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



(Example: www.examplebank.com

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

ZIP Code (TEXT 9220)

# Consolidated Reports of Condition and Income for

Federal Financial Institutions Examination Council

# A Bank With Domestic Offices Only—FFIEC 041

(20010930)Report at the close of business September 30, 2001 (RCRI 9999) This report is required by law: 12 U.S.C. §324 (State member This report form is to be filed by banks with domestic offices only. banks); 12 U.S.C. §1817 (State nonmember banks); and Banks with foreign offices (as defined in the instructions) must file 12 U.S.C. §161 (National banks). FFIEC 031. NOTE: The Reports of Condition and Income must be signed The Reports of Condition and Income are to be prepared in by an authorized officer and the Report of Condition must be accordance with Federal regulatory authority instructions. attested to by not less than two directors (trustees) for State We, the undersigned directors (trustees), attest to the correctness nonmember banks and three directors for State member and of the Report of Condition (including the supporting schedules) National banks. 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 Name and Title of Officer Authorized to Sign Report conformance with the instructions issued by the appropriate Fedof the named bank do hereby declare that the Reports of eral regulatory authority and is true and correct. 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. Director (Trustee) Signature of Officer Authorized to Sign Report Director (Trustee) Date of Signature Director (Trustee) Submission of Reports Each bank must prepare its Reports of Condition and Income For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, teleeither: phone (800) 255-1571. (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data To fulfill the signature and attestation requirement for the Reports Systems Corporation (EDS), by modem or on computer of Condition and Income for this report date, attach this signature diskette; or page (or a photocopy or a computer-generated version of this (b) in hard-copy (paper) form and arrange for another party to page) to the hard-copy record of the completed report that the convert the paper report to electronic form. That party (if other bank places in its files. than EDS) must transmit the bank's computer data file to EDS. FDIC Certificate Number Legal Title of Bank (TEXT 9010) http:// Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) City (TEXT 9130)

State Abbrev. (TEXT 9200)

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

#### **Table of Contents**

Signature Page	Cover
Report of Income	
Schedule RI—Income Statement	RI-1, 2, 3
Schedule RI-A—Changes in Equity Capital	RI-4
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses	RI-4, 5
Schedule RI-E—Explanations	RI-6, 7

#### 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

## Schedule RC—Balance Sheet ......RC-1, 2 Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks).....RC-3 Schedule RC-B—Securities ......RC-3, 4, 5 Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases ......RC-6, 7 Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports)......RC-7a, 7b Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....RC-8 Schedule RC-E—Deposit Liabilities ......RC-9, 10 Schedule RC-F—Other Assets......RC-11 Schedule RC-G—Other Liabilities......RC-11 Schedule RC-K—Quarterly Averages ......RC-12 Schedule RC-L—Derivatives and Off-Balance Sheet Items ......RC-13, 14 Schedule RC-M—Memoranda ......RC-15 Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets ...... RC-16, 17 Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments......RC-18, 19 Schedule RC-R—Regulatory Capital ..... RC-20, 21, 22, 23 Schedule RC-S—Securitization and Asset Sales Activities ...... RC-24, 25, 26 Schedule RC-T-Fiduciary and Related Services (to be completed beginning December 31, 2001).....RC-27, 28, 29 Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income ......RC-30

Special Report (to be completed by all banks)

**Report of Condition** 

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.

egal Title of Bank	-	¬	FFIEC 041 Page RI-1
City		_	
state	Zip Code	_	
-	_		

# 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

FDIC Certificate Number

Dollar	Amounts	in Thous	ands	RIAD	Bil	Mil	Thou	]
1. Interest income:						•		
a. Item 1.a.(6) is to be completed by all banks. Items 1.a.(1) through (5) a	re to be	completed	d by					
banks with \$25 million or more in total assets:1								
Interest and fee income on loans:								
(1) Loans secured by real estate	. 4011							1.a.(1)
(2) Commercial and industrial loans	. 4012							1.a.(2)
(3) Loans to individuals for household, family, and other persona	I							
expenditures:								
(a) Credit cards	B485							1.a.(3)(a)
(b) Other (includes single payment, installment, all student								
loans, and revolving credit plans other than credit cards) .	. B486							1.a.(3)(b
(4) Loans to foreign governments and official institutions	. 4056							1.a.(4)
(5) All other loans <sup>2</sup>	4058							1.a.(5)
(6) Total interest and fee income on loans <sup>3</sup>								1.a.(6)
b. Income from lease financing receivables				4065				1.b.
c. Interest income on balances due from depository institutions <sup>4</sup>				4115				1.c.
d. Interest and dividend income on securities:								
(1) U.S. Treasury securities and U.S. Government agency obligati	ons (exc	luding						
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 p								` ′
in the U.S.)				4060				1.d.(3)
e. Interest income from trading assets				4069				1.e. ` ′
f. Interest income on federal funds sold and securities purchased under a				4020				1.f.
g. Other interest income	_			4518				1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)				4107				1.h.

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

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

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

<sup>&</sup>lt;sup>4</sup> Includes interest income on time certificates of deposit not held for trading.

## Schedule RI—Continued

	Year-to-date					
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
2. Interest expense:				•		
a. Interest on deposits:						
(1) Transaction accounts (NOW accounts, ATS accounts, and						
telephone and preauthorized transfer accounts)	4508				2.a.(1)	
(2) Nontransaction accounts:						
(a) Savings deposits (includes MMDAs)	0093				2.a.(2)(a)	
(b) Time deposits of \$100,000 or more	1				2.a.(2)(b)	
(c) Time deposits of less than \$100,000	A518				2.a.(2)(c)	
b. Expense of federal funds purchased and securities sold under						
agreements to repurchase	4180				2.b.	
c. Interest on trading liabilities and other borrowed money	4185				2.c.	
d. Interest on subordinated notes and debentures	1				2.d.	
e. Total interest expense (sum of items 2.a through 2.d)	1				2.e.	
Net interest income (item 1.h minus 2.e)					4074	3.
4. Provision for loan and lease losses					4230	4.
5. Noninterest income:						
a. Income from fiduciary activities <sup>1</sup>	4070				5.a.	
b. Service charges on deposit accounts	14000				5.b.	
c. Trading revenue <sup>2</sup>	A220				5.c.	
d. Investment banking, advisory, brokerage, and underwriting fees						
and commissions	B490				5.d.	
e. Venture capital revenue	B491				5.e.	
f. Net servicing fees	D 400				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	- 440				5.i.	
j. Net gains (losses) on sales of other real estate owned	5415				5.j.	
k. Net gains (losses) on sales of other assets (excluding securities)	B496				5.k.	
I. Other noninterest income*	B497				5.l.	
m. Total noninterest income (sum of items 5.a through 5.l)					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.b.
7. Noninterest expense:						
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)					4093	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)					4302	9.
10. Income (loss) before extraordinary items and other adjustments						$\neg$
(item 8 minus item 9)					4300	10.
11. Extraordinary items and other adjustments, net of income taxes*					4320	11.
12. Net income (loss) (sum of items 10 and 11)					4340	12.

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

<sup>&</sup>lt;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.

Legal Title of Bank

FDIC Certificate Number

## Schedule RI—Continued

Memoranda			]			
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities	es, loans, and leases acquired after				,	
August 7, 1986, that is not deductible for federal incor	me tax purposes	. 4513				M.1.
2. Income from the sale and servicing of mutual funds ar	nd annuities (included in Schedule RI,				,	
item 8)		. 8431				M.2.
3. Income on tax-exempt loans and leases to states a	and 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	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 cu	irrent period (round to nearest whole		1	Numbe	er	
number)		4150				M.5.
6. Memorandum item 6 is to be completed by:1						
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>						
<ul> <li>banks with \$25 million or more in total assets, but le</li> </ul>	ess than \$300 million in total assets,					
that have loans to finance agricultural production an	d other loans to farmers					
(Schedule RC-C, part I, item 3) exceeding five perce	ent of total loans.					
Interest and fee income on loans to finance agricu	Iltural production and other					
loans to farmers (included in Schedule RI, item 1.a.(	5))	4024				M.6.
7. If the reporting bank has restated its balance sheet as	a result of applying push down	CC	YY	MM	DD	
accounting this calendar year, report the date of the b	ank's acquisition <sup>2</sup> 910	6				M.7.
8. <b>Trading revenue</b> (from cash instruments and derivati	ve instruments) (sum of					
Memorandum items 8.a through 8.d must equal Schee	, ,					
completed by banks that reported average trading						
item 7) of \$2 million or more for any quarter of the		RIAD	Bil	Mil	Thou	]
a. Interest rate exposures		8757				M.8.a
b. Foreign exchange exposures						M.8.k
c. Equity security and index exposures		` —				M.8.0
d. Commodity and other exposures		8760				M.8.0
9. To be completed by banks with \$100 million or more in		٠ ـــــــــــ	1			, 141.0.0
Impact on income of derivatives held for purposes oth		RIAD	Bil	Mil	Thou	]
a. Net increase (decrease) to interest income		8761				M.9.a
b. Net (increase) decrease to interest expense		8762				M.9.k
c. Other (noninterest) allocations						M.9.0
10. To be completed by banks with \$300 million or more in		•				101.5.0
Credit losses on derivatives (see instructions)		A251				M.10
010011 103303 011 00114011403 (300 111311 00110113)			1	1	1	j 1V1. I U
11. Does the reporting bank have a Subchapter S election	n in effect for federal income tax nurnoses		YES		NO	
for the current tax year?		A530			T	M.11
וטו נוום טווופוונ נמג אבמו !		. [7.000			1	j IVI. I I

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

<sup>&</sup>lt;sup>2</sup> For example, a bank acquired on June 1, 2001, would report 20010601.

# Schedule RI-A—Changes in Equity Capital

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

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

# 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		<u> </u>			1	· · ·			1
<b>C</b>	(Column A) (Column B)								
Part I excludes charge-offs and recoveries through	Charge-offs <sup>1</sup> Recoveries								1
the allocated transfer risk reserve.  Dollar Amounts in Thousands			1		ear-to				1
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Loans secured by real estate:									
a. Construction, land development, and other land loans	3582				3583				1.a.
b. Secured by farmland	3584				3585				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties	5413				5414				1.c.(2)
d. Secured by multifamily (5 or more) residential properties	3588				3589				1.d. ′
e. Secured by nonfarm nonresidential properties	3590				3591				1.e.
2. Loans to depository institutions and acceptances of other banks	4481				4482				2.
3. Not applicable									
4. Commercial and industrial loans	4638				4608				4.
5. Loans to individuals for household, family, and other personal									
expenditures:									
a. Credit cards	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans,									0.0.
and revolving credit plans other than credit cards)	B516				B517				5.b.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans <sup>2</sup>	4644				4628				7.
8. Lease financing receivables	4266				4267				8.
9. Total (sum of items 1 through 8)	4635				4605				9.

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

<sup>&</sup>lt;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, and changes in minimum pension liability adjustments.

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

Legal Title of Bank

FDIC Certificate Number

## Schedule RI-B—Continued

Part I. Continued			(Colui	•			(Colui			
Memoranda		Charge-offs <sup>1</sup> Recoveries Calendar year-to-date								
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Loans to finance commercial real estate development activities (not secured by	•									
Schedule RI-B, part I, items 4 and 7, abo	ove	5409				5410				M.1.
2. Memorandum items 2.a through 2.d are \$300 million or more in total assets: <sup>2</sup> a. Loans secured by real estate to non-l										
(included in Schedule RI-B, part I, itel		4652				4662				M.2.a.
b. Loans to and acceptances of foreign I RI-B, part I, item 2, above)	oanks (included in Schedule	4654				4664				M.2.b.
<ul> <li>c. Commercial and industrial loans to no (included in Schedule RI-B, part I, itel</li> </ul>	,	4646				4618				M.2.c.
<ul> <li>d. Lease financing receivables of non-U- (included in Schedule RI-B, part I, itel</li> </ul>	,	4659				4669				M.2.d.
<ul> <li>3. Memorandum item 3 is to be completed</li> <li>banks with \$300 million or more in tota</li> <li>banks with less than \$300 million in total</li> <li>finance agricultural production and oth (Schedule RC-C, part I, item 3) exceed</li> <li>Loans to finance agricultural production</li> </ul>	by:2 all assets, and tal assets that have loans to er loans to farmers ding five percent of total loans: ion and other loans to	1055				1005				
farmers (included in Schedule RI-B, p	art I, item 7, above	4655				4665				M.3.

 $<sup>^{\</sup>mbox{\scriptsize 1}}$  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	
Balance most recently reported for the December 31, 2000, Reports of Condition					
and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
2. Recoveries (must equal part I, item 9, column B above)	4605				2.
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a)					3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				4.
5. Adjustments* (see instructions for this schedule)	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6.

<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.

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

8

FDIC Certificate Number

# 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-to-date			
		Dollar Am	ounts in Thousands	RIAD	Bil	Mil	Thou
1. <b>O</b> t	her no	oninterest income (from Schedule RI, item 5.I)					
lte	mize	and describe amounts that exceed 1% of the sum of Schedule R	l,				
ite		h and 5.m:					
a.	TEXT C013	Income and fees from the printing and sale of checks		C013			
b.	TEXT C014	Earnings on/increase in value of cash surrender value of life insurance		C014			
C.	TEXT C016	Income and fees from automated teller machines (ATMs)		C016			
d.	TEXT 4042	Rent and other income from other real estate owned		4042			
e.	TEXT C015	Safe deposit box rent		C015			
f.	TEXT 4461			4461			
g.	TEXT 4462			4462			
h.	TEXT 4463			4463			
2. <b>Ot</b>	her no	oninterest expense (from Schedule RI, item 7.d)					
Ite	mize	and describe amounts that exceed 1% of the sum of Schedule R	l,				
ite		h and 5.m:					
a.	TEXT C017	Data processing expenses		C017			
b.	TEXT 0497	Advertising and marketing expenses		0497			
C.	TEXT 4136	Directors' fees		4136			
d.	TEXT C018	Printing, stationery, and supplies		C018			
e.	TEXT 8403	Postage		8403			
f.	TEXT 4141	Legal fees and expenses		4141			
g.	TEXT 4146	FDIC deposit insurance assessments		4146			
h.	TEXT 4464			4464			
i.	TEXT 4467			4467			
j.	TEXT 4468			4468			
3. Ex	traord	inary items and other adjustments and applicable income tax effect (	from Schedule RI,				
		(itemize and describe all extraordinary items and other adjustments):					
		Effect of adopting FAS 133, "Accounting for Derivative Instruments and		6373			
	` '		186				
b.	).( F	TEXT 4487	· · · · ·	4487			
~.	. ,		88				
C.		TEXT 4489		4489			
٥.	\''\ L		91				

# Schedule RI-E—Continued

	Year-to-date		•	l	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	l
4. Restatements due to corrections of material accounting errors and changes in accounting					
principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					l
a. TEXT B526	B526				4.a.
b. TEXT B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11)					l
(itemize and describe all such transactions):					
a. TEXT 4498	4498				5.a.
b. TEXT 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)					l
(itemize and describe all adjustments):					
a. TEXT 5523 Write-downs arising from transfers of loans to the held-for-sale account	5523				6.a.
b. TEXT 4522	4522				6.b.

	U. 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):
	(TEXT 4769)

FFIEC 041	
Page RC-1	

Γ		
Legal Title of Bank		
City		
State	Zip Code	
L	Zip Code	ĺ
_		
FDIC Certificate Number	1 1	

# 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 Thousand	s RCON	Bil I	Mil Thou
ASSETS				
1. Cash and balances due from depository institutions (from Sched	ule 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 t	to resell	1350		
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale		5369		
b. Loans and leases, net of unearned income	B528			
c. LESS: Allowance for loan and lease losses	3123			
d. Loans and leases, net of unearned income and allowance		B529		
5. Trading assets (from Schedule RC-D)		3545		
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 comp	oanies (from Schedule 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)		0426		
11. Other assets (from Schedule RC-F)		2160		
12. Total assets (sum of items 1 through 11)				

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

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

#### Schedule RC—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Scho	edule RC <u>-E)</u>	2200				13.a.
(1) Noninterest-bearing <sup>1</sup>	6631					13.a.(1
(2) Interest-bearing	6636					13.a.(2
b. Not applicable						
14. Federal funds purchased and securities sold under agreements to	repurchase	2800				14.
15. Trading liabilities (from Schedule RC-D)		3548				15.
16. Other borrowed money (includes mortgage indebtedness and ob	ligations under					
capitalized leases) (from Schedule RC-M)		3190				16.
17. Not applicable						
18. Bank's liability on acceptances executed and outstanding						18.
19. Subordinated notes and debentures <sup>2</sup>						19.
20. Other liabilities (from Schedule RC-G)						20.
21. Total liabilities (sum of items 13 through 20)						21.
22. Minority interest in consolidated subsidiaries		3000				22.
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus						23.
24. Common stock						24.
25. Surplus (exclude all surplus related to preferred stock)						25.
26. a. Retained earnings						26.a.
b. Accumulated other comprehensive income <sup>3</sup>						26.b.
27. Other equity capital components <sup>4</sup>						27.
28. Total equity capital (sum of items 23 through 27)						28.
29. Total liabilities, minority interest, and equity capital (sum of items 2	1, 22, and 28)	3300				29.

#### Memorandum

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

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

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

Legal Title of Bank

FDIC Certificate Number

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

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

in total assets. Exclude assets held for trading.

Dollar Amounts in Th	ousands	RCON	Bil	Mil	Thou
Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits		0020			
b. Currency and coin					
2. Balances due from depository institutions in the U.S:					
a. U.S. branches and agencies of foreign banks		0083			
b. Other commercial banks in the U.S. and other depository institutions in the U.S		0085			
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks		0073			
b. Other banks in foreign countries and foreign central banks		0074			
Balances due from Federal Reserve Banks		0090			
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		0010			

#### Schedule RC-B—Securities

Exclude assets held for trading.

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

Held-to-maturity Available-for-sale 13 (Column A) (Column C) (Column B) (Column D) **Amortized Cost Amortized Cost** Fair Value Fair Value Dollar Amounts in Thousands RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou 4. Mortgage-backed securities (MBS): a. Pass-through securities: (1) Guaranteed by 1699 1701 1702 1698 GNMA ..... 4.a.(1) (2) Issued by FNMA and 1703 1705 1706 1707 FHLMC..... 4.a.(2) (3) Other pass-1710 1713 1709 1711 through securities. 4.a.(3) b. Other mortgagebacked securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, 1714 1715 1716 1717 FHLMC, or GNMA 4.b.(1)(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, 1718 1719 1731 1732 or GNMA..... 4.b.(2)(3) All other mortgage-backed 1733 1734 1735 1736 securities..... 4.b.(3)5. Asset-backed securities (ABS): a. Credit card B839 B840 B841 receivables..... 5.a. B842 B844 B845 B843 b. Home equity lines..... 5.b. B846 B847 B848 B849 c. Automobile loans ..... 5.c. d. Other consumer B850 B851 B852 B853 loans..... 5.d. e. Commercial and B854 B856 B857 B855 industrial loans...... 5.e. B858 B859 B860 B861 f. Other..... 5.f. 6. Other debt securities: a. Other domestic debt 1737 1738 1739 1741 securities..... 6.a. b. Foreign debt 1742 1743 1744 1746 securities..... 6.b. 7. Investments in mutual funds and other equity securities with readily A510 A511 determinable fair values1 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 1771 1772 1773 item 2.b) ..... 8.

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

Legal Title of Bank

FDIC Certificate Number

### Schedule RC-B—Continued

#### Memoranda

Womoranda	Dollar Amounts in Thous	ands F	RCON	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup>			0416				M.1.
2. Maturity and repricir	g data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):						
a. Securities issued	by the U.S. Treasury, U.S. Government agencies, and states and politic	cal					
subdivisions in th	e U.S.; other non-mortgage debt securities; and mortgage pass-through	ı					
securities other t	nan those backed by closed-end first lien 1–4 family residential mortgag	es					
_	maturity or <b>next repricing date</b> of: 3, 4						
	s or less	⊢	A549				M.2.a.(1)
(2) Over three m	onths through 12 months		A550				M.2.a.(2)
(3) Over one year	r through three years		A551				M.2.a.(3)
•	ears through five years	⊢	A552				M.2.a.(4)
• •	rs through 15 years	⊢	A553				M.2.a.(5)
	S		A554				M.2.a.(6)
00.	rough securities backed by closed-end first lien 1–4 family residential remaining maturity or <b>next repricing date</b> of: <sup>3, 5</sup>						
• •	s or less		A555				M.2.b.(1)
	onths through 12 months		A556				M.2.b.(2)
` '	ir through three years		A557				M.2.b.(3)
	ears through five years		A558				M.2.b.(4)
	rs through 15 years		A559				M.2.b.(5)
	s		A560				M.2.b.(6)
c. Other mortgage-	packed securities (include CMOs, REMICs, and stripped MBS; exclude						
	nrough securities) with an expected average life of: 6		A561		Ι		
· ,	or less	⊢	A562				M.2.c.(1)
	ears	······   <u>′</u>	1302				M.2.c.(2)
	ith a REMAINING MATURITY of one year or less (included in	<u> </u>	A248		I		
	ms 2.a through 2.c above)		1240				M.2.d.
	eld-to-maturity securities sold or transferred to available-for-sale or tradir calendar year-to-date (report the amortized cost at date of sale or trans	_	1778				Ma
<u> </u>	calendar year-to-date (report the amortized cost at date of sale of trans- cluded in the held-to-maturity and available-for-sale accounts in	siei)					M.3.
Schedule RC-B, iter							
	15 2, 3, 3, and 0).	1	8782		I		M.4.a.
		⊢	8783				M.4.b.
2. I dii Talao		· · · · · · · · · · · ·			1		IVI.T.D.

<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 (Column B) (Column A) lower of cost or market value and (2) other loans and leases, net of To Be Completed To Be Completed unearned income. Report loans and leases net of any applicable by Banks with by All Banks allocated transfer risk reserve. Exclude assets held for trading and \$300 Million or More commercial paper. in Total Assets1 Dollar Amounts in Thousands RCON BIL Mil Thou RCON Bil Mil Thou 1. Loans secured by real estate: 1415 a. Construction, land development, and other land loans..... 1.a. b. Secured by farmland (including farm residential and other improvements)..... 1420 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 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. 1288 2. Loans to depository institutions and acceptances of other banks............. 2. a. To commercial banks in the U.S.: 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 b. To other depository institutions in the U.S. 2.b. c. To banks in foreign countries: (1) To foreign branches of other U.S. banks..... 2.c.(1) B537 (2) To other banks in foreign countries..... 2.c.(2)1590 3. Loans to finance agricultural production and other loans to farmers ......... 3. 1766 4. Commercial and industrial loans..... 4. a. To U.S. addressees (domicile) ..... 4.a. 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 a. Credit cards ..... 6.a. B539 b. Other revolving credit plans..... 6.b. c. Other consumer loans (includes single payment, installment, and 2011 all student loans) ..... 6.c. 7. Loans to foreign governments and official institutions (including 2081 foreign central banks)..... 7. 8. Obligations (other than securities and leases) of states and political 2107 subdivisions in the U.S. 8. 1563 9. Other loans..... 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 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) (must equal Schedule RC, sum of items 4.a 2122 and 4.b)..... 12.

<sup>&</sup>lt;sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition.

## Schedule RC-C—Continued

#### Part I. Continued

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N,					
Memorandum item 1) (exclude loans secured by 1-4 family residential properties and					
loans to individuals for household, family, and other personal expenditures)	1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in					
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or <b>next</b> repricing date of: 1,2					
•	A564				M.2.a.(1)
(1) Three months or less	<del></del>				M.2.a.(1)
(2) Over three months through 12 months	A566				M.2.a.(2)
(3) Over one year through three years(4) Over three years through five years					M.2.a.(3)
(5) Over five years through 15 years					M.2.a.(4)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or <b>next repricing date of:</b> 1, 3					
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months					M.2.b.(2)
(3) Over one year through three years	1 1				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above)					
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, items 4 and 9, column B4	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties					
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370				M.4.
5. To be completed by banks with \$300 million or more in total assets: <sup>5</sup>					
Loans secured by real estate to non-U.S. addressees (domicile) (included in					
Schedule RC-C, part I, items 1.a through 1.e, column B)	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 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 included in Schedule RC-N, item 1.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, 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, items 1.a through 1.e, column B.

<sup>&</sup>lt;sup>5</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2000,** Report of Condition.

Legal Title of Bank

FDIC Certificate Number

## Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities	. 3531				1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	. 3532				2
3. Securities issued by states and political subdivisions in the U.S.	. 3533				3
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	. 3534				4
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)	. 3535				4
c. All other mortgage-backed securities					4
5. Other debt securities	. 3537				5
6.–8. Not applicable					
9. Other trading assets	. 3541				9
I0. Not applicable					
1. Revaluation gains on interest rate, foreign exchange rate, and other commodity and					
equity contracts	. 3543				11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	. 3545				12
LIABILITIES	RCON	Bil	Mil	Thou	
13. Liability for short positions	. 3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity					
contracts	. 3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	. 3548				15.

# Schedule RC-E—Deposit Liabilities

	Transaction Accounts							No					
	Tot	N	Ìemo	mn B) : <b>Tota</b>	ı	(Column C) Total							
	acco to	(	inclu	depos ded ir nn A)	1	nontransaction accounts (including MMDAs)							
Dollar Amounts in Thousands	RCON	depo	Mil	Thou	RCON	Bil	Mil		RCON	Bil	Mil	Thou	
Deposits of:													
Individuals, partnerships, and corporations     (include all certified and official checks)	B549								B550				1.
2. U.S. Government	2202								2520				2.
3. States and political subdivisions in the U.S	2203								2530				3.
4. Commercial banks and other depository institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213								2236			ш	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>													
item 13.a)	2215				2210				2385				7.

#### 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					
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					,
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)					
(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) Money market deposit accounts (MMDAs)					M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

FDIC Certificate Number

19

## Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:  a. Time deposits of less than \$100,000 with a remaining maturity or <b>next repricing date of:</b> 1,2					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months					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) 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	1 4 500				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>&</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>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<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.

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

## Schedule RC-F—Other Assets

	Oollar Amounts i	n Thousands	RCON	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 val	lues <sup>4</sup>		1752			
5. Other (itemize and describe amounts greater than \$25,000 that exce	2168					
a. TEXT 2166 Prepaid expenses	2166					
b. TEXT Coop Cash surrender value of life insurance	C009					
c. TEXT   Repossessed personal property (including vehicles)	1578					
d. Co10 Derivatives with a positive fair value held for purposes other	er					
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

	Dolla	· Amou	nts in <sup>-</sup>	Thousand	s RCON	Bil	Mil	Thou
1. a. Intere	st accrued and unpaid on deposits 5				3645			
b. Other	expenses accrued and unpaid (includes accrued income taxes	oayable	)		3646			
. Net defe	rred tax liabilities <sup>2</sup>				3049			
. Allowan	ce for credit losses on off-balance sheet credit exposures				B557			
. Other (it	emize and describe amounts greater than \$25,000 that exceed 2	5% of th	nis iter	n)	2938			
a. TEXT 3066	Accounts payable	3066						
b. TEXT C011	Deferred compensation liabilities	C011						
C. TEXT 2932	Dividends declared but not yet payable	2932						
d. TEXT C012	Derivatives with a negative fair value held for purposes other							
	than trading	C012						
e. TEXT 3552		3552						
f. TEXT 3553		3553						
g. TEXT 3554		3554						
. Total (su	m of items 1 through 4) (must equal Schedule RC, item 20)				2930			

<sup>&</sup>lt;sup>1</sup> Includes 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> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

 $<sup>^{\</sup>rm 5}$  For savings banks, include "dividends" accrued and unpaid on deposits.

Legal	Title	of	Bank	(

FDIC (	Certificate	Number	1	1	I	1

# 21

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

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
AS	SETS					
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					
	mortgage-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					
	in the U.S.)	B560				4.
5.	Federal funds sold and securities purchased under agreements to resell	3365				5.
6.	Loans:					
	a. Total loans	3360				6.a.
	The following four loan items are to be completed by banks with \$25 million or more in					
	total assets: <sup>4</sup>					
	b. Loans secured by real estate	3385				6.b.
	c. Commercial and industrial loans	3387				6.c.
	d. Loans to individuals for household, family, and other personal expenditures:					
	(1) Credit cards	B561				6.d.(1
	(2) Other (includes single payment, installment, all student loans, and revolving					,
	credit plans other than credit cards)	B562				6.d.(2
7.	To be completed by banks with \$100 million or more in total assets: <sup>4</sup>				•	
	Trading assets	3401				7.
8.	Lease financing receivables (net of unearned income)	3484				8.
	Total assets <sup>5</sup>	3368				9.
	BILITIES					0.
	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and					
	preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11	Nontransaction accounts:					10.
٠	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					11.c.
12	Federal funds purchased and securities sold under agreements to repurchase	1				12.
	To be completed by banks with \$100 million or more in total assets: <sup>4</sup>					12.
10.	Other borrowed money (includes mortgage indebtedness and obligations under					
	capitalized leases)	3355				13.
	oupitulized leaded)					10.
Me	morandum					
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1	Memorandum item 1 is to be completed by:4					
••	banks with \$300 million or more in total assets, and					
	<ul> <li>banks with \$25 million or more in total assets, but less than \$300 million in total assets, that</li> </ul>					
	have loans to finance agricultural production and other loans to farmers (Schedule RC-C,					
	part I, item 3) exceeding five percent of total loans.					
	Loans to finance agricultural production and other loans to farmers	3386		1		
	Evano to miano agricultural production and other loans to larmers	1 2200		I	1	I M 1

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

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

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

# Schedule RC-L—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.

	Dollar Amounts in	Thousands	RCON	Bil	Mil	Thou
Unused commitments:				· ·		
a. Revolving, open-end lines secured by 1-4 family residentia	al properties, e.g., home	equity				
lines	· · ·		3814			
b. Credit card lines			3815			
c. Commercial real estate, construction, and land developmen	nt:					
(1) Commitments to fund loans secured by real estate			3816			
(2) Commitments to fund loans not secured by real estate.			6550			
d. Securities underwriting			3817			
e. Other unused commitments			3818			
Financial standby letters of credit			3819			
a. Amount of financial standby letters of credit conveyed to ot						•
Performance standby letters of credit			3821			
a. Amount of performance standby letters of credit conveyed				•		
Commercial and similar letters of credit			3411			
To be completed by banks with \$100 million or more in total as				•		
Participations in acceptances (as described in the instructions		the				
reporting bank	•		3428			
Securities lent (including customers' securities lent where the				<u> </u>		
loss by the reporting bank)		•	3433			
Notional amount of credit derivatives:				<u> </u>		
a. Credit derivatives on which the reporting bank is the guarar	ntor		A534			
b. Credit derivatives on which the reporting bank is the benefi			A535			
Spot foreign exchange contracts	-		8765			
All other off-balance sheet liabilities (exclude derivatives) (item				<u> </u>		
of this item over 25% of Schedule RC, item 28, "Total equity ca		•	3430			
				<u> </u>		
a. TEXT 3432 Securities borrowed	3432					
b. TEXT 3434 Commitments to purchase when-issued securities	3434					
C. TEXT 3555	3555					
d. TEXT 3556	3556					
e. TEXT 3557	3557					
All other off-balance sheet assets (exclude derivatives) (itemiz	e and describe each co	mponent				
of this item over 25% of Schedule RC, item 28, "Total equity ca		•	5591			
	- r · · / ·······					
a. TEXT 3435 Commitments to sell when-issued securities	3435					
b. 5592	5592					
TEXT C. 5593	5593					
			1			
d. 5594	5594					

<sup>&</sup>lt;sup>1</sup> The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

23

FDIC Certificate Number

## Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra ntracts	ťе	Fo	rèign	umn E Excha tracts	ange	Equit	olumn ( y Deriva ontracts	ative		Comm	umn E odity : Contra	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril Bil	Mil	Thou	Tril	Bil	Mil	Thou	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal											•					
sum of items 12 and 13):		RCC	ON 8693			RCC	N 8694		F	CON 8695	5		RC	ON 8696		
a. Futures contracts																11.a.
		RCC	ON 8697			RCC	N 8698		F	CON 8699	)		RC	ON 8700		
b. Forward contracts																11.b.
c. Exchange-traded option contracts:		RCC	ON 8701		L.	RCC	N 8702		F	CON 8703	3		RC	ON 8704		
(1) Written options																11.c.(
		RCC	ON 8705		<u>.</u>	RCC	N 8706		F	CON 8707	,		RC	ON 8708		
(2) Purchased options																11.c.(
d. Over-the-counter option contracts:	L.,	RCC	ON 8709		L.,	RCC	N 8710		F	CON 8711			RC	ON 8712	,	
(1) Written options																11.d.(
		RCC	ON 8713		ļ.,	RCC	N 8714		F	CON 8715	5		RC	ON 8716		
(2) Purchased options																11.d.(
		RCC	ON 3450		ļ.,	RCC	N 3826		F	CON 8719	)		RC	ON 8720		
e. Swaps																11.e.
12. Total gross notional amount of		RCC	ON A126		ļ.,	RCC	N A127		F	CON 8723	3		RC	ON 8724		
derivative contracts held for trading																12.
13. Total gross notional amount of																
derivative contracts held for		RCC	ON 8725		ļ.,	RCC	N 8726		F	CON 8727	,		RC	ON 8728		
purposes other than trading															<i>·</i>	13.
<ul> <li>a. Interest rate swaps where the</li> </ul>																
bank has agreed to pay a		RCC	ON A589													
fixed rate																13.a.
14. To be completed by banks with																
\$100 million or more in total assets:1																
Gross fair values:																
<ul> <li>a. Contracts held for trading:</li> </ul>		RCC	ON 8733			RCC	N 8734		R	CON 8735	5		RC	ON 8736		
(1) Gross positive fair value																14.a.(
		RCC	ON 8737		ļ .	RCC	N 8738		R	CON 8739	)		RC	ON 8740	_	
(2) Gross negative fair value															Ш.	14.a.(
b. Contracts held for purposes other																
than trading:		RCC	ON 8741		ļ .	RCC	N 8742		R	CON 8743	3		RC	ON 8744		
(1) Gross positive fair value	Ш											1				14.b.(
	$\vdash$	RCC	ON 8745			RCC	N 8746		F	CON 8747	, 	1	RC	ON 8748		
(2) Gross negative fair value												1			Ш.	14.b.(

<sup>&</sup>lt;sup>1</sup> The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

FDIC Certificate Number

# Schedule RC-M—Memoranda

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.  b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.  2. Intangible assets other than goodwill:  a. Mortgage servicing assets.  (1) Estimated fair value of mortgage servicing assets.  (1) Estimated fair value of mortgage servicing assets.  (2) A. Other real estate owned:  a. Direct and indirect investments in real estate ventures.  b. All other real estate owned:  (1) Construction, land development, and other land.  (2) Farmland.  (3) 1-4 family residential properties.  (3) (3) 1-4 family residential properties.  (4) Multifamily (5 or more) residential properties.  (5) Nonfarm nonresidential properties.  (6) Nonfarm nonresidential properties.  (7) With a remaining maturity of one year or less.  (2) With a remaining maturity of one year or less.  (3) With a remaining maturity of one year or less.  (3) With a remaining maturity of one year or less.  (3) With a remaining maturity of more than one year through three years.  (3) With a remaining maturity of more than one year through three years.  (3) With a remaining maturity of more than one year through three years.  (3) With a remaining maturity of more than one year through three years.  (3) With a remaining maturity of more than one year through three years.  (3) With a re	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.  Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.  2. Intangible assets other than goodwill:  a. Mortgage servicing assets  (1) Estimated fair value of mortgage servicing assets  (1) Estimated fair value of mortgage servicing assets  (2) All other identifiable intangible assets.  (3) Other real estate owned:  a. Direct and indirect investments in real estate ventures.  (3) All other real estate owned:  (1) Construction, land development, and other land  (2) Farmland.  (3) Other real estate owned:  (3) Other real estate owned:  (1) Construction, land development, and other land  (2) Farmland.  (3) Other real estate owned:  (3) Other real estate owned:  (4) Multifamily (5 or more) residential properties.  (5) Nonfarm nonresidential properties.  (5) Differ borrowing of the state ventures.  (5) All other investments in unconsolidated subsidiaries and associated companies:  (a) Direct and indirect investments in real estate ventures.  (b) All other investments in one year of less.  (1) With a remaining maturity of more than one year through three years.  (3) With a remaining maturity of more than one year through three years.  (3) Edetal Home Loan Bank advances:  (1) With a remaining maturity of more than one year through three years.  (3) Edetal Home Loan Bank advances:  (1) With a remaining maturity of more than one year through three years.  (2) With a remaining maturity of more tha	Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests. b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.  2. Intangible assets other than goodwill:  a. Mortgage servicing assets.  (1) Estimated fair value of mortgage servicing assets.  b. Purchased credit card relationships and nonmortgage servicing assets.  c. All other identifiable intangible assets.  c. All other identifiable intangible assets.  d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, Item 10.b).  3.a.  3.a.  b. All other real estate owned:  a. Direct and indirect investments in real estate ventures.  b. All other real estate owned:  (1) Construction, land development, and other land.  (2) Farmland.  (3) 1-4 family residential properties.  (1) (3) 1-4 family residential properties.  (5510) 3.b.(2) (3) 1.4 family residential properties.  (5511) 3.b.(4) (5) Nonfarm nonresidential properties.  (5512) 3.b.(5) (5) Nonfarm nonresidential properties.  5512 3.b.(6) (5) Nonfarm nonresidential properties.  5512 3.b.(5) 3.b.	shareholders, and their related interests as of the report date:					
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.  2. Intangible assets other than goodwill:  a. Mortgage servicing assets.  (1) Estimated fair value of mortgage servicing assets.  (A590)  b. Purchased credit card relationships and nonmortgage servicing assets.  c. All other identifiable intangible assets.  (A590)  c. All other identifiable intangible assets.  d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).  d. All other real estate owned:  a. Direct and indirect investments in real estate ventures.  b. All other real estate owned:  (1) Construction, land development, and other land.  (2) Farmland.  (3) 1-4 family residential properties.  (4) Multifamily (5 or more) residential properties.  (5510)  (5) Nonfarm nonresidential properties.  (5) Nonfarm nonresidential properties.  a. Direct and indirect investments in real estate ventures.  b. All other investments in unconsolidated subsidiaries and associated companies:  a. Direct and indirect investments in real estate ventures.  b. All other investments in unconsolidated subsidiaries and associated companies:  a. Direct and indirect investments in real estate ventures.  b. All other investments in unconsolidated subsidiaries and associated companies.  a. Direct and indirect investments in real estate ventures.  b. All other investments in one of each of the properties.  (1) With a remaining maturity of one year or less.  (2) With a remaining maturity of more than one year through three years.  B566	a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	shareholders, and their related interests	6164				1.a.
related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	b. Number of executive officers, directors, and principal shareholders to whom the amount					
related interests of excession of excession of second control of the propose in agency regulations.  2. Intrangible assets other than goodwill:  a. Mortgage servicing assets  (1) Estimated fair value of mortgage servicing assets.  (2a. (1) Estimated fair value of mortgage servicing assets.  (3b. Purchased credit card relationships and nonmortgage servicing assets.  (3c. All other identifiable intangible assets.  (3c. All other identifiable intangible assets.  (3c. All other identifiable intangible assets.  (3c. All other real estate owned:  (3c. All other real estate owned:  (3c. Direct and indirect investments in real estate ventures.  (3c. Direct and indirect investments in real estate ventures.  (3c. Direct and indirect investments in real estate ventures.  (3c. Stope 10c. Stope						
2. Intangible assets other than goodwill: a. Mortgage servicing assets (1) Estimated fair value of mortgage servicing assets (2) Estimated fair value of mortgage servicing assets (3) Purchased credit card relationships and nonmortgage servicing assets (3) Purchased credit card relationships and nonmortgage servicing assets (3) Purchased credit card relationships and nonmortgage servicing assets (3) Other relations (3) Purchased (3)	related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
a. Mortgage servicing assets	of total capital as defined for this purpose in agency regulations					1.b.
(1) Estimated fair value of mortgage servicing assets       A590       2.a.(1)         b. Purchased credit card relationships and nonmortgage servicing assets       B026       2.b.         c. All other identifiable intangible assets       5507       2.c.         d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)       0428       2.d.         3. Other real estate owned:       3.a.       5372       3.a.         a. Direct and indirect investments in real estate ventures.       5372       3.a.         b. All other real estate owned:       3.b. (1)       3.b. (1)         (1) Construction, land development, and other land       5508       3.b. (1)         (2) Farmland.       5509       3.b. (3)         (3) 1-4 family residential properties       5510       3.b. (3)         (3) 1-4 family residential properties       5511       3.b. (3)         (5) Nonfarm nonresidential properties       5512       3.b. (3)         (5) Nonfarm nonresidential properties       5512	2. Intangible assets other than goodwill:					
b. Purchased credit card relationships and nonmortgage servicing assets c. All other identifiable intangible assets d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) 3. Other real estate owned: a. Direct and indirect investments in real estate ventures b. All other real estate owned: (1) Construction, land development, and other land (2) Farmland (3) 1–4 family residential properties (4) Multifamily (5 or more) residential properties (5) Nonfarm nonresidential properties (5) Nonfarm nonresidential properties (6) Nonfarm nonresidential properties (7) Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) 4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures  5374 4.a. 4.b. All other investments in unconsolidated subsidiaries and associated companies  5375 4.4. 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less (2) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (5) Eb68 (5) Eb69 (6) Does the reporting bank sell private label or third party mutual funds and annuities?		3164				2.a.
b. Purchased credit card relationships and nonmortgage servicing assets. c. All other identifiable intangible assets. d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b). 3. Other real estate owned: a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1–4 family residential properties. (4) Multifamily (5 or more) residential properties. (5510 3.b.(3) 3.b.(4) (5) Nonfarm nonresidential properties. (5511 3.b.(4) (5) Nonfarm nonresidential properties. (5 Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7). 4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures. 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less. (2) With a remaining maturity of more than one year through three years.  b. Other borrowings: (1) With a remaining maturity of more than one year through three years.  b. Other borrowings: (1) With a remaining maturity of more than one year through three years. B566  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)  C. D	(1) Estimated fair value of mortgage servicing assets					2.a.(1)
c. All other identifiable intangible assets. d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b). 3. Other real estate owned: a. Direct and indirect investments in real estate ventures. 5372 3.a.  b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland. (3) 1–4 family residential properties. (4) Multifamily (5 or more) residential properties. (5510 3.b.(3) 3.b.(4) (5) Nonfarm nonresidential properties. (511 3.b.(5) Nonfarm nonresidential properties. (512 3.b.(5) 3.c.  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: a. Direct and indirect investments in real estate ventures. b. All other investments in unconsolidated subsidiaries and associated companies. 5374 4.a. 4.b. C. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 2130 4.c.  7. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8). 2130 5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less. (2) With a remaining maturity of more than one year through three years. (3) With a remaining maturity of more than one year through three years. (4) Dother borrowings: (1) With a remaining maturity of more than one year through three years. (3) With a remaining maturity of more than one year through three years. (4) Sebil Mil Thou  Second Bil Mil Thou		B026				
3. Other real estate owned: a. Direct and indirect investments in real estate ventures. b. All other real estate owned: (1) Construction, land development, and other land. (2) Farmland	c. All other identifiable intangible assets	5507				
a. Direct and indirect investments in real estate ventures	d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
b. All other real estate owned:  (1) Construction, land development, and other land (2) Farmland	3. Other real estate owned:					
b. All other real estate owned:  (1) Construction, land development, and other land  (2) Farmland	a. Direct and indirect investments in real estate ventures	5372				3.a.
(2) Farmland	b. All other real estate owned:					
(2) Farmland	(1) Construction, land development, and other land	5508				3.b.(1)
(3) 1–4 family residential properties						
(4) Multifamily (5 or more) residential properties	(3) 1–4 family residential properties	5510				` ,
(5) Nonfarm nonresidential properties						. ,
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)						
4. Investments in unconsolidated subsidiaries and associated companies: a. Direct and indirect investments in real estate ventures						
a. Direct and indirect investments in real estate ventures b. All other investments in unconsolidated subsidiaries and associated companies c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)  5. Other borrowed money: a. Federal Home Loan Bank advances: (1) With a remaining maturity of one year or less (2) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than three years (1) With a remaining maturity of one year or less (1) With a remaining maturity of one year or less (1) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than one year through three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (3) With a remaining maturity of more than three years (4) With a remaining maturity of more than one year through three years (5) Description of the second of the secon					•	0.0.
b. All other investments in unconsolidated subsidiaries and associated companies	·	5374				4 a
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)						
5. Other borrowed money:  a. Federal Home Loan Bank advances:  (1) With a remaining maturity of one year or less	·					
a. Federal Home Loan Bank advances:  (1) With a remaining maturity of one year or less				•		1.0.
(2) With a remaining maturity of more than one year through three years	•					
(2) With a remaining maturity of more than one year through three years	(1) With a remaining maturity of one year or less	2651				5 a (1)
(3) With a remaining maturity of more than three years		B565				
b. Other borrowings:  (1) With a remaining maturity of one year or less						
(1) With a remaining maturity of one year or less				•		0.0.(0)
(2) With a remaining maturity of more than one year through three years	<u> </u>	B571				5 h (1)
(3) With a remaining maturity of more than three years						
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)						
Yes No  6. Does the reporting bank sell private label or third party mutual funds and annuities?						
6. Does the reporting bank sell private label or third party mutual funds and annuities?	(			•		0.0.
6. Does the reporting bank sell private label or third party mutual funds and annuities?			Yes		No	
RCON Bil Mil Thou	6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6
	r - V r					0.
		RCON	Bil	Mil	Thou	
	7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7

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

		3	Pasi 0 thro days a	mn A) t due ough 8 and sti ruing	9		Past o days c and	mn B) due 90 or more I still ruing	)		`	imn Cj iccrua	·	
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	oans secured by real estate:													
6	a. Construction, land development, and other													
	land loans	2759				2769				3492				1.a.
	o. Secured by farmland	3493				3494				3495				1.b.
(	c. Secured by 1–4 family residential properties:													
	(1) Revolving, open-end loans secured by													
	1–4 family residential properties and	L.,				L.,								
	extended under lines of credit	5398				5399				5400				1.c.(1)
	(2) Closed-end loans secured by 1–4 family													
	residential properties	5401				5402				5403				1.c.(2)
C	d. Secured by multifamily (5 or more) residential	L.,				L.,								
	properties	3499				3500				3501				1.d.
e	e. Secured by nonfarm nonresidential	L.,				L.,								
	properties	3502				3503				3504				1.e.
2. <b>l</b>	oans to depository institutions and													
ŧ	acceptances of other banks	B834				B835				B836				2.
3. 1	Not applicable									, ,				
4. (	Commercial and industrial loans	1606				1607				1608				4.
5. <b>l</b>	∟oans to individuals for household, family,													
ŧ	and other personal expenditures:													
6	a. Credit cards	B575				B576				B577				5.a.
t	Other (includes single payment, install-													
	ment, all student loans, and revolving													
	credit plans other than credit cards)	B578				B579				B580				5.b.
6. <b>I</b>	oans to foreign governments and official													
i	nstitutions	5389				5390				5391				6.
7. /	All other loans <sup>1</sup>	5459				5460				5461				7.
8. l	ease financing receivables	1226				1227				1228				8.
9. [	Debt securities and other assets (exclude													
C	other real estate owned and other repossessed	L.,				ļ.,								
6	assets)	3505				3506				3507				9.

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

Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .......

a. Guaranteed portion of loans and leases included in item 10 above ......

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

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

# Schedule RC-N—Continued

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	h
	v

Mei	moranda	1	Pas 30 thro days a	imn A) t due ough 8 and sti ruing	9			due 90	)	ı	-	mn C) ccrua		
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1.	Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,													
	Memorandum item 1)	1658				1659				1661				M.1.
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in													
	Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
	Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:1  a. Loans secured by real estate to non-U.S. addressees (domicile) (included in													
	Schedule RC-N, item 1, above)	1248				1249				1250				M.3.a.
	b. Loans to and acceptances of foreign banks													
	<ul><li>(included in Schedule RC-N, item 2, above)</li><li>c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in</li></ul>	5380				5381				5382				M.3.b.
	Schedule RC-N, item 4, above)	1254				1255				1256				M.3.c.
	d. Lease financing receivables of non-U.S. addressees (domicile) (included in	1071				4070								
	Schedule RC-N, item 8, above)	1271				1272				1791				M.3.d.
	<ul> <li>Memorandum item 4 is to be completed by:1</li> <li>banks with \$300 million or more in total assets</li> <li>banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:</li> </ul>													
	Loans to finance agricultural production and other loans to farmers (included in													
	Schedule RC-N, item 7, above)	1594				1597				1583				M.4.
5.	Memorandum item 5 is to be completed by banks with \$300 million or more in total assets:1 Interest rate, foreign exchange rate, and other commodity and equity contracts:  Fair value of amounts carried as assets		Past o	mn A) due 30 89 da	ys		(Colur Past d lays o	lue 90		M.5.				

Person to whom questions about the Reports of Condition and Inco	ome should be directed:
Name and Title (TEXT 8901)	
E-mail Address (TEXT 4086)	
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)

<sup>&</sup>lt;sup>1</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2000,** Report of Condition.

# 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.(1)
3	Uninvested trust funds (cash) held in bank's own trust department (not included in total					2.0.(2)
٥.	deposits)	3520				3.
4	Deposits of consolidated subsidiaries (not included in total deposits):					J.
٦.	a. Demand deposits of consolidated subsidiaries	2211				4.a.
	b. Time and savings deposits of consolidated subsidiaries	2351				4.b.
	c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.b. 4.c.
5	Not applicable	55.1				4.6.
	Reserve balances actually passed through to the Federal Reserve by the reporting bank on					
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, item 7, column B)	2314				6.0
	b. Amount reflected in time and savings deposits (included in Schedule RC-E, item 7, countries)	2014				6.a.
	item 7, column A or C, but not column B)	2315				C b
7	Unamortized premiums and discounts on time and savings deposits: 1, 2	2010				6.b.
7.	a. Unamortized premiums	5516				7.0
	•	5517				7.a.
0	b. Unamortized discounts	3317				7.b.
ο.	To be completed by banks with "Oakar deposits."					
	a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:					
	(1) Total deposits purchased or acquired from other FDIC-insured institutions during	A531				0 (4)
	the quarter	A331				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	A532				
	members report deposits attributable to BIF)	A532				8.a.(2)
0	b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	5596				8.b.
	Deposits in lifeline accounts.					9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	8432				10.

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

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

# Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
11.	Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported					
	on a net basis in Schedule RC-E had been reported on a gross basis	A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of					
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured					
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):					
	a. Amount of assets netted against demand deposits	A527				12.a.
	b. Amount of assets netted against time and savings deposits	A528				12.b.
Ме	moranda (to be completed each quarter except as noted)  Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)					
	must equal Schedule RC, item 13.a):					
	a. Deposit account of \$100,000 or less:					
	(1) Amount of deposit accounts of \$100,000 or less	2702				M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be Number					
	completed for the June report only)					M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					
	(1) Amount of deposit accounts of more than \$100,000	2710				M.1.b.(1)
	Number					
	(2) Number of deposit accounts of more than \$100,000					M.1.b.(2)
2.	Estimated amount of uninsured deposits of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or					
	procedure for determining a better estimate of uninsured deposits than the estimate	RCON	YES		NO	
	described above	6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	IVI.Z.a.
	determined by using your bank's method or procedure	5597				M.2.b.
વ	Has the reporting institution been consolidated with a parent bank or savings association					ıvı.∠.U.
٥.	in that parent bank's or parent saving association's Call Report or Thrift Financial Report?					
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings					
	association:	RCON	FDI	C Cert	No.	
	TEXT A545	A545				M.3.
	(	لنـــــــــــــــــــــــــــــــــــــ	-			

FDIC Certificate Number

29

# Schedule RC-R—Regulatory Capital

Dolla	ır Amount	s in Thousands	RCON	Bil	Mil	Thou
ier 1 capital						
1. Total equity capital (from Schedule RC, item 28)			3210			
<ol> <li>LESS: Net unrealized gains (losses) on available-for-sale securities<sup>1</sup> (if a</li> </ol>	a gain, re <sub>l</sub>	oort as a				
positive value; if a loss, report as a negative value)			8434			
3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (rep	ort loss a	3				
a positive value)			A221			
4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, r	eport as a	positive				
value; if a loss, report as a negative value)			4336			
5. LESS: Nonqualifying perpetual preferred stock			B588			
6. Qualifying minority interests in consolidated subsidiaries			B589			
7. LESS: Disallowed goodwill and other disallowed intangible assets			B590			
8. LESS: Disallowed servicing assets and purchased credit card relationsh			B591			
9. LESS: Disallowed deferred tax assets	-		5610			
Other additions to (deductions from) Tier 1 capital						
1. Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9			8274			
2. Qualifying subordinated debt and redeemable preferred stock	2 capital		5311 8275			
otal assets for leverage ratio			3368			
2. Average total assets (from Schedule RC-K, item 9)			·			
3. LESS: Disallowed goodwill and other disallowed intangible assets (from			·			
4. LESS: Disallowed servicing assets and purchased credit card relationsh		·	5610			
5. LESS: Disallowed deferred tax assets (from item 9 above)			B596			
6. LESS: Other deductions from assets for leverage capital purposes						
<ol> <li>Average total assets for leverage capital purposes (item 22 less items 23</li> </ol>	3 through	26)	A224			
djustments for financial subsidiaries						
8. Adjustment to total risk-based capital reported in item 21			B503			$\perp$
9. Adjustment to risk-weighted assets reported in item 62			B504			
Adjustment to average total assets reported in item 27			B505			
apital ratios						
Column B is to be completed by all banks. Column A is to be completed by	(	Column A)		•	mn B)	
anks with financial subsidiaries.)	RCON	Percentage	RCON	Р	ercenta	ge
1. Tier 1 leverage ratio <sup>2</sup>			. 7204			
2. Tier 1 risk-based capital ratio <sup>3</sup>			. 7206			
3. Total risk-based capital ratio <sup>4</sup>	7275		. 7205			

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

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

### 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).

	١ ،	olumn A)	)	•	olumr	,	(Cc	lumn	C)	(Co	olumn	D)	(C	Column	E)	(Column F)				
		Totals (from			ems N ubject					Alloca	ation b	y Risk	Weig	ght Ca	tegory					
		edule R	C)		-Weig			0%			20%			50%			100%	, o		
Dollar Amounts in Thousands	Bil	Mil T	hou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
Balance Sheet Asset Categories																				
34. Cash and balances due from depository institutions							_													
(Column A equals the sum of Schedule RC items 1.a	R	CON 0010					RC	ON B6	00	RO	CON B6	01				R	CON B	02		
and 1.b)																				
,		CON 1754	N 1754		CON B	03	RC	ON B6	04	RO	CON B6	605	R	CON B	606	R	CON B	07		
5. Held-to-maturity securities																				
	R	RCON 1773		R	CON B	808	RCON B609		09	RCON B610		510	R	RCON BE	511	R	CON B	12		
36. Available-for-sale securities																				
37. Federal funds sold and securities purchased under	RCON 1350					RC	ON B6	13	RO	CON B6	614				R	CON B	16			
agreements to resell																				
3		CON 5369		R	CON B	17	RC	ON B6	18	RO	CON B6	319	R	CON B	620	R	CON B	21		
88. Loans and leases held for sale																				
	RO	CON B528		R	CON B	22	RC	ON B6	23	RO	CON B6	324	R	CON B	325	R	CON B	26		
9. Loans and leases, net of unearned income1																				
	R	CON 3123		R	CON 31	23			•									•		
10. LESS: Allowance for loan and lease losses																				
ro. EEGO. / lilowarioc for loan and lease losses	R	CON 3545		R	CON B	27	RC	ON B6	28	RO	CON B6	629	R	CON B	30	R	CON B6	31		
11 Trading assets																				
1. Trading assets	RO	ON B639		R	CON B	40	RC	ON B6	41	RO	CON B6	642	R	CON B	343	R	CON 53	39		
2. All other assets <sup>2</sup>																				
۷. ١١١ ١١١٥ مهموري-	R	CON 2170		R	CON B	44	RC	ON 53	20	R	CON 53	327	R	RCON 53	34	R	CON 53	40		
3. Total assets (sum of items 34 through 42)														T			1			

<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

	٠,	olumn	,		,	olumn	,	(Co	lumr	n C)	(Co	olumn	D)	(Col	umn	E)	(C	olumn F)	
		ce Val		Credit		Credit					Alloca	ation b	y Risk	Weight	Cat	egory			
		Notio mour		Conversion Factor	1	quivale moun			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	, doto.	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	ou.
Derivatives and Off-Balance Sheet Items	RC	ON 38	19		R	CON B6	45	RC	ON B	646	RO	CON B6	47	RCC	ON B6	48	R	CON B649	
4. Financial standby letters of credit				1.00															
15. Performance standby letters of	RC	ON 38	21		R	CON B6	50	RC	ON B	651	RC	CON B6	52	RCC	ON B6	53	R	CON B654	
credit				.50															
16. Commercial and similar letters of	RC	CON 34	11		R	CON B6	55	RC	ON B	656	RO	CON B6	57	RCC	ON B6	58	R	CON B659	
credit				.20															
7. Risk participations in bankers																			
acceptances acquired by the	RC	CON 34	29		R	CON B6	60	RC	ON B	661	RO	CON B6	62				R	CON B663	_
reporting institution				1.00															
	RC	CON 34	33		R	CON B6	64	RC	ON B	665	RO	CON B6	66	RCC	ON B6	67	R	CON B668	
8. Securities lent				1.00															
9. Retained recourse on small business	RC	CON A2	50		R	CON B6	69	RC	ON B	670	RO	CON B6	71	RCC	ON B6	72	R	CON B673	
obligations sold with recourse				1.00															
0. Retained recourse on financial assets	RC	CON 17	27		R	CON 22	43										R	CON B674	_
sold with low-level recourse				12.5*										·					_
51. All other financial assets sold with	RC	ON B6	75		R	CON B6	76	RC	ON B	677	RO	CON B6	78	RCC	ON B6	79	R	CON B680	_
recourse				1.00															
52. All other off-balance sheet	RC	ON B6	81	4.00	R	CON B6	82	RC	ON B	683	RO	CON B6	84	RCC	ON B6	85	R	CON B686	_
liabilities				1.00	<u> </u>				0115										_
3. Unused commitments with an original	RC	ON 38	33	50	R	CON B6	8/	RC	ON B	886	RO	CON B6	89	RCC	ON B6	90	R	CON B691	_
maturity exceeding one year				.50	_	001144	0.7		ONE	000		201150			NI BO	0.5			
					R	CON A1	b <i>1</i>	RC	ON B	693	R	CON B6	94	RCC	ON B6	95			
54. Derivative contracts																			

<sup>\*</sup> Or institution-specific factor.

1 Column A multiplied by credit conversion factor.

## Schedule RC-R—Continued

	(C	olumr	C)	(C	olumn	D)	(C	olumn	E)	(Co	olumn	F)	<u> </u>
				Alloca	ation b	y Risk	Weig	ht Cat	egory				
		0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	l
Totals		CON D	200	D/	20N DO	207	D/	ON B6	200		ON DC	00	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)		CON BE	96	R	CON BE	97	R	JON BO	98	RC	CON B6	99	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	CON B	700	R	CON B7	'01 T	R	CON B7	02	RO	ON B7	03	l
item 56)		0								R	ON 16	51	57.
58. Market risk equivalent assets													58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and									-	RO	CON B7	04	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)									-	RO	ON A2	22	59.
60. LESS: Excess allowance for loan and lease losses									1		, , , , ,		60.
										RO	CON 31	28	
61. LESS: Allocated transfer risk reserve									-	P.C	ON A2	23	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)										NC	JOIN AZ	23	62.

#### Memoranda

RCON Thou Mil 8764 M.1.

2.	Notional principal amounts of derivative contracts:1
	a. Interest rate contracts
	b. Foreign exchange contracts
	c. Gold contracts
	d. Other precious metals contracts
	e. Other commodity contracts
	f. Equity derivative contracts

						ırity of	g matu	nainin	ren	With a	'				
		n C)	columi	(C			n B)	Columi	(C			n A)	Colum	(C	
		years	er five	Ove				er one			3	or less	year	One	(
						S	e year	gh five	rou	th					
	Thou	Mil	Bil	Tril	RCON	Thou	Mil	Bil	Tril	RCON	Thou	Mil	Bil	Tril	RCON
ı					8767					8766					3809
					8770					8769					3812
					8773					8772					8771
ı					8776					8775					8774
ı					8779					8778					8777
					A002					A001					A000

Dollar Amounts in Thousands

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

33

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-	olumr -4 Fan esiden Loans	nily tial	. H	olumn B Home Equity Lines	)	·	olumn Credit Card ceivab	,		umn Auto oans	,	C	olumn Other onsum Loans	er	Co and	olumn mmero I Indus Loans	cial trial	` All Loa	umn Othe ins a Leas	er <sup>′</sup> nd	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil T	hou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Securitization Activities  1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained																						
or with recourse or other seller-pro-	R	CON B7	705	RC	ON B706		RC	CON B7	07	RCO	)N B7	08	R	CON B7	09	R	CON B7	10	RC	ON B7	11	
vided credit enhancements																						1.
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:     a. Retained interest-only strips																						
(included in Schedules RC-B or	R	CON B7	712	RC	ON B713		RC	CON B7	14	RCC	N B7	15	R	CON B7	16	R	CON B7	17	RC	ON B7	18	
RC-F or in Schedule RC, item 5)																						2.a.
Standby letters of credit, sub- ordinated securities, and other enhancements	R	CON B7	719	RC	ON B720		RC	CON B72	21	RCO	N B7	22	R	CON B7	23	R	CON B7	24	RC	ON B7	25	2.b.
Reporting bank's unused commit-		00110	700		ON D707			2011 07	00		N. D.	200	D.	2011 07	00		00N D7	0.4	DO	N D7		
ments to provide liquidity to structures	R	CON B7	726	RC	ON B727		RC	CON B72	28	RCO	N B7	29 	R	CON B7	30	R	CON B7	31	RC	ON B7	32	1
reported in item 1																						3.
4. Past due loan amounts included in	R	CON B7	733	RC	ON B734		RC	ON B7	35	RCO	N B7	36	R	CON B7	37	R	CON B7	38	RC	ON B7	39	1
item 1:					1		- 1	011 071			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				01	- 10		-	1.0	511 57		4.a.
a. 30–89 days past due	R	CON B7	740	RC	ON B741		RC	CON B74	42	RCO	N B7	43	R	CON B7	44	R	CON B7	45	RC	ON B7	46	4.a.
b. 90 days or more past due																						4.b.
Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements																						
(calendar year-to-date):	F	RIAD B7	47	RI	AD B748		RI	IAD B74	19	RIAI	D B75	50	R	IAD B75	51	R	IAD B75	52	RIA	D B75	53	
a. Charge-offs	F	RIAD B7	54	RI	AD B755		R	IAD B75	56	RIAI	D B75	57	R	IAD B75	58	R	IAD B75	i9	RIA	D B76	60	5.a.
b. Recoveries																						5.b.

# Schedule RC-S—Continued

	1-	Columr –4 Fan esiden Loans	nily itial	E	(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Co All Loa All			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Tho	u
6. Amount of ownership (or seller's) interests carried as:  a. Securities (included in																				
Schedule RC-B or in Schedule RC,				RC	ON B761	R	CON B76	32							R	CON B7	63			
item 5)																				6.a.
b. Loans (included in				RC	ON B500	R	CON B50	)1							R	CON B5	02			
Schedule RC-C)																				6.b.
7. Past due loan amounts included in																				
interests reported in item 6.a:				RC	ON B764	R	CON B76	35							R	CON B7	66			
a. 30–89 days past due																				7.a.
				RC	ON B767	R	CON B76	58						-	R	CON B7	69			
b. 90 days or more past due																				7.b.
8. Charge-offs and recoveries on loan																				
amounts included in interests reported				DI	AD D770		IAD D77	1						ŀ		DIAD D7	70			
in item 6.a (calendar year-to-date):				KI.	AD B770	K	IAD B77	<u>'</u>						-		RIAD B77	/ 2			
a. Charge-offs				DI	 AD B773		 IAD B77							-		 RIAD B77	75			8.a.
				Ki	AD B113	K	IAD BIT	4						-		TAD BT				
b. Recoveries																				8.b.
F O																				
For Securitization Facilities Sponsored																				
By or Otherwise Established By Other Institutions																				
Maximum amount of credit exposure																				
arising from credit enhancements																				
provided by the reporting bank to other																				
institutions' securitization structures in	1																			
the form of standby letters of credit,																				
purchased subordinated securities,	F	RCON B7	776	RC	ON B777	R	CON B77	78	RCO	N B7	79	RC	ON B78	80	R	CON B7	81	RC	ON B782	
and other enhancements																				9.
Reporting bank's unused commitments		•	•													•				
to provide liquidity to other institutions'	F	CON B	783	RC	ON B784	R	CON B78	35	RCO	N B7	86	RC	ON B78	37	R	CON B7	88	RC	ON B789	
securitization structures																				10.

## Schedule RC-S—Continued

	1-	Column -4 Fan esiden Loans	nily tial	`			,	olumn Credit Card ceivat	t	,	olumn Auto Loans	,	(Column E) Other Consumer Loans		(Column F) Commercial and Industrial Loans			All Other al Loans and All Leases				
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales  11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting	R	RCON B7	790	R	CON B7	'91	RO	CON B7	792	R	CON B79	93	R	CON B7	<b>7</b> 94	R	CON B7	'95	R	CON B7	'96	
bank																						11.
provided credit enhancements pro- vided to assets reported in item 11	R	RCON B7	'97 	R	CON B7	98	RO	CON B7	799	R	CON B80	00	R	CON B8	301	R	CON B8	02	R	CON B8	103	12.

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

Memoranda Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250				M.1.b
2. Outstanding principal balance of assets serviced for others:					
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804				M.2.a
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements					M.2.b
c. Other financial assets1	A591				M.2.c
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806				M.3.a
(2) Conduits sponsored by other unrelated institutions					M.3.a
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company					M.3.b
(2) Conduits sponsored by other unrelated institutions					M.3.b

<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.

FDIC Certificate Number

36

## 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.

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

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

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

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

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

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

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

		Ма	umn A naged ssets	•		Non-l	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		RC	ON B868			RC	ON B869		RCON B870	RCON B871	
4. Personal trust and agency accounts											4.
<ol><li>Retirement related trust and agency accounts:</li></ol>											
a. Employee benefit—defined		RC	ON B872		L.	RC	ON B873		RCON B874	RCON B875	
contribution											5.a.
b. Employee benefit—defined	L.	RCC	ON B876		<u> </u>	RC	ON B877		RCON B878	RCON B879	
benefit											5.b.
		RC	ON B880		<u> </u>	RC	ON B881		RCON B882	RCON B883	
c. Other retirement accounts											5.c.
	Н	RC	ON B884		Н	RC	ON B885		RCON C001	RCON C002	
6. Corporate trust and agency accounts											6.
<ol><li>Investment management agency</li></ol>	Н	RC	ON B886		-				RCON B888		
accounts											7.
		RCC	ON B890		Н	RC	ON B891		RCON B892	RCON B893	
8. Other fiduciary accounts											8.
Total fiduciary accounts		RCC	ON B894		Н	RC	ON B895		RCON B896	RCON B897	
(sum of items 4 through 8)					Н	DO	ON DOCC	$\vdash$		DOON DOOD	9.
					$\vdash$	KC	ON B898	$\vdash$		RCON B899	
10. Custody and safekeeping accounts											10.

11. Not applicable

# Schedule RC-T—Continued

De	ollar Amounts in Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts		B904			
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution		B905			
b. Employee benefit—defined benefit					
c. Other retirement accounts					
14. Corporate trust and agency accounts					
15. Investment management agency accounts					
16. Other fiduciary accounts					
17. Custody and safekeeping accounts					
18. Other fiduciary and related services income		B910			
19. Total gross fiduciary and related services income (sum of items 12	through 18) (must equal				
Schedule RI, item 5.a)		4070			
20. Less: Expenses		C058			
21. Less: Net losses from fiduciary and related services		A488			
22. Plus: Intracompany income credits for fiduciary and related service		l <b>–</b> l			
23. Net fiduciary and related services income		A491			

Memoranda	Ma	anage	d Ass	ets
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
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				
f. Other short-term obligations				
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			
Total managed assets held in personal trust and agency accounts (sum of Memorandum				
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868			

	ÌΝι	olumn A) umber of Issues	P	rincip	umn E al Amo	ount	
Dollar Amounts in Thousands	RCON		Tril	Bil	Mil	Thou	
Corporate trust and agency accounts:				RCC	ON B928		
a. Corporate and municipal trusteeships	B927						M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

# Schedule RC-T—Continued

E-mail Address (TEXT B926)

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

31   33   35   37   39   41   43   45   (Column Gross Los	B932 B934 B936 B938 B940 B942 B944 B944		Mil	Thou
33   35   37   39   41   43   45   (Column Gross Los	B934 B936 B938 B940 B942 B944 B946			
33   35   37   39   41   43   45   (Column Gross Los	B934 B936 B938 B940 B942 B944 B946			
35 37 39 41 43 45 (Column s Gross Los	B936 B938 B940 B942 B944 B946			
37 39 41 43 45 (Column s Gross Los	B938 B940 B942 B944 B946			
39 41 43 45 (Column s Gross Los	B940 B942 B944 B946			
41 43 45 (Columns Gross Los	B942 B944 B946			
45 (Columns Gross Los	B944 B946			
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s Gross Lo	в)			
Non-Mana Accour	aged	(Colu		· ·
ou RIAD Mil		RIAD	Mil	Thou
OU TUILD WIII	THOU IT	(I) (D)	IVIII	Tilou
B948	В	3949		
B951	В	3952		
B954	В	3955		
B957	В	3958		
B960	В	3961		
	B951 B954 B957	B951 E B954 E B957 E	B951         B952           B954         B955           B957         B958	B951         B952           B954         B955           B957         B958

FAX: Area code/phone number (TEXT B964)

39

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

at close of business on		<u> </u>
Legal Title of Bank	City	State
The management of the reporting bank may, <i>if it wishes</i> , submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made	appear as the bank's state records and in computer-file	ement both on agency computerized releases to the public.
available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in 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	must be accurate and not m taken by the submitting ban The statement must be sign	the bank in the narrative statement hisleading. Appropriate efforts shall be k to ensure the statement's accuracy ed, in the space provided below, by a o thereby attests to its accuracy.
SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE	submitted for the data repo Income, the existing narrativ files, and from disclosure; the	al submission, material changes are orted in the Reports of Condition and we statement will be deleted from the bank, at its option, may replace it with e, appropriate to the amended data.
PRIVACY OF THEIR CUSTOMERS. Banks choosing <i>not</i> to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO <i>NOT</i> enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."	and in release to the publi as described in the preceding the bank (except for the true 750-character limit described	ement will appear in agency records c exactly as submitted (or amendeding paragraph) by the management of uncation of statements exceeding the above). THE STATEMENT WILL NOTED IN ANY WAY BY THE SUPERVI-
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	SORY AGENCIES FOR ACC SURE OF THE STATEMEN FEDERAL SUPERVISORY FIRMED THE ACCURACY OF THEREIN. A STATEMENT TO ANY PUBLIC RELEASE OF	CURACY OR RELEVANCE. DISCLO- IT SHALL NOT SIGNIFY THAT ANY AGENCY HAS VERIFIED OR CON- OF THE INFORMATION CONTAINED TO THIS EFFECT WILL APPEAR ON THE OPTIONAL STATEMENT SUB- MENT OF THE REPORTING BANK.
No comment (RCON 6979)		
BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980)		

#### 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 constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). (Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

b.	Number of loans made to executive officers since the previous Call Report d Total dollar amount of above loans (in thousands of dollars)		RCON 3561 RCON 3562			t
		RCON 7701	 _ %	to RCON 7702	 %	c

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)