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, 2004

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—FFIEC 041

Report at the close of business June 30, 2001

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).

Federal Financial Institutions Examination Council

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.

Ι, Name and Title of Officer Authorized to Sign Report

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

Signature of Officer Authorized to Sign Report

Date of Signature

Submission of Reports

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

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

FDIC Certificate Number (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)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

1

Director (Trustee)

(20010630)

(RCRI 9999)

FFIEC 031.

Director (Trustee)

Director (Trustee)

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

Table of Contents

Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 35.5 hours per respondent and is estimated to vary from 14 to 500 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 SheetRC-1, 2
Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks)RC-3
Schedule RC-B—SecuritiesRC-3, 4, 5
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks)RC-8
Schedule RC-E—Deposit LiabilitiesRC-9, 10
Schedule RC-F—Other Assets RC-11
Schedule RC-G—Other Liabilities RC-11
Schedule RC-K—Quarterly AveragesRC-12
Schedule RC-L—Derivatives and Off-Balance Sheet ItemsRC-13, 14
Schedule RC-M—Memoranda RC-15
Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsRC-16, 17
Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsRC-18, 19
Schedule RC-R—Regulatory Capital RC-20, 21, 22, 23
Schedule RC-S—Securitization and Asset Sales ActivitiesRC-24, 25, 26
Schedule RC-T—Fiduciary and Related Services (to be completed beginning December 31, 2001)RC-27, 28, 29
Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and IncomeRC-30

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.

Г	



Legal Title of Bank	
City	
State	Zip Code
L	

FDIC Certificate Number

Consolidated Report of Income for the period January 1, 2001–June 30, 2001

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

Schedule RI—Income Statement

1. Interest income: a. Item 1.a.(6) is to be completed by all banks. Items 1.a.(1) through (5) are to be completed by banks with \$25 million or more in total assets:1 1.a.(1) through (5) are to be completed by banks with \$25 million or more in total assets:1 Interest and fee income on loans: 4011 1.a.(1) (2) Commercial and industrial loans 4012 1.a.(2) (3) Loans to individuals for household, family, and other personal expenditures: B485 1.a.(3)(a) (a) Credit cards B485 1.a.(3)(a) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B486 1.a.(3)(a) (4) Loans to foreign governments and official institutions 4056 1.a.(4) 1.a.(6) (b) Income from lease financing receivables 4058 1.a.(6) 1.a.(6) b Income from lease functing receivables 4010 1.a.(6) 1.c. (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 1.d.(1) 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) (a) Interest income from trading assets 4060 1.d.(3) 1.d.(3) (c) Interest income from trading assets 4060 <th>Dollar</th> <th>Amounts</th> <th>in Thous</th> <th>ands</th> <th>RIAD</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th> </th>	Dollar	Amounts	in Thous	ands	RIAD	Bil	Mil	Thou	
banks with \$25 million or more in total assets:1 Interest and fee income on loans: (1) Loans secured by real estate (2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B486 B486 I.a.(3)(a) (b) Other loans ² 4056 1.a.(3)(b) (c) Total interest and fee income on loans ³ 4056 1.a.(4) (c) Total interest and fee income on loans ³ 4058 1.a.(6) (c) Interest income on balances due from depository institutions ⁴ 4010 1.a.(6) (c) Interest and dividend income on securities: 1.d.(1) 1.c. (c) Mortgage-backed securities B488 1.d.(1) (c) Mortgage-backed securities issued by states and political subdivisions in the U.S.) B488 1.d.(2) (c) All other securities (includes securities issued by states and political subdivisions in the U.S.) 1.d.(3) (e) Interest income from trading assets 4069 1.e. (f) Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. <t< td=""><td>1. Interest income:</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	1. Interest income:								
(1) Loans secured by real estate 4011 1.a.(1) (2) Commercial and industrial loans 4012 1.a.(2) (3) Loans to individuals for household, family, and other personal expenditures: 8485 1.a.(2) (a) Credit cards 8485 1.a.(3)(a) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 8486 1.a.(3)(a) (4) Loans to foreign governments and official institutions 4056 1.a.(3)(b) (4) Loans to foreign governments and official institutions 4056 1.a.(6) (5) All other loans ² 4058 1.a.(6) (6) Total interest and fee income on loans ³ 4010 1.a.(6) b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 8488 1.d.(1) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4060 1.d.(3) 1.d.(3) e. Interest income of netadifunds sold and securities purchased under agreements to resell <td>banks with \$25 million or more in total assets:1</td> <td>are to be c</td> <td>completed</td> <td>l by</td> <td></td> <td></td> <td></td> <td></td> <td></td>	banks with \$25 million or more in total assets:1	are to be c	completed	l by					
(2) Commercial and industrial loans 4012 1.a.(2) (3) Loans to individuals for household, family, and other personal expenditures: 1.a.(2) (a) Credit cards B485 1.a.(3)(a) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B486 1.a.(3)(b) (4) Loans to foreign governments and official institutions 4056 1.a.(3)(b) (5) All other loans ² 4010 1.a.(6) (6) Total interest and fee income on loans ³ 4010 1.a.(6) b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 1.d.(1) 1.d.(2) (3) All other securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4060 1.d.(3) e. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 1.g. 1.g. 1.g.		4011							1 a (1)
(3) Loans to individuals for household, family, and other personal expenditures:	•								
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B486 1.a.(0)(b) (4) Loans to foreign governments and official institutions 4056 1.a.(3)(b) (5) All other loans ² 4010 1.a.(6) (6) Total interest and fee income on loans ³ 4010 1.a.(6) b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 1.d.(1) 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) B488 1.d.(3) e. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.e. f. Interest income 1.g.									
Ioans, and revolving credit plans other than credit cards) B486 1.a.(3)(b) (4) Loans to foreign governments and official institutions	(a) Credit cards	. B485							1.a.(3)(a)
(4) Loans to foreign governments and official institutions 4056 1.a.(4) (5) All other loans ² 4058 1.a.(5) (6) Total interest and fee income on loans ³ 4010 1.a.(6) b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 4115 1.c. (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 1.g. 1.g.	(b) Other (includes single payment, installment, all student			1	_				
(1) Lattice lossing getting and the loans ² 1.a.(5) (5) All other loans ² 1.a.(5) (6) Total interest and fee income on loans ³ 4010 1.a.(6) b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 1.d.(1) 1.c. (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) B489 1.d.(2) (3) All other securities (includes sold and securities purchased under agreements to resell 4060 1.d.(3) e. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 1.g. 1.g.		· — — —			4				1.a.(3)(b)
(6) Total interest and fee income on loans ³ 4010 1.a.(6) b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 1.d.(1) (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities 1.d.(2) 1.d.(2) 1.d.(3) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 1.d.(3) 1.d.(3) e. Interest income from trading assets 4069 1.d.(3) 1.e. f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 1.g. 1.g.		·							1.a.(4)
b. Income from lease financing receivables 4065 1.b. c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 1.U. 1.d.(1) (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities 1.d.(2) 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4069 1.d.(3) f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.							[1.a.(5)
c. Interest income on balances due from depository institutions ⁴ 4115 1.c. d. Interest and dividend income on securities: 1.d.(1) (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 8488 1.d.(1) (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.) 8489 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4069 1.d.(3) f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.									
d. Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities B489 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4069 1.d.(3) f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.									1.b.
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). B488 1.d.(1) (2) Mortgage-backed securities B489 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4069 1.d.(3) f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.					4115				1.c.
mortgage-backed securities) B488 1.d.(1) (2) Mortgage-backed securities B489 1.d.(2) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4069 1.e. f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.									
(2) Mortgage-backed securities 1.d.(1) (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 1.d.(2) (4060 1.d.(3) 1.d.(3) 1.d.(3) (a) Interest income from trading assets 4069 1.d.(1) (b) Other interest income 4518 1.g.		-	-		D400				
(2) Intergage states accurate contract contrend contrend contract contract contract contract contr									
in the U.S.) 4060 1.d.(3) e. Interest income from trading assets 4069 1.e. f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.					D409				1.d.(2)
e. Interest income from trading assets 4069 1.e. f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.					4060				1 d (2)
f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 1.f. g. Other interest income 4518 1.g.									1 ()
g. Other interest income	-							<u> </u>	1 -
	•	•						<u>├</u>	
	5							<u>├</u> ──	

¹ The \$25 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition. Beginning March 31, 2002, banks with less than \$25 million in total assets must complete items 1.a.(1) through 1.a.(5).

² Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

³ For banks with \$25 million or more in total assets, item 1.a.(6) must equal the sum of items 1.a.(1) through 1.a.(5).

⁴ Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	,	Year-t	o-date	:]	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
2. Interest expense:						
a. Interest on deposits:						
(1) Transaction accounts (NOW accounts, ATS accounts, and				-		
telephone and preauthorized transfer accounts)	4508				2.a.(1)	
(2) Nontransaction accounts:				-		
(a) Savings deposits (includes MMDAs)	0093				2.a.(2)(a)	
(b) Time deposits of \$100,000 or more	A517				2.a.(2)(b)	
(c) Time deposits of less than \$100,000	A518				2.a.(2)(c)	
b. Expense of federal funds purchased and securities sold under			1			
agreements to repurchase	4180				2.b.	
c. Interest on trading liabilities and other borrowed money	4185				2.c.	
d. Interest on subordinated notes and debentures	4200				2.d.	
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.	-
3. Net interest income (item 1.h minus 2.e)					4074	3.
Provision for loan and lease losses					4230	4.
5. Noninterest income:				-		
a. Income from fiduciary activities ¹	4070				5.a.	
b. Service charges on deposit accounts	4080				5.b.	
c. Trading revenue ²	A220				5.c.	
d. Investment banking, advisory, brokerage, and underwriting fees						
and commissions	B490				5.d.	
e. Venture capital revenue	B491				5.e.	
f. Net servicing fees	B492				5.f.	
g. Net securitization income	B493				5.g.	
h. Insurance commissions and fees	B494				5.h.	
i. Net gains (losses) on sales of loans and leases	5416				5.i.	
j. Net gains (losses) on sales of other real estate owned	5415				5.j.	
k. Net gains (losses) on sales of other assets (excluding securities) .	B496				5.k.	
I. Other noninterest income*	B497				5.l.	-
m. Total noninterest income (sum of items 5.a through 5.I)					4079	5.r
6. a. Realized gains (losses) on held-to-maturity securities					3521	6.a
b. Realized gains (losses) on available-for-sale securities					3196	6.t
7. Noninterest expense:			1	-		
a. Salaries and employee benefits	4135				7.a.	
b. Expenses of premises and fixed assets (net of rental income)			1	-		
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.	
c. Amortization expense of intangible assets (including goodwill)	4531				7.c.	
d. Other noninterest expense*	4092				7.d.	-
e. Total noninterest expense (sum of items 7.a through 7.d)					4093	7.6
3. Income (loss) before income taxes and extraordinary items and other						-
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301	8.
9. Applicable income taxes (on item 8)					4302	9.
). Income (loss) before extraordinary items and other adjustments						-
(item 8 minus item 9)					4300	10.
1. Extraordinary items and other adjustments, net of income taxes*					4320	11.
2. Net income (loss) (sum of items 10 and 11)					4340	12.

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

¹ For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

² For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.d.

FDIC Certificate Number

Schedule RI—Continued

Memoranda				Year-t	o-date	;
	Dollar Amounts in Thou	sands	RIAD	Bil	Mil	Thou
1. Interest expense incurred to carry tax-exempt securities, I	oans, and leases acquired after					
August 7, 1986, that is not deductible for federal income ta	ax purposes		4513			
2. Income from the sale and servicing of mutual funds and a	nnuities (included in Schedule RI					
item 8)			8431			
3. Income on tax-exempt loans and leases to states and	political subdivisions in the					
U.S. (included in Schedule RI, items 1.a and 1.b)			4313			
4. Income on tax-exempt securities issued by states and pol	itical subdivisions in the U.S.					
(included in Schedule RI, item 1.d.(3))			4507			
5. Number of full-time equivalent employees at end of curren	t period (round to nearest whole			١	lumbe	er
number)			4150			
6. Memorandum item 6 is to be completed by:1						
 banks with \$300 million or more in total assets, and 						
 banks with \$25 million or more in total assets, but less to 	han \$300 million in total assets,					
that have loans to finance agricultural production and ot	her loans to farmers					
(Schedule RC-C, part I, item 3) exceeding five percent of	of total loans.					
Interest and fee income on loans to finance agricultur	al production and other				1	1
loans to farmers (included in Schedule RI, item 1.a.(5))			4024			
7 If the repeting head, here restated its belower sheet as a re-	esult of applying push down	9106	CC	ΥY	MM	DD
7. If the reporting bank has restated its balance sheet as a re						

	completed by banks that reported average trading assets (Schedule RC-K,					,
	item 7) of \$2 million or more for any quarter of the preceding calendar year.):	RIAD	Bil	Mil	Thou	
	a. Interest rate exposures	8757				M.8.a.
	b. Foreign exchange exposures	8758				M.8.b.
	c. Equity security and index exposures					M.8.c.
	d. Commodity and other exposures	8760				M.8.d.
9.	To be completed by banks with \$100 million or more in total assets:1					
	Impact on income of derivatives held for purposes other than trading:	RIAD	Bil	Mil	Thou	
	a. Net increase (decrease) to interest income	8761				M.9.a.
	b. Net (increase) decrease to interest expense	8762				M.9.b.
	c. Other (noninterest) allocations	8763				M.9.c.
10	To be completed by banks with \$300 million or more in total assets:1					
	Credit losses on derivatives (see instructions)	A251				M.10.
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes		YES		NO	1
	for the current tax year?	A530				M.11.

¹ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2000**, Report of Condition. Beginning March 31, 2002, banks with less than \$25 million in total assets and agricultural loans exceeding five percent of total loans must complete Memorandum item 6.

² For example, a bank acquired on June 1, 2001, would report 20010601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.	Deller Arrente in Theorema				
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the Decem	ber 31, 2000, Reports of Condition				
and Income (i.e., after adjustments from amended Reports	of Income)	3217			
2. Restatements due to corrections of material accountin	g errors and changes in			-	
accounting principles*		B507			
3. Balance end of previous calendar year as restated (sur					
4. Net income (loss) (must equal Schedule RI, item 12)	·	4340			
5. Sale, conversion, acquisition, or retirement of capital stock				_	
stock transactions)		B509			
6. Treasury stock transactions, net		B510			
7. Changes incident to business combinations, net					
8. LESS: Cash dividends declared on preferred stock					
9. LESS: Cash dividends declared on common stock					
10. Other comprehensive income ¹		B511			
11. Other transactions with parent holding company* (not inclu		4415			
12. Total equity capital end of current period (sum of items 3 th					
Schedule RC, item 28)	•	3210			

*Describe on Schedule RI-E—Explanations.

¹ Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and changes in minimum pension liability adjustments.

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

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

Part I excludes charge-offs and recover			•	mn A) e-offs			•	imn B) veries	
the allocated transfer risk reserve.			<u></u>		ndar y	ear-to	-date		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
1. Loans secured by real estate:									
a. Construction, land development, an	d other land loans	3582				3583			
b. Secured by farmland		3584				3585			
c. Secured by 1–4 family residential pl	roperties:								
(1) Revolving, open-end loans sec	ured by 1–4 family residential								
properties and extended under	lines of credit	5411				5412			
(2) Closed-end loans secured by 1	-4 family residential properties	5413				5414			
d. Secured by multifamily (5 or more)	residential properties	3588				3589			
e. Secured by nonfarm nonresidential	properties	3590				3591			
2. Loans to depository institutions and	d acceptances of other banks	4481				4482			
3. Not applicable					1				
4. Commercial and industrial loans		4638				4608			
5. Loans to individuals for household, expenditures:	family, and other personal								
a. Credit cards		B514				B515			
b. Other (includes single payment, i									
	than credit cards)	B516				B517			
6. Loans to foreign governments and	-					4627			
7. All other loans ²						4628			
8. Lease financing receivables						4267			
9. Total (sum of items 1 through 8)						4605			

¹ Include write-downs arising from transfers of loans to the held-for-sale account.

² Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued			•	mn A) e-offs			•	mn B) veries		
Memoranda			<u></u>			ear-to				
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
 Loans to finance commercial real estate, development activities (not secured by realized by realized	,									
Schedule RI-B, part I, items 4 and 7, abov	-	5409				5410				M.1.
2. Memorandum items 2.a through 2.d are to \$300 million or more in total assets: ²										
a. Loans secured by real estate to non-U. (included in Schedule RI-B, part I, item	· · · ·	4652				4662				M.2.a.
b. Loans to and acceptances of foreign ba	anks (included in Schedule									_
RI-B, part I, item 2, above)		4654				4664				M.2.b.
 c. Commercial and industrial loans to nor (included in Schedule RI-B, part I, item 	. ,	4646				4618				M.2.c.
d. Lease financing receivables of non-U.S	-									
(included in Schedule RI-B, part I, item	. ,	4659				4669				M.2.d.
 Memorandum item 3 is to be completed b banks with \$300 million or more in total banks with less than \$300 million in tota finance agricultural production and othe (Schedule RC-C, part I, item 3) exceedition 	y: ² assets, and al assets that have loans to er loans to farmers ing five percent of total loans:									
farmers (included in Schedule RI-B, pa	rt I, item 7, above	4655				4665				M.3.

¹ Include write-downs arising from transfers of loans to the held-for-sale account.

² The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30**, **2000**, Report of Condition.

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2000, Reports of Condition					
and Income (i.e., after adjustments from amended Reports of Income)	B522				1
2. Recoveries (must equal part I, item 9, column B above)	4605				2
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a)	00-0				3
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	1000				4
5. Adjustments* (see instructions for this schedule)	4815				5
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6

* Include as a negative number write-downs arising from transfers of loans to the held-for-sale account. Describe all adjustments on Schedule RI-E—Explanations, item 6.

FFIEC 041 Page RI-6

8

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.)

		Ì	Year-t	o-date	e
Dollar A	Amounts in Thousands	RIAD	Bil	Mil	Thou
ther noninterest income (from Schedule RI, item 5.I)					
emize and describe amounts that exceed 1% of the sum of Schedule	e RI,				
ems 1.h and 5.m:					
TEXT C013 Income and fees from the printing and sale of checks		C013			
TEXT C014 Earnings on/increase in value of cash surrender value of life insurance		C014			
TEXT C016 Income and fees from automated teller machines (ATMs)		C016			
TEXT 4042 Rent and other income from other real estate owned		4042			
TEXT C015 Safe deposit box rent		C015			
TEXT 4461		4461			
TEXT 4462		4462			
TEXT 4463		4463			
ther noninterest expense (from Schedule RI, item 7.d)					
emize and describe amounts that exceed 1% of the sum of Schedule	e RI,				
e <u>ms 1.</u> h and 5.m:					
TEXT C017 Data processing expenses		C017			
TEXT 0497 Advertising and marketing expenses		0497			
TEXT 4136 Directors' fees		4136			
TEXT C018 Printing, stationery, and supplies		C018			
TEXT 8403 Postage		8403			
TEXT 4141 Legal fees and expenses		4141			
TEXT 4146 FDIC deposit insurance assessments		4146			
TEXT 4464		4464			
TEXT 4467		4467			
		4468			
TEXT 4468					
4468	ct (from Schedule RI.				
<u>4468</u> xtraordinary items and other adjustments and applicable income tax effective	•				
L 4466] xtraordinary items and other adjustments and applicable income tax effecter arm 11) (itemize and describe all extraordinary items and other adjustment	ts):	6373			
$\begin{bmatrix} 4468 \\ 4468 \end{bmatrix}$ xtraordinary items and other adjustments and applicable income tax effected for 11) (itemize and describe all extraordinary items and other adjustment (1) $\begin{bmatrix} TEXT \\ 6373 \end{bmatrix}$ Effect of adopting FAS 133, "Accounting for Derivative Instruments a	ts):	6373			
$\begin{bmatrix} 4468 \\ xtraordinary items and other adjustments and applicable income tax effected and the effective of $	ts): nd Hedging Activities"	6373			
4466 xtraordinary items and other adjustments and applicable income tax effect em 11) (itemize and describe all extraordinary items and other adjustment (1) TEXT 6373 Effect of adopting FAS 133, "Accounting for Derivative Instruments a (2) Applicable income tax effect (1) TEXT 4487	ts): nd Hedging Activities"				
$\begin{bmatrix} 4468 \\ xtraordinary items and other adjustments and applicable income tax effected and the effective of $	ts): nd Hedging Activities" 4486				

Schedule RI-E—Continued

	Year-to-date						
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou			
. Restatements due to corrections of material accounting errors and changes in accounting							
principles (from Schedule RI-A, item 2) (itemize and describe all restatements):							
a. TEXT B526	B526						
b. TEXT B527	B527						
. Other transactions with parent holding company (from Schedule RI-A, item 11)							
(itemize and describe all such transactions):							
TEXT a . 4498	4498						
b. TEXT 4499	4499						
. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)							
(itemize and describe all adjustments):			_				
a. TEXT 5523 Write-downs arising from transfers of loans to the held-for-sale account	5523						
b. TEXT 4522	4522						

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

No comment (RIAD 4769)

Other explanations (please type or print clearly): $_{\scriptscriptstyle (\text{TEXT 4769})}$

F	FI	E	2	04	1
Ρ	a	ge	F	C	-1

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

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2001

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

	Dollar Amounts in Thousands RCON Bil Mil Th	bu
ASSETS		
1. Cash and balances due from depository institutions (from Sched	dule RC-A):	
a. Noninterest-bearing balances and currency and coin ¹		1.a.
b. Interest-bearing balances ²		1.b.
2. Securities:		
a. Held-to-maturity securities (from Schedule RC-B, column A)		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D	D)	2.b.
3. Federal funds sold and securities purchased under agreements	s to resell 1350	3.
4. Loans and lease financing receivables (from Schedule RC-C):		
a. Loans and leases held for sale		4.a.
b. Loans and leases, net of unearned income	B528	4.b.
c. LESS: Allowance for loan and lease losses		4.c.
d. Loans and leases, net of unearned income and allowanc	ce (item 4.b minus 4.c) B529	4.d.
5. Trading assets (from Schedule RC-D)		5.
6. Premises and fixed assets (including capitalized leases)		6.
7. Other real estate owned (from Schedule RC-M)		7.
8. Investments in unconsolidated subsidiaries and associated com	npanies (from Schedule RC-M) 2130	8.
9. Customers' liability to this bank on acceptances outstanding		9.
10. Intangible assets:		
a. Goodwill		10.a.
b. Other intangible assets (from Schedule RC-M)		10.b.
11. Other assets (from Schedule RC-F)		11.
12. Total assets (sum of items 1 through 11)	2170	12.

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

² Includes time certificates of deposit not held for trading.

Schedule RC—Continued

	Dollar Amounts	in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from	Schedule RC-E)	<u></u>	2200				13.a.
(1) Noninterest-bearing ¹							13.a.
(2) Interest-bearing							13.a.
b. Not applicable							
14. Federal funds purchased and securities sold under agreemen	ts to repurchase		2800				14.
15. Trading liabilities (from Schedule RC-D)			3548				15.
16. Other borrowed money (includes mortgage indebtedness ar	nd obligations under						
capitalized leases) (from Schedule RC-M)			3190				16.
17. Not applicable							
18. Bank's liability on acceptances executed and outstanding			2920				18.
19. Subordinated notes and debentures ²			3200				19.
20. Other liabilities (from Schedule RC-G)							20.
21. Total liabilities (sum of items 13 through 20)			2948				21.
22. Minority interest in consolidated subsidiaries			3000				22.
EQUITY CAPITAL							
23. Perpetual preferred stock and related surplus			3838				23.
24. Common stock			3230				24.
25. Surplus (exclude all surplus related to preferred stock)			3839				25.
26. a. Retained earnings			3632				26.a.
b. Accumulated other comprehensive income ³			B530				26.b.
27. Other equity capital components ⁴			A130				27.
28. Total equity capital (sum of items 23 through 27)							28.
29. Total liabilities, minority interest, and equity capital (sum of iter	ms 21, 22, and 28)		3300				29.

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the			
	RCON	Number	1
auditors as of any date during 2000	6724		M.1.
	LL		141.1

 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

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



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

² Includes limited-life preferred stock and related surplus.

³ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

⁴ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

FDIC Certificate Number



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

Schedule RC-A is to be completed only by banks with \$300 million or more

in total assets. Exclude assets held for trading.

in total assets. Exclude assets field for trading.						
	Dollar Amounts in Thousands	RCON	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		0020				1.a.
b. Currency and coin		0080				1.b.
2. Balances due from depository institutions in the U.S:						
a. U.S. branches and agencies of foreign banks		0083				2.a.
b. Other commercial banks in the U.S. and other depository institu	itions in the U.S	0085				2.b.
3. Balances due from banks in foreign countries and foreign central b	anks:					
a. Foreign branches of other U.S. banks		0073				3.a.
b. Other banks in foreign countries and foreign central banks		0074				3.b.
4. Balances due from Federal Reserve Banks		0090				4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of	items 1.a and 1.b)	0010				5.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity							Available-for-sale										
		•	mn A) ed Co			•	mn B) Value		(Column C) (Column D) Amortized Cost Fair Value									
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
1. U.S. Treasury securities	0211				0213				1286				1287				1.	
2. U.S. Government agency																		
obligations (exclude																		
mortgage-backed																		
securities):																		
a. Issued by U.S.																		
Government																		
agencies ¹	1289				1290				1291				1293				2.a.	
b. Issued by U.S.																		
Government-							1											
sponsored agencies ²	1294				1295				1297				1298				2.b.	
3. Securities issued by																		
states and political sub-				1														
divisions in the U.S	8496				8497				8498				8499				3.	

¹ Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

² Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

		<u> </u>	Held-to	1		-			<u> </u>	Av nn C)	ailable	-for-sale		
		Colum nortized			(Colur Fair V				olumn D ir Value					
ollar Amounts in Thousands				RCON	Bil	Mil	Thou	RCON	Bil	ed Co _{Mil}				Thou
. Mortgage-backed						1			1					1
securities (MBS):														
a. Pass-through														
securities:														
(1) Guaranteed by														
GNMA	1698			1699				1701				1702		
(2) Issued														
by FNMA and														
FHLMC	1703			1705				1706				1707		
	1700			1705				1700				1707		
(3) Other pass-	1709	- T		1710				1711				1713		
through securities.	1709			1710				1/11				1713		
b. Other mortgage-														
backed securities														
(include CMOs,														
REMICs, and stripped														
MBS):														
(1) Issued or guar-														
anteed by FNMA,														
FHLMC, or GNMA	1714			1715				1716				1717		
(2) Collateralized by														
MBS issued or														
guaranteed by														
FNMA, FHLMC,														
or GNMA	1718			1719				1731				1732		
(3) All other														
mortgage-backed														
securities	1733			1734				1735				1736		
. Asset-backed securities														
(ABS):														
a. Credit card														
	B838			B839				B840				B841		
receivables	B842			B843				B844				B845		
b. Home equity lines														
c. Automobile loans	B846			B847				B848				B849		
d. Other consumer														1
loans	B850			B851				B852				B853		
e. Commercial and														1
industrial loans	B854			B855				B856				B857		-
f. Other	B858			B859				B860				B861		
Other debt securities:														
a. Other domestic debt														
securities	1737			1738				1739				1741		
b. Foreign debt														
securities	1742			1743				1744				1746		
Investments in mutual														
funds and other equity														
securities with readily														
determinable fair values ¹								A510				A511		
								7.510						1
Total (sum of items 1														
through 7) (total of														
column A must equal														
Schedule RC, item 2.a)														
(total of column D must														
equal Schedule RC,														
item 2.b)	1754			1771				1772				1773		1

¹ Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

FFIEC 041 Page RC-4 FDIC Certificate Number

Schedule RC-B—Continued

Memoranda			T		7
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Pledged securities ¹	0416				M
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through					
securities other than those backed by closed-end first lien 1-4 family residential mortgages					
with a remaining maturity or next repricing date of: ^{3, 4}			1	1	
(1) Three months or less					M
(2) Over three months through 12 months	A550				M
(3) Over one year through three years					M
(4) Over three years through five years	A552				M
(5) Over five years through 15 years					M
(6) Over 15 years	A554				M
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential					
mortgages with a remaining maturity or next repricing date of: ^{3, 5}					
(1) Three months or less	A555				М.
(2) Over three months through 12 months	A556				М.
(3) Over one year through three years	A557				M
(4) Over three years through five years	A558				М.
(5) Over five years through 15 years	A559				M
(6) Over 15 years	A560				М.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: 6					
(1) Three years or less	A561				М.
(2) Over three years	A562				М.
d. Debt securities with a REMAINING MATURITY of one year or less (included in					
Memorandum items 2.a through 2.c above)	A248				М.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading					
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				М.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782				М.
b. Fair value	8783				М.

¹ Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

² Exclude investments in mutual funds and other equity securities with readily determinable fair values.

³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁶ Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts									
reported in this schedule. Report (1) loans and leases held for sale at the		(O - 1	••••			(0.1)			1
lower of cost or market value and (2) other loans and leases, net of			mn A)			(Colu Be C			
unearned income. Report loans and leases net of any applicable			omple ks wit		1				
allocated transfer risk reserve. Exclude assets held for trading and			on or l		'	Jy All	Bank	5	
commercial paper.			Asset						
Dollar Amounts in Thousands		Bil	Mil	Thou	RCON	Bil	Mil	Thou	-
1. Loans secured by real estate:									
a. Construction, land development, and other land loans					1415				1.a.
b. Secured by farmland (including farm residential and other									_
improvements)					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					1480				1.e.
2. Loans to depository institutions and acceptances of other banks					1288				2.
a. To commercial banks in the U.S.:									1 -
(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
(2) To other commercial banks in the U.S.	B533				1				2.a.(1)
b. To other depository institutions in the U.S.	B534				1				2.b.
c. To banks in foreign countries:					1				2.0.
(1) To foreign branches of other U.S. banks	B536								2.c.(1)
(2) To other banks in foreign countries	B537				1				2.c.(1) 2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)					1				4.a.
b. To non-U.S. addressees (domicile)									4.b.
5. Not applicable					1				4.D .
6. Loans to individuals for household, family, and other personal									
expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards					B538				6.a.
b. Other revolving credit plans					B539				6.b.
c. Other consumer loans (includes single payment, installment, and							1		0.5.
all student loans)					2011				6.c.
7. Loans to foreign governments and official institutions (including							1		0.0.
foreign central banks)					2081				7.
8. Obligations (other than securities and leases) of states and political							1		1 '.
subdivisions in the U.S.					2107				8.
9. Other loans					1563				9.
a. Loans for purchasing or carrying securities (secured and unsecured).									9.a.
b. All other loans (exclude consumer loans)									9.b.
10. Lease financing receivables (net of unearned income)					2165				10.
a. Of U.S. addressees (domicile)								1	10. 10.a.
b. Of non-U.S. addressees (domicile)	····								10.a. 10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above					2123				10.0.
12. Total loans and leases, net of unearned income (sum of items 1							1	1	'''
through 10 minus item 11) (must equal Schedule RC, sum of items 4.a									
and 4.b)					2122				12.
							1	1	J 1 Z .

¹ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2000, Report of Condition.



Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	l
1. Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,					1
Memorandum item 1) (exclude loans secured by 1–4 family residential properties and					1
loans to individuals for household, family, and other personal expenditures)	1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					1
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in					1
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next					1
repricing date of: ^{1, 2}					1
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years	A568				M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above)					1
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties					1
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity					1
or next repricing date of: ^{1, 3}					1
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571				M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above)					1
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities					1
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B ⁴	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties					1
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.
5. To be completed by banks with \$300 million or more in total assets: ⁵					1
Loans secured by real estate to non-U.S. addressees (domicile) (included in					1
Schedule RC-C, part I, items 1.a through 1.e, column B)	B837				M.5.

¹ Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.



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

³ Sum of Memorandum items 2.b.(1) through 2.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, item 1.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, 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, column B, 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), column B.

⁴ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁵ The \$300 million asset size test is generally based on the total assets reported on the June 30, 2000, Report of Condition.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

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

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

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

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

2. Report the total number of loans currently outstanding for each of the	Number of Loans	
following Schedule RC-C, part I, loan categories:		
a. "Loans secured by nonfarm nonresidential properties" reported in		
Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the	RCON	
number of loans should NOT exceed \$100,000.)	5562	2.a
b. "Commercial and industrial loans" reported in Schedule RC-C,		
part I, item 4.1 (Note: Item 4,1 divided by the number of		
loans should NOT exceed \$100,000.)	5563	2.b

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e):	RCON	RCON Bil Mil Thou]
 a. With original amounts of \$100,000 or less b. With original amounts of more than \$100,000 through \$250,000 c. With original amounts of more than \$250,000 through \$1,000,000 	5564 5566 5568	5565	3.a. 3.b. 3.c.
 4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4¹ (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4¹): a. With existing amounts of \$100,000 or load. 	5570	5571	1.0
 a. With original amounts of \$100,000 or less b. With original amounts of more than \$100,000 through \$250,000 c. With original amounts of more than \$250,000 through \$1,000,000 	5572 5574	5573 5575	4.a. 4.b. 4.c.

RCON YES

6999

NO

1.

FFIEC 041

¹ Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees.

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.").....

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

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

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

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

FFIEC 041 Page RC-7b

RCON	YES	NO	
6860			

5.

6.b.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.

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

Schedule RC-E—Deposit Liabilities

			Tran	sactio	n Acco	unts			N		nsactio ounts	on	
	Tot acco	tal tra	mn A) nsacti (incluo emano osits)	on ding						otal nsactio ounts			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	1
 Deposits of: Individuals, partnerships, and corporations (include all certified and official checks) U.S. Government States and political subdivisions in the U.S. 4. Commercial banks and other depository 	B549 2202 2203								B550 2520 2530				1
institutions in the U.S.	B551				-				B552			<u> </u>	4
 5. Banks in foreign countries 6. Foreign governments and official institutions (including foreign central banks)	2213 2216								2236				6
item 13.a)	2215				2210				2385] 7

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
s A and C):					
counts	6835				M.1.a.
	2365				M.1.b.
1.b above):					
	2343				M.1.c.(1)
ations greater than \$100,000					
	2344				M.1.c.(2)
00,000 with a remaining					
1.c.(1) above)	A243				M.1.d.(1)
more with a remaining					
1.b above)	A244				M.1.d.(2)
ubdivisions in the U.S.					
required under state law)					
	5590				M.1.e.
m items 2.a through 2.c must					
	6810				M.2.a.(1)
	0352				M.2.a.(2)
					M.2.b.
	2604				M.2.c.
	1.b above): ations greater than \$100,000 less 00,000 with a remaining 1.c.(1) above) more with a remaining 1.b above) ubdivisions in the U.S. required under state law) im items 2.a through 2.c must	s A and C): counts	s A and C): 6835 ccounts 6835 2365 2365 ations greater than \$100,000 2344 b0,000 with a remaining 2343 1.c.(1) above) A243 more with a remaining A244 ubdivisions in the U.S. 5590 required under state law) 5590 im items 2.a through 2.c must 6810 0352 6648	interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview interview	in the unit of the unit

FDIC Certificate Number

Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. 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 next repricing date of: ^{1, 2}	A579		1		
(1) Three months or less					M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years					M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year					
or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) ³	A241				M.3.b.
4. 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 next repricing date of: ^{1,4}					
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years					M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year					
or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) ³	A242				M.4.b.

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

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



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

³ Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-F—Other Assets

	Dollar	ands	RCON	Bil	Mil	Thou			
1.	1. Accrued interest receivable ¹								
2.	Net deferred tax assets ²					2148			
3.	Interest-only strips receivable (not in the form of a security) ³ on:							-	
	a. Mortgage loans					A519			
	b. Other financial assets					A520			
4.	Equity securities that DO NOT have readily determinable fair values ⁴					1752			
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25	<u>% of th</u>	nis item	ı)		2168			
	a. TEXT 2166 Prepaid expenses	2166							
	b. TEXT Coop Cash surrender value of life insurance	C009							
	c. TEXT Repossessed personal property (including vehicles)	1578							
	d. TEXT Derivatives with a positive fair value held for purposes other								
	than trading	C010							
	e. TEXT 3549	3549							
	f. TEXT 3550	3550							
	g. TEXT 3551	3551							
6.	6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)								

Schedule RC-G—Other Liabilities

	Dollar Amounts in Thousands								Mil	Thou
1. a. Interest accrued and unpaid on deposits ⁵						3645				
b.	Other	expenses accrued and unpaid (includes accrued income taxes page)	ayable	e)			3646			
. Ne	t defe	rred tax liabilities ²					3049			
B. All	owan	ce for credit losses on off-balance sheet credit exposures					B557			
1. Otl	her (ite	emize and describe amounts greater than \$25,000 that exceed 25	% of t	his iten	n)		2938			
a.	TEXT 3066	Accounts payable	3066							
b.	TEXT C011	Deferred compensation liabilities	C011							
c.	TEXT 2932	Dividends declared but not yet payable	2932							
d.	TEXT C012	Derivatives with a negative fair value held for purposes other								
		than trading	C012							
e.	TEXT 3552		3552							
f.	TEXT 3553		3553							
g.	TEXT 3554		3554							
5. Tot	tal (su	m of items 1 through 4) (must equal Schedule RC, item 20)					2930			

¹ Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ 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.

⁴ Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

⁵ For savings banks, include "dividends" accrued and unpaid on deposits.

FDIC Certificate Number

Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding					
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities ²	B559				3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions	L,				
in the U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:				1	
a. Total loans	3360				6.a.
The following four loan items are to be completed by banks with \$25 million or more in total assets: ⁴					
b. Loans secured by real estate	3385				6.b.
c. Commercial and industrial loans	3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:					0.0.
(1) Credit cards	B561				6.d.(1)
(2) Other (includes single payment, installment, all student loans, and revolving					(-)
credit plans other than credit cards)	B562				6.d.(2)
7. To be completed by banks with \$100 million or more in total assets:4					()
Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets ⁵	3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:	L,				
a. Savings deposits (includes MMDAs)	B563				11.a.
b. Time deposits of \$100,000 or more	A514				11.b.
c. Time deposits of less than \$100,000	A529				11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. To be completed by banks with \$100 million or more in total assets: ⁴					
Other borrowed money (includes mortgage indebtedness and obligations under	ļ,		1		
capitalized leases)	3355				13.

Memorandum

Dollar Amounts in Thousand Memorandum item 1 is to be completed by: ⁴ • banks with \$300 million or more in total assets, and • banks with \$25 million or more in total assets, but less than \$300 million in total assets, that	RCON	Bil	Mil	Thou	
	,				
Loans to finance agricultural production and other loans to farm	ers	3386			

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

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

 $^{^{3}}$ Quarterly averages for all equity securities should be based on historical cost.

⁴ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2000**, Report of Condition. Beginning March 31, 2002, banks with less than \$25 million in total assets must complete items 6.b through 6.d.(2) and those with agricultural loans exceeding five percent of total loans must also complete Memorandum item 1.

⁵ 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—Derivatives and 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.

	Dolla	r Amounts in	Thousands	RCON	Bil	Mil	Thou
1. U	nused commitments:						
a	. Revolving, open-end lines secured by 1–4 family residential propertie	s, e.g., home	equity				
	lines			3814			
b.	Credit card lines			3815			
	Commercial real estate, construction, and land development:						
	(1) Commitments to fund loans secured by real estate			3816			
	(2) Commitments to fund loans not secured by real estate			6550			
d.	Securities underwriting			3817			
e.	. Other unused commitments			3818			
2. F	inancial standby letters of credit	···· <u>······</u>		3819			
a	Amount of financial standby letters of credit conveyed to others	3820					
	erformance standby letters of credit			3821			
	Amount of performance standby letters of credit conveyed to others						
	ommercial and similar letters of credit			3411			
5. Ta	b be completed by banks with \$100 million or more in total assets:1						
	articipations in acceptances (as described in the instructions) conveyed	to others by	the				
	porting bank	-		3428			
	ecurities lent (including customers' securities lent where the customer is						
	ss by the reporting bank)		-	3433			
	otional amount of credit derivatives:						
	. Credit derivatives on which the reporting bank is the guarantor			A534			
	. Credit derivatives on which the reporting bank is the beneficiary			A535			
	pot foreign exchange contracts			8765			
	Il other off-balance sheet liabilities (exclude derivatives) (itemize and de						
	f this item over 25% of Schedule RC, item 28, "Total equity capital")			3430			
	· · · · · · · · · · · · · · · · · · ·						
a	TEXT 3432 Securities borrowed	3432					
b.	TEXT O and the second and the second and the second	3434		-			
C.	TEXT	3555		-			
d.	TEXT	3556		-			
e.	TEXT	3557		-			
-	I other off-balance sheet assets (exclude derivatives) (itemize and des	cribe each co	mponent	-			
	f this item over 25% of Schedule RC, item 28, "Total equity capital")			5591			
0							
a	TEXT 3435 Commitments to sell when-issued securities	3435					
b.	TEXT	5592					
C.	TEXT 5593	5593					
d.	TEXT	5594					
e.	TEXT	5595					
e.							

¹ The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

FDIC Certificate Number

Schedule RC-L—Continued

Dollar Amounts in Thousands		Contracts			(Column B) Foreign Exchange Contracts					qùity I	umn C Deriva htracts	tive					
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou]
11. Gross amounts (e.g., notional																	
amounts) (for each column, sum of																	
items 11.a through 11.e must equal																	
sum of items 12 and 13):		RCO	ON 8693	_		RC	ON 8694	-		RCC	ON 8695	_		RC	ON 8696]
a. Futures contracts																	11.a.
		RCO	DN 8697			RC	ON 8698			RCC	DN 8699			RC	ON 8700		
b. Forward contracts																	11.b.
c. Exchange-traded option contracts:		RCO	ON 8701			RC	- DN 8702			RCC	ON 8703			RC	- ON 8704	1	
(1) Written options																	11.c.(1
		RCO	DN 8705			RC	DN 8706			RCC	DN 8707			RC	DN 8708	1	
(2) Purchased options																	11.c.(2
d. Over-the-counter option contracts:		RCO	I DN 8709			RC	I ON 8710			RCC	I DN 8711			RC	1 ON 8712		11.0.(2
(1) Written options																	11.d.(1
(1) Whiten options		RC	L DN 8713			RC	L DN 8714			RCC	L DN 8715			RC	J ON 8716		11.0.(1
(2) Durchased antiana																	11 4 (2
(2) Purchased options		RCO	DN 3450			RC	L DN 3826			RCC	N 8719			RC	DN 8720		11.d.(2
		1.0.				110								110			
e. Swaps		PC	DN A126			BC	 ON A127			PCC	DN 8723			BC	 ON 8724		11.e.
12. Total gross notional amount of		Roc			_ ı	- NO				NOC				- NO	1	1	1
derivative contracts held for trading																	12.
13. Total gross notional amount of						50								50	011 0700		-
derivative contracts held for		RCG	DN 8725	i	_ ı	RC	ON 8726		<u> </u>	RCC	DN 8727			RC	ON 8728 1	1	-
purposes other than trading																	13.
 Interest rate swaps where the 					-												
bank has agreed to pay a		RCO	DN A589		_												
fixed rate																	13.a.
14. To be completed by banks with																	
\$100 million or more in total assets:1																	
Gross fair values:																	
a. Contracts held for trading:		RCO	ON 8733			RC	ON 8734			RCC	ON 8735			RC	ON 8736		
(1) Gross positive fair value																	14.a.(1
••••		RCO	ON 8737			RC	ON 8738			RCC	ON 8739			RC	ON 8740		Ì
(2) Gross negative fair value] 14.a.(2
b. Contracts held for purposes other																	
than trading:		RCO	ON 8741			RC	ON 8742			RCC	ON 8743			RC	ON 8744		1
(1) Gross positive fair value																	14.b.(1
		RCO	DN 8745	I	RCON 8746		RCON 8747			RCON 8748				1			
(2) Gross negative fair value	RCON 8745										14.b.(2						

¹ The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

FDIC Certificate Number



Schedule RC-M-Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:					1.0.
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.a.(1) 2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:	-				2.0.
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:					J.a.
(1) Construction, land development, and other land	5508				2 h (1)
(1) Constituction, tand development, and other tand	5509				3.b.(1)
(3) 1–4 family residential properties	. – – – – – – – – – – – – – – – – – – –				3.b.(2)
(3) 1-4 rammy residential properties.(4) Multifamily (5 or more) residential properties.	·				3.b.(3)
(5) Nonfarm nonresidential properties	. – – +				3.b.(4)
	2150				3.b.(5)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	. 2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:	5374				
a. Direct and indirect investments in real estate ventures	· – – – – – –				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	2130				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	. 2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:	2054				
(1) With a remaining maturity of one year or less					5.a.(1)
(2) With a remaining maturity of more than one year through three years	B565				5.a.(2)
(3) With a remaining maturity of more than three years	B566				5.a.(3)
b. Other borrowings:	DET				
(1) With a remaining maturity of one year or less					5.b.(1)
(2) With a remaining maturity of more than one year through three years					5.b.(2)
(3) With a remaining maturity of more than three years	. B568			\mid	5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190				5.c.
	[Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
	·			,	
	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	B570				7.

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

) 39 ill	(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual						
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
. Loans secured by real estate:													
a. Construction, land development, and other													
land loans	2759				2769				3492				1.a
b. Secured by farmland	3493				3494				3495				1.b
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by													
1–4 family residential properties and													
extended under lines of credit	5398				5399				5400				1.c
(2) Closed-end loans secured by 1–4 family	ľ												
residential properties	5401				5402				5403				1.c
d. Secured by multifamily (5 or more) residential	I												
properties	3499				3500				3501				1.0
e. Secured by nonfarm nonresidential			1	1			1	1			1		
properties	3502				3503				3504				1.e
Loans to depository institutions and			1	1			1	1			1	1	
acceptances of other banks	B834				B835				B836				2.
8. Not applicable			1				1	1			1	1	
Commercial and industrial loans	1606				1607				1608				4.
5. Loans to individuals for household, family,				1			1	1				-	"
and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a
b. Other (includes single payment, install-				1			1	1					0.0
ment, all student loans, and revolving													
credit plans other than credit cards)	B578				B579				B580				5.b
5. Loans to foreign governments and official	20.0		1	1			1	1			1	1	0.0
institutions	5389			1	5390				5391				6.
All other loans ¹					5460				5461				7.
Lease financing receivables					1227				1228				8.
 Debt securities and other assets (exclude 	1220		1	1			1	1			1		0.
other real estate owned and other repossessed													1
assets)	3505			1	3506			1	3507			1	9.

Amounts reported in Schedule RC-N, 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.

	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8													
above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases													
included in item 10 above	5615				5616				5617				10.a.

¹ Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."



FFIEC 041 Page RC-17

26

Schedule RC-N—Continued

														20
Memoranda		(Column A) Past due 30 through 89 days and still accruing					Past o days o and	imn B) due 90 or mor I still ruing)		•	imn C accrua		
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Schedule RC-N,	ns and leases included in items 1 through 8, above d in Schedule RC-C, Part I,													
· · ·	em 1)	1658				1659				1661				M.1.
construction, and	commercial real estate, d land development activities / real estate) included in													
· · ·	items 4 and 7, above	6558				6559				6560				M.2.
 Memorandum ite completed by ba in total assets:¹ Loans secure 	ems 3.a. through 3.d are to be inks with \$300 million or more of by real estate to non-U.S. domicile) (included in													
•	-N, item 1, above)	1248				1249				1250				M.3.a.
b. Loans to and	acceptances of foreign banks		-					r						
(included in S	chedule RC-N, item 2, above)	5380				5381				5382				M.3.b.
addressees (o	and industrial loans to non-U.S. domicile) (included in	1051			1	4055				4050		1		
	-N, item 4, above)	1254				1255				1256				M.3.c.
addressees (d	ng receivables of non-U.S. domicile) (included in	1071		1	1	1070				1701		1	1	
 4. Memorandum ite banks with \$30 banks with les that have loan production and (Schedule RC- five percent of 	-N, item 8, above) em 4 is to be completed by: ¹ 00 million or more in total assets is than \$300 million in total assets is to finance agricultural d other loans to farmers -C, part I, item 3) exceeding total loans: a agricultural production	1271				1272				1791				M.3.d.
and other loans	to farmers (included in							r	r					
Schedule RC-N	, item 7, above)	1594				1597				1583				M.4.
	em 5 is to be completed by million or more in total assets:1		Past	umn A) due 30 n 89 da)		Past c	mn B) lue 90 or more						

Interest rate, foreign exchange rate, and other RCON Bil Mil Thou RCON Bil Mil Thou commodity and equity contracts: 3530 3529 Fair value of amounts carried as assets.....

¹ The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2000, Report of Condition.

Person to whom questions about the Reports of Condition and Income should be directed:

Name and Title (TEXT 8901)

E-mail Address (TEXT 4086)

Telephone: Area code/phone number/extension (TEXT 8902)

M.5.

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

Dollar Amounts in Thousands					
	RCON	Bil	Mil	Thou	
. Unposted debits (see instructions):		1			
a. Actual amount of all unposted debits OR	0030				1.a.
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	0031				1.b.
(2) Actual amount of unposted debits to time and savings deposits ¹	0032				1.b.
. Unposted credits (see instructions):			-		
a. Actual amount of all unposted credits	3510				2.a
OR					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	3512				2.b
(2) Actual amount of unposted credits to time and savings deposits ¹	3514				2.b
. Uninvested trust funds (cash) held in bank's own trust department (not included in total					
deposits)	3520				3.
. Deposits of consolidated subsidiaries (not included in total deposits):					0.
a. Demand deposits of consolidated subsidiaries	2211				4.a
b. Time and savings deposits ¹ of consolidated subsidiaries	2351				4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.c
. Not applicable					
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 7, column B)	2314				6.a
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E,			1		0.4
item 7, column A or C, but not column B)	2315				6.b
. Unamortized premiums and discounts on time and savings deposits: ^{1, 2}			1		0.0
a. Unamortized premiums	5516				7.a
b. Unamortized discounts	5517				7.b
5. To be completed by banks with "Oakar deposits."			1		1.0
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during					
the quarter	A531	<u> </u>			8.a
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable					0.a
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF					
members report deposits attributable to BIF)	A532				0 0
	A533				8.a 8.b
b Lotal deposite sold or transferred to other EDIC-insured institutions during the quarter	1,1,0000				0.0
 b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter Deposits in lifeline accounts 	5596				9.

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

² Exclude core deposit intangibles.

Schedule RC-O—Continued

Dollar Amounts in Thou	isands _F	RCON	Bil	Mil	Thou]
 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				1	1	
on a gross basis in Schedule RC-E had been reported on a net basis	8	8785				11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciproca 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 reporte						
on a net basis in Schedule RC-E had been reported on a gross basis		A181				11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured						
branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E		A182				11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):						
a. Amount of assets netted against demand deposits		A527				12.a.
b. Amount of assets netted against time and savings deposits		A528				12.b.

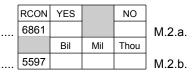
Memoranda (to be completed each quarter except as noted) Dollar Amounts in Thousands RCON 1. Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a): a. Deposit account of \$100,000 or less:

(1) Amount of deposit accounts of \$100,000 or less			2702		M.1.a.(1)
(2) Number of deposit accounts of \$100,000 or less (to be		Number			()
completed for the June report only)	3779				M.1.a.(2)
b. Deposit accounts of more than \$100,000:				 	
(1) Amount of deposit accounts of more than \$100,000			2710		 M.1.b.(1)
		Number			
(2) Number of deposit accounts of more than \$100,000	2722			 	M.1.b.(2)

2. Estimated amount of uninsured deposits of the bank:

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

Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described aboveb. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure



FDIC Cert No.

Bil

Mil

Thou

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?		
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings		_
	association:	RCON	
	TEXT A545	A545	Γ

M.3.

Schedule RC-R—Regulatory Capital

	Dollar	Amoun	ts in Thousands	RCON	Bil	Mil	Thou
Tie	r 1 capital						
	Total equity capital (from Schedule RC, item 28)			3210			
	LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a g						
	positive value; if a loss, report as a negative value)	-		8434			
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (repor						
	a positive value)			A221			
4	LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, rep						
	value; if a loss, report as a negative value)		-	4336			
5	LESS: Nonqualifying perpetual preferred stock			B588			<u> </u>
	Qualifying minority interests in consolidated subsidiaries			B589			
				B590			
	LESS: Disallowed goodwill and other disallowed intangible assets			B591			
	LESS: Disallowed servicing assets and purchased credit card relationships			5610			
	LESS: Disallowed deferred tax assets			B592			
	Other additions to (deductions from) Tier 1 capital						
11.	Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9).			8274			
Tie	r 2 capital						
	Qualifying subordinated debt and redeemable preferred stock			5306			
	Cumulative perpetual preferred stock includible in Tier 2 capital			B593			
	Allowance for loan and lease losses includible in Tier 2 capital			5310			
	Unrealized gains on available-for-sale equity securities includible in Tier 2			2221			
	Other Tier 2 capital components			B594			
				5311			
	Tier 2 capital (sum of items 12 through 16)			8275			
10.	Allowable Tier 2 capital (lesser of item 11 or 17)			0210			<u> </u>
10	Tion 2 conital allocated for market risk			1395			
	Tier 3 capital allocated for market risk			B595			<u> </u>
	LESS: Deductions for total risk-based capital			3792			
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)			0702			<u> </u>
Tot	al assets for leverage ratio						
22.	Average total assets (from Schedule RC-K, item 9)			3368			ļ
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from ite	em 7 al	oove)	B590			
24.	LESS: Disallowed servicing assets and purchased credit card relationship	s (from	item 8 above)	B591			
	LESS: Disallowed deferred tax assets (from item 9 above)			5610			
	LESS: Other deductions from assets for leverage capital purposes			B596			
	Average total assets for leverage capital purposes (item 22 less items 23 t			A224			
-	ustments for financial subsidiaries			B503			1
	Adjustment to total risk-based capital reported in item 21						
	Adjustment to risk-weighted assets reported in item 62			B504			
30.	Adjustment to average total assets reported in item 27			B505			
Ca	bital ratios						
	lumn B is to be completed by all banks. Column A is to be completed by		(Column A)		(Colu	mn B)	
•	ks with financial subsidiaries.)	RCON	Percentage	RCON	•	ercenta	
	Tier 1 leverage ratio ²	7273		7204			<u> </u>
	Tier 1 risk-based capital ratio ³	7274		7206			
	•	7275		7205			
აა.	Total risk-based capital ratio ⁴	1215		1,200			

¹ Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

² The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus one half of item 28 divided by (item 27 minus item 30).

³ The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus item 29).

⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28 divided by (item 62 minus item 29).

FFIEC 041 Page RC-21

30

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	· ·	olumn	A)	· ·	olumr	'	(C	olumn	C)	(Co	olumn	D)	(C	olumn	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	oy Risk	Weig	ht Cat	tegory			
	Sch	edule F	RC)		-Weig			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions																		
(Column A equals the sum of Schedule RC items 1.a	R	CON 001	0				R	CON B6	00	RC	CON B6	601				R	CON B6	02
and 1.b)																		
	R	RCON 1754 F			CON B	503	R	CON B6	04	RC	CON B6	605	R	CON BE	606	R	CON B6	07
35. Held-to-maturity securities																		
,	R	RCON 1773			CON B	608	R	CON B6	09	RC	CON B6	610	R	CON B6	511	R	CON B6	12
36. Available-for-sale securities		RCON 1773																
37. Federal funds sold and securities purchased under	R	CON 135	0				R	CON B6	13	RC	CON B6	614				R	CON B6	16
agreements to resell																		
-9	R	CON 536	9	R	CON B	617	R	CON B6	18	RC	CON B6	619	R	CON BE	520	R	CON B6	21
38. Loans and leases held for sale																		
	R	CON B52	28	R	CON B	622	R	CON B6	23	RC	CON B6	524	R	CON BE	625	R	CON B6	26
39. Loans and leases, net of unearned income ¹																		
	R	CON 312	3	R	CON 31	123												
40. LESS: Allowance for loan and lease losses																		
	R	CON 354	-5	R	CON B	527	R	CON B6	28	RC	CON B6	529	R	CON BE	630	R	CON B6	31
41. Trading assets																		
T. Indding 00000	R	CON B63	9	R	CON B	540	R	CON B6	41	RC	CON B6	642	R	CON BE	643	R	CON 53	39
42. All other assets ²																		
	R	CON 217	0	R	CON B	544	R	CON 53	20	R	CON 53	27	R	CON 53	34	R	CON 53	40
43. Total assets (sum of items 34 through 42)																		

¹ Include any allocated transfer risk reserve in column B.

² Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R—Continued

	•	Column ace Val	· ·	Our dit	· ·	olumn Credit	'	(Co	lumr			olumn			olumn	· · ·	(C	olumn F)	
		r Notior		Credit Conversion		uivale	-				Alloca	ation b	y Risk	Weig	ht Cat	egory			_
		Amoun	it 🛛	Factor	A	moun	t1		0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Tho	1
Derivatives and Off-Balance Sheet Items	F	RCON 38	19		R	CON B6	45	RC	ON B	646	R	CON B6	47	RC	CON B6	48	R	CON B649	
44. Financial standby letters of credit				1.00															44.
45. Performance standby letters of	R	RCON 38	21		R	CON B6	50	RC	ON B	651	R	CON B6	52	RC	CON B6	53	R	CON B654	
credit				.50															45.
46. Commercial and similar letters of	F	RCON 34	11		R	CON B6	55	RC	ON B	656	R	ON B6	57	RC	CON B6	58	R	CON B659	
credit				.20															46.
47. Risk participations in bankers																			
acceptances acquired by the	F	RCON 34	29		R	CON B6	60	RC	ON B	61	R	CON B6	62				R	CON B663	
reporting institution				1.00															47.
	R	RCON 34	33		R	CON B6	64	RC	ON B	665	R	CON B6	66	RC	CON B6	67	R	CON B668	
48. Securities lent				1.00															48.
49. Retained recourse on small business	R	CON A2	50		RC	CON B6	69	RC	ON B	670	R	CON B6	71	RC	CON B6	72	RC	CON B673	
obligations sold with recourse				1.00															49.
50. Retained recourse on financial assets	R	RCON 17	27		R	CON 22	43										R	CON B674	_
sold with low-level recourse				12.5*															50.
51. All other financial assets sold with	R	CON B6	75		RC	CON B6	76	RC	ON B	677	R	CON B6	78	RC	CON B6	79	R	CON B680	_
recourse				1.00															51.
52. All other off-balance sheet	R	CON B6	81		R	CON B6	82	RC	ON B	583	R	CON B6	84	RC	CON B6	85	R	CON B686	_
liabilities				1.00															52.
53. Unused commitments with an original	R	RCON 38	33		RC	CON B6	87	RC	ON B	588	RC	CON B6	89	RC	CON B6	90	R	CON B691	_
maturity exceeding one year				.50															53.
						CON A1	67	RC	ON B	593	RC	CON B6	94	RC	CON B6	95			
54. Derivative contracts																			54.

* Or institution-specific factor.
 ¹ Column A multiplied by credit conversion factor.

31

Schedule RC-R—Continued

	(C	Columr	ו C)	(C	olumn	D)	(C	olumn	E)	(C	olumn	F)	
				Alloca	ation b	oy Risk	Weig	ht Cat	egory				
		0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Fotals			-		-	-			-		-		
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each	R	CON B	696	R	CON B6	97	R	CON B6	98	R	CON B6	99	
column, sum of items 43 through 54)													ļ
6. Risk weight factor		× 0%			× 20%			× 50%			× 100%		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CON B	700	R	CON B7	/01	R	CON B7	02	RC	CON B7	03	
item 56)		0											
										R	CON 16	51	
58. Market risk equivalent assets													
9. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										R	CON B7	04	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													ł
										R	CON A2	22	
0. LESS: Excess allowance for loan and lease losses													,
										R	CON 31	28	
1. LESS: Allocated transfer risk reserve													(
										R	CON A2	23	
2. Total risk-weighted assets (item 59 minus items 60 and 61)													6

Memoranda

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

						With a	ren	nainin	g mati	urity of	F				
		``	olum year	n A) or les	S		Ôv		n B) e year e year				olumi er five	n C) years	
2. Notional principal amounts of derivative contracts: ¹	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts	3812					8769					8770				
c. Gold contracts	8771					8772					8773				
d. Other precious metals contracts	8774					8775					8776				
e. Other commodity contracts	8777					8778					8779				
f. Equity derivative contracts	A000					A001					A002				

¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

FDIC Certificate Number

FFIEC 041 Page RC-24

Schedule RC-S—Securitization and Asset Sale Activities

All of Schedule RC-S is to be completed beginning June 30, 2001.

	1-	olumr -4 Fan esiden Loans	nilý tial	È H	olumn E Home Equity Lines	3)		olumn Credit Card ceivab	,	,	olumn Auto Loans	,	Co	olumn Other onsum Loans	er	Ċo	olumn mmer I Indus Loans	cial strial	Àll (Loar	mn G) Other is and eases	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Vil Thou	
 Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained 																					
or with recourse or other seller-pro-	R	CON B7	705	RC	ON B706	6	RC	ON B7	07	R	CON B7	708	RC	CON B7	09	R	CON B7	10	RCO	N B711	_
vided credit enhancements																					1.
 Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a. Retained interest-only strips 																					
(included in Schedules RC-B or	R	CON B7	/12	RC	ON B71:	3	RC	ON B7	14	R	CON B7	/15	RC	CON B7	16	R	CON B7	17	RCO	N B718	_
RC-F or in Schedule RC, item 5)																					2.a.
 b. Standby letters of credit, sub- ordinated securities, and other enhancements 	R	CON B7	'19	RC	ON B720	0	RC	ON B72	21	R	CON B7	22	RC	CON B72	23	R	CON B7	24	RCO	N B725	2.b.
3. Reporting bank's unused commit-																					_
ments to provide liquidity to structures	R	CON B7	26	RC	ON B727	7	RC	ON B7	28	R	CON B7	29	RC	CON B73	30	R	CON B7	31	RCO	N B732	_
reported in item 1																					3.
4. Past due loan amounts included in	P	CON B7	222	BC	ON B734	4		ON B7	25	D(CON B7	226	- DC	CON B7	27	D	CON B7	20	BCO	N B739	
item 1:			33			+			55	R		30			57			30		<u>чылэ</u>	-
a. 30–89 days past due	R	L CON B7	/ 40	RC	ON B74	1	RC	ON B74	42	R	L CON B7	/43	RC	ON B74	14	R	L CON B7	45	RCO	N B746	4.a.
b. 90 days or more past due					-			-													4.b.
 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements 											1			1			1				1.0.
(calendar year-to-date):	R	IAD B7	47	RI/	AD B748	3	RI	AD B74	9	R	IAD B7	50	RI	AD B75	51	R	IAD B7	52	RIA	B753	
a. Charge-offs	F	RIAD B7	54	RI	AD B755	5	RI	AD B75	6	R	IAD B7	57	RI	AD B75	8	R	IAD B7	59	RIA) B760	5.a.
b. Recoveries																					5.b.

33

Schedule RC-S—Continued

	1–4 Re	olumr 1 Far siden _oans	nily tial		olumn B) Home Equity Lines		olumn Credit Card ceivat	t		umn luto bans		Co	olumn E) Other onsumer Loans	Co and	olumn mmero I Indus Loans	cial trial	(Colu All C Loan All Le	Other	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Tho	J Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil N	1il Thou	
 6. Amount of ownership (or seller's) interests carried as: a. Securities (included in 																			
Schedule RC-B or in Schedule RC, item 5)				RC	ON B761	R	CON B7	/62						R	CON B7	63			6.a.
b. Loans (included in				RC	ON B500	R	CON B5	501						R	CON B5	02			0.4.
Schedule RC-C)																			6.b.
7. Past due loan amounts included in					0110704	-													
interests reported in item 6.a:					ON B764	R	CON B7	65							CON B7	66			_
a. 30–89 days past due					ON B767	R	L CON B7	768						R	CON B7	69			7.a.
b. 90 days or more past due																			7.b.
8. Charge-offs and recoveries on loan							1												1.0.
amounts included in interests reported																			
in item 6.a (calendar year-to-date):				RI	AD B770	F	RIAD B7	71						R	IAD B77	72			
a. Charge-offs																			8.a.
J. J				RI	AD B773	F	RIAD B7	74						R	IAD B77	75			
b. Recoveries																			8.b.
For Securitization Facilities Sponsored																			
By or Otherwise Established By Other Institutions																			
9. Maximum amount of credit exposure																			
arising from credit enhancements																			
provided by the reporting bank to other																			
institutions' securitization structures in																			
the form of standby letters of credit,		ON B7	76	DC	ON B777		CON B7	70	RCO		70	D	CON B780		CON B7	0.1	DCON	I B782	
purchased subordinated securities,								10		11 07	19	R							
and other enhancements																			9.
10. Reporting bank's unused commitments	RC	ON B7	783	RC	ON B784	R	CON B7	785	RCO	N B7	86	R	CON B787	R	CON B7	88	RCON	I B789	
to provide liquidity to other institutions' securitization structures		22																	10.
securitization structures	<u> </u>		1	1	I	1	1	1						1					J 10.

FFIEC 041 Page RC-25

34

FFIEC 041 Page RC-26

35

Schedule RC-S—Continued

	1–₄ Re	olumr 4 Far sider Loan:	nilý itial		olumn Home Equity Lines	; ; /	, ,	olumn Credi Card ceivat	ť	,	olumn E Auto Loans))	, Co	olumn Other onsum Loans	ner	Con and	lumn hmero Indus .oans	cial strial	΄ Lc	olumn II Othe ans a I Leas	er nd
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
 Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting 	RC	ON B	790	R	CON B7	' 91	R	CON B7	792	R	CON B793	3	R	CON B7	′94	RC	ON B7	95	R	CON B7	'96
bank12. Maximum amount of credit exposure arising from recourse or other seller-																					
provided credit enhancements pro- vided to assets reported in item 11	RC	ON B	797	R	CON B7	98	R	CON B7	799	R	CON B800)	R	CON B8	01	RC	ON B8	02	R	CON B8	03

Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

Memoranda Dollar Amounts in Thousands	CON	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	249				M.1.a.
b. Amount of retained recourse on these obligations as of the report date	250				M.1.b.
 Outstanding principal balance of assets serviced for others: a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements 	804 805				M.2.a. M.2.b.
	591				M.2.c.
 3. Asset-backed commercial paper conduits: a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: 					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	806 807				M.3.a.(1 M.3.a.(2
 b. Unused commitments to provide liquidity to conduit structures: (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company 	808 809				M.3.b.(1 M.3.b.(2

¹ Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

FDIC Certificate Number

Schedule RC-T—Fiduciary and Related Services

Schedule RC-T is to be completed beginning December 31, 2001.

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

	RCON	Yes	No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
······································				-
	RCON	Yes	No	
2. Does the institution exercise the fiduciary powers it has been granted?	A346			2.
				_
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report	RCON	Yes	No	
in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867			3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 19 quarterly,
- · Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

		Ma	umn A nagec ssets	,		Non-I	lumn l Manag ssets	'	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RC	ON B868			RC	ON B869)	RCON B870	RCON B871	
4. Personal trust and agency accounts	. 🔟										4.
 Retirement related trust and agency accounts: 											
a. Employee benefit—defined		RC	ON B872			RC	ON B873	3	RCON B874	RCON B875	
contribution											5.a.
b. Employee benefit—defined		RC	ON B876			RC	ON B877	,	RCON B878	RCON B879	
benefit											5.b.
		RC	ON B880			RC	ON B881		RCON B882	RCON B883	
c. Other retirement accounts	.										5.c.
		RC	DN B884		-	RC	ON B885 1	5	RCON C001	RCON C002	
6. Corporate trust and agency accounts	.										6.
Investment management agency		RC	DN B886		-				RCON B888	-	
accounts	·	DO	 DN B890				ON B891		RCON B892	RCON B893	7.
		RU	JN 8890			RC			RCON B892	RCON B893	
8. Other fiduciary accounts	• – – –	PC	 DN B894			PC	 ON B895	:	RCON B896	RCON B897	8.
9. Total fiduciary accounts		RU	511 6094			RU		,	RCON B690	RCON Bog/	•
(sum of items 4 through 8)	•		I	I		RC	0N B898	3		RCON B899	9.
10. Custody and safekeeping accounts	. 🕒										10.
11. Not applicable											



....

Schedule RC-T—Continued

D	ollar Amounts in Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME					
2. Personal trust and agency accounts		B904			
3. Retirement related trust and agency accounts:					
a. Employee benefit-defined contribution		B905			
b. Employee benefit—defined benefit		B906			
c. Other retirement accounts		B907			
4. Corporate trust and agency accounts		A479			
5. Investment management agency accounts		B908			
6. Other fiduciary accounts		A480			
7. Custody and safekeeping accounts		B909			
8. Other fiduciary and related services income		B910			
9. Total gross fiduciary and related services income (sum of items 12					_
Schedule RI, item 5.a)		4070			
0. Less: Expenses		C058			
1. Less: Net losses from fiduciary and related services		A488			
2. Plus: Intracompany income credits for fiduciary and related service		B911			
3. Net fiduciary and related services income		A491			

Memoranda		Managed Assets			
Dollar A	mounts in Thousands	RCON	Bil	Mil	Thou
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits		B913			
b. Interest-bearing deposits		B914			
c. U.S. Treasury and U.S. Government agency obligations		B915			
d. State, county and municipal obligations		B916			
e. Money market mutual funds		B917			
f. Other short-term obligations		B918			
g. Other notes and bonds		B919			
h. Common and preferred stocks		B920			
i. Real estate mortgages		B921			
j. Real estate		B922			
k. Miscellaneous assets		B923			
I. Total managed assets held in personal trust and agency accounts (su					
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A).		B868			

	(Column A) Number of Issues			(Col rincip Outs			
Dollar Amounts in Thousands	RCON		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:				RC	ON B928	-	
a. Corporate and municipal trusteeships	B927						M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

Schedule RC-T—Continued

Memoranda—Continued		(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
Dollar Amounts in Thousand	ls _{RCON}		RCON	Bil	Mil	Thou		
3. Collective investment funds and common trust funds:					_			
a. Domestic equity	B931		B932					
b. International/Global equity			B934					
c. Stock/Bond blend			B936					
d. Taxable bond			B938					
e. Municipal bond	0000		B940					
f. Short term investments/Money market	0044		B942					
g. Specialty/Other	0040		B944					
h. Total collective investment funds (sum of Memorandum items 3.a		1			1			
through 3.g)	B945		B946					

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		Losses Recoveries anaged		'			
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	B947			B948			B949			M.4.a.
b. Retirement related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management agency accounts	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services	B956			B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal										
Schedule RC-T, item 21)	B959			B960			B961			M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B963)

FAX: Area code/phone number (TEXT B964)

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 Schedule RC-T, items 12 through 23 and Memorandum item 4, 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-T. 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

No comment (RCON 6979)

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

State

appear as 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.

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK					
	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2004				
	SPECIAL REPORT (Dollar Amounts in Thousands)				
	CLOSE OF BUSINESS DATE	FDIC Certificate Number			
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date))				
The following information is required by Public Laws 90–44 and 102–242, but does not 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 the credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal R definitions of "executive officer" and "extension of credit," respectively. Exclude shareholders who are not executive officers.	ons of credit to their s of credit are not r first \$15,000 of inde Regulations (Feder	r executive officers made since the date of required. If no such loans or other extensions <i>ebtedness of each executive officer under bank</i> ral Reserve Board Regulation O) for the			
a. Number of loans made to executive officers since the previous Call Reportb. Total dollar amount of above loans (in thousands of dollars)		RCON			

C.	Range of interest charged on above loans						
	(example: 9 ³ / ₄ % = 9.75)	RCON 7701	·	% to	RCON 7702	·	% c
	(

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