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

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

This report form is to be filed by banks with domestic offices only.

Banks with foreign offices (as defined in the instructions) must file

The Reports of Condition and Income are to be prepared in

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 Fed-

accordance with Federal regulatory authority instructions.

eral regulatory authority and is true and correct.

# **Consolidated Reports of Condition and Income for** A Bank With Domestic Offices Only and Total Assets of \$300 Million or More—FFIEC 032 (20001231)

Report at the close of business December 31, 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).

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.

١, 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

#### 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 (RCRI 9050)

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

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)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

1

Director (Trustee)

(RCRI 9999)

FFIEC 031.

Director (Trustee)

Director (Trustee)

City (TEXT 9130)

Date of Signature



### Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$300 Million or More

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#### **Disclosure of Estimated Burden**

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

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

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

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

#### **Report of Condition**

Schedule RC—Balance Sheet
From Depository Institutions
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### 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.

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FFIE	C 03	32
Page	RI-	1

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

# Consolidated Report of Income for the period January 1, 2000–December 31, 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

			13	80	◀
Dollar Amounts in Thousands	3	Bil	Mil	Thou	
. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate	RIAD 4011				1.a.(1)
(2) Loans to finance agricultural production and other loans to farmers	RIAD 4024				1.a.(2)
(3) Commercial and industrial loans	RIAD 4012				1.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards and related plans	RIAD 4054				1.a.(4)
(b) Other	RIAD 4055				1.a.(4)
(5) Loans to foreign governments and official institutions	RIAD 4056				1.a.(5)
(6) Obligations (other than securities and leases) of states and political subdivisions					
in the U.S.:			i		
(a) Taxable obligations	RIAD 4503				1.a.(6)
(b) Tax-exempt obligations	RIAD 4504				1.a.(6)
(7) All other loans	RIAD 4058				1.a.(7)
b. Income from lease financing receivables:			i		
(1) Taxable leases	RIAD 4505				1.b.(1)
(2) Tax-exempt leases	RIAD 4307				1.b.(2)
c. Interest income on balances due from depository institutions <sup>1</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.:					
(a) Taxable securities	RIAD 4506				1.d.(2)
(b) Tax-exempt securities	RIAD 4507				1.d.(2)
(3) Other domestic debt securities (including mortgage-backed securities not issued					
or guaranteed by FNMA, FHLMC, or GNMA)	RIAD 3657				1.d.(3)
(4) Foreign debt securities	RIAD 3658				1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659				1.d.(5)
e. Interest income from trading assets	RIAD 4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD 4020				1.f.
g. Total interest income (sum of items 1.a through 1.f)					1.g.

<sup>&</sup>lt;sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

### Schedule RI—Continued

	,	Year-1	o-dat	е	
Dollar Amounts in Thousands		Bil	Mil	Thou	
2. Interest expense:	1				
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:				1	
(a) Money market deposit accounts (MMDAs)	RIAD 4509				2.a.(2)(a)
(b) Other savings deposits	RIAD				2.a.(2)(b)
(c) Time deposits of \$100,000 or more					2.a.(2)(c)
(d) Time deposits of less than \$100,000	RIAD A518				2.a.(2)(d)
b. Expense of federal funds purchased and securities sold under	71010	1	1	1	
agreements to repurchase	RIAD 4180		<u> </u>		2.b.
	4160				2.0.
c. Interest on demand notes issued to the U.S. Treasury, trading	RIAD	1	1		
liabilities, and other borrowed money	4185		1	1	2.c.
d. Not applicable.	RIAD				2.5
e. Interest on subordinated notes and debentures	4200 BIAD				2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073				2.f.
3. Net interest income (item 1.g minus 2.f)					4074 <b>3</b> .
4. Provisions:					RIAD
a. Provision for credit losses					4230 4.a
b. Provision for allocated transfer risk					4243 4.b
5. Noninterest income:	RIAD	1	1	-	
a. Income from fiduciary activities	4070				5.a.
b. Service charges on deposit accounts	RIAD 4080				5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum		1	1		
items 8.a through 8.d)	RIAD A220				5.c.
d.–e. Not applicable.					
f. Other noninterest income:					
(1) Other fee income	RIAD 5407				5.f.(1)
(2) All other noninterest income*	RIAD 5408				5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f)					RIAD 4079 5.g
6. a. Realized gains (losses) on held-to-maturity securities					RIAD 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			1	7.c.
<ul> <li>d. Total noninterest expense (sum of items 7.a through 7.c)</li> </ul>					RIAD 4093 7.d
8. Income (loss) before income taxes and extraordinary items and other					
adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)					RIAD 4301 8.
9. Applicable income taxes (on item 8)					RIAD
					4302 9.
0. Income (loss) before extraordinary items and other adjustments					RIAD 4300 10.
(item 8 minus 9)					4300         10.           RIAD         11.
1. Extraordinary items and other adjustments, net of income taxes*					RIAD
2. Net income (loss) (sum of items 10 and 11)					4340 12.

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

FDIC Certificate Number

### Schedule RI—Continued

Schedule RI—Continued			I381		
Memoranda		Year-t	r-to-date		
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired					
after August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				
2. Income from the sale and servicing of mutual funds and annuities (included in					
Schedule RI, item 8)	RIAD 8431				
3. Not applicable					
4. Number of full-time equivalent employees at end of current period (round to nearest whole		1	lumbe	er	
number)	RIAD 4150				
5.–6. Not applicable		-			
7. If the reporting bank has restated its balance sheet as a result of applying push down	CC	YY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>1</sup>					
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments)					
(sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou	
a. Interest rate exposures	RIAD 8757				
b. Foreign exchange exposures	RIAD 8758				
c. Equity security and index exposures	RIAD 8759				
d. Commodity and other exposures					
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income	RIAD 8761				
b. Net (increase) decrease to interest expense	RIAD 8762				
c. Other (noninterest) allocations	DIAD				
10. Credit losses on off-balance sheet derivatives (see instructions)	RIAD A251				
11. Does the reporting bank have a Subchapter S election in effect for federal income		YES		NO	
tax purposes for the current tax year?	RIAD A530				
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11		Bil	Mil	Thou	
to be reported with the December Report of Income)	RIAD 4772				

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

# Schedule RI-A—Changes in Equity Capital

	13	83
Bil	Mil	Thou
1AD 215		
1AD 216		
1AD 217		
IAD 340		
IAD 346		
IAD 356		
470		
460		
411		
IAD 412		
433		
IAD 574		
IAD 415		1
	-	1
IAD 210		
41		

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

Part I. Charge-ons and Recoveries on Loans and Leases								86		
Part I excludes charge-offs and recoveries through		•	imn A			(Colu	mn B)	)		
the allocated transfer risk reserve.		Char	ge-offs		Recoveries					
			Cale	ndar y	ear-to	-date				
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		
1. Loans secured by real estate:						·	•			
a. To U.S. addressees (domicile)	RIAD 4651				RIAD 4661					
b. To non-U.S. addressees (domicile)	RIAD 4652				RIAD 4662					
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions	RIAD 4653				RIAD 4663					
b. To foreign banks	RIAD 4654				RIAD 4664					
3. Loans to finance agricultural production and other loans to farmers	RIAD 4655				RIAD 4665					
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	RIAD 4645				RIAD 4617					
b. To non-U.S. addressees (domicile)	RIAD 4646				RIAD 4618					
5. Loans to individuals for household, family, and other personal										
expenditures:										
a. Credit cards and related plans	RIAD 4656				RIAD 4666					
b. Other (includes single payment, installment, and all student loans)	RIAD 4657				RIAD 4667					
<ol> <li>Loans to foreign governments and official institutions</li> </ol>	RIAD 4643				RIAD 4627					
7. All other loans	RIAD 4644				RIAD 4628					
8. Lease financing receivables:			1			1				
a. Of U.S. addressees (domicile)	RIAD 4658				RIAD 4668					
b. Of non-U.S. addressees (domicile)					RIAD 4669					
9. Total (sum of items 1 through 8)	DIAD				RIAD 4605					

### Part I. Charge-offs and Recoveries on Loans and Leases

		(Colu Charo	mn A) ae-offs	,		(Colu Reco		,	
Memoranda			,	endar y	ear-to	-date		-	
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou	
1.–3. Not applicable									
4. Loans to finance commercial real estate, construction, and land									
development activities (not secured by real estate) included in				1				1	
Schedule RI-B, part I, items 4 and 7, above	RIAD 5409				RIAD 5410				M.4.
5. Loans secured by real estate (sum of Memorandum items 5.a									
through 5.e must equal sum of Schedule RI-B, part I, items 1.a									
and 1.b, above):									
a. Construction and land development	RIAD 3582				RIAD 3583				M.5.a
b. Secured by farmland	RIAD				RIAD 3585				M.5.b
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential			_			_			
properties and extended under lines of credit	RIAD 5411				RIAD 5412				M.5.c
(2) All other loans secured by 1-4 family residential properties	RIAD				RIAD 5414				M.5.c
d. Secured by multifamily (5 or more) residential properties	RIAD				RIAD 3589				M.5.d
e. Secured by nonfarm nonresidential properties	RIAD				RIAD 3591				M.5.e

6

FDIC Certificate Number

### Schedule RI-B—Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance originally reported in the December 31, 1999, Reports of Condition and Income	RIAD 3124				1.
2. Recoveries (must equal or exceed part I, item 9, column B above)	RIAD 2419				2.
3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above)	RIAD 2432				3.
4. Provision for credit losses (must equal Schedule RI, item 4.a)	RIAD 4230				4.
5. Adjustments* (see instructions for this schedule)	RIAD 4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed					
Schedule RC, item 4.b)	RIAD A512				6.

\*Describe on Schedule RI-E—Explanations

### Schedule RI-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.)

				13	95	]◀
			Year-t	o-date	Э	1
	Dollar Amounts in Thousands		Bil	Mil	Thou	1
1.	All other noninterest income (from Schedule RI, item 5.f.(2))	1				1
	Report amounts that exceed 10% of Schedule RI, item 5.f.(2):					
	a. Net gains (losses) on other real estate owned	RIAD 5415				1.a
	b. Net gains (losses) on sales of loans	RIAD 5416				1.b
	c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417				1.c
	Itemize and describe the three largest other amounts that exceed 10% of Schedule RI,					]
	item 5.f.(2):					
	d. TEXT 4461	RIAD 4461				1.d
	e. TEXT 4462	RIAD 4462				1.e
	f. TEXT 4463	RIAD 4463				1.f.
2.	Other noninterest expense (from Schedule RI, item 7.c):					1
	a. Amortization expense of intangible assets	RIAD 4531				2.a
	Report amounts that exceed 10% of Schedule RI, item 7.c:					1
	b. Net (gains) losses on other real estate owned	RIAD 5418				2.b
	c. Net (gains) losses on sales of loans	RIAD 5419				2.c
	d. Net (gains) losses on sales of premises and fixed assets	RIAD 5420				2.d
	Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:					1
	e. TEXT	RIAD 4464				2.e
	f. TEXT 4467	RIAD 4467				2.f.
	g. TEXT 4468	RIAD 4468				2.g

# Schedule RI-E—Continued

Dollar Ar Extraordinary items and other adjustments and applicable income tax effect ( tem 11) (itemize and describe all extraordinary items and other adjustments):	from S	Schedule			Bil	Mil	Thou
tem 11) (itemize and describe all extraordinary items and other adjustments):	Hedgir		RI,				
	Hedgir						
TENT	RIAD						-
a. (1) Effect of adopting FAS 133, "Accounting for Derivative Instruments and		ng Activitie	es"	RIAD 6373			
$\mathbf{D}_{1} = \begin{bmatrix} TEXT \\ 4487 \end{bmatrix}$				RIAD 4487			
(O) Analisship in some two offs at	RIAD 4488						
$\begin{array}{c} \begin{array}{c} \text{TEXT} \\ 4489 \end{array}$				RIAD 4489			
	RIAD 4491						
Equity capital adjustments from amended Reports of Income (from Schedule	RI-A,	item 2)					
itemize and describe all adjustments):							
A. TEXT 4492				RIAD 4492			
D. TEXT 4493				RIAD 4493			
Cumulative effect of changes in accounting principles from prior years							
from Schedule RI-A, item 9) (itemize and describe all changes in accounting	princi	ples):					
A. TEXT		. ,		RIAD 4494			
TEXT				RIAD 4495			
Corrections of material accounting errors from prior years (from Schedule RI-	A, iter	n 10)					
itemize and describe all corrections):		,					
A. TEXT 4496				RIAD 4496			
D. TEXT				RIAD 4497			
Other transactions with parent holding company (from Schedule RI-A, item 12	2)						
itemize and describe all such transactions):	,						
A. TEXT /				RIAD 4498			
TEXT				RIAD 4499			
Adjustments to allowance for credit losses (from Schedule RI-B, part II, item s	5)						
itemize and describe all adjustments):							
TEXT 4. 4521				RIAD 4521			
0. 4522				RIAD 4522			
Dther explanations (the space below is provided for the bank to briefly descri	be, at	its		139	98	3	99
option, any other significant items affecting the Report of Income):	, at						

Other explanations (please type or print clearly):

(TEXT 4769)

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FFIE	C 032
Page	RC-1

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

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

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

### Schedule RC—Balance Sheet

			C300	
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON 0081			
b. Interest-bearing balances <sup>2</sup>	RCON 0071			
2. Securities:			-	
a. Held-to-maturity securities (from Schedule RC-B, column A)				
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON 1773			
3. Federal funds sold and securities purchased under agreements to resell	RCON 1350			
4. Loans and lease financing receivables:				
a. Loans and leases, net of unearned income (from Schedule RC-C)				
b. LESS: Allowance for loan and lease losses	_			
c. LESS: Allocated transfer risk reserve	_			
d. Loans and leases, net of unearned income,				
allowance, and reserve (item 4.a minus 4.b and 4.c)	RCON 2125			
5. Trading assets (from Schedule RC-D)	RCON 3545			
6. Premises and fixed assets (including capitalized leases)				
7. Other real estate owned (from Schedule RC-M)				
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON 2130			
9. Customers' liability to this bank on acceptances outstanding	RCON 2155			
10. Intangible assets (from Schedule RC-M)	RCON 2143			
11. Other assets (from Schedule RC-F)				
12. Total assets (sum of items 1 through 11)	RCON 2170			

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

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

### Schedule RC—Continued

	Dollar Amounts in Thousands	Bil	Mil Thou	]
LIABILITIES				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from S	Schedule R <u>C-E)</u>	RCON 2200		13.a.
(1) Noninterest-bearing <sup>1</sup>	DCON			13.a.(1)
(2) Interest-bearing	RCON			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IB		-		(_)
(1) Noninterest-bearing				
(2) Interest-bearing				
14. Federal funds purchased and securities sold under agreements		RCON 2800		14.
15. a. Demand notes issued to the U.S. Treasury	•	RCON 2840		15.a.
b. Trading liabilities (from Schedule RC-D)		RCON 3548		15.b.
16. Other borrowed money (includes mortgage indebtedness and o		3340		10.0.
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 th		2332 RCON A547		
		A547 RCON A548		16.b.
c. With a remaining maturity of more than three years		A548		16.c.
17. Not applicable		RCON 2920	T 1	1.0
18. Bank's liability on acceptances executed and outstanding		2920 RCON 3200		18.
19. Subordinated notes and debentures <sup>2</sup>		3200 RCON		19.
20. Other liabilities (from Schedule RC-G)		RCON 2930 RCON		20.
21. Total liabilities (sum of items 13 through 20)		RCON 2948		21.
22. Not applicable				
EQUITY CAPITAL		RCON		
23. Perpetual preferred stock and related surplus		3838 RCON		23.
24. Common stock		3230		24.
25. Surplus (exclude all surplus related to preferred stock)		BOOM		25.
26. a. Undivided profits and capital reserves		RCON 3632		26.a.
b. Net unrealized holding gains (losses) on available-for-sale s	ecurities	RCON 8434		26.b.
c. Accumulated net gains (losses) on cash flow hedges		RCON 4336		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.
<ul> <li>Memorandum</li> <li>To be reported with the March Report of Condition.</li> <li>1. Indicate in the box at the right the number of the statement below most comprehensive level of auditing work performed for the based on the based o</li></ul>			Number	7
auditors as of any date during 1999.			RCON 6724	M.1.
				_
<ul> <li>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</li> <li>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards</li> </ul>	<ul> <li>4 = Directors' examination of the bar auditors (may be required by sta</li> <li>5 = Review of the bank's financial sta</li> <li>6 = Compilation of the bank's financia auditors</li> </ul>	te chartering atements by	authority) external audito	
by a certified public accounting firm which submits a report on the	7 = Other audit procedures (excludir	ng tax prepar	ation work)	
consolidated holding company (but not on the bank separately) 3 = Directors' examination of the bank conducted in accordance with	8 = No external audit work		·	

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.

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

Exclude assets held for trading.

Exclude assets held for trading.			C	805	
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:			-	-	
a. Cash items in process of collection and unposted debits	RCON 0020				1.a.
b. Currency and coin	RCON 0080				1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks	RCON 0083				2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	DCON				2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	RCON 0073				3.a.
b. Other banks in foreign countries and foreign central banks	RCON 0074				3.b.
4. Balances due from Federal Reserve Banks					4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	DCON				5.

Memorandum					
Dollar Amounts in Thousands		Bil	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.

### Schedule RC-B—Securities

Exclude assets held for trading.

	-														C	310	
		Held-to-maturity Available-for-sale									ale						
		(Colu	mn A)			(Colu	mn B)			(Colu	mn C)			(Colu	mn D)		
	A	mortiz	ed Co	st		Fair \	Value		A	mortiz	ed Co	st		Fair \	/alue1		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	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. Govern-																	
ment 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.

<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.

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# Schedule RC-B—Continued

			H	eld-to-	matur	ity					Av	ailable	-for-s	ale			
		(Colu	mn A)				mn B)			(Colu					mn D)		
	A		ed Co	1		-	Value	1	A	mortiz					/alue <sup>1</sup>		
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
3. Securities issued by																	
states and political sub-																	
divisions in the U.S.:	RCON		1		RCON		1		RCON	1			RCON				2 -
a. General obligations b. Revenue obligations	1676 RCON				1677 RCON				1678 RCON				1679 RCON				3.a. 3.b.
c. Industrial development	1681				1686				1690				1691				5.0.
and similar obligations	RCON 1694				RCON 1695				RCON 1696				RCON 1697				3.c.
4. Mortgage-backed	1034		1		1035		1	1	1030	1			1037				0.0.
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by																	
GNMA	RCON 1698				RCON 1699				RCON 1701				RCON 1702				4.a.(1)
(2) Issued by FNMA			i	i		-	i			i		r					
and FHLMC	RCON 1703				RCON 1705				RCON 1706				RCON 1707				4.a.(2)
(3) Other pass-through	RCON		i		DOON	-	i	1	DOON	ı		r	DOON		1		
securities	1709				RCON 1710				RCON 1711				RCON 1713				4.a.(3)
b. Other mortgage-backed																	
securities (include																	
CMOs, REMICs, and																	
stripped MBS):																	
(1) Issued or guar-																	
anteed by FNMA,																	
FHLMC, or GNMA	RCON 1714			L	RCON			1	RCON 1716				RCON 1717	1	1	1	4.b.(1)
(2) Collateralized by	1714		1	1	1715		1	1	1710	1			1717	1	1	1	4.0.(1)
MBS issued or																	
guaranteed by																	
FNMA, FHLMC, or																	
GNMA	RCON 1718				RCON 1719				RCON 1731				RCON 1732				4.b.(2)
(3) All other mortgage-																	
backed securities	RCON 1733				RCON 1734				RCON 1735				RCON 1736				4.b.(3)
5. Other debt securities:																	
a. Other domestic debt				1				1		i				1	1	1	
securities	RCON 1737				RCON 1738				RCON 1739				RCON 1741				5.a.
b. Foreign debt securities	RCON 1742				RCON 1743				RCON 1744				RCON 1746				5.b.
<ol><li>Equity securities:</li></ol>																	
a. Investments in mutual																	
funds and other equity																	
securities with readily																	
determinable fair									RCON	1			RCON				6 0
values									A510				A511				6.a.
<ul> <li>b. All other equity securities<sup>1</sup></li> </ul>									RCON 1752	1			RCON 1753				6.b.
7. Total (sum of items 1									1/52	1		I	1/53	I	I		0.0.
through 6) (total of																	
column A must equal																	
Schedule RC, item 2.a)																	
(total of column D must																	
equal Schedule RC,																	
item 2.b)	RCON 1754				RCON 1771				RCON 1772				RCON 1773				7.
	· · · · ·		•				•										

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

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# Schedule RC-B—Continued

Memoranda		C	312	
Dollar Amounts in Thousands		Bil Mil	Thou	]
I. Pledged securities <sup>1</sup>	RCON 0416			M.1.
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>				
(1) Three months or less	RCON A549			M.2.a
(2) Over three months through 12 months	RCON A550			M.2.a
(3) Over one year through three years	RCON A551			M.2.a
(4) Over three years through five years	RCON A552			M.2.a
(5) Over five years through 15 years	RCON A553			M.2.a
(6) Over 15 years	RCON A554			M.2.a
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential				1
mortgages with a remaining maturity or repricing frequency of: 3, 5				
(1) Three months or less	RCON A555			M.2.1
(2) Over three months through 12 months	RCON A556			M.2.1
(3) Over one year through three years	RCON A557			M.2.I
(4) Over three years through five years	RCON A558			M.2.I
(5) Over five years through 15 years	RCON A559			M.2.I
(6) Over 15 years	RCON A560			M.2.I
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude		<b>I</b>		1
mortgage pass-through securities) with an expected average life of: 6				
(1) Three years or less	RCON A561			M.2.0
(2) Over three years	RCON A562			M.2.0
d. Debt securities with a REMAINING MATURITY of one year or less (included in		I		
Memorandum items 2.a through 2.c above)	RCON A248			M.2.0
-6. Not applicable		<b>I</b>		1
Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading				
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON 1778			М.7.
Not applicable		I		1
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 8782			M.9.a
b. Fair value	RCON 8783			M.9.

<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 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<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 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<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 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

# Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

			C	315	◀
Dollar Amounts in Thousands	5	Bil	Mil	Thou	
1. Loans secured by real estate:		1	1		
a. Construction and land development					1.a.
b. Secured by farmland (including farm residential and other improvements)	RCON 1420				1.b.
<li>c. Secured by 1–4 family residential properties:</li>					
(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
(b) Secured by junior liens	BCON				1.c.(2)
d. Secured by multifamily (5 or more) residential properties	DOON				1.d.
e. Secured by nonfarm nonresidential properties					1.e.
2. Loans to depository institutions:				1	
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	RCON 1506				2.a.(1
(1) To other commercial banks in the U.S.	DCON				2.a.(2
b. To other depository institutions in the U.S.	DCON				2.b.
c. To banks in foreign countries:	1517				2.0.
(1) To foreign branches of other U.S. banks	RCON		1		2.c.(1)
(1) To other banks in foreign countries	DOON				2.c.(2
3. Loans to finance agricultural production and other loans to farmers					2.c.(z
4. Commercial and industrial loans:	1590				5.
	RCON	1	1		1 0
a. To U.S. addressees (domicile)					4.a.
b. To non-U.S. addressees (domicile)	1764				4.b.
5. Acceptances of other banks:	RCON	1	1	1	_
a. Of U.S. banks	1756 RCON				5.a.
b. Of foreign banks	1757				5.b.
6. Loans to individuals for household, family, and other personal expenditures					
(i.e., consumer loans) (includes purchased paper):	RCON	1			
a. Credit cards and related plans (includes check credit and other revolving credit plans)	2008				6.a.
b. Other (includes single payment, installment, and all student loans)	BOOM				6.b.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081				7.
B. Obligations (other than securities and leases) of states and political subdivisions in the U.S	RCON 2107				8.
9. Other loans:					
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON 1545				9.a.
b. All other loans (exclude consumer loans)	RCON 1564				9.b.
<ol><li>Lease financing receivables (net of unearned income):</li></ol>		1			
a. Of U.S. addressees (domicile)	RCON 2182			· ·	10.a.
b. Of non-U.S. addressees (domicile)	RCON 2183			·	10.b.
1. LESS: Any unearned income on loans reflected in items 1–9 above	RCON 2123			· ·	11.
2. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11)					
(must equal Schedule RC, item 4.a)	RCON 2122				12.

# Schedule RC-C—Continued

Part I. Continued

Memoranda		
Dollar Amounts in Thousands	Bil	l Mil Thou
1. Not applicable		
2. Loans and leases restructured and in compliance with modified terms (included in		
Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N,		
Memorandum item 1):		
a. Loans secured by real estate:		
(1) To U.S. addressees (domicile)	RCON 1687	M.2.a
(2) To non-U.S. addressees (domicile)	RCON 1689	M.2.a
b. All other loans and all lease financing receivables (exclude loans to individuals for household,		
family, and other personal expenditures)	RCON 8691	M.2.b
c. Commercial and industrial loans to and lease financing receivables of non-U.S. addressees		
(domicile) included in Memorandum item 2.b above	RCON 8692	M.2.c
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported		
in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing		
frequency of: <sup>1,2</sup>		
(1) Three months or less		M.3.a
(2) Over three months through 12 months	RCON A565	M.3.a
(3) Over one year through three years	RCON A566	M.3.a
(4) Over three years through five years	RCON A567	M.3.a
(5) Over five years through 15 years	RCON A568	M.3.a
(6) Over 15 years	RCON A569	M.3.a
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>1,3</sup>		
(1) Three months or less		M.3.b
(2) Over three months through 12 months	RCON A571	M.3.b
(3) Over one year through three years	RCON A572	M.3.b
(4) Over three years through five years	RCON A573	M.3.b
(5) Over five years through 15 years	RCON A574	M.3.b
(6) Over 15 years	RCON A575	M.3.b
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10) with a		
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, item 1.e) with a REMAINING MATURITY of over five years	RCON A577	M.3.d
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4) with a		
REMAINING MATURITY of over three years	RCON A578	M.3.e

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

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<sup>&</sup>lt;sup>2</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 3.c.(2), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

<sup>&</sup>lt;sup>3</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 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 3.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, minus total closed-end loans secured by first liens on 1–4 family residential properties 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).

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### Schedule RC-C—Continued

### Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands		Bil	Mil	Thou	
4. Loans to finance commercial real estate, construction, and land d	levelopment activities					
(not secured by real estate) included in Schedule RC-C, part I,	items 4 and 9.b, page RC-6 <sup>1</sup>	RCON 2746				M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part	I, page RC-6)	RCON 5369				M.5.
6. Adjustable rate closed-end loans secured by first liens on 1-4 far	nily residential properties					
(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6)		RCON 5370				M.6.

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

### Schedule RC-D—Trading Assets and Liabilities

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

			C	320	
Dollar Amounts in Thousands		Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities	RCON 3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON 3532				2.
3. Securities issued by states and political subdivisions in the U.S.	RCON 3533				3.
4. Mortgage-backed securities:		-			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 3534				4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA		-			
(include CMOs, REMICs, and stripped MBS)	RCON 3535				4.b
c. All other mortgage-backed securities	RCON 3536				4.c
5. Other debt securities	RCON 3537				5.
6.–8. Not applicable		-			
9. Other trading assets	RCON 3541				9.
10. Not applicable					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity				_	
contracts	RCON 3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD 3545				12.
		-			-
LIABILITIES		Bil	Mil	Thou	
13. Liability for short positions	RCON 3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and			1	-	
equity contracts	RCON 3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	RCON 3548				15.

# Schedule RC-E—Deposit Liabilities

											C	325
			Tran	sactio	n Acco	ounts			N		ansaction counts	
	То	(Colu tal tra	,			(Colu Memo	,		(Column C) Total			
	accounts (including total demand				demand deposits (included in				nontransaction accounts			
Dollar Amounts in Thousands		depo Bil	osits) Mil	Thou		colur Bil	nn A) Mil	Thou	(inc	luding Bil	Mil	Thou
Deposits of:	-					L		1				
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 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 must equal Schedule RC,												
item 13.a)	RCON 2215				RCON 2210				RCON 2385			

### Memoranda

IVI	Dollar Amounts in Tho	usands [		Bil	Mil	Thou	
1.	Selected components of total deposits (i.e., sum of item 9, 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 remaining						
	maturity of one year or less (included in Memorandum item 1.b above)	[	RCON A244				M.1.d.(2)
	e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.						
	reported in item 3 above which are secured or collateralized as required under						
	state law) (to be completed for the December report only)	[	RCON 5590				M.1.e.
2.	Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c i	must					
	equal item 9, column C above):						
	a. Savings deposits:						
	(1) Money market deposit accounts (MMDAs)		RCON 6810				M.2.a.(1)
	(2) Other savings deposits (excludes MMDAs)		RCON 0352				M.2.a.(2)
	b. Total time deposits of less than \$100,000		RCON 6648				M.2.b.
	c. Total time deposits of \$100,000 or more		RCON 2604				M.2.c.
3.	All NOW accounts (included in column A above)	[	RCON 2398				M.3.
4.	Not applicable						

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### Schedule RC-E—Continued

#### Memoranda (continued)

Dollar Amounts in Thousands		Bil	Mil	Thou	
5. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: 1,2			,		
(1) Three months or less	RCON A579				M.5.a.(1)
(2) Over three months through 12 months	RCON A580				M.5.a.(2)
(3) Over one year through three years	RCON A581				M.5.a.(3)
(4) Over three years	RCON A582				M.5.a.(4)
b. Time deposits of less that \$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.

### Schedule RC-F—Other Assets

Schedule RC-F—Other Assets						C	330
Doll	ar Amour	nts in T	Thousand	s	Bil	Mil	Thou
1. Income earned, not collected on loans				RCON 2164			
2. Net deferred tax assets <sup>1</sup>							
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				DOON			
4. Other (itemize and describe amounts that exceed 25% of this item)				RCON			
	RCON 3549						
b. TEXT 3550	RCON 3550						
C. TEXT 3551	RCON 3551						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)				RCON 2160			

#### Memorandum

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

### Schedule RC-G—Other Liabilities

Schedule RC-G—Other Liabilities							C	335
Dollar /	Amour	nts in T	Thousa	ands		Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits <sup>3</sup>					RCON 3645			
b. Other expenses accrued and unpaid (includes accrued income taxes pa					RCON 3646			
2. Net deferred tax liabilities <sup>1</sup>	• •				RCON 3049			
3. Minority interest in consolidated subsidiaries					RCON 3000			
4. Other (itemize and describe amounts that exceed 25% of this item)					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>3</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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

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

			C	355
Dollar Amounts in Thousands		Bil	Mil	Thou
ASSETS				
1. Interest-bearing balances due from depository institutions	RCON 3381			
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</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>2</sup>	RCON 3383			
4. a. Other debt securities <sup>2</sup> (including mortgage-backed securities not issued or guaranteed				
by FNMA, FHLMC, or GNMA)	RCON 3647			
b. Equity securities <sup>3</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. Loans:				
a. Total loans	RCON 3360			
b. Loans secured by real estate	PCON			
c. Loans to finance agricultural production and other loans to farmers	RCON			
d. Commercial and industrial loans	DCON			
e. Loans to individuals for household, family, and other personal expenditures	RCON 3388			
7. Trading assets	RCON 3401			
8. Lease and financing receivables (net of unearned income)	DCON			
<ol> <li>2. Total assets<sup>4</sup></li> </ol>	RCON 3368			
LIABILITIES	0000			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone				
and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485			
11. Nontransaction accounts:	0400			
a. Money market deposit accounts (MMDAs)	RCON 3486			
b. Other savings deposits	DCON			
c. Time deposits of \$100,000 or more	PCON			
d. Time deposits of less than \$100,000	RCON			
	A529 RCON			
<ol> <li>Federal funds purchased and securities sold under agreements to repurchase</li></ol>	3353	1	L	<u> </u>
13. Other borrowed money (includes mortgage indebtedness and obligations under	RCON		1	
capitalized leases)	3355		I	

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

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

<sup>&</sup>lt;sup>4</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.

			C	360 •
	Dollar Amounts in Thousands	E	3il Mil	Thou
1. Unused commitments:				
a. Revolving, open-end lines secured by 1–4 fa	mily residential properties, e.g., home equity			-
lines		RCON 3814		
b. Credit card lines		RCON 3815		
c. Commercial real estate, construction, and lan				
	eal estate	RCON 3816		
	by real estate	RCON 6550		
	·	RCON 3817		
<u> </u>		RCON 3818		
2. Financial standby letters of credit		RCON 3819		
a. Amount of financial standby letters of credit c	DCON		•	
3. Performance standby letters of credit	-	RCON 3821		
a. Amount of performance standby letters of cre				
4. Commercial and similar letters of credit		RCON 3411		
5. Participations in acceptances (as described in th		1		
		RCON 3428		
<ol> <li>Participations in acceptances (as described in th</li> </ol>				
		RCON 3429		
7. Securities borrowed		RCON 3432		
8. Securities lent (including customers' securities le				
		RCON 3433		
9. Financial assets transferred with recourse that h				
purposes:				
a. First lien 1–4 family residential mortgage loar	ns:			
	ges transferred as of the report date	RCON A521		
	nortgages as of the report date	RCON A522		
b. Other financial assets (excluding small busine		TIOLE		
	ransferred as of the report date	RCON A523		
	ssets as of the report date	RCON A524		
c. Small business obligations transferred with re-	-	7.024		
Community Development and Regulatory Imp	-			
(1) Outstanding principal balance of small bu				
		RCON A249		
	ligations as of the report date	RCON		
10. Notional amount of credit derivatives:	יוושמווטווש מש טו נווב ובעטוג טמוב	A250		
	k is the guarantor	RCON		1
	-	A534 RCON		'  1
· -	k is the beneficiary	A535 RCON		
<ol> <li>Spot foreign exchange contracts</li> <li>All other off-balance sheet liabilities (exclude off-</li> </ol>		8765		1
-		RCON 3430		
each component of this item over 25% of Sched	ule RC, item 28, "Total equity capital")	3430		1
TEXT	RCON			
a. 3555	3555 RCON			1
D. 3556 TEXT	3556 RCON			1
C. 3557	3557 RCON			1
d. 3558	3558			1

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# Schedule RC-L—Continued

		Dollar Amounts in	n Thousands	B	il Mil	Thou	
	other off-balance sheet assets (exclude off-balance sheet derivative ch component of this item over 25% of Schedule RC, item 28, "Total			RCON 5591			13.
a. b. c. d.	TEXT         5592           TEXT         5593           TEXT         5594           TEXT         5595	RCON           5592           RCON           5593           RCON           5594           RCON           5595					13.a. 13.b. 13.c. 13.d.

														03	61	┥
	Intere		<i>,</i>		rèign		ange	E	qùity I		tive	Co		dity a	ind	
Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
						1										
	BC	ON 8693			RC	ON 8694			RC	)N 8695			RCON	8696		14.;
																14.t
	RCO	ON 8697			RC	ON 8698			RCO	ON 8699			RCON	8700		
																14.0
	RCO	ON 8701			RC	ON 8702			RCO	ON 8703			RCON	8704		
	RCO	ON 8705			RC	ON 8706			RCO	ON 8707			RCON	8708		14.0
						1										14.0
	RCO	ON 8709			RC	 ON 8710			RCO	ON 8711			RCON	8712		14.0
																14.0
	RCO	ON 8713			RC	ON 8714			RCO	ON 8715			RCON	8716		
																14.6
	RCO	ON 3450			RC	ON 3826			RCO	ON 8719			RCON	8720		
-						1	1				1		- 1			45
	RCO	ON A126			RC	ON A127			RCO	ON 8723			RCON	8724		15.
						1	1				1					
	DC	011 0705							DC	NI 0707				0700		16.a
	RU			$\vdash$	RU			Η T	RU	JIN 0/2/			RCON	0120		16.
	RCO	I I ON 8729			RC	I ON 8730	1		RCO	DN 8731	1		RCON	8732		10.1
				-												16.0
		Cor Tril Bil RC RC RC RC RC RC RC RC RC RC RC RC RC	Contracts Tril Bil Mil  RCON 8693 RCON 8697 RCON 8697 RCON 8701	Tril       Bil       Mil       Thou         RCON 8693	Contracts           Tril         Bil         Mil         Thou         Tril           I         I         I         I         I           RCON 8693         I         I         I         I         I           RCON 8693         I         <	Contracts         Cor           Tril         Bil         Mil         Thou         Tril         Bil           I         I         I         I         I         I           RCON 8693         RC         I         I         I         I           RCON 8693         RC         I         I         I         I           RCON 8697         RC         I         I         I         I           RCON 8697         RC         I         I         I         I         I           RCON 8701         RC         I	Contracts         Contracts           Tril         Bil         Mil         Thou         Tril         Bil         Mil           RCON 8693         RCON 8693         RCON 8694         Image: Contracts         Image: Contrats         Image: Contrats         Im	Contracts         Contracts           Tril         Bil         Mil         Thou         Tril         Bil         Mil         Thou           RCON 8693         RCON 8694         Image: State	Contracts         Contracts           Tril         Bil         Mil         Thou         Tril         Bil         Mil         Thou         Tril           RCON 8693         RCON 8693         RCON 8694         Image: Contracts         Image: Contracts	Contracts       Contracts         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Thou       Tril       Bil         RCON 8693       RCON 8694       RCO       RCO       RCO       RCO       RCO         RCON 8693       RCON 8699       RCO       RCO       RCO       RCO       RCO         RCON 8697       RCON 8698       RCO       RCO       RCO       RCO       RCO         RCON 8701       RCON 8702       RCO       RCO       RCO       RCO       RCO         RCON 8705       RCON 8706       RCO       RCO       RCO       RCO       RCO         RCON 8709       RCON 8710       RCO       RCO       RCO       RCO       RCO         RCON 8713       RCON 8714       RCO       RCO       RCO       RCO       RCO         RCON 3450       RCON 3826       RCO       RCO       RCO       RCO       RCO       RCO         RCON 4712       I       I       I       I       I       I       I       I         RCON 3450       RCON A127       RCO       RCO       RCO       RCO       RCO       RCO         RCON 4725       RCON 8726 <td>Contracts       Contracts       Contracts         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Thou       Tril       Bil       Mil         RCON 8693       RCON 8693       RCON 8694       RCON 8695       RCON 8696       RCON 8697         RCON 8697       RCON 8697       RCON 8698       RCON 8699       RCON 8699         RCON 8701       RCON 8702       RCON 8703       RCON 8703         RCON 8705       RCON 8706       RCON 8707         RCON 8709       RCON 8710       RCON 8711         RCON 8709       RCON 8714       RCON 8715         RCON 8713       RCON 8714       RCON 8715         RCON 8713       RCON 3826       RCON 8719         RCON 3450       RCON 3826       RCON 8719         RCON 4126       RCON 4127       RCON 8723         RCON 8725       RCON 8726       RCON 8723         RCON 8729       RCON 8730       RCON 8731</td> <td>Contracts         Contracts         Contracts           Tril         Bil         Mil         Thou         Tril         Tril         Bil         Tril         Bil         Tril         Tril</td> <td>Contracts         Contracts         Contracts         Ot           Tril         Bil         Mil         Thou         Tril         File         Image: State St</td> <td>Contracts       Contracts       Contracts       Other Cd         Tril       Bil       Mil       Thou       Thou       Tril       Exconserse       Rcon       Rco</td> <td>Contracts       Contracts       Other Contra         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Mil       Thou       Tril       Bil       Mil       Mil       Thou       Tril       Bil       Mil       &lt;</td> <td>Contracts       Contracts       Contracts       Other Contracts         Tril       Bil       Mil       Thou       Tril       Excenses       Excenses</td>	Contracts       Contracts       Contracts         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Thou       Tril       Bil       Mil         RCON 8693       RCON 8693       RCON 8694       RCON 8695       RCON 8696       RCON 8697         RCON 8697       RCON 8697       RCON 8698       RCON 8699       RCON 8699         RCON 8701       RCON 8702       RCON 8703       RCON 8703         RCON 8705       RCON 8706       RCON 8707         RCON 8709       RCON 8710       RCON 8711         RCON 8709       RCON 8714       RCON 8715         RCON 8713       RCON 8714       RCON 8715         RCON 8713       RCON 3826       RCON 8719         RCON 3450       RCON 3826       RCON 8719         RCON 4126       RCON 4127       RCON 8723         RCON 8725       RCON 8726       RCON 8723         RCON 8729       RCON 8730       RCON 8731	Contracts         Contracts         Contracts           Tril         Bil         Mil         Thou         Tril         Tril         Bil         Tril         Bil         Tril         Tril	Contracts         Contracts         Contracts         Ot           Tril         Bil         Mil         Thou         Tril         File         Image: State St	Contracts       Contracts       Contracts       Other Cd         Tril       Bil       Mil       Thou       Thou       Tril       Exconserse       Rcon       Rco	Contracts       Contracts       Other Contra         Tril       Bil       Mil       Thou       Tril       Bil       Mil       Mil       Thou       Tril       Bil       Mil       Mil       Thou       Tril       Bil       Mil       <	Contracts       Contracts       Contracts       Other Contracts         Tril       Bil       Mil       Thou       Tril       Excenses       Excenses

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# Schedule RC-L—Continued

					1				1				1		C	362	
Dollar Amounts in Thousands Off-balance Sheet Derivatives	(Column A) Interest Rate Contracts				Fo	(Colu reign E Cont		Ec	(Colu quity D Cont			(Column D) Commodity and Other Contracts			nd		
Position Indicators		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
17. Gross fair values:																	
a. Contracts held for																	
trading:																	
(1) Gross positive	RCON		1	1	RCON	1		1	RCON	1			RCON	1	1	1	l
fair value	8733				8734				8735				8736				17.a.(1
(2) Gross negative	RCON		1	1	RCON	1		1	RCON	1		1	RCON	1	1	1	1- 0
fair value	8737				8738				8739				8740				17.a.(2
b. Contracts held for																	
purposes other than trading that are marked																	
to market:																	
(1) Gross positive																	
fair value	RCON 8741				RCON 8742				RCON 8743				RCON 8744			1	17.b.(1
(2) Gross negative	0111		1	1	0.1.2	1	1	1		1	1	1	0111	1		1	17.5.(1
fair value	RCON 8745				RCON 8746				RCON 8747				RCON 8748			1	17.b.(2
c. Contracts held for																	
purposes other than																	
trading that are not																	
marked to market:																	
(1) Gross positive							,				,						
fair value	RCON 8749				RCON 8750				RCON 8751				RCON 8752				17.c.(1)
(2) Gross negative				1	-			1		1			-		1	1	
fair value	RCON 8753				RCON 8754				RCON 8755				RCON 8756				] 17.c.(2)

Memoranda					
Dollar Amounts in Thousands		Bil	Mil	Thou	
1.–2. Not applicable					
3. Unused commitments with an original maturity exceeding one year that are reported in					
Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments					
that are fee paid or otherwise legally binding)	RCON 3833				M.3.
a. Participations in commitments with an original maturity					
exceeding one year conveyed to others					M.3.a.
4. To be completed only by banks with \$1 billion or more in total assets:					
Standby letters of credit (both financial and performance) issued to non-U.S. addressees					
(domicile) included in Schedule RC-L, items 2 and 3, above	RCON 3377				M.4.
5. Loans to individuals for household, family, and other personal expenditures that have been					
securitized and sold (with servicing retained), amounts outstanding by type of loan:					
a. Loans to purchase private passenger automobiles (to be completed for the					
September report only)	RCON 2741				M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY)	RCON 2742				M.5.b.
c. All other consumer credit (including mobile home loans) (to be completed for the		,			
September report only)	RCON 2743				M.5.c.

# Schedule RC-M-Memoranda

			C3	65	
Dollar Amounts in Thousands		Bil	Mil	Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal	_				
shareholders, and their related interests	RCON 6164				1.;
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as defined for this purpose in agency regulations					1.
Federal funds sold and securities purchased under agreements to resell with U.S. branches	-				
and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3)	RCON 3405				2.
Not applicable	. 0.000		1 1		2.
Outstanding principal balance of 1–4 family residential mortgage loans serviced for others					
(include both retained servicing and purchased servicing):					
a. Mortgages serviced under a GNMA contract	RCON 5500				4.
<ul> <li>b. Mortgages serviced under a FHLMC contract:</li> </ul>	. 3300		11		т.
(1) Serviced with recourse to servicer	RCON 5501		1 1		4.
(2) Serviced with recourse to servicer	RCON				4. 4.
	. 5502				4.
<ul> <li>c. Mortgages serviced under a FNMA contract:</li> <li>(1) Serviced under a regular option contract</li> </ul>	RCON 5503				4
<ul> <li>(1) Serviced under a regular option contract</li> <li>(2) Serviced under a granical option contract</li> </ul>	RCON				4.
(2) Serviced under a special option contract	DCON				4.
d. Mortgages serviced under other servicing contracts	. 5505				4.
To be completed only by banks with \$1 billion or more in total assets:					
Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must					
equal Schedule RC, item 9):	RCON		1 1		_
a. U.S. addressees (domicile)	RCON				5.
b. Non-U.S. addressees (domicile)	. 2104				5.
Intangible assets:	RCON		1 1		
a. Mortgage servicing assets	3164				6.
	_				6.
b. Other identifiable intangible assets:	RCON				
(1) Purchased credit card relationships and nonmortgage servicing assets	. B026				6.
(2) All other identifiable intangible assets	- 5507 RCON				6.
c. Goodwill	. 3163				6.
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.
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.
Mandatory convertible debt, net of common or perpetual preferred stock dedicated to					
redeem the debt	RCON 3295				7.

<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.

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### Schedule RC-M—Continued

Dollar Amounts in Thousands	5	Bil	Mil	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	DCON.				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	DOON				8.a.(2)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	BOOM				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					8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	BOOM				8.b.(3)
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC,		1	1		
item 23, "Perpetual preferred stock and related surplus"	RCON 3778				9.
0. Mutual fund and annuity sales during the quarter (include proprietary, private label,		1		1	0.
and third party products):					
a. Money market funds	RCON 6441				10.a.
b. Equity securities funds	BOOM				10.b.
c. Debt securities funds	BOOM				10.c.
d. Other mutual funds					10.d.
e. Annuities	RCON 8430				10.a. 10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through	6430				10.6.
10.e above)	RCON				10.f.
<ol> <li>Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts</li> </ol>	8784				10.1.
included in assets and liabilities reported in Schedule RC	RCON	1	1		11.
·	·· A525			1	11.
2. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in	RCON	1	1		10
accordance with generally accepted accounting principles <sup>1</sup>	A526		I	1	12.
3. Outstanding principal balance of loans other than 1–4 family residential mortgage loans					
that are serviced for others (to be completed if this balance is more than \$10 million and	RCON	1	1		10
exceeds ten percent of total assets)	A591				13.

Memorandum	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instrument for the December report only)		RCON 3836				M.1.
		0000			<u> </u>	

<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, Leases, and Other Assets

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

olumn A, and in Memorandum items 2 through 4, olumn A, as confidential.	[	(Calu				(Calu	D)			(Calu		370
		(Colu	,			(Colu	,			(Colu		
			due	0		Past c				Nona	ccrua	
		30 thro days a				days o and		e				
		accr				accr						
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
1. Loans secured by real estate:				_								
a. To U.S. addressees (domicile)	RCON 1245				RCON 1246				RCON 1247			
b. To non-U.S. addressees (domicile)	RCON 1248				RCON 1249				RCON 1250			
2. Loans to depository institutions and acceptances												
of other banks:												
a. To U.S. banks and other U.S. depository												
institutions	RCON 5377				RCON 5378				RCON 5379			
b. To foreign banks	RCON 5380				RCON 5381				RCON 5382			
3. Loans to finance agricultural production and												
other loans to farmers	RCON 1594				RCON 1597				RCON 1583			
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	RCON 1251				RCON 1252				RCON 1253			
b. To non-U.S. addressees (domicile)	RCON 1254				RCON 1255				RCON 1256			
5. Loans to individuals for household, family, and												
other personal expenditures:								÷			÷	
a. Credit cards and related plans	RCON 5383				RCON 5384				RCON 5385			
b. Other (includes single payment, installment,								÷			÷	
and all student loans)	RCON 5386				RCON 5387				RCON 5388			
<ol><li>Loans to foreign governments and official</li></ol>												
institutions	RCON 5389				RCON 5390				RCON 5391			
7. All other loans	RCON 5459				RCON 5460				RCON 5461			
8. Lease financing receivables:												
a. Of U.S. addressees (domicile)	RCON 1257				RCON 1258				RCON 1259			
b. Of non-U.S. addressees (domicile)	RCON 1271				RCON 1272				RCON 1791			
9. Debt securities and other assets (exclude												
other real estate owned and other repossessed						_						
assets)	RCON 3505				RCON 3506				RCON 3507			7

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

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

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

FDIC Certificate Number

# Schedule RC-N—Continued

											C	373	◀
		(Colu	mn A)			(Colu	mn B)	)		(Colu	mn C)		
			t due			Past of	due 90	)		Nona	ccrual		
		30 thro	•		(	days c		е					
		days a		II			still						
Memoranda		-	ruing				uing						
Dollar Amounts in Thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1. Restructured loans and leases included in													
Schedule RC-N, items 1 through 8, above													
(and not reported in Schedule RC-C, Part I,								1			1		
Memorandum item 2)	RCON 1658				RCON 1659				RCON 1661				M.1.
2. Loans to finance commercial real estate,													
construction, and land development activities													
(not secured by real estate) included in								1			1		
Schedule RC-N, items 4 and 7, above	RCON 6558				RCON 6559				RCON 6560				M.2.
3. Loans secured by real estate (sum of													
Memorandum items 3.a through 3.e must													
equal sum of Schedule RC-N, items 1.a and													
1.b, above):		i				i	i	1		i	1	i	
a. Construction and land development	RCON 2759				RCON 2769				RCON 3492				M.3.a.
b. Secured by farmland	RCON 3493				RCON 3494				RCON 3495				M.3.b.
<li>c. Secured by 1–4 family residential properties:</li>													
(1) Revolving, open-end loans secured by													
1–4 family residential properties and		i				i	i	1		i	1	i	
extended under lines of credit	RCON 5398				RCON 5399				RCON 5400				M.3.c.(1)
(2) All other loans secured by 1–4 family		i				i	i	1		i	1	i	
residential properties	RCON 5401				RCON 5402				RCON 5403				M.3.c.(2)
d. Secured by multifamily (5 or more) residential		1				1	1	1		1		1	
properties	RCON 3499				RCON 3500				RCON 3501				M.3.d.
e. Secured by nonfarm nonresidential properties	RCON 3502				RCON 3503				RCON 3504				M.3.e.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more					
<ol> <li>Interest rate, foreign exchange rate, and other commodity and equity contracts:</li> </ol>		Bil	Mil	Thou		Bil	Mil	Thou		
<ul> <li>a. Book value of amounts carried as assets</li> <li>b. Replacement cost of contracts with a</li> </ul>	RCON 3522				RCON 3528				M.4.a	
positive replacement cost	RCON 3529				RCON 3530				M.4.b	

Person to whom questions about the Reports of Condition	C377	
Name and Title (TEXT 8901)		
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)	

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

			C	375	◀
Dollar Amounts in Thousands	6	Bil	Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	RCON 0030				1.
OR					
<li>b. Separate amount of all unposted debits:</li>					
(1) Actual amount of unposted debits to demand deposits	RCON 0031				1.
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	RCON 0032				1.
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	RCON 3510				2.
OR					
<li>b. Separate amount of all unposted credits:</li>			i		
(1) Actual amount of unposted credits to demand deposits					2.
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	RCON 3514				2.
3. Uninvested trust funds (cash) held in bank's own trust department (not included in			i		
total deposits)	RCON 3520				3.
4. Deposits of consolidated subsidiaries (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	RCON 2211				4.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries	RCON 2351				4.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514				4.
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.
<li>b. Amount reflected in time and savings deposits<sup>1</sup> (included in Schedule RC-E,</li>			i		
item 4 or 5, column A or C, but not column B)	RCON 2315				6.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2					
a. Unamortized premiums	RCON 5516				7.
b. Unamortized discounts	RCON 5517				7.
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			i		
the quarter	RCON A531				8.
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable					
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF			1		
members report deposits attributable to BIF)	RCON A532				8.
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	RCON A533				8.
9. Deposits in lifeline accounts			1		9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON 8432				10.

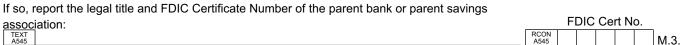
<sup>&</sup>lt;sup>1</sup> For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

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

### Schedule RC-O—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
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):				1	
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		Bil	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:		i		-1	
(1) Amount of deposit accounts of \$100,000 or less	RCON 2702				M.1.a.(1)
(2) Number of deposit accounts of \$100,000 or less (to be Number					
completed for the June report only)					M.1.a.(2)
<li>b. Deposit accounts of more than \$100,000:</li>		1		1	
(1) Amount of deposit accounts of more than \$100,000	RCON 2710				M.1.b.(1)
Number					
(2) Number of deposit accounts of more than \$100,000					M.1.b.(2)

- (2) *Number* of deposit accounts of more than \$100,000......<sup>RCON</sup> 2722
   2. Estimated amount of uninsured deposits of the bank:
  - a. An estimate of your bank's 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 YES NO procedure for determining a better estimate of uninsured deposits than the estimate RCON 6861 M.2.a. described above ..... Bil Mil Thou b. If the box marked YES has been checked, report the estimate of uninsured deposits RCON 5597 M.2.b. determined by using your bank's method or procedure ..... 3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report?



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.

C380 -1. Test for determining the extent to which Schedule RC-R must be completed. To be completed YES NO 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 ...... 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 A	Amounts in Thousands	E	Bil Mil	Thou	
2.	Portion of qualifying limited-life capital instruments (original weighted average	ge maturity of at				
	least five years) that is includible in Tier 2 capital:					
	a. Subordinated debt <sup>1</sup> and intermediate term preferred stock		RCON A515			2.a.
	b. Other limited-life capital instruments		RCON A516			2.b.
3.	Amounts used in calculating regulatory capital ratios (report amounts detern	nined by the bank				
	for its own internal regulatory capital analyses consistent with applicable cap	pital standards):				
	a. (1) Tier 1 capital		RCON 8274			3.a.(1)
	(2) Tier 2 capital		RCON 8275			3.a.(2)
	(3) Tier 3 capital		RCON 1395			3.a.(3)
	b. Total risk-based capital		RCON 3792			3.b.
	c. Excess allowance for loan and lease losses (amount that exceeds 1.25%	6 of gross				
	risk-weighted assets)		RCON A222			3.c.
	d. (1) Net risk-weighted assets (gross risk-weighted assets, including mark	et risk equivalent				
	assets, less excess allowance reported in item 3.c above and all othe	er deductions)	RCON A223			3.d.(1)
	(2) Market risk equivalent assets (included in item 3.d.(1) above)		RCON 1651			3.d.(2)
	e. Maximum contractual dollar amount of recourse exposure in low level rec	course transactions				
	(to be completed only if the bank uses the "direct reduction method" to re	eport these				
	transactions in Schedule RC-R)		RCON 1727			3.e.
	f. "Average total assets" (quarterly average reported in Schedule RC-K, ite	m 9, less all				
	assets deducted from Tier 1 capital) <sup>2</sup>		RCON A224			3.f.
lte	ms 4–9 and Memoranda items 1 and 2 are to be completed	(Column A)	(C	olumn B)	,	
	banks that answered NO to item 1 above and	Assets Recorded		it Equival		

<b>,</b>					
by banks	with to	tal assets	of \$1	hillion	or more

4.

/ banks with total assets of \$1 billion or more.		on	the		A	f-	ĺ		
Assets and credit equivalent amounts of off-balance sheet items	В	alance	e She	et	Balar	nce Sł	neet It	ems <sup>3</sup>	
assigned to the Zero percent risk category:		Bil	Mil	Thou		Bil	Mil	Thou	
a. Assets recorded on the balance sheet	RCON 5163								4.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3796				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.

### Schedule RC-R—Continued

	Dollar Amounts in Thousands	В	(Colur Ass Recc on alance Bil	ets orded the			edit E Amo Off-Ba	mn B) quivale unt of alance Items Mil	ent	
			Ы	IVIII	Thou		DII	IVIII	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				RCON				5.a.
	b. Credit equivalent amount of off-balance sheet items					3801				5.b.
6.	Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category: a. Assets recorded on the balance sheet b. Credit equivalent amount of off-balance sheet items	RCON 3802				RCON 3803				6.a. 6.b.
7.	Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category: a. Assets recorded on the balance sheet b. Credit equivalent amount of off-balance sheet items	RCON 3804				RCON 3805				7.a.
8.	On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio <sup>2</sup>	RCON 3806								8.
9.	Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c)	RCON 3807								9.

### Memoranda

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

						With a	ren	nainin	g mati	urity of					
		(0	Colum	n A)			(C	olum	n B)			(0	Colum	n C)	
		One	year	or les	5				e year			Ove	er five	years	i.
2. Notional principal amounts of off-						t	hrou	gh fiv	e year	S					_
balance sheet derivative contracts <sup>3</sup> :		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou
a. Interest rate contracts	RCON 3809					RCON 8766					RCON 8767				
b. Foreign exchange contracts	RCON 3812					RCON 8769					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	RCON 8777					RCON 8778					RCON 8779				
f. Equity derivative contracts	RCON A000					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.

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<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.

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

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.

C371 C372

### 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						
	OME	B No. for Federal I					
	Expiration Date: 3/31/2002						
	SPECIAL REPORT (Dollar Amounts in Thousands)						
	CLOSE OF BUSINESS	FDIC Certificate Numb	per	0			
				C-700			
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date	)			I			
The following information is required by Public Laws 90-44 and 102-242, but does no					of		
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					пĸ		
definitions of "executive officer" and "extension of credit," respectively. Exclude			-		cinal		
shareholders who are not executive officers.			curr to u		Sipai		
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			b.		

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

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