital adjustments from amended Reports of Income, net*		RIAD 3216		
. Amended balance end of previous calendar year (sum of items 1 and		RIAD 3217		
. Net income (loss) (must equal Schedule RI, item 12)	•	RIAD 4340		
. Sale, conversion, acquisition, or retirement of capital stock, net		RIAD 4346		
. Changes incident to business combinations, net		RIAD 4356		
LESS: Cash dividends declared on preferred stock		RIAD 4470		
LESS: Cash dividends declared on common stock		RIAD 4460		
Cumulative effect of changes in accounting principles from prior year				
for this schedule)	· ·	RIAD 4411		
Corrections of material accounting errors from prior years* (see instr		RIAD 4412		
a. Change in net unrealized holding gains (losses) on available-for-s	•	RIAD 8433		
b. Change in accumulated net gains (losses) on cash flow hedges		RIAD 4574		
Other transactions with parent holding company* (not included in iter		RIAD 4415		
. Total equity capital end of current period (sum of items 3 through 12)	•	7710		
Schedule RC, item 28)	` .	RIAD 3210		
Solieule No, item 20/		3210		1

<sup>\*</sup>Describe on Schedule RI-E—Explanations.

<sup>&</sup>lt;sup>2</sup> The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 1999**, Report of Condition.

<sup>&</sup>lt;sup>3</sup> For example, a bank acquired on June 1, 1997, would report 19970601.

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

Part I. Charge-offs and Recoveries on Loans and Leases<sup>1</sup>

					11	86	]◀
	(C	olumn	A)	(Co	olumn	B)	1
	Ch	arge-d	offs	Re	cover	ies	
		Cale	ndar y	ear-to	-date		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	]
1. Real estate loans	RIAD 4256			RIAD 4257			<u>]</u> 1.
2. Installment loans	RIAD 4258			RIAD 4259			2.
3. Credit cards and related plans	RIAD 4262			RIAD 4263			3.
4. Commercial (time and demand) and all other loans	RIAD 4264			RIAD 4265			4.
5. Lease financing receivables	RIAD 4266			RIAD 4267			5.
6. Total (sum of items 1 through 5)	RIAD 4635			RIAD 4605			6.

Memoranda	_						_	-
Dollar Amounts in Thousand	ds		Mil	Thou		Mil	Thou	
1. To be completed by banks with loans to finance agricultural production and								
other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.								
Agricultural loans included in part I, items 1 through 4, above	RI	AD 268			RIAD 4269			M.1.
2.–3. Not applicable								
4. Loans to finance commercial real estate, construction, and land development								
activities (not secured by real estate) included in Schedule RI-B, part I,								
items 2 through 4, above	RI	AD 143			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal								
Schedule RI-B, part I, item 1, above):								
a. Construction and land development	54	AD 145			RIAD 5446			M.5.a.
b. Secured by farmland		AD 147			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	RI 54	AD 149			RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1–4 family residential properties	RI	AD I51			RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties	RI	AD 153			RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties	DI DI	AD 155			RIAD 5456			M.5.e.

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

Legal Title of Bank			
FDIC Certificate Number L	 	 	

#### Schedule RI-B—Continued

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

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

Dollar Amounts in Thousands		Mil	Thou	
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)				2
3. LESS: Charge-offs (must equal or exceed part I, item 6, column A above)				3
4. Provision for credit losses (must equal Schedule RI, item 4.a)	DIAD			4
5. Adjustments* (see instructions for this schedule)	DIAD			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

<sup>\*</sup>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.)

	I195			┫ ◀
	Yea	ar-to-c	late	
Dollar Amounts in Thousands		Mil	Thou	
1. All other noninterest income (from Schedule RI, item 5.b.(2))				1
Report amounts that exceed 10% of Schedule RI, item 5.b.(2):				
a. Net gains (losses) on other real estate owned	RIAD 5415			1.8
b. Net gains (losses) on sales of loans	RIAD 5416			1.1
c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417			1.0
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.b.(2):				
d. TEXT 4461	RIAD 4461			1.0
e. TEXT e. 4462	RIAD 4462			1.0
f. TEXT 4463	RIAD 4463			1.1
2. Other noninterest expense (from Schedule RI, item 7.c):				l
a. Amortization expense of intangible assets	RIAD 4531			2.8
Report amounts that exceed 10% of Schedule RI, item 7.c:				
b. Net (gains) losses on other real estate owned	RIAD 5418			2.1
c. Net (gains) losses on sales of loans	RIAD 5419			2.0
d. Net (gains) losses on sales of premises and fixed assets	DIVD			2.0
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:				
e. TEXT e. 4464	RIAD 4464			2.6
f. TEXT 4467	RIAD 4467			2.1
TEXT 9. 4468	RIAD 4468			2.9

## Schedule RI-E—Continued

			Year	-to-date	
	Dollar Amounts in Thou	sands		Mil The	อน
3. E	Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI,				
i	tem 11) (itemize and describe all extraordinary items and other adjustments):				
	a. (1) TEXT Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"		RIAD 6373		3.a.
	(2) Applicable income tax effect				3.a.
b	D. (1) TEXT 4487		RIAD 4487		3.b.
	(2) Applicable income tax effect			<u>'</u>	3.b.
c	C. (1) TEXT 4489		RIAD 4489		3.c.
	(2) Applicable income tax effect			<u> </u>	3.c.
4. E	Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2)				
	itemize and describe all adjustments):				
•	7. TEXT 4492		RIAD 4492		4.a
	TEXT		RIAD 4493		4.b
	Cumulative effect of changes in accounting principles from prior years			<u>'</u>	
	from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):				
•	TEXT 4494		RIAD 4494		5.a
_	TEXT 4495		RIAD 4495		5.b
-	Corrections of material accounting errors from prior years (from Schedule RI-A, item 10)		1.00		
	itemize and describe all corrections):				
•	TEXT 4496		RIAD 4496		6.a
	7-450 TEXT 0. 4497		RIAD 4497		6.b
	Other transactions with parent holding company (from Schedule RI-A, item 12)		4497		<b>—</b> 0.5
	itemize and describe all such transactions):				
•	A. TEXT 4498		RIAD 4498		7.a
	TEXT		RIAD 4499		7.b
	D. <u>4499</u> Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)		4499		<b>-</b>  '.5
	itemize and describe all adjustments):				
•	TEXT		RIAD		8.a
_	TEXT		4521 RIAD		8.b
-	D. <u>4522</u> Other explanations (the space below is provided for the bank to briefly describe, at its	119	4522 <b>98</b>	I199	-
	option, any other significant items affecting the Report of Income):			1100	
	No comment (RIAD 4769)				
	Other explanations (please type or print clearly):				

_		$\neg$
Legal Title of Bank		
City		
State	Zip Code	
L		_
FDIC Certificate Number		

FFIEC 034 Page RC-1

## 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

	C100	]◀
Dollar Amounts in Thousands	Mil Thou	1
ASSETS		
Cash and balances due from depository institutions:		
a. Noninterest-bearing balances and currency and coin <sup>1,2</sup>		1.a
b. Interest-bearing balances <sup>3</sup>	RCON 0071	1.Ł
2. Securities:		
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON 1754	2.8
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON 1773	2.Ł
3. Federal funds sold <sup>4</sup> and securities purchased under agreements to resell	RCON 1350	3.
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income (from Schedule RC-C)		4.8
b. LESS: Allowance for loan and lease losses		4.1
c. LESS: Allocated transfer risk reserve		4.0
d. Loans and leases, net of unearned income, allowance, and reserve		
(item 4.a minus 4.b and 4.c)	RCON 2125	4.0
5. Trading assets	RCON 3545	5.
6. Premises and fixed assets (including capitalized leases)	RCON 2145	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)	RCON 2130	8.
9. Customers' liability to this bank on acceptances outstanding	RCON 2155	9.
10. Intangible assets (from Schedule RC-M)	RCON 2143	10.
11. Other assets (from Schedule RC-F)	RCON 2160	11.
12. Total assets (sum of items 1 through 11)	DOON	12.

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

 $<sup>^{2}</sup>$  The amount reported in this item must be greater than or equal to the sum of Schedule RC-M, items 3.a and 3.b.

<sup>&</sup>lt;sup>3</sup> Includes time certificates of deposit not held for trading.

<sup>&</sup>lt;sup>4</sup> Report "term federal funds sold" in Schedule RC, item 4.a, "Loans and leases, net of unearned income," and in Schedule RC-C, part I.

#### Schedule RC—Continued

Dollar Amounts in Thousands	Mil Th	nou
LIABILITIES		
13. Deposits:		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON 2200	13.a.
(1) Noninterest-bearing · 6631   6631		13.a.(1)
(2) Interest-bearing RCON 6636		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		
(1) Noninterest-bearing		
(2) Interest-bearing		
14. Federal funds purchased <sup>2</sup> and securities sold under agreements to repurchase	RCON 2800	14.
15. a. Demand notes issued to the U.S. Treasury	RCON 2840	15.a.
b. Trading liabilities	RCON 3548	15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):		
a. With a remaining maturity of one year or less	RCON 2332	16.a.
b. With a remaining maturity of more than one year through three years	RCON A547	16.b.
c. With a remaining maturity of more than three years	RCON A548	16.c.
17. Not applicable		
18. Bank's liability on acceptances executed and outstanding	RCON 2920	18.
19. Subordinated notes and debentures <sup>3</sup>	RCON 3200	19.
20. Other liabilities (from Schedule RC-G)	RCON 2930	20.
21. Total liabilities (sum of items 13 through 20)	RCON 2948	21.
22. Not applicable		
EQUITY CAPITAL		
23. Perpetual preferred stock and related surplus	RCON 3838	23.
24. Common stock	RCON 3230	24.
25. Surplus (exclude all surplus related to preferred stock)	RCON 3839	25.
26. a. Undivided profits and capital reserves	RCON 3632	26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities	RCON 8434	26.b.
c. Accumulated net gains (losses) on cash flow hedges	PCON	26.c.
27. Cumulative foreign currency translation adjustments		
28. Total equity capital (sum of items 23 through 27)	RCON 3210	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON 3300	29.

#### Memorandum

#### To be reported only with the March Report of Condition.

- Number
  RCON 6724 M.

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

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

<sup>&</sup>lt;sup>2</sup> Report "term federal funds purchased" in Schedule RC, item 16, "Other borrowed money."

<sup>&</sup>lt;sup>3</sup> Includes limited-life preferred stock and related surplus.

#### Schedule RC-B—Securities

Exclude assets held for trading.

											С	110	◀
		Н	eld-to-	matur	ity		Available-for-sale						
	(C	olumr			olumn	B)	(Co	olumn	C)	(Co	olumn	D)	
	Amo	rtized	Cost	Fa	air Val	ue	Amo	rtized	Cost	Fa	ir Valı	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.a.
b. Issued by U.S. Government-sponsored													
agencies <sup>3</sup>	RCON 1294			RCON 1295			RCON 1297			RCON 1298			2.b.
3. Securities issued by states and political													
subdivisions in the U.S.:													
a. General obligations	RCON 1676			RCON 1677			RCON 1678			RCON 1679			3.a.
b. Revenue obligations	RCON 1681			RCON 1686			RCON 1690			RCON 1691			3.b.
c. Industrial development and similar obligations	RCON 1694			RCON 1695			RCON 1696			RCON 1697			3.c.
4. Mortgage-backed securities (MBS):													
a. Pass-through securities:													
(1) Guaranteed by GNMA	RCON 1698			RCON 1699			RCON 1701			RCON 1702			4.a.(
(2) Issued by FNMA and FHLMC	RCON 1703			RCON 1705			RCON 1706			RCON 1707			4.a.(2
(3) Other pass-through securities	RCON 1709			RCON 1710			RCON 1711			RCON 1713			4.a.(
b. Other mortgage-backed securities (include													,
CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by FNMA, FHLMC,													
or GNMA	RCON 1714			RCON 1715			RCON 1716			RCON 1717			4.b.(
(2) Collateralized by MBS issued or													
guaranteed by FNMA, FHLMC, or GNMA	RCON 1718			RCON 1719			RCON 1731			RCON 1732			4.b.(
(3) All other mortgage-backed securities	RCON 1733			RCON 1734			RCON 1735			RCON 1736			4.b.(3
5. Other debt securities	RCON 1774			RCON 1775			RCON 1776			RCON 1777			5.
6. Equity securities:													
a. Investments in mutual funds and other equity													
securities with readily determinable fair													
values							RCON A510			RCON A511			6.a.
b. All other equity securities <sup>1</sup> (includes Federal												•	J C.G.
Reserve stock)							RCON 1752			RCON 1753			6.b.
7. Total (sum of items 1 through 6) (total of													0.5.
column A must equal Schedule RC, item 2.a)													
(total of column D must equal Schedule RC,													
item 2.b)	RCON 1754			RCON 1771			RCON 1772			RCON 1773			7.

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

<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

Dollar Amounts in Thousands   Mil   Thou	Memoranda		Г	C11	12	<b>⋖</b>
1. Pledged securities		Dollar Amounts in Thousands		Mil	Thou	
2. Maturity and repricing data for <b>debt</b> securities 1- 2 (excluding those in nonaccrual status): a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3, 4  (1) Three months or less	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: 3, 4  (1) Three months or less	2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding t	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</sup> , <sup>4</sup> (1) Three months or less	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  (1) Three months or less	subdivisions in the U.S.; other non-mortgage debt securiti	es; and mortgage pass-through				
(1) Three months or less	securities other than those backed by closed-end first lien	1–4 family residential mortgages				
(1) Inree months or less. (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) Over three months or less. (8) Mortgage pass-through securities backed by closed-end first lien 1—4 family residential mortgages with a remaining maturity or repricing frequency of: 3, 5 (1) Three months or less. (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) Over three months through 12 months. (8) Over one year through five years. (9) Over three years through five years. (1) Three months or less. (2) Over three years through five years. (3) Over one year through five years. (4) Over three years through five years. (5) Over five years through 15 years. (6) Over 15 years. (7) Over five years through five years. (8) M.2.b. (9) Over five years through five years. (1) Three years or less. (2) Over three years. (3) Over one year through five years. (4) Over three years. (5) Over five years through five years. (6) Over 15 years. (7) Over five years through five years. (8) M.2.b. (9) Over five years through five years. (1) Three years or less. (2) Over three years. (3) Over one year through five years. (4) Over three years. (5) Over five years through 15 years. (6) Over 15 years. (7) Over five years. (8) M.2.b. (8) M.2.b. (9) Over five years through 15 years. (10) Over five years through 15 years. (20) Over three years. (3) Over five years or less. (4) Over three years. (5) Over five years through 15 years. (6) Over five years through 15 years. (8) M.2.b. (9) Over five years through 15 years. (10) Over five years through 15 years. (11) Over five years. (12) Over five years. (13) Over five years. (14) Over five years. (15) Over five years. (16) Over five years. (17) Over five years. (18) Over fi	with a remaining maturity or repricing frequency of: 3, 4					
(2) Over three months through 12 months.  (3) Over one year through three years	(1) Three months or less		A549			M.2.a.(
(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) Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3.5  (1) Three months or less.  (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) Over three wears through 12 months  (8) Over one year through three years  (8) Over one year through five years  (9) Over three years through 15 years  (1) Three mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less.  (2) Over three years  (3) Over one year through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less.  (2) Over three years  (3) Over one year through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less.  (2) Over three years  (3) Over one year through securities over the securi	(2) Over three months through 12 months		A550			
(4) Over three years through five years	(3) Over one year through three years		RCON A551			·
(5) Over five years through 15 years	• • • • • • • • • • • • • • • • • • • •		RCON A552			
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3, 5  (1) Three months or less	• • •		RCON A553			
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: 3, 5  (1) Three months or less.  (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) Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less.  (2) Over three years.  (3) Over not gage pass-through 15 years.  (6) Over 15 years.  (7) Over mortgage pass-through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less.  (2) Over three years.  (3) Over over three years.  (4) Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).  (4) Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).  (5) Over three years.  (6) Over three years.  (7) Over three years.  (8) M.2.b.  (8) M.2.b.  (9) Over three years.  (10) Three years or less.  (11) Three years or less.  (12) Over three years.  (3) M.2.b.  (4) Debt securities with a REMAINING MATURITY of one year or less (included in M.2.c.)  (6) Over three years.  (7) M.2.c.  (8) M.2.c.  (8) M.2.c.  (9) Over three years.  (10) Three years.  (11) Three years or less.  (12) Over three years.  (3) M.2.c.  (4) Debt securities with a REMAINING MATURITY of one year or less (included in M.2.c.)  (6) Over three years.  (7) M.2.c.  (8) M.2.c.  (9) M.2.c.  (11) Three years or less.  (12) M.2.c.  (13) M.2.c.  (14) M.2.c.  (15) Over three years.  (16) Over 15 years.  (17) M.2.c.  (17) M.2.c.  (17) M.2.c.  (18) M.2.c.  (19) M.2.c.  (20) M.2.c.  (21) M.2.c.  (22) Over three years.  (33) M.2.b.  (4) M.2.c.  (4) M.2.c.  (5) M.2.c.  (6) Debt securities (included in the held-to-ma	. ,		RCON A554			
mortgages with a remaining maturity or repricing frequency of: 3, 5  (1) Three months or less	· ·		,			
(1) Three months or less	• • • • • • • • • • • • • • • • • • • •	•				
(2) Over three months through 12 months			RCON A555			M 2 h i
(3) Over one year through three years			RCON			
(4) Over three years through five years	• • • • • • • • • • • • • • • • • • • •		RCON			
(5) Over five years through 15 years			RCON			
(6) Over 15 years	• • • • • • • • • • • • • • • • • • • •		RCON A559			
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less	. ,		RCON			
mortgage pass-through securities) with an expected average life of: 6  (1) Three years or less	( )		1.000			101.2.0.
(1) Three years or less	· · · · · · · · · · · · · · · · · · ·					
(2) Over three years	, , ,	<u> </u>		T		Maci
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)			RCON			
Memorandum items 2.a through 2.c above)			7,002			101.2.0.(
3.–6. Not applicable 7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)			RCON A248	T		Mad
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)	,		AZ40			IVI.Z.U.
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) M.7.  8. Not applicable 9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):  a. Amortized cost M.9.a.	·	ed to available-for-sale or trading				
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		=	RCON 1770	T		147
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		200 005t at date of sale of transfer)	1770			101.7.
Schedule RC-B, items 2, 3, and 5):  a. Amortized cost		ple-for-sale accounts in				
a. Amortized cost M.9.a.		Die-Ioi-sale accounts III				
RCON RCON	· · · · · · · · · · · · · · · · · · ·		RCON			Mos
			RCON			

<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.

## 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.

		С	115	◀
Dollar Amounts in Thousands		Mil	Thou	]
1. Loans secured by real estate:				
a. Construction and land development	RCON 1415			<u> </u>
b. Secured by farmland (including farm residential and other improvements)	PCON			] 1
c. Secured by 1–4 family residential properties:		<u>'</u>		Ι.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended				
under lines of credit	RCON 1797			1
(2) All other loans secured by 1–4 family residential properties:		<u> </u>		1 '
(a) Secured by first liens	RCON 5367		I	1
(b) Secured by junior liens				1
d. Secured by multifamily (5 or more) residential properties	I RCON			] 1
e. Secured by nonfarm nonresidential properties	I RCON			Ι.
	I RCON			1
2. Loans to depository institutions	I RCON			2
3. Loans to finance agricultural production and other loans to farmers	I RCON			3
4. Commercial and industrial loans	RCON			1 4
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	1	1	1
a. Credit cards and related plans (includes check credit and other revolving credit plans)				. 6
b. Other (includes single payment, installment, and all student loans)	2011 RCON			. 6
7. Obligations (other than securities and leases) of states and political subdivisions in the U.S	2107 PCON			7
8. All other loans (exclude consumer loans)	2080 RCON			8
9. Lease financing receivables (net of unearned income)	2165			<u></u> 6
0. LESS: Any unearned income on loans reflected in items 1–8 above	RCON 2123			10
1. Total loans and leases, net of unearned income (sum of items 1 through 9 minus item 10)				4
(must equal Schedule RC, item 4.a)	RCON 2122			11

#### Schedule RC-C—Continued

#### Part I. Continued

Memoranda			
	Dollar Amounts in Thousands	Mil	Thou
1. Loans <sup>1</sup> and leases restructured and in compliance with modified term	ns (included in		
Schedule RC-C, part I, above and not reported as past due or nonac	crual in Schedule RC-N,		
Memorandum item 1):	!	RCON	
a. Real estate loans		RCON 1617	L M.1.a.
b. All other loans and all lease financing receivables (exclude loans family, and other personal expenditures)	· · · · · · · · · · · · · · · · · · ·	RCON 8691	M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in r			
a. Closed-end loans secured by first liens on 1–4 family residential p			
Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity of			
(1) Three months or less		RCON A564	M.2.a.(1)
(2) Over three months through 12 months		RCON A565	M.2.a.(2)
(3) Over one year through three years		RCON A566	M.2.a.(3)
(4) Over three years through five years		RCON A567	M.2.a.(4)
(5) Over five years through 15 years		RCON A568	M.2.a.(5)
(6) Over 15 years		RCON A569	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 th			,
EXCLUDING closed-end loans secured by first liens on 1–4 family	9 ,		
(reported in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining			
frequency of: <sup>2, 4</sup>			
(1) Three months or less		RCON A570	M.2.b.(1)
(2) Over three months through 12 months		RCON A571	M.2.b.(2)
(3) Over one year through three years		RCON A572	M.2.b.(3)
(4) Over three years through five years		RCON A573	M.2.b.(4)
(5) Over five years through 15 years		RCON A574	M.2.b.(5)
(6) Over 15 years		RCON A575	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 thro	ough 9) with a REMAINING		
MATURITY of one year or less		RCON A247	M.2.c.
d. Loans secured by nonfarm nonresidential properties (reported in S	Schedule RC-C, part I,		
item 1.e) with a REMAINING MATURITY of over five years		RCON A577	M.2.d.
e. Commercial and industrial loans (reported in Schedule RC-C, part	t I, item 4) with a		
REMAINING MATURITY of over three years		RCON A578	M.2.e.
3. Not applicable			
4. Loans to finance commercial real estate, construction, and land deve	elopment activities		
(not secured by real estate) included in Schedule RC-C, part I, item	ıs 4 and 8, page RC-5 <sup>5</sup>	RCON 2746	M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, al	oove)	RCON 5369	M.5.
6. Adjustable rate closed-end loans secured by first liens on 1–4 family	residential properties		
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-5)		RCON 5370	M.6.

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

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

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

<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

Scriedule No-E—Deposit Liabilities								<u> </u>	125
	Transaction Accounts			Nontransaction Accounts					
				-					
	(Column A) (Column B) Total Memo: Total			(Column C) Total					
	transaction demand				nontransaction				
	accounts deposits			-	accounts				
	(including			(included in			(including		
	total demand		column A)		A)	M	1MDA	s)	
	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	<u> </u>	
4. Commercial banks in the U.S. (including U.S. branches and	20011								
agencies of foreign banks)	DOON			RCON 2310			RCON 2550	<u> </u>	
5. Other depository institutions in the U.S.	2207			RCON 2312 RCON			RCON 2349		
6. Certified and official checks	2330			2330					
Banks in foreign countries, foreign governments, and foreign official institutions	RCON 2184			RCON 2185			RCON 2186		
8. Total (sum of items 1 through 7) (sum of columns A and C	DOON								
must equal Schedule RC, item 13.a)	RCON 2215			RCON 2210			RCON 2385		

#### Memoranda

Memoranda Dolla	r Amounts in Thousands		Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 8, columns A and C):		L			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts		RCON 6835			M.1.a.
b. Total brokered deposits		RCON 2365			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000		RCON 2343			M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater	than \$100,000 and				
participated out by the broker in shares of \$100,000 or less		RCON 2344			M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a	remaining maturity				
of one year or less (included in Memorandum item 1.c.(1) above)		RCON A243			M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a re-	emaining				
maturity of one year or less (included in Memorandum item 1.b above)		RCON A244			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in	the U.S.				
reported in item 3 above which are secured or collateralized as required under	,				
(to be completed for the December report only)		RCON 5590			M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a t	hrough 2.c must equal				
item 8, column C above):					
a. Savings deposits:		DOON I			
(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	Ī	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					

1	6

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## Schedule RC-E—Continued

Memoranda (continued)

Dollar Ar	mounts in Thousands	Mil	Thou	
5. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequ	ency of: 1, 2			
(1) Three months or less	PCC			M.5.a.(1)
(2) Over three months through 12 months	DCC			M.5.a.(2)
(3) Over one year through three years	l DCC			M.5.a.(3)
(4) Over three years	I RCC			M.5.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year				( )
(included in Memorandum items 5.a.(1) through 5.a.(4) above)	RCC A24			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 freque	ncy of: 1, 3			
(1) Three months or less	RCC A58			M.6.a.(1)
(2) Over three months through 12 months	I BCC			M.6.a.(2)
(3) Over one year through three years	I BCC			M.6.a.(3)
(4) Over three years	I BCC			M.6.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year				( )
(included in Memorandum items 6.a.(1) through 6.a.(4) above)	RCC A24			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.

### Schedule RC-F—Other Assets

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

Memorandum				
Dollar Amounts in Thousands		Mil	Thou	
	RCON 5610			M.1.

## Schedule RC-G—Other Liabilities

Scriedule NC-G—Other Liabilities					C1	135
Dollar Amou	nts in T	housa	ands		Mil	Thou
a. Interest accrued and unpaid on deposits <sup>4</sup>				RCON 3645		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCON 3646		
2. Net deferred tax liabilities <sup>2</sup>				RCON 3049		
3. Minority interest in consolidated subsidiaries				RCON 3000		
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this iter				RCON 2938		
a. TEXT 3552	RCON 3552					
b. TEXT 3553	RCON 3553					
C. 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> Report income earned, not collected on securities (and on other assets) in item 4 of Schedule RC-F.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>3</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>4</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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

		C1	155
Dollar Amounts in Thousands		Mil	Thou
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON 3381		
2. a. U.S. Treasury securities, U.S. Government agency obligations, and other debt securities <sup>4</sup>			,
(excluding securities issued by states and political subdivisions in the U.S.)	RCON 3649		
b. Equity securities <sup>5</sup> (includes investments in mutual funds and Federal Reserve stock)	RCON 3648		
3. Securities issued by states and political subdivisions in the U.S. <sup>4</sup>	RCON 3383		
4. Federal funds sold and securities purchased under agreements to resell	RCON 3365		
5. Loans: <sup>2,3</sup>			
a. Total loans, net of unearned income (to be completed only by those banks with less than \$25 million			
in total assets)	RCON 3360		
The following four items are to be completed only by those banks with \$25 million or more			
in total assets.			
b. Real estate loans	RCON 3286		
c. Installment loans	RCON 3287		
d. Credit cards and related plans	RCON 3288		
e. Commercial (time and demand) and all other loans	RCON 3289		
6. Lease financing receivables (net of unearned income)	RCON 3484		
7. Total assets 6	RCON 3368		
LIABILITIES			
8. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and			
preauthorized transfer accounts) (exclude demand deposits)	RCON 3485		
9. Nontransaction accounts:			
a. Money market deposit accounts (MMDAs)	RCON 3486		
b. Other savings deposits	RCON 3487		
c. Time deposits of \$100,000 or more	RCON A514		
d. Time deposits of less than \$100,000	RCON A529		
10. Federal funds purchased and securities sold under agreements to repurchase	RCON 3353		
Memorandum Pallan Amazurta in Thausan da		<b>.</b>	<b>-</b> .
Dollar Amounts in Thousands	_	Mil	Thou
1. To be completed by banks with \$25 million or more in total assets and with loans to finance			
agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding			
five percent of total loans. <sup>3</sup>	200:		

Agricultural loans included in items 5.b through 5.e above.....

<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). In addition, averages of four month-end figures (the last day of the preceding quarter and of each month of the currently-reported quarter) are allowed for items 2, 3, 5.a through 5.e, 6, 7, and Memorandum item 1.

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

<sup>&</sup>lt;sup>3</sup> The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 1999**, Report of Condition.

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

<sup>&</sup>lt;sup>5</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>&</sup>lt;sup>6</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.

				С	160		
Dollar An	nounts in	Thousands		Mil	Thou		
1. Unused commitments:							
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., ho	me 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				
(2) Commitments to fund loans not secured by real estate			RCON 6550				
d. Securities underwriting			RCON 3817				
e. Other unused commitments			RCON 3818				
2. Financial standby letters of credit <sup>1</sup>	<u></u>		RCON 3819				
a. Amount of financial standby letters of credit conveyed to others	RCON 3820						
3. Performance standby letters of credit <sup>1</sup>	<u></u>		RCON 3821				
a. Amount of performance standby letters of credit conveyed to others	RCON 3822						
4. Commercial and similar letters of credit <sup>1</sup>			RCON 3411				
5. Not applicable							
6. Participations in acceptances (as described in the instructions) acquired by the rep	orting		RCON 3429				
(nonaccepting) bank	(nonaccepting) bank						
7. Securities borrowed			RCON 3432				
8. Securities lent (including customers' securities lent where the customer is indemnif	ied agains	st					
loss by the reporting bank)			RCON 3433				
9. Financial assets transferred with recourse that have been treated as sold for Call F	Report pur	poses:					
a. First lien 1–4 family residential mortgage loans:							
(1) Outstanding principal balance of mortgages transferred as of the report date	e		RCON A521				
(2) Amount of recourse exposure on these mortgages as of the report date			RCON A522				
b. Other financial assets (excluding small business obligations reported in item 9.c	<b>:</b> ):						
(1) Outstanding principal balance of assets transferred as of the report date			RCON A523				
(2) Amount of recourse exposure on these assets as of the report date			RCON A524				
c. Small business obligations transferred with recourse under Section 208 of the F	Riegle						
Community Development and Regulatory Improvement Act of 1994:			20011				
(1) Outstanding principal balance of small business obligations transferred as c	of the repo	rt date	RCON A249				
(2) Amount of retained recourse on these obligations as of the report date			RCON A250				
Notional amount of credit derivatives:			20011				
a. Credit derivatives on which the reporting bank is the guarantor			RCON A534				
b. Credit derivatives on which the reporting bank is the beneficiary			RCON A535		<u> </u>		
1. Spot foreign exchange contracts			RCON 8765		<u> </u>		
2. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize	e and des	cribe		,			
each component of this item over 25% of Schedule RC, item 28, "Total equity capit	al")		RCON 3430				
a. TEXT 3555	RCON 3555						
b. TEXT 3556	RCON 3556						
C. TEXT 3557	RCON 3557						
d.   TEXT   3558	RCON 3558						

<sup>&</sup>lt;sup>1</sup> Do not report letters of credit as "contra" items in "Other assets" (Schedule RC-F) and "Other liabilities" (Schedule RC-G).

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## Schedule RC-L—Continued

		Dollar Amour	nts in Thou	sands		Mil	Thou	
		off-balance sheet assets (exclude off-balance sheet derivatives) (itemize and aponent of this item over 25% of Schedule RC, item 28, "Total equity capital").			RCON 5591			13.
a.	TEXT 5592		RCON 5592 RCON		-			13.a.
b.	TEXT 5593 TEXT		5593 RCON		-			13.b.
C.	5594 TEXT		5994 RCON		-			13.c.
d.	5595		5595					13.d.

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Dollar Amounts in Thousands	l `I	olumn nteres Rate ontrac	st	` F	olumn Foreig xchan ontrac	n <sup>′</sup> ge	D.	olumn Equity erivati ontrac	ve	Čo ar	olumn mmoo nd Oth	ditý ner	
Off-balance Sheet Derivatives Position Indicators		Mil	Thou		Mil	Thou			Thou		Mil	Thou	
14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e						•							
must equal sum of items 15, 16.a, and 16.b): a. Futures contracts	RCON 8693 RCON			RCON 8694 RCON			RCON 8695 RCON			RCON 8696 RCON			14.a.
b. Forward contracts	8697			8698			8699			8700			14.b.
(1) Written options	RCON 8701 RCON 8705			RCON 8702 RCON 8706			RCON 8703 RCON 8707			RCON 8704 RCON 8708			14.c.(1) 14.c.(2)
d. Over-the-counter option contracts:  (1) Written options	RCON 8709			RCON 8710			RCON 8711			RCON 8712			14.d.(1)
(2) Purchased optionse. Swaps	RCON 8713 RCON 3450			RCON 8714 RCON 3826			RCON 8715 RCON 8719			RCON 8716 RCON 8720			14.d.(2) 14.e.
Total gross notional amount of derivative contracts held for trading	RCON A126			RCON A127			RCON 8723			RCON 8724			15.
16. Gross notional amount of derivative contracts held for purposes other than trading:	5000									2001			
a. Contracts marked to market      b. Contracts not marked to market	RCON 8725 RCON 8729			RCON 8726 RCON 8730			RCON 8727 RCON 8731			RCON 8728 RCON 8732			16.a. 16.b.
c. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589												16.c.

Memoranda Dollar Amounts in Thousands		Mil T	hou	
<ul><li>12. Not applicable</li><li>3. Unused commitments with an original maturity exceeding one year that are reported in</li></ul>				
Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments that are fee paid or otherwise legally binding)	RCON 3833			M.3.

## Schedule RC-M—Memoranda

		C16	<b>3</b> 5	<b>◀</b>
Dollar Amounts in Thousands		Mil	Thou	•
Extensions of credit by the reporting bank to its executive officers, directors, principal	L			
shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders,				
and their related interests	RCON 6164			1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount				
of all extensions of credit by the reporting bank (including extensions of credit to				
related interests) equals or exceeds the lesser of \$500,000 or 5 percent				
of total capital as defined for this purpose in agency regulations				1.b.
2. Not applicable				
3. a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule RC,				
item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of	BCON .			
collection)	RCON 0050 RCON			3.a.
b. Currency and coin (included in Schedule RC, item 1.a)	0080			3.b.
4. Outstanding principal balance of 1–4 family residential mortgage loans serviced for others				
(include both retained servicing and purchased servicing):	RCON	T		
a. Mortgages serviced under a GNMA contract	RCON 5500			4.a.
b. Mortgages serviced under a FHLMC contract:	RCON	Т		
(1) Serviced with recourse to servicer	5501 RCON			4.b.(1)
(2) Serviced without recourse to servicer	5502			4.b.(2)
c. Mortgages serviced under a FNMA contract:	RCON 5503	T		
(1) Serviced under a regular option contract	RCON			4.c.(1)
(2) Serviced under a special option contract	5504 RCON			4.c.(2)
d. Mortgages serviced under other servicing contracts	5505			4.d.
5. Not applicable				
6. Intangible assets:	RCON 3164	Т		0 -
a. Mortgage servicing assets	3164			6.a.
(1) Estimated fair value of mortgage servicing assets				6.a.(1)
(1) Purchased credit card relationships and nonmortgage servicing assets	RCON B026	T		6.b.(1)
(2) All other identifiable intangible assets	RCON 5507			6.b.(1)
c. Goodwill	RCON 3163			6.c.
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON 2143			6.d.
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered	2140			o.u.
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		1		0.0.
redeem the debt	RCON 3295			7.
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)(a)
(b) Farmland	RCON 5509			8.a.(2)(b)
(c) 1–4 family residential properties	RCON 5510			8.a.(2)(c)
(d) Multifamily (5 or more) residential properties	RCON 5511			8.a.(2)(d)
(e) Nonfarm nonresidential properties	RCON 5512			8.a.(2)(e)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCON 2150			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)

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### Schedule RC-M—Continued

Dollar Amounts in Thousands	Mil	Thou	
Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus"	RCON 3778		9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):			
a. Money market funds	RCON 6441		10.a.
b. Equity securities funds	RCON 8427		10.b.
c. Debt securities funds	RCON 8428		10.c.
d. Other mutual funds	RCON 8429		10.d.
e. Annuities	RCON 8430		10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above)	RCON 8784		10.f.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts			
included in assets and liabilities reported in Schedule RC	RCON A525		11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in		•	
accordance with generally accepted accounting principles1	RCON A526		12.

		·			
Memorandum	Dollar Amounts in Thousands		Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instrumen	ts (to be completed				
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.

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

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.	30 t day	olumr ast du hroug s and	ue <sup>′</sup> h 89 l still	Pa day	olumn st due s or m and sti ccruin	e 90 nore ill	١ ،	C1 olumn onaccr	,
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
1. Real estate loans	RCON 1210			RCON 1211			RCON 1212		
2. Installment loans	RCON 1214			RCON 1215			RCON 1216		
3. Credit cards and related plans	RCON 1218			RCON 1219			RCON 1220		
4. Commercial (time and demand) and all other loans	RCON 1222			RCON 1223			RCON 1224		
5. Lease financing receivables	RCON 1226			RCON 1227			RCON 1228		
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON 3505			RCON 3506			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.

C173 Memoranda 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, RCON 1658 RCON 1659 RCON 1661 Part I, Memorandum item 1)..... 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..... M.2. 3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in RCON 5421 Schedule RC-N, items 2 through 4, above ..... M.3. 4. Real estate loans (sum of Memorandum items 4.a through 4.e must equal Schedule RC-N, item 1, above): RCON 5425 a. Construction and land development ..... M.4.a. RCON 5428 RCON 5429 b. Secured by farmland..... M.4.b. c. Secured by 1–4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential RCON 5430 RCON 5431 properties and extended under lines of credit ..... M.4.c.(1) RCON 5434 (2) All other loans secured by 1-4 family residential properties .... M.4.c.(2) RCON 5437 RCON 5438 d. Secured by multifamily (5 or more) residential properties ..... M.4.d. e. Secured by nonfarm nonresidential properties ...... M.4.e.

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

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

				75	◀
	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 deposits1	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.
4.	Deposits of consolidated subsidiaries (not included in total deposits):				
	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:				
	a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)	RCON 2314			6.a.
	b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 4 or 5,				
	column A or C, but not column B)	RCON 2315			6.b.
7.	Unamortized premiums and discounts on time and savings deposits: 1, 2				
	a. Unamortized premiums	RCON 5516			7.a.
	b. Unamortized discounts	RCON 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:				
	(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	RCON 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				
	members report deposits attributable to BIF)	RCON A532			8.a.(2)
	b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	RCON A533			8.b.

Person to whom questions about the Reports of Condition	on and Income should be directed:	C177 ◀
Jame and Title (TEXT 8901)		
elephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)	

<sup>&</sup>lt;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>&</sup>lt;sup>2</sup> Exclude core deposit intangibles.

#### 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.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal			•	
demand balances with foreign banks and foreign offices of other U.S. banks (other than				
insured branches in Puerto Rico and U.S. territories and possessions) that were reported				
on a net basis in Schedule RC-E had been reported on a gross basis	RC0N A181			11.b.
c. Amount by which demand deposits would be reduced if cash items in process of				
collection were included in the calculation of the reporting bank's net reciprocal demand				
balances with the domestic offices of U.S. banks and savings associations and insured				
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCON A182			11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in				
accordance with generally accepted accounting principles (exclude amounts related to				
reciprocal demand balances):				
a. Amount of assets netted against demand deposits	RC0N A527			12.a.
b. Amount of assets netted against time and savings deposits	RCON A528			12.b.
Memoranda (to be completed each quarter except as noted)				
Dollar Amounts in Thousands		Mil	Thou	

u
M.1.a.(1)
M.1.a.(2)
M.1.b.(1)
M.1.b.(2)

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

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

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

	FI	DIC	Се	rt N	0.	
 RCON A545						M.3.

26
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Legal Title of Bank

FDIC Certificate Number

### Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1999, must complete items 2 through 9 and Memoranda items 1 and 2. Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.

1. Test for determining the extent to which Schedule RC-R must be completed. To be completed

only by banks with total assets of less than \$1 billion. Indicate in the appropriate box at the right

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

RCON
6056

1.

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

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

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

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

Dollar Amounts in Thousands		Mil	Thou	
2. Portion of qualifying limited-life capital instruments (original weighted average maturity of at				
least five years) that is includible in Tier 2 capital:	RCON			
Subordinated debt <sup>1</sup> and intermediate term preferred stock	. A515			2.a.
b. Other limited-life capital instruments	RCON A516			2.b.
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank				
for its own internal regulatory capital analyses consistent with applicable capital standards):				
a. (1) Tier 1 capital	RCON 8274			3.a.(1)
a. (1) Tier 1 capital(2) Tier 2 capital	RCON 8275			3.a.(2)
(3) Not applicable				( )
b. Total risk-based capital	RCON 3792			3.b.
c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted				
assets)	RCON A222			3.c.
d. (1) Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in item 3.c				
above and all other deductions)	RCON A223			3.d.(1)
(2) Not applicable				( )
e. Maximum contractual dollar amount of recourse exposure in low level recourse transactions				
(to be completed only if the bank uses the "direct reduction method" to report these				
transactions in Schedule RC-R)	RCON 1727			3.e.
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 7, less all			•	
assets deducted from Tier 1 capital) <sup>2</sup>	RCON A224			3.f.

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

- 4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:
  - a. Assets recorded on the balance sheet ......
  - b. Credit equivalent amount of off-balance sheet items.....

	(Co	olumn	A)	(Column B)						
	1	Assets	3	Credit Equiv-						
	R	ecorde	ed	alent Amount						
		on the	;	of Off-Balance						
	Bala	nce S	heet	Sheet Items <sup>3</sup>						
		Mil	Thou		Mil	Thou				
	RCON 5163									
.				RCON 3796						

4.a. 4.b.

<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.

6.a.

6.b.

RCON 3803

Legal Title of Bank

FDIC Certificate Number

Schedule RC-R—Continued	R	Column Assets ecord on the	s ed e	Credit Ar Off	olumn t Equi nount -Bala	valent of nce	
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
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			RCON 3801			5.a 5.b

#### Memoranda

Dollar Amounts in Thousands

1. Current credit exposure across all off-balance sheet derivative contracts covered by the risk-based capital standards.

Mil Thou

RCON
8764

M.1.

With a remaining maturity of (Column A) (Column B) (Column C) One year Over Over or less one year five years through five years 2. Notional principal amounts of off-balance sheet derivative Thou Mil Thou Mil Mil Thou contracts:3 RCON 3809 RCON 8766 RCON 8767 M.2.a. a. Interest rate contracts ..... RCON 8769 b. Foreign exchange contracts ..... M.2.b. RCON 8771 RCON 8772 RCON 8773 M.2.c. c. Gold contracts..... M.2.d. d. Other precious metals contracts..... RCON RCON 8778 RCON 8779 M.2.e. e. Other commodity contracts..... f. Equity derivative contracts..... M.2.f.

a. Assets recorded on the balance sheet .....

b. Credit equivalent amount of off-balance sheet items.....

<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.

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

at close of business on							
Legal Title of Bank	City	State					
The management of the reporting bank may, <i>if it wishes</i> , submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made	the bank's statement both on agency computerized records and in computer-file releases to the public.						
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	All information furnished by the bank in must be accurate and not misleading. Ap taken by the submitting bank to ensure the statement must be signed, in the spasenior officer of the bank who thereby attempts to the statement must be signed.	propriate efforts shall be ne statement's accuracy. ace provided below, by a					
SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE	If, subsequent to the original submission, <i>material</i> change submitted for the data reported in the Reports of Condition Income, the existing narrative statement will be deleted from files, and from disclosure; the bank, at its option, may replace it a statement, under signature, appropriate to the amended data						
PRIVACY OF THEIR CUSTOMERS. Banks choosing <i>not</i> 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 <i>NOT</i> enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."	The optional narrative statement will appear in agency record and in release to the public exactly as submitted (or amend as described in the preceding paragraph) by the management the bank (except for the truncation of statements exceeding to 750-character limit described above). THE STATEMENT WILL No.						
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	SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT AND SIGNIFY THAT SIGNIFY THAT						
No comment (RCON 6979)		C171 C172					
BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980)							

Signature of Executive Officer of Bank

Date of Signature

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

NAME AND ADDRESS OF BANK

OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002

SPECIAL REPORT (Dollar Amounts in Thousands)

CLOSE OF BUSINESS	FDIC Certificate Number		
DATE		C-700	•

LOANS TO EXECUTIVE OFFICE	S (Complete as of	feach Call Report Date)
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The following information is required by Public Laws 90–44 and 102–242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). (Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

Number of loans made to executive officers since the previous Call Report date Total dollar amount of above loans (in thousands of dollars)			RCO 356° RCO 3562	1 N				e I
Range of interest charged on above loans  (example: 93/4% = 9.75)	 _	 	_ [	% to	RCON 7702	 	%	

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)