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, 2005



Federal Financial Institutions Examination Council

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

1

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for

A Bank With Domestic and Foreign Offices—FFIEC 031

(20020331)Report at the close of business March 31, 2002 (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 branches and conbanks); 12 U.S.C. §1817 (State nonmember banks); and solidated subsidiaries in U.S. territories and possessions, Edge or 12 U.S.C. §161 (National banks). Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities. 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) (Example: www.examplebank.com

State Abbrev. (TEXT 9200)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 36.7 hours per respondent and is estimated to vary from 15 to 550 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-C—Loans and Lease Financing Receivables:	
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Legal Title of Bank	
City	
State	Zip Code
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FDIC Cartificate Number	

Page RI-1

FFIEC 031

Consolidated Report of Income for the period January 1, 2002–March 31, 2002

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	. 4011				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	. 4024				1.a.(1)(b)
(c) Commercial and industrial loans	. 4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	. B485				1.a.(1)(d)(1
(2) Other (includes single payment, installment, all student loans, and revolving credit					
plans other than credit cards)	. B486				1.a.(1)(d)(2
(e) Loans to foreign governments and official institutions	. 4056				1.a.(1)(e)
(f) All other loans in domestic offices	. B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs					1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
b. Income from lease financing receivables					1.b.
c. Interest income on balances due from depository institutions ¹					1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding					
mortgage-backed securities)	B488				1.d.(1)
(2) Mortgage-backed securities					1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the			·	•	(=)
U.S.)	4060				1.d.(3)
e. Interest income from trading assets					1.a.(0) 1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell					1.f.
g. Other interest income					1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)					1.h.
. Interest expense:					1.11.
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts)	4508				2.a.(1)(a)
(b) Nontransaction accounts:					2.a.(1)(a)
(1) Savings deposits (includes MMDAs)	0093				2.a.(1)(b)(1
(2) Time deposits of \$100,000 or more	•			\vdash	2.a.(1)(b)(1 2.a.(1)(b)(2
(3) Time deposits of \$100,000 of more				\vdash	2.a.(1)(b)(2 2.a.(1)(b)(3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs				\vdash	2.a.(1)(b)(3
b. Expense of federal funds purchased and securities sold under agreements to repurchase	1			\vdash	2.a.(2) 2.b.
c. Interest on trading liabilities and other borrowed money	· —				2.c.

¹ Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

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	,	Year-t	o-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures	4200				2.d.	
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.	
Net interest income (item 1.h minus 2.e)	,				4074	3.
Provision for loan and lease losses					4230	3. 4.
5. Noninterest income:						
a. Income from fiduciary activities ¹	4070				5.a.	
b. Service charges on deposit accounts in domestic offices	4080				5.b.	
c. Trading revenue ²	A220				5.c.	
d. Investment banking, advisory, brokerage, and underwriting fees and						
commissions	B490				5.d.	
e. Venture capital revenue	B491				5.e.	
	B492				5.f.	
f. Net servicing feesg. Net securitization income	B493				5.g.	
h. Insurance commissions and fees	B494				5.h.	
	5416				5.i.	
	5415				5.j.	
j. Net gains (losses) on sales of other real estate owned	B496				5.k.	
k. Net gains (losses) on sales of other assets (excluding securities)	B497				5.I.	
I. Other noninterest income*				ı	4079	5.m.
m. Total noninterest income (sum of items 5.a through 5.l)					3521	
6. a. Realized gains (losses) on held-to-maturity securities					3196	6.a. 6.b.
b. Realized gains (losses) on available-for-sale securities					0.00	0.0.
7. Noninterest expense:	4135				7.a.	
a. Salaries and employee benefits	1100			I	7.4.	
b. Expenses of premises and fixed assets (net of rental income)	4217				7.b.	
(excluding salaries and employee benefits and mortgage interest)	C216				7.c.(1)	
c. (1) Goodwill impairment losses	02.0			l	7.0.(1)	
(2) Amortization expense and impairment losses for other	C232				7.c.(2)	
intangible assets	4092				7.d.	
d. Other noninterest expense*	1002				4093	7.e.
e. Total noninterest expense (sum of items 7.a through 7.d)					1000	7.e.
8. Income (loss) before income taxes and extraordinary items and other					4301	٦,
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4302	8.
9. Applicable income taxes (on item 8)					1002	_ 9.
10. Income (loss) before extraordinary items and other adjustments					4300	7 10
(item 8 minus item 9)					4320	10.
11. Extraordinary items and other adjustments, net of income taxes*					4340	11.
12. Net income (loss) (sum of items 10 and 11)					10 10	12.

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

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

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

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Schedule RI—Continued

Memoranda Dellas Associata in Theorem de		Year-to-date					
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired							
after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.		
2. Income from the sale and servicing of mutual funds and annuities in domestic offices							
(included in Schedule RI, item 8)	8431				M.2.		
3. Income on tax-exempt loans and leases to states 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 current period (round to nearest		1	Numbe	er			
whole number)	4150				M.5.		
6. Not applicable							
7. If the reporting bank has restated its balance sheet as a result of applying push down	CC	YY	MM	DD			
accounting this calendar year, report the date of the bank's acquisition ¹					M.7.		
items 8.a through 8.d must equal Schedule RI, item 5.c) (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.):	RIAD	Bil	Mil	Thou]		
a. Interest rate exposures	8757				M.8.a.		
b. Foreign exchange exposures	8758				M.8.b.		
c. Equity security and index exposures	8759				M.8.c.		
d. Commodity and other exposures	8760				M.8.d.		
9. Impact on income of derivatives held for purposes other than trading:	RIAD	Bil	Mil	Thou			
a. Net increase (decrease) to interest income	8761				M.9.a.		
b. Net (increase) decrease to interest expense	8762				M.9.b.		
c. Other (noninterest) allocations	8763				M.9.c.		
10. Credit losses on derivatives (see instructions)	A251				M.10.		
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes		YES		NO	1		
for the current tax year?	A530				M.11.		

¹ 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. **Dollar Amounts in Thousands** RIAD Thou 1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition 3217 and Income (i.e., after adjustments from amended Reports of Income)..... 1. 2. Restatements due to corrections of material accounting errors and changes in B507 accounting principles* B508 3. Balance end of previous calendar year as restated (sum of items 1 and 2) 3. 4340 4. Net income (loss) (must equal Schedule RI, item 12)..... 4. 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock trans-B509 actions)..... 5. B510 6. Treasury stock transactions, net...... 6. 4356 7. Changes incident to business combinations, net...... 7. 8. LESS: Cash dividends declared on preferred stock..... 4470 8. 4460 9. LESS: Cash dividends declared on common stock..... 9. B511 10. Other comprehensive income¹..... 10 4415 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) 11. 12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) 3210 12.

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

art I excludes charge-offs and recoveries through ne allocated transfer risk reserve.		(Column A) (Column E Charge-offs ¹ Recoverie				•		
Dollar Amounts in Thousands	RIAD	Bil	1	ndar y	rear-to-		NA:I	Th
1. Leans acquired by real actator	RIAD	ВІІ	Mil	Thou	RIAD	Bil	Mil	Thou
 Loans secured by real estate: a. Construction, land development, and other land loans in domestic 								
offices	3582				3583			
b. Secured by farmland in domestic offices	3584				3585			
c. Secured by 1–4 family residential properties in domestic offices:			•	•	·			
(1) Revolving, open-end loans secured by 1–4 family residential								
properties and extended under lines of credit	5411				5412			
(2) Closed-end loans secured by 1–4 family residential properties:							,	
(a) Secured by first liens	C234				C217			
(b) Secured by junior liens	C235				C218			
d. Secured by multifamily (5 or more) residential properties in				1			l	
domestic offices	3588				3589			
e. Secured by nonfarm nonresidential properties in domestic offices	3590				3591			
f. In foreign offices	B512		l		B513			
2. Loans to depository institutions and acceptances of other banks:	4050			1	4000			
a. To U.S. banks and other U.S. depository institutions	4653 4654				4663 4664			
b. To foreign banks	4655				4665			
3. Loans to finance agricultural production and other loans to farmers	4000			1	4000			
4. Commercial and industrial loans:	4645			T	4617			
a. To U.S. addressees (domicile) b. To non-U.S. addressees (domicile)	4646				4618			

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

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

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

Legal Title of Bank

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued	(Column A) Charge-offs ¹			(Column B) Recoveries					
			Cale	ndar y	ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
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, 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	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile)	4658				4668			<u> </u>	8.a.
b. To non-U.S. addressees (domicile)					4669				8.b.
9. Total (sum of items 1 through 8)	14005				4605				9.

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

 $^{^{\}mbox{\tiny 1}}$ Include write-downs arising from transfers of loans to a 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, 2001, Reports of Condition					
and Income (i.e., after adjustments from amended Reports of Income)	B522				1.
Recoveries (must equal part I, item 9, column B above)	1000				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B,					
part II, item 4)	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4000				5.
6. Adjustments* (see instructions for this schedule)	0000				6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)					
(must equal Schedule RC, item 4.c)	3123				7.

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

Schedule RI-D—Income from International Operations

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

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

Legal Title of Bank					
FDIC Certificate Number	_	L	L		

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 A	mounts in Thousands	RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI,						
items 1.h and 5.m:						
a. Income and fees from the printing and sale of checks		C013				
b. Earnings on/increase in value of cash surrender value of life insurance		C014				
c. Income and fees from automated teller machines (ATMs)		C016				
d. Rent and other income from other real estate owned		4042				
e. Safe deposit box rent		C015				
f. TEXT 4461		4461				
g. TEXT 4462		4462				
h. TEXT 4463		4463				
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI,						
items 1.h and 5.m:						
a. Data processing expenses		C017				
b. Advertising and marketing expenses		0497				
c. Directors' fees		4136				
d. Printing, stationery, and supplies		C018				
e. Postage		8403				
f. Legal fees and expenses		4141				
g. FDIC deposit insurance assessments		4146				
h. TEXT 4464 TEXT		4464				
i. 4467		4467				
j. TEXT 4468		4468				
3. Extraordinary items and other adjustments and applicable income tax effect	(from Schedule RI,					
item 11) (itemize and describe all extraordinary items and other adjustments	s):					
a. (1) Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"		C231				
(2) Applicable income tax check	4486					
b. (1) TEXT 4487		4487				
(2) Applicable income tax effect	4488					
c. (1) TEXT 4489		4489				
	4491					

Schedule RI-E—Continued

		Yea	-to-date	е
Dollar Ar	nounts in Thousands RIA	D Bil	Mil	Thou
4. Restatements due to corrections of material accounting errors and changes	in accounting			
principles (from Schedule RI-A, item 2) (itemize and describe all restatement	ts):			
a. TEXT B526	B52	6		
b. TEXT B527	B52	7		
5. Other transactions with parent holding company (from Schedule RI-A, item 1	1)			
(itemize and describe all such transactions):	,			
a. TEXT 4498	449	8		
b. TEXT 4499	449	9		
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B,				
part II, item 6) (itemize and describe all adjustments):				
a. TEXT 4521	452	1		
b. TEXT 4522	452	2		
7. Other explanations (the space below is provided for the bank to briefly descr	ibe, at its			

7.	Other explanations (the space below is provided for the bank to briefly describe, at i
	option, any other significant items affecting the Report of Income):
	No comment (RIAD 4769)
	Other explanations (please type or print clearly):
	(TEXT 4769)

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Pa	age RC-	-1
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Γ	_
Legal Title of Bank	
City	
City	
State	Zip Code
L	-
EDIC Contificate Number	
FDIC Certificate Number	

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2002

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 Ar	moun	ts in 1	hous	ands	RCFD	Bil	Mil	Thou	
ASSETS										
1. Cash and balances due from depository institutions (from Sche	dule RC-A):									
a. Noninterest-bearing balances and currency and coin ¹						0081				1.a.
b. Interest-bearing balances ²						0071				1.b.
2. Securities:										
a. Held-to-maturity securities (from Schedule RC-B, column A)						1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D))					1773				2.b.
3. Federal funds sold and securities purchased under agreements	-									
a. Federal funds sold in domestic offices					RCON	B987				3.a.
b. Securities purchased under agreements to resell ³					RCFD	B989				3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						RCFD				
a. Loans and leases held for sale						5369				4.a.
b. Loans and leases, net of unearned income										4.b.
c. LESS: Allowance for loan and lease losses	3	3123								4.c.
d. Loans and leases, net of unearned income and allowance (if)			B529				4.d.
5. Trading assets (from Schedule RC-D)						3545				5.
6. Premises and fixed assets (including capitalized leases)						2145				6.
7. Other real estate owned (from Schedule RC-M)						2150				7.
8. Investments in unconsolidated subsidiaries and associated con	npanies (from	Sch	edule	RC-N	۸)	2130				8.
9. Customers' liability to this bank on acceptances outstanding						2155				9.
10. Intangible assets:										
a. Goodwill						3163				10.a.
b. Other intangible assets (from Schedule RC-M)						0426				10.b.
11. Other assets (from Schedule RC-F)						2160				11.
12. Total assets (sum of items 1 through 11)						2170				12.

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

	Dollar .	Amour	its in Th	nousands		Bil	Mil	Thou	
LIABILITIES							•		
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Sch	edule R	C-E,			RCON				
part I)	<u></u>				2200				13.a.
(1) Noninterest-bearing ¹	RCON	6631							13.a.(1)
(2) Interest-bearing	RCON	6636							13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					RCFN				
(from Schedule RC-E, part II)	<u></u>				2200				13.b.
(1) Noninterest-bearing	RCFN	6631							13.b.(1)
(2) Interest-bearing	RCFN	6636							13.b.(2)
14. Federal funds purchased and securities sold under agreements to	repurch	ase:						,	
a. Federal funds purchased in domestic offices ²					B993				14.a.
b. Securities sold under agreements to repurchase ³				RCFD	B995				14.b.
15. Trading liabilities (from Schedule RC-D)				RCFD	3548				15.
16. Other borrowed money (includes mortgage indebtedness and obli-	gations	under			RCFD				
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 ⁴									19.
20. Other liabilities (from Schedule RC-G)									20.
21. Total liabilities (sum of items 13 through 20)					2948				21.
22. Minority interest in consolidated subsidiaries					3000				22.
EQUITY CAPITAL									
23. Perpetual preferred stock and related surplus					3838				23.
24. Common stock					3230				24.
25. Surplus (exclude all surplus related to preferred stock)									25.
26. a. Retained earnings									26.a.
b. Accumulated other comprehensive income ⁵									26.b.
27. Other equity capital components ⁶									27.
28. Total equity capital (sum of items 23 through 27)									28.
29. Total liabilities, minority interest, and equity capital (sum of items 2	21, 22, a	nd 28)			3300				29.

Memorandum

To be reported with the March Report of Condition.

RCFD	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

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

² Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

³ Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

⁴ Includes limited-life preferred stock and related surplus.

⁵ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

⁶ 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

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

Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity							Available-for-sale									
		`	mn A)			(Column B) Fair Value				`	mn C)			•	mn D)			
5		mortiz	ed Co	St		Fair	value		A	mortiz	ea Co	St	L .	rair	Value			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
1. U.S. Treasury securities	0211				0213				1286				1287				1.	
2. U.S. Government agency																		
obligations (exclude																		
mortgage-backed																		
securities):																		
a. Issued by U.S. Gov-																		
ernment agencies1	1289				1290				1291				1293				2.a.	
b. Issued by U.S.																		
Government-																		
sponsored agencies ²	1294				1295				1297				1298				2.b.	
3. Securities issued by																		
states and political																		
subdivisions in the U.S	8496				8497				8498				8499				3.	

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

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

Schedule RC-B—Continued

				old to	maturi	tv.					۸۷	ailable	-for-sale			
		Held-to- (Column A)					mn P)			(Colu		aliable	e-for-sale (Column D)			
	1	•	ed Co		(Column B) Fair Value				(Column C) Amortized Cost				Fair Value			
Dollar Amounts in Thousands		Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil		RCFD Bil		Thou	
4. Mortgage-backed																
securities (MBS):																
a. Pass-through																
securities:																
(1) Guaranteed by																
GNMA	1698				1699				1701				1702			
(2) Issued by FNMA																
and FHLMC	1703				1705				1706				1707			
(3) Other pass-																
through securities.	1709				1710				1711				1713	\bot		
b. Other mortgage-																
backed securities																
(include CMOs,																
REMICs, and stripped																
MBS):																
(1) Issued or guar-																
anteed by FNMA,	4744				4745				4740				4747			
FHLMC, or GNMA	1714				1715				1716				1717	\perp		
(2) Collateralized by																
MBS issued or																
guaranteed by																
FNMA, FHLMC,	1718				1719				1731				1732	$\overline{}$		
or GNMA	17 10				1719				1/31				1732	_		
(3) All other																
mortgage-backed securities	1733				1734				1735				1736		\top	
5. Asset-backed securities	1733				1734				1733				1730			
(ABS):																
a. Credit card																
receivables	B838				B839				B840				B841			
b. Home equity lines	B842				B843				B844				B845	+		
c. Automobile loans	B846				B847				B848				B849	_		
d. Other consumer loans					B851				B852				B853	_		
e. Commercial and			'									<u> </u>			1	
industrial loans	B854				B855				B856				B857	T		
f. Other	B858				B859				B860				B861			
6. Other debt securities:																
a. Other domestic debt																
securities	1737				1738				1739				1741			
b. Foreign debt																
securities	1742				1743				1744				1746			
7. Investments in mutual																
funds and other equity																
securities with readily																
determinable fair values1									A510				A511			
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,																
item 2.b)	1754				1771				1772				1773			

¹ 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

iviemoralida	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹		0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding		·				
a. Securities issued by the U.S. Treasury, U.S. Government	agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt securit	ies; and mortgage pass-through					
securities other than those backed by closed-end first lier	1–4 family residential mortgages					
with a remaining maturity or next repricing date of: 3, 4						
(1) Three months or less		A549				M.2.a.(1)
(2) Over three months through 12 months		A550				M.2.a.(2)
(3) Over one year through three years		A551				M.2.a.(3)
(4) Over three years through five years						M.2.a.(4)
(5) Over five years through 15 years		A553				M.2.a.(5)
(6) Over 15 years		A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end	first lien 1–4 family residential					
mortgages with a remaining maturity or next repricing date	e of: ^{3, 5}					
(1) Three months or less		A555				M.2.b.(1)
(2) Over three months through 12 months		A556				M.2.b.(2)
(3) Over one year through three years		A557				M.2.b.(3)
(4) Over three years through five years		A558				M.2.b.(4)
(5) Over five years through 15 years		A559				M.2.b.(5)
(6) Over 15 years		A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMI	Cs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected aver	age life of: 6					
(1) Three years or less		A561				M.2.c.(1)
(2) Over three years		A562				M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one ye	ar or less (included in					` '
Memorandum items 2.a through 2.c above)		A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transfer	red to available-for-sale or trading					
securities during the calendar year-to-date (report the amort	ized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and availa	ble-for-sale accounts in					
Schedule RC-B, items 2, 3, 5, and 6):						
a. Amortized cost		8782				M.4.a.
b. Fair value		8783				M.4.b.

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

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

unearned income. Report loans and leases net of any applicable			(Column A) (Column B)						
allocated transfer risk reserve. Exclude assets held for trading and			olidate			•	estic		
commercial paper.		Bank				Offices			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate	1410							1.	_
a. Construction, land development, and other land loans					1415			1 1	.a.
b. Secured by farmland (including farm residential and other									
improvements)					1420			1.	.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit					1797			1	.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:								•	.0.(1)
(a) Secured by first liens					5367			1	.c.(2)(a)
(b) Secured by junior liens					5368				.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				.d.
e. Secured by nonfarm nonresidential properties					1480			l I .	.e.
Loans to depository institutions and acceptances of other banks:								١.	.0.
a. To commercial banks in the U.S					B531			2	.a.
(1) To U.S. branches and agencies of foreign banks									a. !.a.(1)
(2) To other commercial banks in the U.S.	1 1				-				a.(1) a.(2)
b. To other depository institutions in the U.S.					B534				a.(<i>z)</i> !.b.
c. To banks in foreign countries				1	B535			1 1	b. c.
(1) To foreign branches of other U.S. banks									c. c.(1)
(2) To other banks in foreign countries									
Loans to finance agricultural production and other loans to farmers	_				1590			3.	.c.(2)
Commercial and industrial loans:								, J	٠.
a. To U.S. addressees (domicile)	1763				1763				
b. To non-U.S. addressees (domicile)	_				1764			1 1	.a.
5. Not applicable					1			4.	.b.
6. Loans to individuals for household, family, and other personal expendi-									
tures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538				B538				
b. Other revolving credit plans	B539				B539			1 1	i.a.
_ · · · · · · · · · · · · · · · · · · ·					2000		_	<u> </u>	i.b.
c. Other consumer loans (includes single payment, installment, and	2011				2011				٠ _
all student loans)	. 2011				2011			<u> </u>	i.C.
7. Loans to foreign governments and official institutions (including foreign	2081				2081				,
central banks)	. 2001				2001			<u> </u>	
8. Obligations (other than securities and leases) of states and political	2107				2107				
subdivisions in the U.S.	-				2101		<u> </u>	8.	
9. Other loans.					1545			9.	
a. Loans for purchasing or carrying securities (secured and unsecured)					1564			1 1).a.
b. All other loans (exclude consumer loans)					2165			1 1).b.
10. Lease financing receivables (net of unearned income)					2100			10.	
a. Of U.S. addressees (domicile)	-							10.	
b. Of non-U.S. addressees (domicile)	-				2122			10	
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123				2123		L	⊥ 11.	
12. Total loans and leases, net of unearned income (sum of items 1									
through 10 minus item 11) (total of column A must equal	2422				2422		ı		
Schedule RC, sum of items 4.a and 4.b)	2122				2122			12.	2.

Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar Amounts in Thou	sands RCFD	Bil Mil	Thou]
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 in domestic	offices			
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity				
next repricing date of: 1,2	RCON			
(1) Three months or less				M.2.a.(1)
(2) Over three months through 12 months				M.2.a.(2)
(3) Over one year through three years	A566			M.2.a.(3)
(4) Over three years through five years				M.2.a.(4)
(5) Over five years through 15 years	A568			M.2.a.(5)
(6) Over 15 years	A569			M.2.a.(6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)				
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties				
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a				
remaining maturity or next repricing date of: 1,3	RCFD			
(1) Three months or less	A570			M.2.b.(1)
(2) Over three months through 12 months	A571			M.2.b.(2
(3) Over one year through three years				M.2.b.(3)
(4) Over three years through five years	A573			M.2.b.(4
(5) Over five years through 15 years	A574			M.2.b.(5
(6) Over 15 years	A575			M.2.b.(6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)				
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status	s) 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 A4.	2746			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties	RCON			
in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-				
part I, item 1, column A)				M.5.

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

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

³ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

⁴ Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

RCON	YES	NO
 6999		

(Column B)

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

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

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

- 2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:
 - a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B
 (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.).....
 - b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans							
50011							
RCON							
 5562		2.a.					
 5563		2.b.					

(Column A)

	(Column A)	Amount	
Dollar Amounts in Thousands	Number of Loans	,	ı
3. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil	Thou
nonfarm nonresidential properties" in domestic offices reported in			
Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c			
must be less than or equal to Schedule RC-C, part I, item 1.e, column B):			
a. With original amounts of \$100,000 or less	5564	5565	3.a.
b. With original amounts of more than \$100,000 through \$250,000	5566	5567	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5568	5569	3.c.
4. Number and amount currently outstanding of "Commercial and			
industrial loans to U.S. addressees" in domestic offices reported in			
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c			
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):			
a. With original amounts of \$100,000 or less	5570	5571	4.a.
b. With original amounts of more than \$100,000 through \$250,000	5572	5573	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000	5574	5575	4.c.

17b

Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

RCON	YES	NO
 6860		

5.

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

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

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

Nu		
RCON		
 5576		6.a.
 5577		6.b.

		(Column A)		`	mn B) ount		
Dollar Amounts in Thousands	Nu	mber of Loans		3			
7. Number and amount currently outstanding of "Loans secured by	RCON		RCON	Bil	Mil	Thou	
farmland (including farm residential and other improvements)" in							
domestic offices reported in Schedule RC-C, part I, item 1.b,							
column B (sum of items 7.a through 7.c must be less than or equal to							
Schedule RC-C, part I, item 1.b, column B):							
a. With original amounts of \$100,000 or less	5578		5579				7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580		5581				7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582		5583				7.c.
8. Number and amount currently outstanding of "Loans to finance							
agricultural production and other loans to farmers" in domestic offices							
reported in Schedule RC-C, part I, item 3, column B (sum of							
items 8.a through 8.c must be less than or equal to Schedule RC-C,							
part I, item 3, column B):							
a. With original amounts of \$100,000 or less	5584		5585				8.a.
b. With original amounts of more than \$100,000 through \$250,000	5586		5587				8.b.
c. With original amounts of more than \$250,000 through \$500,000	5588		5589				8.c.

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Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousa	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities in domestic offices		3531			
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed					
securities)		3532			
3. Securities issued by states and political subdivisions in the U.S. in domestic offices		3533			
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534			
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)		3535			
c. All other mortgage-backed securities		3536			
5. Other debt securities in domestic offices		3537			
6.–8. Not applicable					
9. Other trading assets in domestic offices		3541			
10. Trading assets in foreign offices	RCFN	3542			
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:					
a. In domestic offices	RCON	3543			
	RCFN	3543			
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD	3545			
LIABILITIES		RCFD	Bil	Mil	Thou
13. Liability for short positions		3546			
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity				'	
contracts		3547			
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)		3548			

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

			Tran	sactio	n Acco	unts			Nontransaction Accounts			n	
	(Column A) Total transaction accounts (including total demand deposits)			der	Memo mand (inclu	mn B) b: Total depos ded in nn A)	sits	(Column C) Total nontransaction accounts (including MMDAs)					
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. 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				5.
Foreign governments and official institutions (including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,													
item 13.a)	2215				2210				2385				7.

Memoranda **Dollar Amounts in Thousands** RCON Mil Thou 1. Selected components of total deposits (i.e., sum of item 7, columns A and C): 6835 a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts M.1.a. 2365 b. Total brokered deposits M.1.b. c. Fully insured brokered deposits (included in Memorandum item 1.b above): 2343 (1) Issued in denominations of less than \$100,000..... M.1.c.(1) (2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 2344 and participated out by the broker in shares of \$100,000 or less 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)..... 0352 M.2.a.(2) b. Total time deposits of less than \$100,000 M.2.b. c. Total time deposits of \$100,000 or more..... 2604 M.2.c.

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Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in	Thousands	RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing da	te of: 1, 2				1	
(1) Three months or less		A579				M.3.a.(1
(2) Over three months through 12 months		A580				M.3.a.(2
(3) Over one year through three years		A581				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) ³		A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date	e of: 1, 4					
(1) Three months or less		A584				M.4.a.(1
(2) Over three months through 12 months		A585				M.4.a.(2
(3) Over one year through three years		A586				M.4.a.(3
(4) Over three years		A587				M.4.a.(4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or						
(included in Memorandum items 4.a.(1) through 4.a.(4) above) ³		A242				M.4.b.

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

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

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

Memorandum						
	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
Time deposits with a remaining maturity of one year or less (inclu	ded in Part II, item 6 above)	A245				M.1.

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

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

⁴ 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

D	ollar Amour	nts in Th	nousands	RCFD	Bil	Mil	Thou
Accrued interest receivable ¹				B556			
2. Net deferred tax assets ²				2148			
3. Interest-only strips receivable (not in the form of a security) ³ on:							
a. Mortgage loans				A519			
b. Other financial assets				A520			
4. Equity securities that DO NOT have readily determinable fair values ⁴				1752			
5. Other (itemize and describe amounts greater than \$25,000 that exceed	ed 25 <u>% of th</u>	nis item)	2168			
a. Prepaid expenses	2166						
b. Cash surrender value of life insurance	C009						
c. Repossessed personal property (including vehicles)	1578						
d. Derivatives with a positive fair value held for purposes other							
than trading	C010						
e. TEXT 3549	3549						
f. TEXT 3550	3550						
g. TEXT 3551	3551						
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)				2160			

Schedule RC-G—Other Liabilities

Dolla	r Amoui	nts in 1	Thousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5				. 3645			
b. Other expenses accrued and unpaid (includes accrued income taxes				RCFD			
payable)				3646			
2. Net deferred tax liabilities ²				. 3049			
3. Allowance for credit losses on off-balance sheet credit exposures				. B557			
4. Other (itemize and describe amounts greater than \$25,000 that exceed 2	5% of th	nis iten	n)	2938			
a. Accounts payable	3066						
b. Deferred compensation liabilities	C011						
c. <u>Dividends declared but not yet payable</u>	2932						
d. Derivatives with a negative fair value held for purposes other							
than trading	C012						
e. TEXT 3552	3552						
f. TEXT 3553	3553						
g. TEXT 3554	3554						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				. 2930			

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

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

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

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

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

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

	Domestic Offices		ces		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding	2155				1.
2. Bank's liability on acceptances executed and outstanding	2920				2.
Securities purchased under agreements to resell	B989				3.
4. Securities sold under agreements to repurchase	B995				4.
5. Other borrowed money	3190				5.
EITHER					
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163				6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	3129				9.
			ı	1	1
In items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou	
available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041				11.
12. Securities issued by states and political subdivisions in the U.S.	1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043				13.a.(1)
(2) Other pass-through securities	1044				13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209				13.b.(1)
(2) All other mortgage-backed securities	1280				13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	1281				14.
15. Foreign debt securities (include foreign asset-backed securities)	1282				15.
16. Investments in mutual funds and other equity securities with readily determinable	<u> </u>				
fair values	A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities					
(sum of items 10 through 16)	1374				17.
18. Equity securities that do not have readily determinable fair values	1752				18.

Schedule RC-I—Assets and Liabilities of IBFs

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

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

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Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousa	ands	RCFD	Bil	Mil	Thou	
ASSETS						
Interest-bearing balances due from depository institutions		3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-						
backed securities)		B558				2.
3. Mortgage-backed securities ²		B559				3.
4. All other securities 2, 3 (includes securities issued by states and political subdivisions in the U	l.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell		3365				5.
6. Loans:						
a. Loans in domestic offices:		RCON				
(1) Total loans		3360				6.a.(1)
(2) Loans secured by real estate		3385				6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers		3386				6.a.(3)
(4) Commercial and industrial loans		3387				6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards		B561				6.a.(5)(a
(b) Other (includes single payment, installment, all student loans, and revolving						
credit plans other than credit cards)		B562				6.a.(5)(b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3360				6.b.
7. Trading assets	RCFD	3401				7.
8. Lease and financing receivables (net of unearned income)	RCFD	3484				8.
9. Total assets ⁴	RCFD	3368				9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,		RCON				
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485				10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits (includes MMDAs)		B563				11.a.
b. Time deposits of \$100,000 or more		A514				11.b.
c. Time deposits of less than \$100,000		A529				11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3404				12.
13. Federal funds purchased and securities sold under agreements to repurchase		3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under						
capitalized leases)	RCFD	3355				14.

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

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

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

⁴ The 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	· Amount	s in Thousan	ds RC	FD	Bil	Mil	Thou
1. U	nused commitments:							
а	Revolving, open-end lines secured by 1-4 family residential properties	s, e.g., h	ome equity					
	lines			38	14			
b	Credit card lines			38	15			
C.	Commercial real estate, construction, and land development:							
	(1) Commitments to fund loans secured by real estate			38	16			
	(2) Commitments to fund loans not secured by real estate				50			
d	Securities underwriting				17			
	Other unused commitments				18			
	inancial standby letters of credit and foreign office guarantees			38	19			
	Amount of financial standby letters of credit conveyed to others							•
	erformance standby letters of credit and foreign office guarantees			382	21			
	Amount of performance standby letters of credit conveyed to others							
	ommercial and similar letters of credit			34	11			
					•••			
	articipations in acceptances (as described in the instructions) conveyed		=	342	28			
	eporting bank				_0			
	ecurities lent (including customers' securities lent where the customer is		•	343	33			
	ss by the reporting bank)				၁ ၁			
	redit derivatives:			A5:	24		Ī	
а	Notional amount of credit derivatives on which the reporting bank	-	=		-			+-
	(1) Gross positive fair value				-			+-
	(2) Gross negative fair value				_			
b	Notional amount of credit derivatives on which the reporting bank	k is the b	peneficiary .		-			
	(1) Gross positive fair value				-			
	(2) Gross negative fair value				-			
	pot foreign exchange contracts			870	65			
9. A	Il other off-balance sheet liabilities (exclude derivatives) (itemize and de	scribe ea	ach compone					
0	f this item over 25% of Schedule RC, item 28, "Total equity capital")			343	30			
а		3432						
b		3434						
C.	TEXT 3555	3555						
d		3556						
е	TEXT 3557	3557						
10. A	Il other off-balance sheet assets (exclude derivatives) (itemize and desc	ribe eacl	h component					
	f this item over 25% of Schedule RC, item 28, "Total equity capital")				91			
			<u>, </u>					
а		3435						
b	TEXT	5592						
C.	TEXT	5593						
d	TEXT	5594						
e	TEXT	5595						
e		[
				RCFD	Tril	Bil	Mil	Thou
	ear-to-date merchant credit card sales volume:			C223		ווט	14111	11100
	Sales for which the reporting bank is the acquiring bank			C224				
b.	Sales for which the reporting bank is the agent bank with risk			0224				

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Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra ntracts	te	Fo	rèign	umn E Excha	ange	Ed	quity	umn C Deriva	tive		Comm	umn E odity a Contra	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal																	
sum of items 13 and 14):	<u> </u>	RCF	FD 8693		<u> </u>	RCI	FD 8694		<u> </u>	RCF	D 8695		L.,	RCF	FD 8696		ļ
a. Futures contracts		RCF	D 8697			RCI	FD 8698			RCF	D 8699			RCF	D 8700		12.a.
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:		RCF	D 8701	•		RCI	D 8702			RCF	D 8703			RCF	D 8704		
(1) Written options																	12.c.(1)
. ,	L.	RCF	FD 8705			RCI	D 8706		<u>.</u>	RCF	D 8707		L.	RCF	D 8708] ` ` ′
(2) Purchased options																	12.c.(2)
d. Over-the-counter option contracts:	L.,	RCF	FD 8709		L.,	RCI	FD 8710			RCF	D 8711		L.,	RCF	FD 8712		
(1) Written options																	12.d.(1)
		RCF	FD 8713			RCI	FD 8714			RCF	D 8715		L.,	RCF	FD 8716	1	
(2) Purchased options																	12.d.(2)
	<u> </u>	RCF	FD 3450			RCI	FD 3826		<u> </u>	RCF	D 8719		L.,	RCF	FD 8720		ļ
e. Swaps																	12.e.
13. Total gross notional amount of		RCF	FD A126			RCI	FD A127			RCF	D 8723		<u> </u>	RCF	FD 8724		
derivative contracts held for trading																	13.
14. Total gross notional amount of																	ļ
derivative contracts held for		RCF	FD 8725	1		RCI	FD 8726			RCF	D 8727		ļ ,	RCF	FD 8728		
purposes other than trading																	14.
a. Interest rate swaps where the		DOL			-												
bank has agreed to pay a		RCF	-D A369	1													l
fixed rate																	14.a.
15. Gross fair values of derivative																	
contracts:		RCE	D 8733			RCI	- FD 8734	•		RCF	D 8735	•	-	RCF	D 8736	•	!
a. Contracts held for trading:		1101	0.00	1		1101	0.01			1101	D 0700		1	1101	D 0700		45 - (4)
(1) Gross positive fair value		RCF	 FD 8737	L		RCI	 FD 8738			RCF	D 8739			RCF	 =D 8740		15.a.(1)
(2) Cross possible foir value							1			- 1101	1						15 0 (2)
(2) Gross negative fair valueb. Contracts held for purposes other			1	1			1	I				1			I		15.a.(2)
than trading:		RCF	D 8741			RCI	- FD 8742			RCF	D 8743			RCF	D 8744		1
(1) Gross positive fair value																	15.b.(1)
(1) Gloss positive lati value		RCF	I FD 8745			RCI			13.0.(1)								
(2) Gross negative fair value																	15.b.(2)

Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					r.a.
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 percentNumber					
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:					1.0.
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets	·				2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					Z.u.
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:	RCON				J.a.
(1) Construction, land development, and other land in domestic offices	5508				3.b.(1)
(2) Farmland in domestic offices	5509				3.b.(1)
(3) 1–4 family residential properties in domestic offices	5510				3.b.(2)
(4) Multifamily (5 or more) residential properties in domestic offices	5511				
(5) Nonfarm nonresidential properties in domestic offices	5512				3.b.(4)
(6) In foreign offices	5513				3.b.(5)
(v) III loi oigii oilleas	RCFD				3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.c.
Investments in unconsolidated subsidiaries and associated companies:					3.6.
a. Direct and indirect investments in real estate ventures	5374				1.0
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.a. 4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				
5. Other borrowed money:					4.c.
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less ¹	2651				E a (1)
(2) With a remaining maturity of more than one year through three years	B565				5.a.(1)
(3) With a remaining maturity of more than three years	B566				5.a.(2)
b. Other borrowings:					5.a.(3)
(1) With a remaining maturity of one year or less	B571				F L (1)
(2) With a remaining maturity of more than one year through three years	B567				5.b.(1)
(3) With a remaining maturity of more than three years	B568				5.b.(2)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)	3190				5.b.(3)
c. Total (3411) of items 3.a.(1) tillough 3.b.(3)) (filust equal 30) equal 50. Item 10)	0.00			لـــــا	5.c.
		Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
3. 2000 and reporting bank our private labor of time party meteor funds and annumes:					Ο.
	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7
recent and the reporting barne management in proprietary material tands and difficulties					7.

¹ Includes overnight Federal Home Loan Bank advances.

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

			Pas 30 thro days a	imn A) t due ough 8 and sti ruing	89		Past of days of and	imn B) due 90 or mor d still ruing)	1	•	ımn C accrua	<i>'</i>	
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured l	by real estate:													
 a. Construction 	, land development, and other													
land loans in	domestic offices	2759				2769				3492			igsquare	1.a.
b. Secured by fa	armland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1	–4 family residential													
properties in	domestic offices:													
	g, open-end loans secured by													
1–4 fami	ly residential properties and													
extended	under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-e	nd loans secured by													
1–4 fami	ly residential properties:			,			,		,					
(a) Sec ı	red by first liens	C236				C237				C229			$oxed{oxed}$	1.c.(2)(a)
(b) Sec ı	red by junior liens	C238				C239				C230				1.c.(2)(b)
d. Secured by r	nultifamily (5 or more) residential													
properties in	domestic offices	3499				3500				3501				1.d.
e. Secured by r	onfarm nonresidential											,		
properties in	domestic offices	3502				3503				3504				1.e.
		RCFN		•	,	RCFN		,	•	RCFN		,		
f. In foreign offi	ces	B572				B573				B574				1.f.
Loans to deposi	tory institutions and acceptances													
of other banks:							1							
a. To U.S. bank	s and other U.S. depository	RCFD				RCFD				RCFD				
		5377				5378				5379				2.a.
b. To foreign ba	nks	5380				5381				5382				2.b.
3. Loans to finance	e agricultural production and				,			,				,		
other loans to fa	rmers	1594				1597				1583				3.
4. Commercial and	l industrial loans:				,			,				,		
a. To U.S. addre	essees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. a	addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individ	uals for household, family, and													
other personal e	expenditures:				,							,		
 a. Credit cards. 		B575				B576				B577				5.a.
b. Other (includ	es single payment, installment,													
all student lo	ans, and revolving credit plans													
other than cr	edit cards)	B578				B579				B580				5.b.
6. Loans to foreign	governments and official													
institutions		5389				5390				5391				6.
		5459				5460				5461				7.
8. Lease financing	receivables:													
a. Of U.S. addre	essees (domicile)	1257				1258				1259				8.a.
b. Of non-U.S. a	addressees (domicile)	1271				1272				1791				8.b.
9. Debt securities	and other assets (exclude													
	e owned and other repossessed													
accete)		3505				3506				3507				9.

Schedule RC-N—Continued

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

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.

		(Colu	mn A)			(Colu	mn B)			Colu	mn C)		
			due		ı	`	due 90		1	•	ccrual		
	1	0 thro	ugh 8		l .		r more						
	d	•	nd stil	I			still						
Dollar Amounts in Thousands			uing				uing						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
0. Loans and leases reported in items 1 through 8													
above which are wholly or partially guaranteed	5612				5613				5614				10.
by the U.S. Governmenta. Guaranteed portion of loans and leases	0012				0010				0011				10.
included in item 10 above	5615				5616				5617				10.
			•					•					
													ı
			mn A)			•	mn B)		1	•	mn C)		
			due	^	l .		due 90			Nona	ccrual		
	1		ugh 8 ind stil		\ °	•	r more I still	Ð					
/lemoranda		-	uing				uing						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Restructured loans and leases included in	1		ı					ı					
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	6558				6559		1		6560		1		
Schedule RC-N, items 4 and 7, above	0000		l		0000			l	0000			l	M.2
addressees (domicile) (included in													
Schedule RC-N, item 1, above)	1248				1249				1250				М.3
4. Not applicable	·												
5. Loans and leases held for sale (included in													
Schedule RC-N, items 1 through 8, above)	C240				C241				C226				M.5
		/O - '	A \			(C - !	D'		1				
	1	•	mn A) lue 30			•	mn B) due 90	ı					
	1		89 da				or more						
	ı ınr			, -			Mil	Thou	1				
6 Interest rate, foreign exchange rate, and other		Bil	Mil	Thou	RCFD	Bil	I IVIII						
Interest rate, foreign exchange rate, and other commodity and equity contracts:	RCFD		Mil	Thou	RCFD	Bil	IVIII						
Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets			Mil	Thou	3530	Bil	IVIII		M.6.				

FAX: Area code/phone number (TEXT 9116)

FDIC Certificate Number

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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 ¹	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 ¹	3514				2.b.(2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total					
deposits in domestic offices)	3520				3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico					
and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	2211				4.a.
b. Time and savings deposits ¹ of consolidated subsidiaries					4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				_	1.0.
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	2229				5.a.
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	2383				5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,			-		0.5.
item 1.b.)	5515				5.c.
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on					5.6.
behalf of its respondent depository institutions that are also reflected as deposit liabilities of					
the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7,					
column B)	2314				6.a.
b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E, Part I,					u.a.
item 7, column A or C, but not column B)	2315				6.b.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2					0.5.
a. Unamortized premiums	5516				7.a.
b. Unamortized discounts	5517				7.a. 7.b.
8. To be completed by banks with "Oakar deposits."	0017		_		7.0.
Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches					
in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during	A531				0 (
the quarter	A331				8.a.(<i>1</i>
(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	A522				
members report deposits attributable to BIF)	A532				8.a.(2
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter					
(exclude sales or transfers by the reporting bank of deposits in foreign offices other than	4500				
insured branches in Puerto Rico and U.S. territories and possessions)	A533				8.b.

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

² Exclude core deposit intangibles.

Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
9.	Deposits in lifeline accounts	5596				9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits					
	in domestic offices)	8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico					
	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal					
	demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations and					
	insured branches in Puerto Rico and U.S. territories and possessions that were reported					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	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					11.0.
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured					
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12	Amount of assets netted against deposit liabilities in domestic offices and in insured branches					11.0.
	in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):					
	a. Amount of assets netted against demand deposits	A527				12.a.
	b. Amount of assets netted against time and savings deposits	A528				12.b.
	5. Altiount of about hottod against time and davings apposite					12.0.
Me	moranda (to be completed each quarter except as noted)					
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Total deposits in domestic offices of the bank and in insured branches in Puerto Rico					
	and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1)					
	must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
	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.	Memorandum item 2 is to be completed by all banks.					(_)
	Estimated amount of uninsured deposits in domestic offices of the bank and in insured					
	branches in Puerto Rico and U.S. territories and possessions (see instructions)	5597				M.2.
3	Has the reporting institution been consolidated with a parent bank or savings association					
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.
	7010	1				IVI.O.

FDIC Certificate Number

31

Schedule RC-R—Regulatory Capital

Dollar A	Amounts in Thousands	RCFD	Bil	Mil	Thou
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)		3210			
2. LESS: Net unrealized gains (losses) on available-for-sale securities1 (if a g	ain, report as a				
positive value; if a loss, report as a negative value)		8434			
3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (report	t loss as				
a positive value)		A221			
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, rep					
value; if a loss, report as a negative value)	•	4336			
LESS: Nonqualifying perpetual preferred stock		B588			
Qualifying minority interests in consolidated subsidiaries		B589			
LESS: Disallowed goodwill and other disallowed intangible assets					
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)					
9. a. LESS: Disallowed servicing assets and purchased credit card relationsh		B591			
b. LESS: Disallowed deferred tax assets	The state of the s				
		·			
10. Other additions to (deductions from) Tier 1 capital		8274			
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		02/4		<u> </u>	
Tier 2 capital					
Qualifying subordinated debt and redeemable preferred stock		5306			
Cumulative perpetual preferred stock includible in Tier 2 capital		·			\vdash
Allowance for loan and lease losses includible in Tier 2 capital		·			
·					
5. Unrealized gains on available-for-sale equity securities includible in Tier 2					
6. Other Tier 2 capital components		· 			
17. Tier 2 capital (sum of items 12 through 16)		8275			
18. Allowable Tier 2 capital (lesser of item 11 or 17)		02/3			
19. Tier 3 capital allocated for market risk		1395			
20. LESS: Deductions for total risk-based capital					
·		3792			
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		0.02		1	
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)		3368			
23. LESS: Disallowed goodwill and other disallowed intangible assets (from ite		B590			
24. LESS: Disallowed servicing assets and purchased credit card relationships	•	B591			
25. LESS: Disallowed deferred tax assets (from item 9.b above)	·				
26. LESS: Other deductions from assets for leverage capital purposes		B596			
27. Average total assets for leverage capital purposes (item 22 less items 23 th		A224			
.1. Average total assets for leverage capital purposes (item 22 less items 25 ti	110ugii 20)	. [
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11		C228			
b. Adjustment to total risk-based capital reported in item 21		B503			
Adjustment to risk-weighted assets reported in item 62		B504			\vdash
		B505			
30. Adjustment to average total assets reported in item 27				I	ш
Capital ratios					
Column B is to be completed by all banks. Column A is to be completed by	(Column A)		(Colu	mn B)	
	RCFD Percentage	RCFD	-	ercenta	
panks with financial subsidiaries.)	7273	7204			
31. Tier 1 leverage ratio ²	7274				
32. Tier 1 risk-based capital ratio ³	7275	7206			
22. Total rick based conital ratio/	1775	1/205			

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

7205

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

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

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

	٠,	olumn /	A)	١, ١	olumr	,	(Co	olumn	C)	(Co	olumn	D)	(C	olumn	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	y Risk	Weig	ght Cat	egory			
	Sch	edule F	RC)		k-Weig			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions																		
(Column A equals the sum of Schedule RC, items 1.a	F	CFD 0010)				R	CFD B60	00	R	CFD B60	01				R	CFD B60)2
and 1.b)																		
		CFD 1754	1	F	RCFD B6	03	R	CFD B60)4	R	CFD B60	05	F	RCFD B6	06	R	CFD B60)7
35. Held-to-maturity securities																		
	F	CFD 1773	3	F	RCFD B6	08	R	CFD B60	9	R	CFD B6	10	F	RCFD B6	11	R	CFD B6	12
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under	R	CFD C225	5				R	CFD C06	33	R	CFD C06	64				R	CFD B52	20
agreements to resell																		
3		CFD 5369	9	F	RCFD B6	17	R	CFD B61	8	R	CFD B6	19	F	RCFD B6	20	R	CFD B62	21
38. Loans and leases held for sale																		
	R	CFD B528	3	F	RCFD B6	22	R	CFD B62	23	R	CFD B62	24	F	RCFD B6	25	R	CFD B62	26
39. Loans and leases, net of unearned income1																		
, , , , , , , , , , , , , , , , , , , ,	F	CFD 3123	3	F	RCFD 31	23												
40. LESS: Allowance for loan and lease losses																		
Total Labor, moralises for loan and loade loaded	F	CFD 3545	5	F	RCFD B6	27	R	CFD B62	28	R	CFD B62	29	F	RCFD B6	30	R	CFD B6	31
41. Trading assets																		
Trucking according	R	CFD B639	9	F	RCFD B6	40	R	CFD B64	1	R	CFD B64	12	F	RCFD B6	43	R	RCFD 533	9
2. All other assets ²																		
12. 7 W OUTO	F	CFD 2170)	F	RCFD B6	44	R	CFD 532	.0	R	CFD 532	27	F	RCFD 53	34	R	RCFD 534	10
43. Total assets (sum of items 34 through 42)																		

¹ Include any allocated transfer risk reserve in column B.

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

Schedule RC-R—Continued

	1	olum	, ,			olumn	,	(Co	olumn	C)	(C	olumn	D)	(Co	lumn	ıE)	(C	olumn F)	
	1	ice V Noti		Credit		Credit					Alloca	ation b	y Risk	Weigh	t Ca	tegory			
		Amou		Conversion Factor	1	quivale .moun			0%			20%		:	50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil The	iou
Derivatives and Off-Balance Sheet Items	F	RCFD B	546		F	CFD B54	7	R	CFD B54	В	R	CFD B58	31	RC	FD B5	82	R	CFD B583	
4. Financial standby letters of credit				1.00 or 12.5 ²															
5. Performance standby letters of	F	RCFD 3	821		F	CFD B65	50	R	CFD B65	1	R	CFD B65	52	RC	FD B6	53	R	CFD B654	
credit				.50															
16. Commercial and similar letters of	F	RCFD 3	411		F	CFD B65	55	R	CFD B65	6	R	CFD B65	57	RC	FD B6	58	R	CFD B659	
credit				.20															
7. Risk participations in bankers																			
acceptances acquired by the	F	RCFD 3	429		F	CFD B66	0	R	CFD B66	1	R	CFD B66	52				R	CFD B663	
reporting institution				1.00															
	F	RCFD 3	433		F	CFD B66	64	R	CFD B66	5	R	CFD B66	66	RC	FD B6	67	R	CFD B668	
48. Securities lent				1.00															
9. Retained recourse on small business	F	RCFD A	250		F	CFD B66	9	R	CFD B67	0	R	CFD B67	71	RC	FD B6	72	R	CFD B673	
obligations sold with recourse				1.00															
0. Recourse and direct credit substi-																			
tutes (other than financial standby																			
letters of credit) subject to the low-																			
level exposure rule and residual														<u>.</u>					
interests subject to a dollar-for-dol-	F	RCFD B	541	10.=2	F	CFD B54	12										R	CFD B543	
lar capital requirement		<u> </u>		12.5 ³				_		_									
51. All other financial assets sold with	F	RCFD B	675 I	4.00	F	CFD B67	'6 I	R	CFD B67	7	R	CFD B67	78	RC	FD B6	79	R	CFD B680	
recourse				1.00				_											
2. All other off-balance sheet	F	RCFD B	681	4.00	F	CFD B68	32 I	R	CFD B68	3	R	CFD B68	34	RC	FD B6	85 I	R	CFD B686	
liabilities	<u></u>			1.00		055.5			050 000		_	055.5						050 0004	
3. Unused commitments with an original	F	RCFD 3	833	50	F	CFD B68	5 <i>/</i>	R	CFD B68	8	R	CFD B68	1	RC	FD B6	90	R	CFD B691	
maturity exceeding one year				.50	_	L			L DOS	2	_	050.50			NED BA	ļ			_
					<u> </u>	RCFD A16) /	R	CFD B69	3		CFD B69	14	RC	FD B6	95			
54. Derivative contracts						<u> </u>						<u> </u>							

¹ Column A multiplied by credit conversion factor.

² For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

³ Or institution-specific factor.

Schedule RC-R—Continued

2.

	(Colun	nn C)	C) (Column D)				lumn E	Ξ)	(C	olumn	F)	
			Alloca	ation b	y Risk	Weigh	nt Cate	gory				
	0%	6		20%			50%			100%		
Dollar Amounts in Thousands	Bil M	il Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals Totals												
55. Total assets, derivatives, and off-balance sheet items by risk weight category	RCFD	B696	R	CFD B6	97 T	RO	CFD B698		R	RCFD B69	9	
(for each column, sum of items 43 through 54)				000/			500/			1000/		
6. Risk weight factor	× 0		_	× 20%	24		× 50%			× 100%		ł
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD 0		K	CFD B7	01	RC	CFD B702		K	RCFD B70	3	
1011 00)						·			R	RCFD 165	1	
8. Market risk equivalent assets												
9. Risk-weighted assets before deductions for excess allowance for loan and lease losses and									R	RCFD B70	4	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)												
									R	RCFD A22	2	
0. LESS: Excess allowance for loan and lease losses												
									R	RCFD 312	8	
11. LESS: Allocated transfer risk reserve												
									R	RCFD A22	3	
S2. Total risk-weighted assets (item 59 minus items 60 and 61)												J
Memoranda		_					_					
		[Dollar <i>i</i>	Amou	nts in T	Thousa	nds _F	RCFD	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital stand	lards							8764				

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

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

					With a	ren	nainin	g matı	urity of	f				
	•	Colum year	n A) or les:	S	tl	Ov	Colum er one igh fiv	year	s			Colum er five	n C) years	
RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
3809					8766					8767				
3812					8769					8770				
8771					8772					8773				
8774					8775					8776				
8777					8778					8779				
A000					A001					A002				

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

FDIC Certificate Number

35

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the	Bil Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil Mi	1	D:1				1			1
Outstanding principal balance of assets sold and securitized by the	RCFD E							J 1	Thou	Bil	Mil T	hou Bil	l Mil	Thou	Bil N	/lil Thou	1
reporting bank with servicing retained	RCFD E																
or with recourse or other seller-pro-		3705	R	CFD B706	R	CFD B707	7	RCFD E	708	R	CFD B709		RCFD B7	10	RCF	B711]
vided credit enhancements																	1.
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: a. Retained interest-only strips																	
(included in Schedules RC-B or	RCFD E	3712	R	CFD B713	R	CFD B714	1	RCFD E	715	R	CFD B716		RCFD B7	17	RCF	B718	
RC-F or in Schedule RC, item 5)																	2.a
b. Standby letters of credit, sub-																	
ordinated securities, and other	RCFD E	3719	R	CFD B720	R	CFD B721	1	RCFD E	722	R	CFD B723		RCFD B7	24	RCF	B725	
enhancements																	2.b
3. Reporting bank's unused commit-																	
ments to provide liquidity to structures	RCFD E	3726	R	CFD B727	R	CFD B728	3	RCFD E	729	R	CFD B730		RCFD B7	31	RCF	B732	_
reported in item 1																	3.
4. Past due loan amounts included in																	4
item 1:	RCFD E	3733	R	CFD B734	R	CFD B735	5	RCFD E	736	R	CFD B737		RCFD B7	38	RCFI	B739	-
a. 30–89 days past due																	4.a
_	RCFD E	3740	R	CFD B741	R	CFD B742	2	RCFD E	743	R	CFD B744		RCFD B7	45	RCFI	D B746	-
b. 90 days or more past due 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other																	4.b
seller-provided credit enhancements	RIAD B	747	R	IAD B748	F	RIAD B749)	RIAD B	750	R	RIAD B751		RIAD B75	52	RIAD	B753	
(calendar year-to-date):		1	 			12 27 40		11,7,5,5		'`	12 37 07		1	_	13030		- 5.a
a. Charge-offs	I RIAD B	754	R	IAD B755	F	I <u> </u>	3	I RIAD B	<u> </u>	R	I <u> </u>		RIAD B75	1 59	RIAD	B760	j 5.a
b. Recoveries																	5.b

	(Column A) 1–4 Family Residential Loans		Family Home sidential Equity oans Lines			(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans		er	(Column F) Commercial and Industrial Loans			(Colui All C Loan: All Le	ther sand			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil M	lil Thou]
Amount of ownership (or seller's) interests carried as: a. Securities (included in																				
Schedule RC-B or in Schedule RC,				R	CFD B761	F	RCFD B76	2							R	RCFD B76	33			
item 5)																				6.a.
b. Loans (included in				R	CFD B500	F	RCFD B50	1							R	RCFD B50)2			
Schedule RC-C)																				6.b.
7. Past due loan amounts included in																				
interests reported in item 6.a:				R	CFD B764	F	RCFD B76	5							R	RCFD B76	66			
a. 30–89 days past due																				7.a.
,				R	CFD B767	F	RCFD B76	8							R	RCFD B76	69			
b. 90 days or more past due Charge-offs and recoveries on loan																				7.b.
amounts included in interests reported				F		F		1							F	RIAD B77	 2			
in item 6.a (calendar year-to-date):				<u> </u>		 											_			
a. Charge-offs				F	II RIAD B773	F	RIAD B774	4							F	ILLERIAD B77	 5			8.a.
b. Recoveries																				8.b.
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																				
the form of standby letters of credit,																				
purchased subordinated securities,		RCFD B7	76	R	CFD B777	F	RCFD B77	8		RCFD B77	79	F	RCFD B78	0	R	RCFD B78	31	RCFD	B782	
and other enhancements																				9.
10. Reporting bank's unused commitments																				
to provide liquidity to other institutions'		RCFD B78	33	R	CFD B784	F	RCFD B78	5		RCFD B78	36	F	RCFD B78	7	R	RCFD B78	38	RCFD	B789	
securitization structures																				10.

Schedule RC-S—Continued

Schedule RC-S—Continued

Memoranda

	1-	olum -4 Faı esideı Loan	milý ntial	(C	Column Home Equity Lines) /	,	olumn Credi Card ceival	t	,	olumn Auto Loans	,	, C	olumn Other onsum Loans	r ner	Co and	olumn mmer Indus Loans	cial strial	A Lo	olumn II Othe ans a I Leas	er nd
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank		RCFD B	790	F	RCFD B7	91	R	RCFD B7	92	RO	CFD B79	93	F	RCFD B7	94	R	CFD B7	95	R	CFD B79	96
bank																					
arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11	-	RCFD B	797	F	RCFD B7	98	R	CFD B7	99	RO	CFD B80	00	F	RCFD B8	01	R	CFD B8	02	R	CFD B80	03

Dollar Amounts in Thousands RCFD Mil Thou 1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: A249 M.1.a. a. Outstanding principal balance..... A250 M.1.b. b. Amount of retained recourse on these obligations as of the report date...... 2. Outstanding principal balance of assets serviced for others: B804 a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements M.2.a. B805 b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements M.2.b. A591 M.2.c. c. Other financial assets1 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: B806 M.3.a.(1) (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company B807 M.3.a.(2) (2) Conduits sponsored by other unrelated institutions...... b. Unused commitments to provide liquidity to conduit structures: B808 M.3.b.(1)(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company B809 (2) Conduits sponsored by other unrelated institutions..... M.3.b.(2)

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

Legal Title of Bank

FDIC Certificate Number

Schedule RC-T—Fiduciary and Related Services

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

1.	0.46.40.71	A345	Yes	No	1.
2.		RCFD A346	Yes	No	2.
3.		RCFD B867	Yes	No	3.

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

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

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

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

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

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

- · Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

		(Column Manage Assets		•		Non-I	umn E Manag ssets		(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RCF	D B868			RC	FD B869		RCFD B870	RCFD B871	
4. Personal trust and agency accounts	Ш										4.
Retirement related trust and agency accounts:											
a. Employee benefit—defined		RCF	D B872			RC	FD B873		RCFD B874	RCFD B875	
contribution											5.a.
b. Employee benefit—defined	L.,	RCF	D B876			RC	FD B877		RCFD B878	RCFD B879	
benefit											5.b.
	<u> </u>	RCF	D B880			RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts	Ш										5.c.
	<u> </u>	RCF	D B884			RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency	<u> </u>	RCF	D B886						RCFD B888		
accounts	Ш										7.
	<u> </u>	RCF	D B890			RC	FD B891		RCFD B892	RCFD B893	
Other fiduciary accounts											8.

Schedule RC-T—Continued

		`Ma	umn A naged ssets	,	ı	Non-N	umn E //anag ssets	,	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS—Continued											
Total fiduciary accounts		RCI	D B894			RCF	D B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)											9.
(RCF	D B898			RCFD B899	
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign		RCI	N B900			RCF	N B901		RCFN B902	RCFN B903	
offices (included in items 9 and 10)											11.

D	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			A 470			
15. Investment management agency accounts			B908			
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						
Schedule RI, item 5.a)		·······	4070			
a. Fiduciary and related services income—foreign offices (included in item 19)			_			
20. Less: Expenses			C058			
21. Less: Net losses from fiduciary and related services						
22. Plus: Intracompany income credits for fiduciary and related service			D044			
23. Net fiduciary and related services income						

Memoranda	Managed Assets				
Dollar Amounts in Thousands	RCFD	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					
d. State, county and municipal obligations					
e. Money market mutual funds	B917				
f. Other short-term obligations	B918				
g. Other notes and bonds	B919				
h. Common and preferred stocks	B920				
i. Real estate mortgages	DOOA				
j. Real estate					
k. Miscellaneous assets	ロのつつ				
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				

Schedule RC-T—Continued

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

Tri	(Coludarket Fund Bil	Value	Thou	M.2.a M.2.b M.2.b M.3.a M.3.c M.3.c M.3.c M.3.c M.3.c
RCFD B932 B934 B936 B940 B942 B946 nn B) cosses naged unts	(Colularket Fund Bil	mn B Value Asset	B) e of	M.3.£ M.3.£ M.3.6 M.3.6 M.3.6 M.3.6 M.3.6 M.3.6
B932 B934 B936 B938 B940 B944 B946	Market Fund Bil	Value Asset Mil	of ts	M3.b M.3.c M.3.c M.3.e M.3.f M.3.g
B932 B934 B936 B940 B942 B944 B946	(C		Thou	M3.b M.3.c M.3.c M.3.e M.3.f M.3.g
B934 B936 B940 B942 B944 B946	(C	olum		M3.b M.3.c M.3.c M.3.e M.3.f M.3.g
B934 B936 B940 B942 B944 B946	(C	olum		M3.b M.3.c M.3.c M.3.e M.3.f M.3.g
B936 B938 B940 B944 B946 B946	(C	olum		M.3.c M.3.c M.3.f M.3.f
B938 B940 B942 B944 B946	(C	olum		M.3.6 M.3.6 M.3.f M.3.g
B940 B942 B944 B946 nn B) osses naged unts	(C	olum		M.3.6 M.3.f M.3.g
B942 B944 B946 nn B) osses naged unts	(C	olum		M.3.f M.3.g
B944 B946 nn B) osses naged unts	(C	olum		M.3.g
B946 nn B) .osses .naged	(C	olum		-
nn B) osses naged unts	(C	olum		M.3.h
nn B) osses naged unts	(C	olum		J IVI.3.F
	RIAD	Mil	Thou	_
				1
	B949			M.4.a
	B952			M.4.k
			\bot	M.4.c
	B958			M.4.c
	B961		T	N 1 -
	5001			J M.4.€
dire	ected	B952 B955 B958 B961	B952 B955 B958 B961	B952 B955 B958

FAX: Area code/phone number (TEXT B964)

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

at close of business on		-
Legal Title of Bank	City	State
The management of the reporting bank may, <i>if it wishes</i> , submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made	appear as the bank's stater records and in computer-file r	ment both on agency computerized eleases 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 mit taken by the submitting bank The statement must be signe	the bank in the narrative statement sleading. Appropriate efforts shall be to ensure the statement's accuracy ad, in the space provided below, by a 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 report Income, the existing narrative files, and from disclosure; the	al submission, <i>material</i> changes are ted in the Reports of Condition and estatement will be deleted from the bank, at its option, may replace it with 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 public as described in the preceding the bank (except for the trur 750-character limit described	ment will appear in agency records exactly as submitted (or amended g paragraph) by the management of the management of statements exceeding the above). THE STATEMENT WILL NOT 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 STATEMENT FEDERAL SUPERVISORY A FIRMED THE ACCURACY O THEREIN. A STATEMENT TO ANY PUBLIC RELEASE OF	CURACY OR RELEVANCE. DISCLO- IT SHALL NOT SIGNIFY THAT ANY AGENCY HAS VERIFIED OR CON- IF THE INFORMATION CONTAINED OF THIS EFFECT WILL APPEAR ON THE OPTIONAL STATEMENT SUB- ENT OF THE REPORTING BANK.
No comment (RCON 6979)		
BANK MANAGEMENT STATEMENT (please type or print clearly):		

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 Certificat	e Numbe	er I	İ	

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.

a.	Number of loans made to executive officers since the previous Call Report date				a
b.	Total dollar amount of above loans (in thousands of dollars)	RCFD 3562			t
c.	Range of interest charged on above loans				
	(example: 93/4% = 9.75)	_ %	to RCFD 7702	 %	c

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)