Federal Financial Institutions Examination Council

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.



Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business September 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).

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.

I, 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. (20010930) (RCRI 9999)

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Officer Authorized to Sign Report

Date of Signature

#### Submission of Reports

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

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

FDIC Certificate Number

http://

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

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)

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

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#### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 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

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For information or assistance, National and State nonmember banks should contact the FDIC's Reports Analysis and Quality Control Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

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Legal Title of Bank	
City	
State	Zip Code
L	

FDIC Certificate Number

# Consolidated Report of Income for the period January 1, 2001–September 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

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:			-		
(a) Loans secured by real estate	. 4011				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	. 4024				1.a.(1)(b)
(c) Commercial and industrial loans	. 4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	. B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving					
credit plans other than credit cards)	. B486				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	. 4056				1.a.(1)(e)
(f) All other loans in domestic offices	. B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs					1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))					1.a.(3)
b. Income from lease financing receivables	. 4065				1.b.
c. Interest income on balances due from depository institutions <sup>1</sup>	. 4115				1.c.
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					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.
h. Total interest income (sum of items 1.a.(3) through 1.g)	. 4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
<ol><li>Interest on deposits in domestic offices:</li></ol>					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and			1		
preauthorized transfer accounts)	. 4508				2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)					2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more					2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000					2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs					2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase					2.b.
c. Interest on trading liabilities and other borrowed money	. 4185				2.c.

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

#### Schedule RI—Continued

Dollar Amounts in Thousands         Year-to-date           RIAD         Bil         Mil         Theu           2. Interest expense (continued):         4200         2.d.           d. Interest on subordinated notes and debentures.         4200         2.d.           a. Inclain interest income:         4200         2.e.           3. Net interest income:         42074         3.           4. Provision for Ioan and lease losses         4070         5.a.           5. Noninterest income:         4070         5.a.           a. Income from fiduciary activities1.         4070         5.a.           b. Service charges on deposit accounts in domestic offices         4040         5.b.           c. Trading revenue <sup>2</sup> .         5.c.         4070         5.a.           d. Investment banking, advisory, brokerage, and underwriting fees and commissions and fees         5440         5.c.           f. Net servicing fees         5442         5.f.         5.g.           h. Insurance commissions and fees         5442         5.f.         5.g.           h. Insurance commissions and fees         5416         5.j.         5.k.           i. Not gains (losses) on sales of other raal estate owned         5416         5.j.         5.k.           i. Not gains (losses) on sales of other							_	4
2. Interest expense (continued):       Ave: a i im       Interest expense (continued):         4. Interest expense (continued):       4200       2.d.         e. Total interest expense (sum of items 2.a through 2.d).       4073       2.d.         3. Net interest income (item 1.h minus 2.e).       4074       3.         4. Provision for loan and lease losses       4070       5.a.         5. Noninterest income:       4070       5.a.         a. Income from fiduciary activities <sup>1</sup> .       4070       5.a.         b. Service charges on deposit accounts in domestic offices       4080       5.b.         c. Trading revenue <sup>2</sup> .       5.c.       5.c.         d. Investment banking, advisory, brokerage, and underwriting fees       4290       5.d.         and commissions       B490       5.e.       5.c.         f. Net servicing fees       B492       5.f.       5.g.         n. Insurance commissions and fees       B492       5.i.       5.i.         i. Net gains (losses) on sales of other real estate owned       5.i.       5.i.         m. Total noninterest income (sum of items 5.a through 5.i)       B497       5.i.         m. Total noninterest income (sum of items 5.a through 5.i)       6.a.       6.b.         7. Noninterest expense:       3.3196       6.b.				Year-t	o-date	Ś		
d. Interest on subordinated notes and debentures		Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
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.         4. Provision for Ioan and lease losses       4070       5.a.         5. Noninterest income (item 1.h minus 2.e)       4070       5.a.         a. Income from fiduciary activities <sup>1</sup> .       4070       5.a.         b. Service charges on deposit accounts in domestic offices.       4080       5.b.         c. Trading revenue <sup>2</sup> .       A220       5.c.         d. Investment banking, advisory, brokerage, and underwriting fees       5.e.       5.e.         and commissions       B490       5.e.       5.e.         f. Net securitization income       B492       5.f.         g. Net securitization income       B493       5.g.         i. Net gains (losses) on sales of other real estate owned       5415       5.j.         i. Net gains (losses) on sales of other real estate owned       5415       5.j.         m. Total noninterest income (sum of items 5.a through 5.l)       B496       5.k.         g. Realized gains (losses) on available-for-sale securities       7.a.       6.a.         o. Realized gains (losses) on available-for-sale securities       7.a. <td>2.</td> <td>Interest expense (continued):</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	2.	Interest expense (continued):						
bit interest income (item 1.h minus 2.e)       4074       3.         4. Provision for loan and lease losses       4230       4.         5. Noninterest income:       4070       5.a.         a. Income from fiduciary activities1       4070       5.a.         b. Service charges on deposit accounts in domestic offices       4080       5.b.         c. Trading revenue2       5.c.       5.c.         d. Investment banking, advisory, brokerage, and underwriting fees       5.d.       5.d.         and commissions       6.e.       6491       5.e.         f. Net servicing fees       B492       5.f.         g. Net securitization income       B493       5.g.         h. Insurance commissions and fees       6494       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).       5.d.       3521         m. Total noninterest income (sum of items 5.a through 5.l)       6.a.       6.a.         s. Realized gains (losses) on nales of other sale securities       4135       7.a.         b. Repaized gains (losses) on alles of other sale securities       4135       7.a.		• • •	4200				2.d.	
3. Net interest income (item 1.h minus 2.e)       4074       3.         4. Provision for Ioan and lease losses       4230       4.         5. Noninterest income:       4070       5.a.         a. Income from fiduciary activities1       4070       5.a.         b. Service charges on deposit accounts in domestic offices.       4080       5.b.         c. Trading revenue2       A220       5.c.         d. Investment banking, advisory, brokerage, and underwriting fees and commissions       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 other real estate owned       5416       5.i.         j. Net gains (losses) on sales of other rassets (excluding securities)       B496       5.k.         i. Other noninterest income (sum of items 5.a through 5.l)       6.a.       6.a.         a. Realized gains (losses) on available-for-sale securities       7.a.       5.m.         7. Noninterest expense:       4135       7.a.         a. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed assets (including goodwill)       4531       7.c.         d.		e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.	_
4. Provision for loan and lease losses       4230       4.         5. Noninterest income:       4070       5.a.         a. Income from fiduciary activities1.       4070       5.a.         b. Service charges on deposit accounts in domestic offices       4080       5.b.         c. Trading revenue2.       A220       5.c.         d. Investment banking, advisory, brokerage, and underwriting fees and commissions       8490       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 other real estate owned       5415       5.i.         j. Net gains (losses) on sales of other real estate owned       5415       5.i.         l. Other noninterest income*       B496       5.k.         l. Other noninterest income*       B496       5.k.         a. Realized gains (losses) on available-for-sale securities       4135       7.a.         r. Amortization expense of intangible assets (including goodwill)       4135       7.c.         d. Other noninterest expense*       4135       7.c.         a. Salaries and employee benefits and mortgage interest	3.						4074	3.
a. Income from fiduciary activities1							4230	
a. Income inductally activities       4080       5.b.         b. Service charges on deposit accounts in domestic offices.       4080       5.b.         c. Trading revenue <sup>2</sup> .       5.c.         d. Investment banking, advisory, brokerage, and underwriting fees and commissions.       5.d.         e. Venture capital revenue       8491       5.e.         f. Net servicing fees       8492       5.f.         g. Net securitization income       8493       5.g.         h. Insurance commissions and fees       8493       5.g.         i. Net gains (losses) on sales of other real estate owned       5415       5.j.         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)       8496       5.k.         l. Other noninterest income*       6.a.       6.b.       7.a.         m. Total noninterest expense:       a. Salaries and employee benefits       4135       7.a.         a. Salaries and employee benefits       4032       7.d.       4033       7.c.         d. Other noninterest expense*       4135       7.d.       4033       7.c.         d. Other noninterest expense*       4017       4031       7.d.       4032       7.d.         e. Total noni	5.	Noninterest income:						
b. Service charges on deposit accounts in domestic offices       4080       5.b.         c. Trading revenue2		a. Income from fiduciary activities <sup>1</sup>					5.a.	
c. Intelling recorded:       Autors of control of the second			4080				5.b.	
and commissions       B490       5.d.         e. Venture capital revenue       B491       5.e.         f. Net servicing fees       B493       5.g.         g. Net securitization income       B493       5.g.         h. Insurance commissions and fees       B493       5.l.         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 real estate owned       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)       B497       5.l.         n. Total noninterest income*       B497       5.l.         m. Total noninterest income (sum of items 5.a through 5.l)       B497       5.l.         6. a. Realized gains (losses) on available-for-sale securities       4135       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits       4135       7.a.         b. Expenses of intangible assets (including goodwill)       4531       7.c.       4092         d. Other noninterest expense'       4002       7.d.       4092       7.d.         e. Tota		c. Trading revenue <sup>2</sup>	A220				5.c.	
and commissions and fees       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.j.         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.         l. Other noninterest income*       B497       5.l.         m. Total noninterest income (sum of items 5.a through 5.l)       B497       5.l.         6. a. Realized gains (losses) on available-for-sale securities       3196       6.a.         3. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       4217       7.b.         c. Amortization expense *       4092       7.d.       4092       7.d.         e. Total noninterest expense*       4092       7.d.       4092       7.d.         e. Total noninterest expense (sum of items 7.a through 7.d)       4092       7.d.       4093       7.e.         8. Income (loss) before income taxes and extraordinary items and o		d. Investment banking, advisory, brokerage, and underwriting fees						
e. Venture capital revenue       B492       5.f.         f. Net servicing fees       B493       5.g.         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.         l. Other noninterest income*       B497       5.l.         m. Total noninterest income (sum of items 5.a through 5.l)       B497       5.l.         6. a. Realized gains (losses) on available-for-sale securities       3521       6.a.         b. Realized gains (losses and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)       4135       7.a.         b. Expenses of premises and fixed assets (including goodwill)       4531       7.c.      d. Other noninterest expense*       4135       7.d.         e. Total noninterest expenses (sum of items 7.a through 7.d)       4092       7.d.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 8 minus item 9).       9.       4300       10.         10. Income (loss) before extraordinary items and other adjustments		and commissions					5.d.	
a. Net securitization income       B493       5.g.         b. Insurance commissions and fees       B494       5.h.         i. Net gains (losses) on sales of loans and leases		e. Venture capital revenue					4	
g. Net second later meaning of the second later means and leases       B494       5.h.         h. Insurance commissions and fees.       5416       5.i.         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.i.         k. Net gains (losses) on sales of other assets (excluding securities)       B496       5.k.         l. Other noninterest income*       B497       5.l.         m. Total noninterest income (sum of items 5.a through 5.l)       B497       5.l.         6. a. Realized gains (losses) on available-for-sale securities       6.a.       6.b.         7. Noninterest expense:       a. Salaries and employee benefits       6.b.         7. Noninterest expense:       4135       7.a.         a. Salaries and employee benefits and mortgage interest)       4135       7.c.         d. Other noninterest expense of intangible assets (including goodwill)       4092       7.d.         e. Total noninterest expense (sum of items 7.a through 7.d)       4092       7.d.         8. 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)       8.         9. Applicable income taxes (on item 8)       10.       4300       10.         11. Extraordinary items and other adj		f. Net servicing fees					5.f.	
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 reasets (excluding securities)       5415       5.j.         l. Other noninterest income*       5.d.       5.l.         m. Total noninterest income (sum of items 5.a through 5.l)       6.a.       8497       5.l.         6. a. Realized gains (losses) on held-to-maturity securities       5.d.       5.d.         b. Realized gains (losses) on available-for-sale securities       3196       6.a.         3196       6.b.       6.b.         7. Noninterest expense:       4135       7.a.         a. Salaries and employee benefits       4135       7.c.         d. Other noninterest expense*       4092       7.d.         e. Total noninterest expense (sum of items 7.a through 7.d)       4092       7.d.         d. Other noninterest expense (sum of items 7.a through 7.d)       4092       7.d.         8. 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)       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       9.         11. Extraordinary items and other adjustments, net of income taxes*       4300       <		g. Net securitization income					5.g.	
j. Net gains (losses) on sales of other real estate owned       5415       5.j.         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)       8496       5.k.         i. Other noninterest income*       5.i.       5.i.         m. Total noninterest income (sum of items 5.a through 5.l)       8497       5.i.         6. a. Realized gains (losses) on available-for-sale securities       5.i.       6.a.         b. Realized gains (losses) on available-for-sale securities       3196       6.b.         7. Noninterest expense:       4135       7.a.         a. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed 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)       4092       7.e.         8. Income (loss) before income taxes and extraordinary items and other adjustments (item 8 minus item 9)       9.       4301       8.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       10.       11.       11.		h. Insurance commissions and fees					1	
k. Net gains (losses) on sales of other assets (excluding securities)       B496       5.k.         k. Net gains (losses) on sales of other assets (excluding securities)       B496       5.k.         l. Other noninterest income*       5.n.       6.a.         m. Total noninterest income (sum of items 5.a through 5.l)       6.a.       6.a.         b. Realized gains (losses) on available-for-sale securities       7.a.       6.a.         7. Noninterest expense:       4135       7.a.         a. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed assets (net of rental income)       4217       7.b.         (excluding salaries and employee benefits and mortgage interest)       4231       7.c.         d. Other noninterest expense*       4092       7.d.         e. Total noninterest expense (sum of items 7.a through 7.d)       4092       7.d.         8. 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)       9.       4300       10.         11. Extraordinary items and other adjustments, net of income taxes*       4300       11.		i. Net gains (losses) on sales of loans and leases					1	
I. Other noninterest income*       B497       5.1.         m. Total noninterest income (sum of items 5.a through 5.1)       4079       5.1.         6. a. Realized gains (losses) on held-to-maturity securities       3521       6.a.         b. Realized gains (losses) on available-for-sale securities       3196       6.b.         7. Noninterest expense:       4135       7.a.         a. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed assets (net of rental income)       4217       7.b.         (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)       4092       7.e.         8. 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)       4300       10.       4300       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.		j. Net gains (losses) on sales of other real estate owned					1 -	
m. Total noninterest income (sum of items 5.a through 5.1)       4079       5.m.         6. a. Realized gains (losses) on held-to-maturity securities       3521       6.a.         b. Realized gains (losses) on available-for-sale securities       3196       6.a.         7. Noninterest expense:       a. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed assets (net of rental income)       4217       7.b.       7.b.         c. Amortization expense of intangible assets (including goodwill)       4531       7.c.       4092       7.d.         d. Other noninterest expense*       7.d.       7.e.       4092       7.d.       7.e.         8. 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.       4302       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       10.       10.       4320       11.		k. Net gains (losses) on sales of other assets (excluding securities) .					5.k.	
6. a. Realized gains (losses) on held-to-maturity securities		I. Other noninterest income*	B497				5.I.	_
0. a. Realized gains (losses) of meta-to-maturity securities		m. Total noninterest income (sum of items 5.a through 5.l)						5.m.
7. Noninterest expense:       a. Salaries and employee benefits	6.	a. Realized gains (losses) on held-to-maturity securities						6.a.
a. Salaries and employee benefits       4135       7.a.         b. Expenses of premises and fixed assets (net of rental income) (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)       4092       7.d.         8. 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)       4092       7.e.         9. Applicable income taxes (on item 8)       8.       4301       8.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       10.       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.		b. Realized gains (losses) on available-for-sale securities					3196	6.b.
<ul> <li>b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)</li></ul>	7.	Noninterest expense:			1	1		
(excluding salaries and employee benefits and mortgage interest)42177.b.c. Amortization expense of intangible assets (including goodwill)45317.c.d. Other noninterest expense*40927.d.e. Total noninterest expense (sum of items 7.a through 7.d)40937.e.8. 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)40037.e.9. Applicable income taxes (on item 8)9.10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)9.430010.11. Extraordinary items and other adjustments, net of income taxes*430011.		a. Salaries and employee benefits	4135				7.a.	
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)       4092       7.d.         8. 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)       9.       4301       10.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       10.       10.       4300       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.       11.		b. Expenses of premises and fixed assets (net of rental income)						
c. Amontation expense of intalgible assets (including goodwin)       4092       7.d.         d. Other noninterest expense*       4092       7.d.         e. Total noninterest expense (sum of items 7.a through 7.d)       4092       7.e.         8. 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)       9.       9.       4300       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       10.       4300       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.       11.							1	
<ul> <li>e. Total noninterest expense (sum of items 7.a through 7.d)</li></ul>		c. Amortization expense of intangible assets (including goodwill)					1	
8. 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)       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       10.         11. Extraordinary items and other adjustments, net of income taxes*       4300       10.		d. Other noninterest expense*	4092					_
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)       9.         10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       9.         11. Extraordinary items and other adjustments, net of income taxes*       4300       10.         12. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)       11.		e. Total noninterest expense (sum of items 7.a through 7.d)					4093	7.e.
9. Applicable income taxes (on item 8)	8.	Income (loss) before income taxes and extraordinary items and other						_
9. Applicable income taxes (of item 6)		adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)						8.
(item 8 minus item 9)       4300       10.         11. Extraordinary items and other adjustments, net of income taxes*       11.       11.	9.	Applicable income taxes (on item 8)					4302	9.
11. Extraordinary items and other adjustments, net of income taxes*	10.	Income (loss) before extraordinary items and other adjustments						_
12. Net income (loss) (sum of items 10 and 11) 12.								
	12.	Net income (loss) (sum of items 10 and 11)					4340	_ 12.

\* Describe on Schedule RI-E—Explanations <sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> 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.

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### Schedule RI—Continued

Memoranda Dollar Amounts in Thousands			Year-to-date				
	ds <sub>RIAD</sub>	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securities	s, loans, and leases acquired						
after August 7, 1986, that is not deductible for federal ir	come tax purposes	4513				M.1	
2. Income from the sale and servicing of mutual funds and	annuities in domestic offices						
(included in Schedule RI, item 8)		8431				M.2	
3. Income on tax-exempt loans and leases to states an	nd political subdivisions						
in the U.S. (included in Schedule RI, items 1.a and 1.b	)	4313				M.3	
4. Income on tax-exempt securities issued by states and p	political subdivisions in the U.S.						
(included in Schedule RI, item 1.d.(3))		4507				M.4	
5. Number of full-time equivalent employees at end of cur	rent period (round to nearest		1	Numbe	er		
whole number)		4150				M.5	
6. Not applicable	_						
7. If the reporting bank has restated its balance sheet as a	a result of applying push down	CC	YY	MM	DD		
accounting this calendar year, report the date of the bar	nk's acquisition <sup>1</sup>	106				М.	
items 8.a through 8.d must equal Schedule RI, item 5.c reported average trading assets (Schedule RC-K, ite quarter of the preceding calendar year.):	· · ·	RIAD	Bil	Mil	Thou	]	
a. Interest rate exposures			-		mou	М.	
b. Foreign exchange exposures		·····	-			M.	
c. Equity security and index exposures						M.	
d. Commodity and other exposures			-			M.	
				1		,	
9. Impact on income of derivatives held for purposes othe	r than trading:	RIAD	Bil	Mil	Thou		
a. Net increase (decrease) to interest income		8761				1 м.9	
b. Net (increase) decrease to interest expense						M.9	
c. Other (noninterest) allocations						] м.9	
10. Credit losses on derivatives (see instructions)						] м.	
					NG		
11. Does the reporting bank have a Subchapter S election			YES		NO	1	
for the current tax year?		A530	<u> </u>			M. 1	

<sup>&</sup>lt;sup>1</sup> For example, a bank acquired on June 1, 2001, would report 20010601.

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## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.					
·	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the December	er 31, 2000, Reports of Condition				-
and Income (i.e., after adjustments from amended Reports o	f Income)	3217			
2. Restatements due to corrections of material accounting	errors and changes in			_	_
accounting principles*	-	B507			
3. Balance end of previous calendar year as restated (sum		B508			
4. Net income (loss) (must equal Schedule RI, item 12)	·	4340			
5. Sale, conversion, acquisition, or retirement of capital stock, r	net (excluding treasury			_	_
stock transactions)		B509			
6. Treasury stock transactions, net		B510			
7. Changes incident to business combinations, net		4356			
8. LESS: Cash dividends declared on preferred stock		4470			
9. LESS: Cash dividends declared on common stock		4460			
10. Other comprehensive income <sup>1</sup>		B511			
11. Other transactions with parent holding company* (not include		4415			
12. Total equity capital end of current period (sum of items 3 thro	ough 11) (must equal				
Schedule RC, item 28)	• • • •	3210			

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, 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. Charge-ons and Recoveries on Loans and Leases			(Colu	mn A)		(Column B)				
Part I excludes charge-offs and recoveries through		Charge-offs <sup>1</sup> Recoveries								
the allocated transfer risk reserve.		L		Cale	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, and	other land loans in domestic			1	1			1		
offices		3582				3583				
<ul> <li>b. Secured by farmland in domestic offic</li> </ul>	es	3584				3585				
c. Secured by 1–4 family residential pro	perties in domestic offices:									
(1) Revolving, open-end loans secur	ed by 1–4 family residential			1	1					
properties and extended under lir	es of credit	5411				5412			· ·	
(2) Closed-end loans secured by 1–4	family residential properties	5413				5414			· ·	
d. Secured by multifamily (5 or more) re-	sidential properties in domestic			1	1			1		
offices		3588				3589				
e. Secured by nonfarm nonresidential pr	operties in domestic offices	3590				3591				
f. In foreign offices		B512				B513			· ·	
2. Loans to depository institutions and acce	eptances of other banks:			1	1			1		
a. To U.S. banks and other U.S. deposit	ory institutions	4653				4663				
b. To foreign banks		4654				4664				
3. Loans to finance agricultural production	and other loans to farmers	4655				4665				
<ol><li>Commercial and industrial loans:</li></ol>				1	1					
a. To U.S. addressees (domicile)		4645				4617			·	
b. To non-U.S. addressees (domicile)		4646				4618			·	
5. Loans to individuals for household, famil	y, and other personal									
expenditures:				1	1					
a. Credit cards		B514				B515				
b. Other (includes single payment, ins	stallment, all student loans,			1	1					
and revolving credit plans other th	an credit cards)	B516				B517				

<sup>&</sup>lt;sup>1</sup> Include write-downs arising from transfers of loans to the held-for-sale account.

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#### Schedule RI-B—Continued

art I. Continued (Column A) (Column		mn B)							
	Charge-offs1			Recoveries					
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:		-	-			-			
a. To U.S. addressees (domicile)	4658				4668				8.a.
b. To non-U.S. addressees (domicile)	4050				4669				8.b.
9. Total (sum of items 1 through 8)					4605				9.

Memoranda		`	mn A) e-offs		(Column B) Recoveries				
		Calendar year-to-date							
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
<ol> <li>Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in</li> </ol>									
Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile)									
(included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.

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

#### 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)					2.
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a)					3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4)					4.
5. Adjustments* (see instructions for this schedule)	4045				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	0 1 0 0				6.

<sup>\*</sup> 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.

## Schedule RI-D—Income from International Operations

## For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

	```	Year-t	•		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income and expense attributable to international operations:					
a. Gross interest income	B523				1.a.
b. Gross interest expense	B524				1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b.)	B525				2.
3. Noninterest income and expense attributable to international operations:					
a. Noninterest income attributable to international operations	4097				3.a.
b. Provision for loan and lease losses attributable to international operations	4235			1 1	3.b.
c. Other noninterest expense attributable to international operations	4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus					
3.b and 3.c)	4843				3.d.
4. Estimated pretax income attributable to international operations before capital allocation					
adjustment (sum of items 2 and 3.d)	4844				4.
5. Adjustment to pretax income for internal allocations to international operations to reflect					
the effects of equity capital on overall bank funding costs	4845				5.
6. Estimated pretax income attributable to international operations after capital allocation					
adjustment (sum of items 4 and 5)	4846				6.
7. Income taxes attributable to income from international operations as estimated in item 6	4797				7.
8. Estimated net income attributable to international operations (item 6 minus 7)	4341				8.



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## 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.)

					Year-t	o-date	Э
		Dollar Amo	ounts in Thousands	RIAD	Bil	Mil	Thou
Other nonin	terest income (from Schedule RI, it	em 5.l)					
Itemize and	describe amounts that exceed 1% of	of the sum of Schedule R	l,				
ite <u>ms 1.</u> h a	d 5.m:					1	
0010	ome and fees from the printing and sale of	checks		C013			
	nings on/increase in value of cash surrend	ler value of life insurance		C014			
0010	me and fees from automated teller maching	nes (ATMs)		C016			
4042	t and other income from other real estate	owned		4042			
	e deposit box rent			C015			
f. TEXT 4461				4461			
g. TEXT 4462				4462			
h. 4463				4463			
Other noni	terest expense (from Schedule RI, i	item 7.d)					
temize and	describe amounts that exceed 1%	of the sum of Schedule R	l,				
ems 1.h a	d 5.m:					_	_
a. TEXT Da	a processing expenses			C017			
o. TEXT Ad	ertising and marketing expenses			0497			
. TEXT Dir	ectors' fees			4136			
. TEXT Pri	ting, stationery, and supplies			C018			
e. 8403 Po	tage			8403			
. TEXT Le	al fees and expenses			4141			
. TEXT 4146 FD	C deposit insurance assessments			4146			
TEXT 4464				4464			
TEXT 4467				4467			
TEXT 4468				4468			
	vitems and other adjustments and ap	plicable income tax effect (f	rom Schedule RI.				
	nize and describe all extraordinary iter	•					
	Effect of adopting FAS 133, "Accounting f			6373			
	able income tax effect	44					
$(2) \frac{7}{100} \frac{100}{100}$				4487			
	able income tax effect	44	88				
							1
C. (1) $\begin{bmatrix} TEXT \\ 4489 \end{bmatrix}$				4489			

### Schedule RI-E—Continued

		Year-t	o-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):				
TEXT <b>a</b> . 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 <b>a</b> . 4498	4498			
D. TEXT 4499	4499			
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)				
(it <u>emize</u> and describe all adjustments):				
a. TEXT 5523 Write-downs arising from transfers of loans to the held-for-sale account	5523			
TEXT b. 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):  $_{\scriptscriptstyle (\text{TEXT 4769})}$ 

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FF	FIE	С	03	1
Pa	age	϶F	RC-	1

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

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 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						
ASSETS							
1. Cash and balances due from depository institutions (from Schedu	lle RC-A):						
a. Noninterest-bearing balances and currency and coin <sup>1</sup>				. 0081			
b. Interest-bearing balances <sup>2</sup>				. 0071			
2. Securities:							
a. Held-to-maturity securities (from Schedule RC-B, column A)				. 1754			
b. Available-for-sale securities (from Schedule RC-B, column D).				. 1773			
3. Federal funds sold and securities purchased under agreements to	o resell			. 1350			
4. Loans and lease financing receivables (from Schedule RC-C):							
a. Loans and leases held for sale		<u></u>	<u></u>	5369			
b. Loans and leases, net of unearned income	B528			_			
c. LESS: Allowance for loan and lease losses							
d. Loans and leases, net of unearned income and allowance	(item 4.b minus	4.c)		. B529			
5. Trading assets (from Schedule RC-D)							
6. Premises and fixed assets (including capitalized leases)				. 2145			
7. Other real estate owned (from Schedule RC-M)				. 2150			
8. Investments in unconsolidated subsidiaries and associated compared	anies (from Sche	dule RC	·M)	. 2130			
9. Customers' liability to this bank on acceptances outstanding				. 2155			
10. Intangible assets:							
a. Goodwill				. 3163			
b. Other intangible assets (from Schedule RC-M)							
11. Other assets (from Schedule RC-F)				. 2160			
12. Total assets (sum of items 1 through 11)				. 2170			

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

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

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### Schedule RC—Continued

	Dollar Amounts in Thousands					Thou
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and	C from Schedule RC-E,		RCON		_	
part I)			2200			
(1) Noninterest-bearing <sup>1</sup>	RCON 663	1				
(2) Interest-bearing	RCON 663	6				
b. In foreign offices, Edge and Agreement subsidiaries			RCFN			
(from Schedule RC-E, part II)			2200			
(1) Noninterest-bearing	RCFN 663	1				
(2) Interest-bearing	RCFN 663	6	RCFD			
14. Federal funds purchased and securities sold under agi			2800			
15. Trading liabilities (from Schedule RC-D)			. 3548			
16. Other borrowed money (includes mortgage indebted	ness and obligations und	der				-
capitalized leases) (from Schedule RC-M)			. 3190			
17. Not applicable						-
18. Bank's liability on acceptances executed and outstand	ing		. 2920			
19. Subordinated notes and debentures <sup>2</sup>			. 3200			
20. Other liabilities (from Schedule RC-G)						
21. Total liabilities (sum of items 13 through 20)			. 2948			
22. Minority interest in consolidated subsidiaries						
EQUITY CAPITAL					1	1
23. Perpetual preferred stock and related surplus			. 3838			
24. Common stock			. 3230			
25. Surplus (exclude all surplus related to preferred stock)			. 3839			
26. a. Retained earnings						
b. Accumulated other comprehensive income <sup>3</sup>						
27. Other equity capital components <sup>4</sup>						
28. Total equity capital (sum of items 23 through 27)						
29. Total liabilities, minority interest, and equity capital (sur						

#### Memorandum

#### 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			
most comprehensive level of auditing work performed for the bank by independent external	RCFD	Number	
auditors as of any date during 2000	6724		M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = 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

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

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

<sup>&</sup>lt;sup>3</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

<sup>&</sup>lt;sup>4</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

	C	Òonso	mn A) lidateo ınk		(Column B) Domestic Offices			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Cash items in process of collection, unposted debits, and currency and coin	0022							
a. Cash items in process of collection and unposted debits					0020			
b. Currency and coin					0080			
2. Balances due from depository institutions in the U.S.			1	1	0082			
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083				-			
b. Other commercial banks in the U.S. and other depository institutions in			[	1	-			
the U.S. (including their IBFs)	0085				<u> </u>			
3. Balances due from banks in foreign countries and foreign central banks					0070			
a. Foreign branches of other U.S. banks	0073							
b. Other banks in foreign countries and foreign central banks	0074							
4. Balances due from Federal Reserve Banks	0090				0090			
5. Total (sum of items 1 through 4) (total of column A must equal								
Schedule RC, sum of items 1.a and 1.b)	0010				0010			

## Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity					Available-for-sale										
	(Column A)				(Column B)				(Colu	mn C)		(Column D)					
			ed Co	st		Fair Value				mortiz	ed Co	st	Fair Value				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	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. Gov-			1				1							1		1	
ernment agencies <sup>1</sup>	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-				1											1	1	
sponsored agencies <sup>2</sup>	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political			1	1			1								1	1	
subdivisions in the U.S.	8496				8497				8498				8499				3.

<sup>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

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

## Schedule RC-B—Continued

Schedule RC-B—C	ontii	nue	a														14
			Н	eld-to-	-maturi	ity						14					
			mn A) zed Co			(Colui Fair \					mn C) ed Co				mn D) Value		
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed												•					
securities (MBS):																	
a. Pass-through																	
securities:																	
(1) Guaranteed by			1	1				1			1	1			1		
GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA	1702			1	4705				4700				4707		1		
and FHLMC	1703				1705				1706				1707				4.a.(2)
(3) Other pass-	1709				1710				1711				1713		1		4 (0)
through securities.	1709				1710								1/13				4.a.(3)
<ul> <li>b. Other mortgage- backed securities</li> </ul>																	
(include CMOs,																	
REMICs, and stripped																	
MBS):																	
(1) Issued or guar-																	
anteed by FNMA,																	
FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by									[ '								1.0.(1)
MBS issued or																	
guaranteed by																	
FNMA, FHLMC,															1		
or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other																	
mortgage-backed			1	1				1			1				1		
securities	1733				1734				1735				1736				4.b.(3)
5. Asset-backed securities	5																
(ABS):																	
a. Credit card	Dece			1	Dago				<b>D040</b>				D044		1		
receivables	B838				B839 B843				B840 B844				B841				5.a.
b. Home equity lines	B842 B846				В847				В848				B845 B849				5.b.
c. Automobile loans					B851				B852				B853				5.c.
d. Other consumer loans e. Commercial and	0000		1		0001				0002			1	0000				5.d.
industrial loans	B854				B855				B856				B857				Fo
f. Other	B858				B859				B860				B861				5.e. 5.f.
6. Other debt securities:			I												1		J.I.
a. Other domestic debt																	
securities	1737				1738				1739				1741				6.a.
b. Foreign debt																	0.0.
securities	1742				1743				1744				1746				6.b.
7. Investments in mutual																	
funds and other equity																	
securities with readily												r			1		
determinable fair values <sup>1</sup>									A510				A511				7.
8. 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,	1754		1		1774				1770			1	1770				
item 2.b)	1754		I		1771				1772				1773				8.

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

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## Schedule RC-B—Continued

lemoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	1
1. Pledged securities <sup>1</sup>	0416				M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through					
securities other than those backed by closed-end first lien 1-4 family residential mortgages					
with a remaining maturity or next repricing date of: 3, 4					
(1) Three months or less	A549				M.2.a.
(2) Over three months through 12 months	A550				M.2.a.
(3) Over one year through three years	A551				M.2.a.
(4) Over three years through five years	A552				M.2.a.
(5) Over five years through 15 years	A553				M.2.a.
(6) Over 15 years	A554				M.2.a.
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential					
mortgages with a remaining maturity <b>or next repricing date</b> of: <sup>3, 5</sup>			1	-	
(1) Three months or less	A555				M.2.b.
(2) Over three months through 12 months					M.2.b.
(3) Over one year through three years					M.2.b.
(4) Over three years through five years					M.2.b.
(5) Over five years through 15 years					M.2.b.
(6) Over 15 years	A560				M.2.b.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: <sup>6</sup>				1	
(1) Three years or less	A561				M.2.c.
(2) Over three years	. A562				M.2.c.
d. Debt securities with a REMAINING MATURITY of one year or less (included in	4040			1	
Memorandum items 2.a through 2.c above)	. A248				M.2.d.
Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading	1770		1	1	
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	. 1778				M.3.
Structured notes (included in the held-to-maturity and available-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):	8782				
a. Amortized cost	8783			-	M.4.a.
b. Fair value	. 0103				M.4.b.

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

<sup>&</sup>lt;sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

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

<sup>&</sup>lt;sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 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.

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

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

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

#### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. Report loans and leases net of any applicable (Column B) (Column A) allocated transfer risk reserve. Exclude assets held for trading and Consolidated Domestic commercial paper. Offices Bank **Dollar Amounts in Thousands** RCFD Bil Mil Thou RCON Bil Mil Thou 1410 1. Loans secured by real estate ..... 1. 1415 a. Construction, land development, and other land loans ..... 1.a. b. Secured by farmland (including farm residential and other 1420 improvements)..... 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 1797 properties and extended under lines of credit ..... 1.c.(1) (2) Closed-end loans secured by 1-4 family residential properties: 5367 (a) Secured by first liens ..... 1.c.(2)(a) 5368 (b) Secured by junior liens ..... 1.c.(2)(b) 1460 d. Secured by multifamily (5 or more) residential properties ..... 1.d. 1480 e. Secured by nonfarm nonresidential properties ..... 1.e. 2. Loans to depository institutions and acceptances of other banks: a. To commercial banks in the U.S..... B531 2.a. B532 (1) To U.S. branches and agencies of foreign banks ..... 2.a.(1) B533 (2) To other commercial banks in the U.S. 2.a.(2) B534 B534 b. To other depository institutions in the U.S. 2.b. B535 c. To banks in foreign countries..... 2.c. B536 (1) To foreign branches of other U.S. banks..... 2.c.(1) B537 (2) To other banks in foreign countries ..... 2.c.(2) 1590 1590 3. Loans to finance agricultural production and other loans to farmers ...... 3. 4. Commercial and industrial loans: 1763 1763 a. To U.S. addressees (domicile) ..... 4.a. 1764 1764 b. To non-U.S. addressees (domicile) ..... 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): B538 B538 a. Credit cards 6.a. B539 B539 b. Other revolving credit plans..... 6.b. c. Other consumer loans (includes single payment, installment, and 2011 2011 all student loans) ..... 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 2081 central banks)..... 7. 8. Obligations (other than securities and leases) of states and political 2107 2107 subdivisions in the U.S. 8. 9. Other loans..... 1563 9. 1545 a. Loans for purchasing or carrying securities (secured and unsecured).... 9.a. 1564 b. All other loans (exclude consumer loans) ..... 9.b. 2165 10. Lease financing receivables (net of unearned income)..... 10. 2182 a. Of U.S. addressees (domicile) ..... 10.a. 2183 b. Of non-U.S. addressees (domicile) ..... 10.b. 2123 2123 11. LESS: Any unearned income on loans reflected in items 1-9 above...... 11. 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal 2122 Schedule RC, sum of items 4.a and 4.b) ..... 2122 12.



#### Schedule RC-C—Continued

#### Part I. Continued

Memoranda	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with mod	ified terms (included in					
Schedule RC-C, part I, and not reported as past due or nona	ccrual in Schedule RC-N,					
Memorandum item 1) (exclude loans secured by 1–4 family	residential properties and					
loans to individuals for household, family, and other person	al expenditures)	1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those	e in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residen	tial properties in domestic offices					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B)	with a remaining maturity or					
next repricing date of: 1, 2		RCON				
(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	s 1 through 10, column A)					
EXCLUDING closed-end loans secured by first liens on 1–4 f	amily residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1	.c.(2)(a), column B) with a					
remaining maturity or next repricing date of: 1, 3		RCFD				
(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 A)					
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					
(not secured by real estate) included in Schedule RC-C, part I, it	ems 4 and 9, column A <sup>4</sup>	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 fa	mily residential properties	RCON				
in domestic offices (included in Schedule RC-C, part I, item 1.c.(	2)(a), column B)	5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domin	cile) (included in	RCFD				
Schedule RC-C, part I, item 1, column A)		B837				M.5.

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

<sup>&</sup>lt;sup>2</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices 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.

<sup>&</sup>lt;sup>3</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, 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 A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

<sup>&</sup>lt;sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

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#### 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 T	housands	RCON	Bil	Mil	Thou
ASSETS					
1. U.S. Treasury securities in domestic offices		. 3531			
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed		3532			
securities)					
4. Mortgage-backed securities (MBS) in domestic offices:			-		
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 GNM	A				
(include CMOs, REMICs, and stripped MBS)		. 3535			
c. All other mortgage-backed securities		. 3536			
5. Other debt securities in domestic offices		. 3537			
6.–8. Not applicable			-		
9. Other trading assets in domestic offices		. 3541			
0. Trading assets in foreign offices	RCF	N 3542			
<ol> <li>Revaluation gains on interest rate, foreign exchange rate, and other commodity and equicontracts:</li> </ol>	uity				
a. In domestic offices	RCC	N 3543			
b. In foreign offices	RCF	N 3543			
2. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		D 3545			
IABILITIES		RCFD	Bil	Mil	Thou
3. Liability for short positions		. 3546			
4. Revaluation losses on interest rate, foreign exchange rate, and other commodity and ec					
contracts		. 3547			
5. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)					

## Schedule RC-E—Deposit Liabilities

#### Part I. Deposits in Domestic Offices

			Tran	sactio	n Acco	ounts			N		nsactio ounts	on	
	To acco	tal tra	mn A) nsacti (incluo emano osits)	on ding	l der	Nemc nand (inclu	imn B) o: Tota depos ided ir mn A)	l sits	no	To ontrar acco	mn C) tal isactic ounts i MME	on	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	1
Deposits of: 1. Individuals, partnerships, and corporations													1
(include all certified and official checks)	B549				1				B550				
2. U.S. Government	2202								2520				2
3. States and political subdivisions in the U.S	2203								2530				З
4. Commercial banks and other depository			-										
institutions in the U.S.	B551								B552				4
5. Banks in foreign countries	2213								2236				5
6. Foreign governments and official institutions					-						-		
(including foreign central banks)	2216								2377				6
<ol> <li>Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,</li> </ol>													1
item 13.a)	2215				2210				2385				7

#### Memoranda

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):		-		-	
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than		-		-	
\$100,000 and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining		1		1	
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining				1	
maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under state law)				1	
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:				1	
(1) Money market deposit accounts (MMDAs)					M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000					M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

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### Schedule RC-E—Continued

Part I. 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 <b>next repricing date of:</b> <sup>1,2</sup>					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years					M.3.a.(3)
(4) Over three years	A582				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) <sup>3</sup>	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 <b>next repricing date of:</b> 1,4			1		
(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	A586				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) <sup>3</sup>	A242				M.4.b.

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

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

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	]
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S.					
depository institutions	B554				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625				3.
4. Foreign governments and official institutions (including foreign central banks)	2650				4.
5. U.S. Government and states and political subdivisions in the U.S.	B555				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200				6.

Memorandum _						
D	Dollar Amounts in Thousands					
1. Time deposits with a remaining maturity of one year or less (included	in Part II, item 6 above)	A245				M.1.

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

<sup>&</sup>lt;sup>3</sup> 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 A	Amour	nts in T	housa	ands	RCFD	Bil	Mil	Thou
1.	Accrued interest receivable <sup>1</sup>					B556			
2.	Net deferred tax assets <sup>2</sup>					2148			
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:							_	
	a. Mortgage loans					A519			
	b. Other financial assets					A520			
4.	Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .					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 Come 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.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11)					2160			

## Schedule RC-G—Other Liabilities

Do	llar Amoun	its in The	ousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5				3645			
b. Other expenses accrued and unpaid (includes accrued income taxe	es			RCFD			
payable)				3646			
2. Net deferred tax liabilities <sup>2</sup>				3049			
8. Allowance for credit losses on off-balance sheet credit exposures				B557			
4. Other (itemize and describe amounts greater than \$25,000 that exceed	d 25 <u>% of th</u>	is item)		2938			
a. TEXT Accounts payable	3066						
b. TEXT Deferred compensation liabilities	C011						
c. Dividends declared but not yet payable	2932						
d. TEXT 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. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930			

<sup>&</sup>lt;sup>1</sup> Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

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

<sup>&</sup>lt;sup>3</sup> Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

<sup>&</sup>lt;sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>&</sup>lt;sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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## Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Do	mesti	c Offic	ces	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding	2155				1.
2. Bank's liability on acceptances executed and outstanding	2920				2.
3. Federal funds sold and securities purchased under agreements to resell	1350				3.
4. Federal funds purchased and securities sold under agreements to repurchase	2800				4.
5. Other borrowed money	3190				5.
EITHER					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
OR					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	3129				9.
In items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou	
available-for-sale securities in domestic offices.			-		
10. U.S. Treasury securities	1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041				11.
12. Securities issued by states and political subdivisions in the U.S.	1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043				13.a.(1)
(2) Other pass-through securities	1044				13.a.(2)
<li>b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</li>					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209				13.b.(1)
(2) All other mortgage-backed securities	1280				13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	1281				14.
15. Foreign debt securities (include foreign asset-backed securities)	1282				15.
16. Investments in mutual funds and other equity securities with readily determinable					
fair values	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities					
(sum of items 10 through 16)	1374				17.
18. Equity securities that do not have readily determinable fair values	1752				18.

#### Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133				1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898				2.

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

Dollar Amounts in Thou	sands	RCFD	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 <sup>2</sup> (excluding mortga	age-					
backed securities)		B558				2.
3. Mortgage-backed securities <sup>2</sup>		B559				3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions	s in					
the U.S.)		B560				4.
5. Federal funds sold and securities purchased under agreements to resell		3365				5.
6. Loans:						
a. Loans in domestic offices:		RCON				
(1) Total loans		3360				6.a.(1)
(2) Loans secured by real estate		3385				6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers		3386				6.a.(3)
(4) Commercial and industrial loans		3387				6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				1		
(a) Credit cards		B561				6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving	ng			1		
credit plans other than credit cards)		B562				6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs						6.b.
7. Trading assets						7.
8. Lease and financing receivables (net of unearned income)						8.
9. Total assets <sup>4</sup>	RCFD	3368				9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,		RCON				
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485				10.
11. Nontransaction accounts in domestic offices:						
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. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs						12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under				1		
capitalized leases)	RCFD	3355				14.

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

<sup>&</sup>lt;sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

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

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

### Schedule RC-L—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.

	D	ollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Unused commitments:					<b>I</b>		
a. Revolving, open-en	d lines secured by 1-4 family residential prope	erties, e.g., home equity					
			. 3814				1.a.
b. Credit card lines			. 3815				1.b.
c. Commercial real es	tate, construction, and land development:						
(1) Commitments to	o fund loans secured by real estate		. 3816				1.c.(*
(2) Commitments to	o fund loans not secured by real estate		. 6550				1.c.(2
d. Securities underwrit	ting		. 3817				1.d.
e. Other unused comm	nitments		. 3818				1.e.
2. Financial standby lette	rs of credit and foreign office guarantees		. 3819				2.
a. Amount of financial	standby letters of credit conveyed to others	3820			1		2.a.
3. Performance standby I	letters of credit and foreign office guarantees		. 3821				3.
a. Amount of performation	ance standby letters of credit conveyed to othe	rs 3822					3.a.
4. Commercial and simila	ar letters of credit		. 3411				4.
5. Participations in accep	tances (as described in the instructions) conve	eyed to others by the			1		
			. 3428				5.
,	ng customers' securities lent where the custom	•			1		
loss by the reporting ba	ank)		. 3433				6.
<ol><li>Notional amount of cre</li></ol>					1		
	n which the reporting bank is the guarantor					<u> </u>	7.a.
	n which the reporting bank is the beneficiary					<u> </u>	7.b.
	e contracts		. 8765				8.
	heet liabilities (exclude derivatives) (itemize and		0.400	1	1		
of this item over 25% of	of Schedule RC, item 28, "Total equity capital")		. 3430				9.
			_				-
a. TEXT Securities bo		3432	-				9.a.
b. TEXT Commitment	ts to purchase when-issued securities	3434	-				9.b.
C. 3555		3555 3556	-				9.c.
TEXT		3557	-				9.d.
e. 3557			-				9.e.
	heet assets (exclude derivatives) (itemize and o		5591				10
of this item over 25% of	of Schedule RC, item 28, "Total equity capital")		. 5591				10.
a. TEXT Commitment	ts to sell when-issued securities	3435					10 -
. TEXT		5592					10.a.
D. 5592 TEXT		5593					10.b.
C. 5593		5594	-				10.c.
d. 5594		5595					10.d.
<b>e.</b> 5595		0000					10.e.

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## Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts				rèign	umn E Excha	ange	(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
<ol> <li>Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal</li> </ol>																	
sum of items 12 and 13):		RCI	D 8693		<b> </b> ,	RC	FD 8694		<b> </b> ,	RCF	D 8695		<u> </u>	RC	FD 8696		
a. Futures contracts																	
		RCI	-D 8697		-	RC	FD 8698		<u> </u>	RCI	-D 8699		I	RC	FD 8700		
b. Forward contracts			0704								0700						
c. Exchange-traded option contracts:		RCI	-D 8701		<u> </u>	RC	FD 8702		<u> </u>	RCI	D 8703			RC	FD 8704		
(1) Written options		PCI	D 8705			PC	 =D 8706			PCI	D 8707			PC	FD 8708		
		RUI	0 8705			RC	0 8700			RUI				RU			
(2) Purchased options		RCI	D 8709			RC	 =D 8710			RCI	 =D 8711			RC	FD 8712		
d. Over-the-counter option contracts:																	
(1) Written options		RCI	I =D 8713			RC	I FD 8714			RC	I =D 8715			RC	 FD 8716		
(2) Purchased options																	
		RCI	I FD 3450			RC	I FD 3826			RCI	I FD 8719			RC	FD 8720		
e. Swaps																	
12. Total gross notional amount of		RCF	D A126			RC	D A127	1		RC	D 8723			RC	FD 8724		
derivative contracts held for trading																	
13. Total gross notional amount of																	
derivative contracts held for		RCF	D 8725	_		RC	D 8726	_		RCF	D 8727	_		RC	FD 8728		
purposes other than trading																	
a. Interest rate swaps where the																	
bank has agreed to pay a		RCF	D A589														
fixed rate																	
<ol> <li>Gross fair values of derivative contracts:</li> </ol>																	
a. Contracts held for trading:		RC	D 8733			RC	D 8734			RC	D 8735			RC	FD 8736		
(1) Gross positive fair value																	
		RC	D 8737		<u> </u>	RC	FD 8738		<u> </u>	RCF	D 8739		ļ,	RC	FD 8740		
(2) Gross negative fair value																	
b. Contracts held for purposes other																	
than trading:		RCF	D 8741		<b> </b>	RC	FD 8742		<b> </b>	RC	D 8743		ļ,	RC	FD 8744	-	
(1) Gross positive fair value		RCI	D 8745			RC	D 8746			RC	D 8747			RC	FD 8748		
(2) Gross negative fair value																	

## Schedule RC-M—Memoranda

	Dollar Amounts in Thousands	RCFD	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:					
	a. Mortgage servicing assets	3164		L		2.a.
	(1) Estimated fair value of mortgage servicing assets A590					2.a.(1)
	b. Purchased credit card relationships and nonmortgage servicing assets	B026		<u> </u>		2.b.
	c. All other identifiable intangible assets	5507		<u> </u>		2.c.
	d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426		L		2.d.
3.	Other real estate owned:	,	,			
	a. Direct and indirect investments in real estate ventures	5372		L		3.a.
	b. All other real estate owned:	RCON	ļ,			
	(1) Construction, land development, and other land in domestic offices	5508				3.b.(1)
	(2) Farmland in domestic offices	5509				3.b.(2)
	(3) 1–4 family residential properties in domestic offices	5510				3.b.(3)
	(4) Multifamily (5 or more) residential properties in domestic offices	5511			$\square$	3.b.(4)
	(5) Nonfarm nonresidential properties in domestic offices	5512		<u> </u>	$\square$	3.b.(5)
	(6) In foreign officesRCFN	I I		L		3.b.(6)
		RCFD	ļ,			
	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:	5074				
	a. Direct and indirect investments in real estate ventures	5374			-	4.a.
	b. All other investments in unconsolidated subsidiaries and associated companies	5375 2130			<u> </u>	4.b.
~	c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130	<b></b>			4.c.
э.	Other borrowed money:					
	<ul> <li>a. Federal Home Loan Bank advances:</li> <li>(1) With a remaining maturity of one year or less</li> </ul>	2651				
		B565			$\vdash$	5.a.(1)
	<ul> <li>(2) With a remaining maturity of more than one year through three years</li></ul>	B566			$\vdash$	5.a.(2)
	b. Other borrowings:	0000	<b></b>		L	5.a.(3)
	(1) With a remaining maturity of one year or less	B571				<b>5</b> h (1)
	<ul> <li>(1) With a remaining maturity of one year of less</li></ul>	B567			$\vdash$	5.b.(1)
	(3) With a remaining maturity of more than three years	B568			$\vdash$	5.b.(2)
	c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190			$\vdash$	5.b.(3)
			I			5.c.
			Yes		No	
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
		I				0.
		RCFD	Bil	Mil	Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.

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

	3		umn B) due 90 or mor d still ruing	Ď	(Column C) Nonaccrual								
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other													
land loans in domestic offices	2759				2769				3492				1.a.
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
<li>c. Secured by 1–4 family residential</li>													
properties in domestic offices:													
<ol><li>Revolving, open-end loans secured by</li></ol>													
1–4 family residential properties and													
extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by			1	1			1	1			1	1	
1–4 family residential properties	5401				5402				5403				1.c.(2)
d. Secured by multifamily (5 or more) residential											1		
properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential			1	1			1	1			1	1	
properties in domestic offices	3502				3503				3504				1.e.
	RCFN		1	1	RCFN		1	1	RCFN		1	1	
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances													
of other banks:													
a. To U.S. banks and other U.S. depository	RCFD			1	RCFD				RCFD		1	1	
institutions	5377				5378				5379				2.a.
b. To foreign banks	5380				5381				5382				2.b.
3. Loans to finance agricultural production and	4504		<u> </u>		4507		<u> </u>	<u> </u>	4500		1	1	
other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:	1251				1252				1253		1	1	1.0
a. To U.S. addressees (domicile)	1251				1252				1255				4.a.
b. To non-U.S. addressees (domicile)	1234				1255				1250		I		4.b.
<ol><li>Loans to individuals for household, family, and other personal expenditures:</li></ol>													
a. Credit cards	B575			[	B576				B577		1	T	5.a.
b. Other (includes single payment, install-	0070				0070				0011		1		5.a.
ment, all student loans, and revolving													
credit plans other than credit cards)	B578			L	B579				B580		1	T	5.b.
6. Loans to foreign governments and official	2010		1	1	2010		1	1	2000		1	1	0.0.
institutions	5389			L	5390				5391		1	T	6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables:			1	1							1	1	
a. Of U.S. addressees (domicile)	1257				1258				1259				8.a.
b. Of non-U.S. addressees (domicile)	1271				1272				1791				8.b.
<ol> <li>9. Debt securities and other assets (exclude</li> </ol>				1			1	1				1	
other real estate owned and other repossessed													
assets)	3505				3506				3507				9.

## Schedule RC-N—Continued

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.

	3	Past 0 thro	ugh 8 Ind stil	9		(Colur Past d lays o and accr	ue 90 r more still			·	mn C) ccrual		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	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.

Memoranda		1	ÈPasi 0 thro days a	mn A) t due ough 8 und stil	9		(Colur Past d lays o and accr	ue 90 r more still	)		`	mn C) ccrual		
	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Schedule RC-I	oans and leases included in N, items 1 through 8, above ted in Schedule RC-C, Part I,													
• •	item 1)	1658				1659				1661				M.1.
construction, a	ce commercial real estate, ind land development activities <b>by real estate)</b> included in													
Schedule RC-I	N, items 4 and 7, above	6558				6559				6560				M.2.
	I by real estate to non-U.S. omicile) (included in			1					1			1	1	
Schedule RC-I 4. Not applicable	N, item 1, above)	1248				1249				1250				M.3.

	(Column A) (Column B)								]
	Past due 30					Past c	lue 90	)	
	through 89 days				days or more				
5. Interest rate, foreign exchange rate, and other	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
commodity and equity contracts:									
Fair value of amounts carried as assets	3529				3530				N

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)

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	0030				1.a.
OR					
b. Separate amount of unposted debits:			_		
(1) Actual amount of unposted debits to demand deposits	0031				1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	0032				1.b.(2)
2. 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.(1)
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	3514				2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total					(_)
deposits in domestic offices).	3520				3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico					•
and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	2211				4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries	2351				4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:	-				1.0.
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	2229				5.a.
b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II)	2383				5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,					0.0.
item 1.b.)	5515				5.c.
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on				1	5.0.
behalf of its respondent depository institutions that are also reflected as deposit liabilities of					
the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7,					
column B)	2314				6.a.
<ul> <li>b. Amount reflected in time and savings deposits<sup>1</sup> (included in Schedule RC-E, Part I,</li> </ul>			1		0.a.
item 7, column A or C, but not column B)	2315				6 h
<ol> <li>7. Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup></li> </ol>	2010				6.b.
a. Unamortized premiums and discounts on time and savings deposits	5516				7.0
b. Unamortized discounts	5517				7.a.
8. To be completed by banks with "Oakar deposits."	0017				7.b.
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter					
(exclude deposits purchased or acquired from foreign offices other than insured branches					
in Puerto Rico and U.S. territories and possessions):					
<ol> <li>Total deposits purchased or acquired from other FDIC-insured institutions during the guarter</li> </ol>	A531				<b>a</b> (1)
the quarter	AJJI				8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable					
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF	4520				o (5)
members report deposits attributable to BIF)	A532		L		8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter					
(exclude sales or transfers by the reporting bank of deposits in foreign offices other than	4500		1		<b>.</b> .
insured branches in Puerto Rico and U.S. territories and possessions)	A533				8.b.

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

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

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### Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	]
٩	Deposits in lifeline accounts	5596				9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits					9.
10.	in domestic offices)	8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico					
	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal					
	demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations and					
	insured branches in Puerto Rico and U.S. territories and possessions that were reported					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	<ul> <li>b. Amount by which demand deposits would be increased if the reporting bank's reciprocal</li> </ul>					11.0.
	demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported					
	on a net basis in Schedule RC-E had been reported on a gross basis	A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of					11.5.
	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 in domestic offices and in insured branches					11.0.
12.	in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):					
	a. Amount of assets netted against demand deposits	A527				12.a.
	<ul> <li>b. Amount of assets netted against time and savings deposits</li></ul>	A528				12.a. 12.b.
	b. Amount of assets helled against time and savings deposits	1.020				12.0.
Me	moranda <b>(to be completed each quarter except as noted)</b> Dollar Amounts in Thousands	[]				1
		RCON	Bil	Mil	Thou	
١.	Total deposits in domestic offices 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:	2702				
	(1) Amount of deposit accounts of \$100,000 or less	2702				M.1.a.(1)
		-				
	completed for the June report only)	-				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:	2710				
	(1) Amount of deposit accounts of more than \$100,000 Number	2710				M.1.b.(1)
		-				
~	(2) <i>Number</i> of deposit accounts of more than \$100,000					M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices 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	RCON	YES		NO	
	described above	6861				M.2.a.
	h If the hox marked YES has been checked, report the estimate of uninsured denosits		Bil	Mil	Thou	_

- b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure ......

	RCON	F	FDIC Cert No.									
_	A545						M.3					

M.2.b.

5597

## Schedule RC-R—Regulatory Capital

	Dollar	Amounts in Thousands	RCFD	Bil	Mil	Thou
Tier 1 capital						
1. Total equity capital (from Schedule	RC, item 28)		3210			
2. LESS: Net unrealized gains (losses	s) on available-for-sale securities <sup>1</sup> (if a	gain, report as a				
positive value; if a loss, report as a	negative value)		8434			
	able-for-sale EQUITY securities <sup>1</sup> (repo					
			A221			
	ses) on cash flow hedges <sup>1</sup> (if a gain, re					
÷ .	e value)		4336			
	ferred stock		B588			
	solidated subsidiaries		B589			
	er disallowed intangible assets		B590			
8. LESS: Disallowed servicing assets			B591			
9. LESS: Disallowed deferred tax ass			5610			
10. Other additions to (deductions from						
-			8274			
11. Tier 1 capital (sum of items 1, 6, ar	10, 10, 10, 10, 10, 10, 10, 10, 10, 10,		0214			L
Tier 2 capital						
12. Qualifying subordinated debt and r	edeemable preferred stock		5306			
13. Cumulative perpetual preferred sto	•		B593			
14. Allowance for loan and lease losse			5310			
15. Unrealized gains on available-for-s			2221			
16. Other Tier 2 capital components			B594			
17. Tier 2 capital (sum of items 12 thro			5311			
18. Allowable Tier 2 capital (lesser of it			8275			
To. Allowable thei 2 capital (lesser of it				I		L
19. Tier 3 capital allocated for market r	isk		1395			
20. LESS: Deductions for total risk-bas			·			
			3792			
21. Total risk-based capital (sum of iter	ns 11, 10, and 19, less item 20)					L
Total assets for leverage ratio						
22. Average total assets (from Schedu	le RC-K, item 9)		3368			
23. LESS: Disallowed goodwill and oth			B590			
24. LESS: Disallowed servicing assets	<b>.</b>		B591			
25. LESS: Disallowed deferred tax ass		· · · · · · · · · · · · · · · · · · ·				
26. LESS: Other deductions from asse			B596			
27. Average total assets for leverage c			A224			
Adjustments for financial subsidiarie			DEAG			<u> </u>
<ol><li>Adjustment to total risk-based capit</li></ol>			B503			-
29. Adjustment to risk-weighted assets	•		B504			<u> </u>
30. Adjustment to average total assets	reported in item 27		B505			
Capital ratios						
Capital ratios	nka. Calumn A is to be completed by	(Column A)	(	Colun	nn R)	
(Column B is to be completed by all ba	nks. Column A is to be completed by	RCFD Percentage	RCFD		rcentag	
banks with financial subsidiaries.)		7273		re	icenta	16
31. Tier 1 leverage ratio <sup>2</sup>		··	. 7204 .			
32. Tier 1 risk-based capital ratio <sup>3</sup>			. 7206 .		_ ·	
<ol> <li>Total risk-based capital ratio<sup>4</sup></li> </ol>			.   7205   .		·	

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

<sup>2</sup> 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).

<sup>3</sup> 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).

<sup>4</sup> 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).

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#### 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)	· ·	olumn ems N	'	(C	olumn	C)		olumn	,	· ·	Column	,	(C	olumn	F)
		Totals (from			ubject					Alloca	ation b	y Risk	Weig	ght Ca	tegory			
	Sch	, nedule i	RC)	Risk	-Weig	hting		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	F	RCFD 001	0				F	RCFD B6	00	R	CFD B60	01				R	CFD B6	)2
and 1.b)																		
		RCFD 175	4	F	RCFD B6	)3	F	RCFD B6	04	R	CFD B60	05	I	RCFD B6	06	R	CFD B6	)7
35. Held-to-maturity securities																		
,,,,,		RCFD 177	3	F	RCFD B6	)8	F	RCFD B6	09	R	CFD B6	10		RCFD B6	11	R	CFD B6	12
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under		RCFD 135	D				F	RCFD B6	13	R	CFD B6	14				R	CFD B6	16
agreements to resell													1					
		RCFD 536	9	F	RCFD B6	7	F	RCFD B6	18	R	CFD B6	19	1	RCFD B6	20	R	CFD B6	21
38. Loans and leases held for sale																		
		RCFD B52	8	F	RCFD B6	22	F	RCFD B6	23	R	CFD B62	24	1	RCFD B6	25	R	CFD B6	26
39. Loans and leases, net of unearned income <sup>1</sup>																		
	F	RCFD 312	3	F	RCFD 312	23			1					1	1			
40. LESS: Allowance for loan and lease losses																		
	F	RCFD 354	5	F	RCFD B6	27	F	RCFD B6	28	R	CFD B62	29		RCFD B6	30	R	CFD B6	31
11 Trading access																		
11. Trading assets		RCFD B63	9	F	I RCFD B64	10	F	I RCFD B64	41	R	CFD B64	1 12		RCFD B6	43	F	I RCFD 53	39
42. All other assets <sup>2</sup>																		
+2. All Ulliel assels <sup>2</sup>	F	RCFD 217	0	F	L RCFD B64	14	F	L RCFD 532	20	R	L CFD 532	27		RCFD 53	34	F	L RCFD 534	40
13. Total assets (sum of items 34 through 42)																		

<sup>&</sup>lt;sup>1</sup> Include any allocated transfer risk reserve in column B.

<sup>&</sup>lt;sup>2</sup> 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

	<b>\</b>	Column			· · ·	olumn	,	(Co	lumr	ו C)	(C	olumn	D)	(Co	lumn	E)	(C	olumn F)	
		ace Val r Notior		Credit Conversion		Credit auivale	-				Alloca	ation b	y Risk	Weigh	nt Cat	egory			
		Amour		Factor		moun			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	iu
Derivatives and Off-Balance Sheet Items	l	RCFD 381	9		R	CFD B64	45	RC	CFD B6	46	R	CFD B64	7	RC	CFD B64	8	F	CFD B649	
4. Financial standby letters of credit				1.00															
5. Performance standby letters of	I	RCFD 382	21		R	CFD B6	50	R	CFD B6	51	R	CFD B65	52	RC	CFD B65	3	F	CFD B654	
credit				.50															
6. Commercial and similar letters of		RCFD 341	1		R	CFD B6	55	RC	CFD B6	56	R	CFD B65	57	RC	CFD B65	8	F	CFD B659	
credit				.20															
7. Risk participations in bankers																			
acceptances acquired by the		RCFD 342	29		R	CFD B66	60	RC	CFD B6	61	R	CFD B66	52				F	CFD B663	
reporting institution				1.00															
		RCFD 343	3		R	CFD B66	64	R	CFD B6	65	R	CFD B66	6	RC	CFD B66	7	F	CFD B668	
8. Securities lent				1.00															
9. Retained recourse on small business	I	RCFD A25	50		R	CFD B66	69	R	CFD B6	70	R	CFD B67	'1	RC	CFD B67	2	F	CFD B673	
obligations sold with recourse				1.00															
0. Retained recourse on financial assets	I	RCFD 172	27		R	CFD 224	43										F	CFD B674	
sold with low-level recourse				12.5*															
1. All other financial assets sold with	I	RCFD B67	75		R	CFD B67	76	R	CFD B6	77	R	CFD B67	'8	RC	CFD B67	9	F	CFD B680	
recourse				1.00															
2. All other off-balance sheet	I	RCFD B68	31		R	CFD B68	32	R	CFD B6	83	R	CFD B68	34	RC	CFD B68	5	F	CFD B686	
liabilities				1.00															
3. Unused commitments with an original		RCFD 383	33		R	CFD B68	37	R	CFD B6	88	R	CFD B68	9	RC	CFD B69	0	F	CFD B691	
maturity exceeding one year				.50															
· · · · · · · · · · · · · · · · · · ·					R	CFD A16	67	R	CFD B6	93	R	CFD B69	94	RC	CFD B69	5			
4. Derivative contracts																			

\* Or institution-specific factor.
 <sup>1</sup> Column A multiplied by credit conversion factor.



	(C	olumn	C)	(C	olumn	D)	(Cc	olumn	E)	(Co	olumn	F)	
				Alloca	ation b	y Risk	Weigh	nt Cat	egory				
		0%			20%			50%			100%		ł
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals			-		-	_							
55. Total assets, derivatives, and off-balance sheet items by risk weight category	R	CFD B69	96	R	CFD B6	97	R	CFD B69	98	R	CFD B69	9	1
(for each column, sum of items 43 through 54)													55
56. Risk weight factor		× 0%			× 20%			× 50%			× 100%		56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	R	CFD B70	00	R	CFD B7	01	R	CFD B70	02	R	CFD B70	3	1
item 56)		0											57
										R	CFD 165	1	
58. Market risk equivalent assets													58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										R	CFD B70	4	1
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													59
										R	CFD A22	2	1
60. LESS: Excess allowance for loan and lease losses													60
										R	CFD 312	8	l
61. LESS: Allocated transfer risk reserve													61
										R	CFD A22	3	l
62. Total risk-weighted assets (item 59 minus items 60 and 61)													62

# Memoranda Dollar Amounts in Thousands RCFD 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					
			olum year	n A) or les:	6		Ôv		n B) e year e year				olum er five	n C) years	
2. Notional principal amounts of derivative contracts: <sup>1</sup>	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	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				

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

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FDIC Certificate Number

#### Schedule RC-S—Securitization and Asset Sale Activities

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

	1– Re	olumn -4 Farr esiden Loans	nilý tial		olumn B Home Equity Lines	3)		olumn Credil Card ceivat	t	-	olumn Auto Loans	-	C	olumn Other onsum Loans	er	Co and	olumn mmer I Indus Loans	cial strial	All C	mn G) Other s and eases	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil 1	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	1il Thou	1
<ul> <li>Bank Securitization Activities</li> <li>1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained</li> </ul>																					
or with recourse or other seller-pro-	F	RCFD B70	05	R	CFD B706		R	CFD B70	07	F	RCFD B7	08	F	CFD B70	9	R	CFD B7	10	RCFI	) B711	
vided credit enhancements																					1.
<ol> <li>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:</li> <li>a. Retained interest-only strips</li> </ol>																					
(included in Schedules RC-B or	F	RCFD B7	12	R	CFD B713		R	CFD B7	14	F	RCFD B7	15	F	CFD B71	6	R	CFD B7	17	RCFI	B718	
RC-F or in Schedule RC, item 5)																					2.a.
<ul> <li>b. Standby letters of credit, sub- ordinated securities, and other enhancements</li> </ul>	F	RCFD B7	19	R	CFD B720		R	CFD B72	21	F	RCFD B7	22	F	CFD B72	3	R	CFD B72	24	RCFI	) B725	2.b.
3. Reporting bank's unused commit-																					
ments to provide liquidity to structures	F	RCFD B72	26	R	CFD B727		R	CFD B72	28	F	RCFD B7	29	F	CFD B73	0	R	CFD B7	31	RCFI	B732	
reported in item 1																					3.
4. Past due loan amounts included in																					4
item 1:	F	RCFD B73	33	R	CFD B734		R	CFD B73	35	F	RCFD B7	36	F	RCFD B73	7	R	CFD B7	38	RCFI	B739	_
a. 30–89 days past due																					4.a.
	F	RCFD B74	40	R	CFD B741		R	CFD B74	42	F	RCFD B7	43	F	RCFD B74	4	R	CFD B74	45	RCFI	) B746	4
b. 90 days or more past due																					4.b.
<ol> <li>Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements</li> </ol>																					
(calendar year-to-date):	F	RIAD B74	7	F	RIAD B748		R	IAD B74	9	F	RIAD B7	50	F	RIAD B75	1	F	RIAD B75	52	RIAD	B753	
a. Charge-offs	F	RIAD B75	54	F	RIAD B755		R	IAD B75	6	F	RIAD B7	57	F	RIAD B75	8	F	RIAD B75	69	RIAD	B760	5.a.
b. Recoveries																					5.b.

### Schedule RC-S—Continued

	1– Re	olumn A 4 Family sidentia Loans	ý	(Colum) Hom Equi Line	e ty		olumn C) Credit Card ceivables		olumn Auto Loans		) Coi	lumn E Other nsume .oans	,	Čo and	olumn F) mmercial Industrial Loans		Column ( All Othei oans an	.´   d
Dollar Amounts in Thousands	Bil		hou	Bil Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil		Thou	Bil	Mil Tho			5 Thou
Amount of ownership (or seller's)				<b>/</b>			ł					I			<u> </u>		1 1	
interests carried as:																		
a. Securities (included in				DOED D	704		050 0700						-			_		
Schedule RC-B or in Schedule RC,				RCFD B	761	R	CFD B762						-	R	CFD B763	_		
item 5)					500		CFD B501						ŀ		CFD B502	_		
b. Loans (included in				RCFD B	500	R	CED B201						-	R		_		
Schedule RC-C)																		
. Past due loan amounts included in				RCFD B	764		CFD B765						-		CFD B766	_		
interests reported in item 6.a:					/04								-			-		
a. 30–89 days past due				RCFD B	767		 CFD B768						-	D	CFD B769	-		
													-	I.		-		
b. 90 days or more past due				I														
. Charge-offs and recoveries on loan													ľ					
amounts included in interests reported				RIAD B		R							-	F		-		
in item 6.a (calendar year-to-date):													-			-		
a. Charge-offs				RIAD B	773		AD B774						-	F	I I I I I I I I I I I I I I I I I I I	-		
					15								-			-		
b. Recoveries					1													
or Securitization Facilities Sponsored																		
y or Otherwise Established By Other																		
stitutions																		
. 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,	R	CFD B776		RCFD B	777	R	CFD B778	R	CFD B77	'9	RC	FD B780		R	CFD B781		RCFD B782	
purchased subordinated securities,					1					-		. 2 2,00						
and other enhancements					1		I		I						II		1 1	
. Reporting bank's unused commitments	R	CFD B783		RCFD B	784	R	CFD B785	R	CFD B78	36	RC	FD B787		R	CFD B788		RCFD B789	
to provide liquidity to other institutions'		0.00100					0. 2 0/00	IV		~	1 10				0. 5 5,00			

#### Schedule RC-S—Continued

	<u> </u>	Colum -4 Fai esider Loan	nilý ntial		olumn Home Equity Lines	, ; (		olumn Credit Card ceivat	t		olumn Auto Loans		C	olumn Other onsum Loans	ner	Čo and	olumi mme I Indu Loan	rcial strial	΄ Α Lc	olumn II Oth ans a I Leas	er Ind
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
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank</li> </ul>	F	RCFD BT	'90	F	CFD B7	91	я Я	CFD B7	92	R	CFD B79	93	F	RCFD B7	94	F	RCFD BT	795	R	CFD B7	96
<ol> <li>Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11</li> </ol>	F	RCFD B	/97	F	RCFD B7		F	CFD B7	99	R	:CFD B80		F	CFD B8	D1	F	RCFD B	302	R	CFD B8	03

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

/emoranda Dollar Amounts in Thousands				1
<ol> <li>Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:</li> </ol>	RCFD B		I Thou	
a. Outstanding principal balance	A249			M.1
b. Amount of retained recourse on these obligations as of the report date	A250			M.1
<ol> <li>Outstanding principal balance of assets serviced for others:</li> <li>a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</li> </ol>	B804			M.2
<ul> <li>b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements</li></ul>				M.2
<ul> <li>Asset-backed commercial paper conduits:</li> <li>a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of</li> </ul>				
credit, subordinated securities, and other enhancements: (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company (2) Conduits sponsored by other unrelated institutions	B806 B807	_		M.3
<ul> <li>b. Unused commitments to provide liquidity to conduit structures:</li> <li>(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company</li></ul>	B808 B809			M.3

<sup>1</sup> 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.

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## 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.

	RCFD	Yes	No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
				_
	RCFD	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	RCFD	Yes	No	
	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.a 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 11 annually with the December report, and
- · Memorandum items 1 through 3 annually with the December report.

		Ма	umn A nagec ssets	,		Non-I	umn E 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		RCI	D B868			RC	D B869		RCFD B870	RCFD B871	
<ol> <li>Personal trust and agency accounts</li> <li>Retirement related trust and agency accounts:</li> </ol>											4.
a. Employee benefit—defined		RCI	D B872			RC	D B873		RCFD B874	RCFD B875	
contribution											5.
<ul> <li>Employee benefit—defined benefit</li> </ul>		RCI	D B876			RC	D B877		RCFD B878	RCFD B879	5
		RCI	D B880			RC	D B881		RCFD B882	RCFD B883	
c. Other retirement accounts											5
		RCI	D B884			RC	D B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts	.										6
7. Investment management agency accounts.		RCI	D B886						RCFD B888		7
		RCI	D B890			RC	D B891		RCFD B892	RCFD B893	
8. Other fiduciary accounts											8



## Schedule RC-T—Continued

		ЪМа	lumn A nageo ssets	'	1	Non-N	umn E /lanag 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—Continued								_			
9. Total fiduciary accounts		RC	FD B894			RCF	D B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)											9.
(						RCF	D B898			RCFD B899	
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign		RC	FN B900			RCF	N B901		RCFN B902	RCFN B903	
offices (included in items 9 and 10)											11.

Dolla	r Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME						
12. Personal trust and agency accounts		B904				12.
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution		B905				13.a.
b. Employee benefit—defined benefit		B906				13.b.
c. Other retirement accounts		B907				13.c.
14. Corporate trust and agency accounts						14.
15. Investment management agency accounts						15.
16. Other fiduciary accounts						16.
17. Custody and safekeeping accounts						17.
18. Other fiduciary and related services income						18.
19. Total gross fiduciary and related services income (sum of items 12 thr						
Schedule RI, item 5.a)		4070				19.
a. Fiduciary and related services income—foreign offices						
(included in item 19)	B912					19.a.
20. Less: Expenses		C058				20.
21. Less: Net losses from fiduciary and related services						21.
22. Plus: Intracompany income credits for fiduciary and related services		- BALL				22.
23. Net fiduciary and related services income						23.

Memoranda				Managed Assets			
Do	llar Amounts in Thousands	RCFD	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							
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 account							
items 1.a through 1.k) (must equal Schedule RC-T, item 4, colum	•	B868					

#### Schedule RC-T—Continued

Memoranda—Continued		Number of Princ			rincip	umn E al Am tandir		
	Dollar Amounts in Thousands	RCFD		Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:		RCFD BS			D B928			
a. Corporate and municipal trusteeships		B927						M.2.a.
b. Transfer agent, registrar, paying agent, and oth	ner corporate agency	B929						M.2.b.

(Column B) (Column A) Number of Market Value of Funds Fund Assets Dollar Amounts in Thousands RCFD RCFD Bil Mil Thou 3. Collective investment funds and common trust funds: B931 B932 a. Domestic equity..... M.3.a. B934 B933 b. International/Global equity ..... M3.b. B935 B936 M.3.c. c. Stock/Bond blend B937 B938 d. Taxable bond ..... M.3.d. B939 B940 e. Municipal bond ..... M.3.e. B942 B941 f. Short term investments/Money market ..... M.3.f. B943 B944 g. Specialty/Other..... M.3.g. h. Total collective investment funds (sum of Memorandum items 3.a B945 B946 M.3.h. through 3.g).....

	(Column A) Gross Losses Managed Accounts		Gro: Non	olumn ss Los -Mana ccoun	ssés aged	(Co Re				
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.
b. Retirement related trust and agency accounts	B950			B951			B952			M.4.
c. Investment management agency accounts	<b>DO</b>			B954			B955			M.4.
d. Other fiduciary accounts and related services	0000			B957			B958			M.4.
<ul> <li>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</li> </ul>										
Schedule RC-T, item 21)	B959			B960			B961			M.4.

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)



#### 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)

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

State

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 is credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal F definitions of "executive officer" and "extension of credit," respectively. Exclude shareholders who are not executive officers.	ons of credit to their is of credit are not r first \$15,000 of inde Regulations (Feder	r executive officers made <b>since the date of</b> required. If no such loans or other extensions <i>ebtedness of each executive officer under bank</i> <b>ral Reserve Board Regulation O) for the</b>			
<ul> <li>a. Number of loans made to executive officers since the previous Call Report</li> <li>b. Total dollar amount of above loans (in thousands of dollars)</li> </ul>		RCED			

C.	Range of interest charged on above loans					-		
	(example: 9¾% = 9.75)	RCFD 7701	·	% to	RCFD 7702	·	%	С

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