

DRAFT

Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires March 31, 2002

Federal Financial Institutions Examination Council



1

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

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

Report at the close of business March 31, 2001 ⁽²⁰⁰¹⁰³³¹⁾
_(RCRI 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

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

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

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

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

I, _____
Name and Title of Officer Authorized to Sign Report

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

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 either:

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

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number
(RCRI 9050)

Legal Title of Bank (TEXT 9010)

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

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 35.5 hours per respondent and is estimated to vary from 14 to 500 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

DRAFT

Legal Title of Bank

City

State

Zip Code

FDIC Certificate Number

Consolidated Report of Income for the period January 1, 2001–March 31, 2001

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

Schedule RI—Income Statement

Dollar Amounts in Thousands

	I480				
	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	4011				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	XXXX				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	XXXX				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	XXXX				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ¹	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	XXXX				1.d.(1)
(2) Mortgage-backed securities	XXXX				1.d.(2)
(3) All other securities	XXXX				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	XXXX				1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107				1.h.
2. Interest expense:					
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:					
(1) Savings deposits	XXXX				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	A517				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	A518				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on trading liabilities and other borrowed money	4185				2.c.

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

	Year-to-date							
	Dollar Amounts in Thousands	RIAD	Bil	Mil				
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.			
3. Net interest income (item 1.h minus 2.e)					4074			
4. Provision for loan and lease losses					4230			
5. Noninterest income:								
a. Income from fiduciary activities	4070				5.a.			
b. Service charges on deposit accounts in domestic offices	4080				5.b.			
c. Trading revenue ¹	A220				5.c.			
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	XXXX				5.d.			
e. Venture capital revenue	XXXX				5.e.			
f. Net servicing fees	XXXX				5.f.			
g. Net securitization income	XXXX				5.g.			
h. Insurance commissions and fees	XXXX				5.h.			
i. Loan and other credit-related fees	XXXX				5.i.			
j. Net gains (losses) on sales of loans	5416				5.j.			
k. Net gains (losses) on sales of other real estate owned	XXXX				5.k.			
l. Net gains (losses) on sales of other assets (excluding securities)	XXXX				5.l.			
m. Other noninterest income*	XXXX				5.m.			
n. Total noninterest income (sum of items 5.a through 5.m)					4079			
6. a. Realized gains (losses) on held-to-maturity securities					3521			
b. Realized gains (losses) on available-for-sale securities					3196			
7. Noninterest expense:								
a. Salaries and employee benefits	4135				7.a.			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217				7.b.			
c. Amortization expense of intangible assets (excluding goodwill)	XXXX				7.c.			
d. Other noninterest expense*	4092				7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d)					XXXX			
8. Income (loss) before income taxes, goodwill charges , extraordinary items, and other adjustments (item 3 plus or minus items 4, 5.n, 6.a, 6.b, and 7.e)					XXXX			
9. Applicable income taxes (on item 8)					XXXX			
10. Income (loss) before goodwill charges, extraordinary items, and other adjustments (item 8 minus 9)					XXXX			
11. Goodwill charges					XXXX			
12. Income (loss) before extraordinary items and other adjustments (item 10 minus item 11)					4300			
13. Extraordinary items and other adjustments, net of income taxes*					4320			
14. Net income (loss) (sum of items 12 and 13)					4340			

* Describe on Schedule RI-E—Explanations

¹ 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, column B.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI—Continued

Memoranda	1481																																																													
	Year-to-date																																																													
	RIAD	Bil	Mil	Thou																																																										
Dollar Amounts in Thousands																																																														
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, above)	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), above)	4507				M.4.																																																									
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number			M.5.																																																									
6. Not applicable																																																														
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ¹	9106	CC	YY	MM	DD	M.7.																																																								
<p>8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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 year. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="4" style="text-align: center;">(Column A) Revenue from cash instruments by exposure</th> <th colspan="4" style="text-align: center;">(Column B) Total revenue by exposure</th> </tr> <tr> <th style="text-align: center;">RIAD</th> <th style="text-align: center;">Bil</th> <th style="text-align: center;">Mil</th> <th style="text-align: center;">Thou</th> <th style="text-align: center;">RIAD</th> <th style="text-align: center;">Bil</th> <th style="text-align: center;">Mil</th> <th style="text-align: center;">Thou</th> </tr> </thead> <tbody> <tr> <td>a. Interest rate exposures</td> <td style="text-align: center;">XXXX</td> <td></td> <td></td> <td></td> <td style="text-align: center;">8757</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.8.a.</td> </tr> <tr> <td>b. Foreign exchange exposures</td> <td style="text-align: center;">XXXX</td> <td></td> <td></td> <td></td> <td style="text-align: center;">8758</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.8.b.</td> </tr> <tr> <td>c. Equity security and index exposures</td> <td style="text-align: center;">XXXX</td> <td></td> <td></td> <td></td> <td style="text-align: center;">8759</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.8.c.</td> </tr> <tr> <td>d. Commodity and other exposures</td> <td style="text-align: center;">XXXX</td> <td></td> <td></td> <td></td> <td style="text-align: center;">8760</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.8.d.</td> </tr> </tbody> </table>							(Column A) Revenue from cash instruments by exposure				(Column B) Total revenue by exposure				RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	a. Interest rate exposures	XXXX				8757				M.8.a.	b. Foreign exchange exposures	XXXX				8758				M.8.b.	c. Equity security and index exposures	XXXX				8759				M.8.c.	d. Commodity and other exposures	XXXX				8760				M.8.d.
	(Column A) Revenue from cash instruments by exposure				(Column B) Total revenue by exposure																																																									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou																																																						
a. Interest rate exposures	XXXX				8757				M.8.a.																																																					
b. Foreign exchange exposures	XXXX				8758				M.8.b.																																																					
c. Equity security and index exposures	XXXX				8759				M.8.c.																																																					
d. Commodity and other exposures	XXXX				8760				M.8.d.																																																					
<p>9. Impact on income of derivatives held for purposes other than trading:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">RIAD</th> <th style="text-align: center;">Bil</th> <th style="text-align: center;">Mil</th> <th style="text-align: center;">Thou</th> <th></th> </tr> </thead> <tbody> <tr> <td>a. Net increase (decrease) to interest income</td> <td style="text-align: center;">8761</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.9.a.</td> </tr> <tr> <td>b. Net (increase) decrease to interest expense</td> <td style="text-align: center;">8762</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.9.b.</td> </tr> <tr> <td>c. Other (noninterest) allocations</td> <td style="text-align: center;">8763</td> <td></td> <td></td> <td></td> <td style="text-align: right;">M.9.c.</td> </tr> </tbody> </table>							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.																																	
	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 for the current tax year?	A530	YES	NO		M.11.																																																									

¹ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				1483				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2000, Reports of Condition and Income	XXXX								1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	XXXX								2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	XXXX								3.
4. Net income (loss) (must equal Schedule RI, item 14)	4340								4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	XXXX								5.
6. Treasury stock transactions, net	XXXX								6.
7. Changes incident to business combinations, net	4356								7.
8. LESS: Cash dividends declared on preferred stock	4470								8.
9. LESS: Cash dividends declared on common stock	4460								9.
10. Other comprehensive income	XXXX								10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415								11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210								12.

*Describe on Schedule RI-E—Explanations.

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

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

Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.

	Dollar Amounts in Thousands								1486				
	(Column A) Charge-offs				(Column B) Recoveries								
	Calendar year-to-date								RIAD	Bil	Mil	Thou	
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou					
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices	3582				3583								1.a.
b. Secured by farmland in domestic offices	3584				3585								1.b.
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								1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties	5413				5414								1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588				3589								1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	3590				3591								1.e.
f. In foreign offices	XXXX				XXXX								1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	4653				4663								2.a.
b. To foreign banks	4654				4664								2.b.
3. Loans to finance agricultural production and other loans to farmers	4655				4665								3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)	4645				4617								4.a.
b. To non-U.S. addressees (domicile)	4646				4618								4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	XXXX				XXXX								5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	XXXX				XXXX								5.b.

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Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile).....	4658				4668				8.a.
b. To non-U.S. addressees (domicile)	4659				4669				8.b.
9. Total (sum of items 1 through 8)	4635				4605				9.

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. 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.
3. Not applicable									
4. Subprime loans in domestic offices:									
a. Secured by real estate (included in Schedule RI-B, part I, item 1, above)	XXXX				XXXX				M.4.a.
b. Not secured by real estate (included in Schedule RI-B, part I, items 3, 4, 5, and 7, above)	XXXX				XXXX				M.4.b.

Part II. Changes in Allowance for **Loan and Lease Losses**

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2000, Reports of Condition and Income....	XXXX				1.
2. Recoveries (must equal part I, item 9, column B above)	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above).....	4635				3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				4.
5. Adjustments* (see instructions for this schedule)	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6.

*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.

	1492				
	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Interest income and expense attributable to international operations:					
a. Gross interest income	XXXX				1.a.
b. Gross interest expense	XXXX				1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b.)	XXXX				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)	4846				6.
7. Income taxes attributable to income from international operations as estimated in item 6	4797				7.
8. Estimated net income attributable to international operations (item 6 minus 7)	4341				8.

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Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

	I495				
	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Other noninterest income (from Schedule RI, item 5.m)					
Itemize and describe the three largest amounts that exceed 10% of Schedule RI, item 5.m:					
a. TEXT 4461	4461				1.a.
b. TEXT 4462	4462				1.b.
c. TEXT 4463	4463				1.c.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe the three largest amounts that exceed 10% of Schedule RI, item 7.d:					
a. TEXT 4464	4464				2.a.
b. TEXT 4467	4467				2.b.
c. TEXT 4468	4468				2.c.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 13) (itemize and describe all extraordinary items and other adjustments):					
a. (1) TEXT 6373 Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	6373				3.a.(1)
(2) Applicable income tax effect	4486				3.a.(2)
b. (1) TEXT 4487	4487				3.b.(1)
(2) Applicable income tax effect	4488				3.b.(2)
c. (1) TEXT 4489	4489				3.c.(1)
(2) Applicable income tax effect	4491				3.c.(2)
4. Restatements due to corrections of material accounting errors and changes in accounting principles from prior years (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. TEXT 0000	XXXX				4.a.
b. TEXT 0000	XXXX				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. TEXT 4498	4498				5.a.
b. TEXT 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):					
a. TEXT 4521	4521				6.a.
b. TEXT 4522	4522				6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):	I498		I499		

No comment (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)

Legal Title of Bank _____

City _____

State _____ Zip Code _____

FDIC Certificate Number [][][][][][][][][][][]

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2001

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands				C400				
		RCFD	Bil	Mil	Thou					
ASSETS										
1. Cash and balances due from depository institutions (from Schedule 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 to resell.....										
		1350				3.				
4. Loans and lease financing receivables (from Schedule RC-C):										
a. Loans and leases held for sale		5369				4.a.				
b. Loans and leases, net of unearned income		XXXX				4.b.				
c. LESS: Allowance for loan and lease losses		3123				4.c.				
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		XXXX				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 companies (from Schedule RC-M)										
		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)		XXXX				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.

Schedule RC—Continued

Dollar Amounts in Thousands

						Bil	Mil	Thou			
LIABILITIES											
13. Deposits:											
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....						RCON					
						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 (from Schedule RC-E, part II).....						RCFN					
						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 repurchase.....						2800					14.
15. Trading liabilities (from Schedule RC-D).....						3548					15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....						XXXX					16.
17. Not applicable											
18. Bank's liability on acceptances executed and outstanding.....						2920					18.
19. Subordinated notes and debentures ²						3200					19.
20. Other liabilities (from Schedule RC-G).....						2930					20.
21. Total liabilities (sum of items 13 through 20).....						2948					21.
22. Minority interest in consolidated subsidiaries						3000					22.
EQUITY CAPITAL											
23. Perpetual preferred stock and related surplus.....						3838					23.
24. Common stock.....						3230					24.
25. Surplus (exclude all surplus related to preferred stock).....						3839					25.
26. a. Retained earnings.....						3632					26.a.
b. Accumulated other comprehensive income						XXXX					26.b.
27. Other equity capital components						XXXX					27.
28. Total equity capital (sum of items 23 through 27).....						3210					28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....						3300					29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2000.....

RCFD	Number
6724	

M.1.

- | | |
|---|---|
| <p>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</p> <p>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)</p> <p>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</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

¹Includes total demand deposits and noninterest-bearing time and savings deposits.
²Includes limited-life preferred stock and related surplus.

Legal Title of Bank _____

FDIC Certificate Number

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

Exclude assets held for trading.

C405

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
	1. Cash items in process of collection, unposted debits, and currency and coin									
	0022									1.
a.					0020					1.a.
b.					0080					1.b.
2. Balances due from depository institutions in the U.S.									2.	
a.	0083									2.a.
b.					0082					
3. Balances due from banks in foreign countries and foreign central banks....									3.	
a.					0070					
b.	0073									3.a.
4. Balances due from Federal Reserve Banks									4.	
	0074				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)									5.	
	0090									
	0010				0010					

Schedule RC-B—Securities

Exclude assets held for trading.

C410

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale									
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
1. U.S. Treasury securities...																	1.	
	0211				0213				1286				1287					
2. U.S. Government agency obligations (exclude mortgage-backed securities):																		
a.																		
	1289				1290				1291				1293					2.a.
b.																		
	1294				1295				1297				1298					2.b.
3. Securities issued by states and political subdivisions in the U.S.																	3.	
	XXXX				XXXX				XXXX				XXXX					

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

DRAFT

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA and FHLMC.....	1703				1705				1706				1707				4.a.(2)
(3) Other pass-through securities	1709				1710				1711				1713				4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other mortgage-backed securities.....	1733				1734				1735				1736				4.b.(3)
5. Asset-backed securities (ABS):																	
a. Credit card receivables.....	XXXX				XXXX				XXXX				XXXX				5.a.
b. Home equity lines.....	XXXX				XXXX				XXXX				XXXX				5.b.
c. Automobile loans	XXXX				XXXX				XXXX				XXXX				5.c.
d. Other consumer loans	XXXX				XXXX				XXXX				XXXX				5.d.
e. Commercial and industrial loans.....	XXXX				XXXX				XXXX				XXXX				5.e.
f. Other.....	XXXX				XXXX				XXXX				XXXX				5.f.
6. Other debt securities:																	
a. Other domestic debt securities	1737				1738				1739				1741				6.a.
b. Foreign debt securities	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values..																	
									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754				1771				XXXX				XXXX				8.

DRAFT

Legal Title of Bank _____

FDIC Certificate Number [][][][][][][][][][]

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

C412 ◀

	C412				
	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹	0416				M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 4}					
(1) 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	A552				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 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, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average 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 year 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 transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ...	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782				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 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.

Dollar Amounts in Thousands

	C415								
	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate	1410								1.
a. Construction, land development, and other land loans					1415				1.a.
b. Secured by farmland (including farm residential and other improvements).....					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					1480				1.e.
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.....					XXXX				2.a.
(1) To U.S. branches and agencies of foreign banks	XXXX								2.a.(1)
(2) To other commercial banks in the U.S.....	XXXX								2.a.(2)
b. To other depository institutions in the U.S.....					XXXX				2.b.
c. To banks in foreign countries					XXXX				2.c.
(1) To foreign branches of other U.S. banks	XXXX								2.c.(1)
(2) To other banks in foreign countries.....	XXXX								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590				1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763				1763				4.a.
b. To non-U.S. addressees (domicile)	1764				1764				4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	XXXX				XXXX				6.a.
b. Other revolving credit plans	XXXX				XXXX				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	2011				2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081				2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107				2107				8.
9. Other loans	1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured) ...					1545				9.a.
b. All other loans (exclude consumer loans)					1564				9.b.
10. Lease financing receivables (net of unearned income)					2165				10.
a. Of U.S. addressees (domicile)	2182								10.a.
b. Of non-U.S. addressees (domicile)	2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	2123				2123				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 Schedule RC, sum of items 4.a and 4.b)	2122				2122				12.

Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures)	XXXX				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 or next repricing date of: ^{1,2}	RCON				
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years.....	A568				M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 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	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years.....	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A, above⁴.....	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, above)	RCON				
	5370				M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A, above)	RCFD				
	XXXX				M.5.
6. Subprime loans secured by real estate in domestic offices:					
a. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans extended under lines of credit (included in Schedule RC-C, part I, item 1.c.(1), column B, above)	RCON				
	XXXX				M.6.a.(1)
(2) Closed-end loans secured by first liens (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, above).....	XXXX				M.6.a.(2)
(3) Closed-end loans secured by junior liens (included in Schedule RC-C, part I, item 1.c.(2)(b), column B, above).....	XXXX				M.6.a.(3)
b. Secured by other properties (included in Schedule RC-C, part I, items 1.a, 1.b, 1.d, and 1.e, column B, above).....	XXXX				M.6.b.

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), 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), 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.

Legal Title of Bank _____
 FDIC Certificate Number [][][][][][]

Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
7. Subprime loans not secured by real estate in domestic offices:					
a. Credit cards (included in Schedule RC-C, part I, item 6.a, column B, above).....	XXXX				M.7.a.
b. Loans secured by automobiles (included in Schedule RC-C, part I, item 6.c, column B, above).....	XXXX				M.7.b.
c. Other consumer loans (included in Schedule RC-C, part I, items 6.b and 6.c, column B, above).....	XXXX				M.7.c.
d. Other subprime loans (included in Schedule RC-C, part I, items 3, 4, and 9, column B, above).....	XXXX				M.7.d.

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 year.

Dollar Amounts in Thousands

					C420				
					RCON	Bil	Mil	Thou	
ASSETS									
1. U.S. Treasury securities in domestic offices	3531								1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532								2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533								3.
4. Mortgage-backed securities (MBS) in domestic offices:									
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534								4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535								4.b.
c. All other mortgage-backed securities	3536								4.c.
5. Other debt securities in domestic offices	3537								5.
6.–8. Not applicable									
9. Other trading assets in domestic offices	3541								9.
10. Trading assets in foreign offices	RCFN 3542								10.
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:									
a. In domestic offices	RCON 3543								11.a.
b. In foreign offices	RCFN 3543								11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD 3545								12.
LIABILITIES									
13. Liability for short positions.....	RCFD 3546								13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	3547								14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548								15.

Schedule RC-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 when 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

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

		C418	
RCON	YES	NO	
6999			

1.

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.).....

Number of Loans	
RCON	
5562	2.a.

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.).....

5563	2.b.

Dollar Amounts in Thousands

3. Number and amount **currently outstanding** of “Loans secured by 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
- b. With **original amounts** of more than \$100,000 through \$250,000
- c. With **original amounts** of more than \$250,000 through \$1,000,000

(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
	RCON	Bil	Mil	Thou
5564	5565			
5566	5567			
5568	5569			

3.a.
3.b.
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
- b. With **original amounts** of more than \$100,000 through \$250,000
- c. With **original amounts** of more than \$250,000 through \$1,000,000

5570	5571			
5572	5573			
5574	5575			

4.a.
4.b.
4.c.

Legal Title of Bank _____

FDIC Certificate Number [][][][][][]

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

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.).....

Number of Loans		
RCON		
5576		6.a.
RCON		
5577		6.b.

Dollar Amounts in Thousands

- 7. Number and amount currently outstanding of "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 (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
 - b. With original amounts of more than \$100,000 through \$250,000
 - c. With original amounts of more than \$250,000 through \$500,000

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding				
	RCON	RCON	Bil	Mil	Thou	
a.	5578	5579				7.a.
b.	5580	5581				7.b.
c.	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
 - b. With original amounts of more than \$100,000 through \$250,000
 - c. With original amounts of more than \$250,000 through \$500,000

a.	5584	5585				8.a.
b.	5586	5587				8.b.
c.	5588	5589				8.c.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

													C425																	
													Transaction Accounts				Nontransaction Accounts													
													(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(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)															XXXX									XXXX					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.															XXXX									XXXX					4.	
5. Banks in foreign countries															2213									2236					5.	
6. 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	Bil	Mil	Thou			
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):																			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts															6835				M.1.a.
b. Total brokered deposits															2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):																			
(1) Issued in denominations of less than \$100,000															2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less															2344				M.1.c.(2)
d. Maturity data for brokered deposits:																			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)															A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)															A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)															5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):																			
a. Savings deposits:																			
(1) Money market deposit accounts (MMDAs)															6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)															0352				M.2.a.(2)
b. Total time deposits of less than \$100,000															6648				M.2.b.
c. Total time deposits of \$100,000 or more															2604				M.2.c.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

Table with columns: RCON, Bil, Mil, Thou. Rows include maturity and repricing data for time deposits of less than \$100,000 and \$100,000 or more, categorized by remaining maturity and next repricing date.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.
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 above.

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

Dollar Amounts in Thousands

Table with columns: RCFN, Bil, Mil, Thou. Rows include deposits of individuals, partnerships, corporations, U.S. banks, foreign banks, foreign governments, and U.S. government subdivisions.

Memorandum

Dollar Amounts in Thousands

Table with columns: RCFN, Bil, Mil, Thou. Row 1: Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).

Schedule RC-F—Other Assets

Dollar Amounts in Thousands						C430				
						RCFD	Bil	Mil	Thou	
1. Accrued interest receivable						XXXX				1.
2. Net deferred tax assets ¹						2148				2.
3. Interest-only strips receivable (not in the form of a security) ² on:										
a. Mortgage loans						A519				3.a.
b. Other financial assets						A520				3.b.
4. Equity securities that do not have readily determinable fair values						1752				4.
5. Other (itemize and describe amounts that exceed 25% of this item)						2168				5.
a. TEXT 3549						3549				5.a.
b. TEXT 3550						3550				5.b.
c. TEXT 3551						3551				5.c.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)						2160				6.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						C435				
						RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices ³						3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)						RCFD				
b. Other expenses accrued and unpaid (includes accrued income taxes payable)						3646				1.b.
2. Net deferred tax liabilities ¹						3049				2.
3. Allowance for credit losses on off-balance sheet credit exposures						XXXX				3.
4. Other (itemize and describe amounts that exceed 25% of this item)						2938				4.
a. TEXT 3552						3552				4.a.
b. TEXT 3553						3553				4.b.
c. TEXT 3554						3554				4.c.
5. Total (sum of items 1 through 4) (sum must equal Schedule RC, item 20)						2930				5.

¹ See discussion of deferred income taxes in Glossary entry on "income taxes."

² 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.

³ For savings banks, include "dividends" accrued and unpaid on deposits.

Legal Title of Bank _____

FDIC Certificate Number [] [] [] [] [] [] [] [] [] []

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

					C440				
					Domestic Offices				
Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding					2155				1.
2. Bank's liability on acceptances executed and outstanding					2920				2.
3. Federal funds sold and securities purchased under agreements to resell.....					1350				3.
4. Federal funds purchased and securities sold under agreements to repurchase					2800				4.
5. Other borrowed money					3190				5.
<i>EITHER</i>									
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs					2163				6.
<i>OR</i>									
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs					2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....					2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....					3129				9.
In items 10–17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.									
					RCON	Bil	Mil	Thou	
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 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.

					C445				
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.

Legal Title of Bank _____

FDIC Certificate Number [] [] [] [] [] [] [] [] [] []

Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou	C455
	RCFD	Bil	Mil	Thou					
ASSETS									
1. Interest-bearing balances due from depository institutions.....	3381								1.
2. U.S. Treasury securities and U.S. Government agency obligations² (excluding mortgage-backed securities)	XXXX								2.
3. Mortgage-backed securities²	XXXX								3.
4. All other securities^{2, 3}	XXXX								4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365								5.
6. Loans:									
a. Loans in domestic offices:	RCFN								
(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	XXXX								6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	XXXX								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, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCFN	3485							10.
11. Nontransaction accounts in domestic offices:									
a. Savings deposits	XXXX								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.....	RCFD	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 Amounts in Thousands						C460							
						RCFD	Bil	Mil	Thou				
1. Unused commitments:													
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines						3814					1.a.		
b. Credit card lines						3815					1.b.		
c. Commercial real estate, construction, and land development:													
(1) Commitments to fund loans secured by real estate						3816					1.c.(1)		
(2) Commitments to fund loans not secured by real estate						6550					1.c.(2)		
d. Securities underwriting						3817					1.d.		
e. Other unused commitments						3818					1.e.		
2. Financial standby letters or credit and foreign office guarantees						3819					2.		
a. Amount of financial standby letters of credit conveyed to others						3820					2.a.		
3. Performance standby letters of credit and foreign office guarantees						3821					3.		
a. Amount of performance standby letters of credit conveyed to others						3822					3.a.		
4. Commercial and similar letters of credit						3411					4.		
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank						3428					5.		
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)						3433					6.		
7. Notional amount of credit derivatives:													
a. Credit derivatives on which the reporting bank is the guarantor						A534					7.a.		
b. Credit derivatives on which the reporting bank is the beneficiary						A535					7.b.		
8. Spot foreign exchange contracts						8765					8.		
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						3430					9.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">3555</td></tr></table>						TEXT	3555	3555					9.a.
TEXT	3555												
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">3556</td></tr></table>						TEXT	3556	3556					9.b.
TEXT	3556												
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">3557</td></tr></table>						TEXT	3557	3557					9.c.
TEXT	3557												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">3558</td></tr></table>						TEXT	3558	3558					9.d.
TEXT	3558												
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")						5591					10.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">5592</td></tr></table>						TEXT	5592	5592					10.a.
TEXT	5592												
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">5593</td></tr></table>						TEXT	5593	5593					10.b.
TEXT	5593												
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">5594</td></tr></table>						TEXT	5594	5994					10.c.
TEXT	5594												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; height: 15px;">TEXT</td><td style="width: 40px; height: 15px;">5595</td></tr></table>						TEXT	5595	5595					10.d.
TEXT	5595												

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		C465				
		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164					1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165					1.b.
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets	3164					2.a.
(1) Estimated fair value of mortgage servicing assets	A590					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026					2.b.
c. All other identifiable intangible assets	5507					2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	XXXX					2.d.
3. Other real estate owned:						
a. Direct and indirect investments in real estate ventures.....	5372					3.a.
b. All other real estate owned:	RCON					
(1) Construction and land development in domestic offices.....	5508					3.b.(1)
(2) Farmland in domestic offices	5509					3.b.(2)
(3) 1–4 family residential properties in domestic offices	5510					3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	5511					3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	5512					3.b.(5)
(6) In foreign offices	RCFN 5513					3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....	2150					3.c.
4. Investments in unconsolidated subsidiaries and associated companies:						
a. Direct and indirect investments in real estate ventures.....	5374					4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375					4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8).....	2130					4.c.
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) With a remaining maturity of one year or less	XXXX					5.a.(1)
(2) With a remaining maturity of more than one year through three years	XXXX					5.a.(2)
(3) With a remaining maturity of more than three years	XXXX					5.a.(3)
b. Other borrowings:						
(1) With a remaining maturity of one year or less	XXXX					5.b.(1)
(2) With a remaining maturity of more than one year through three years	XXXX					5.b.(2)
(3) With a remaining maturity of more than three years	XXXX					5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	XXXX					5.c.
		Yes	No			
6. Does the reporting bank sell private label or third party mutual funds and annuities?						
		XXXX				6.
		RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank’s management in proprietary mutual funds and annuities..						
		XXXX				7.

Legal Title of Bank _____

FDIC Certificate Number

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

													C470	◀																
													(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual															
Dollar Amounts in Thousands													RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou						
1. Loans secured by real estate:																														
a. Construction, land development, and other land loans in domestic offices															2759					2769					3492					1.a.
b. Secured by farmland in domestic offices															3493					3494					3495					1.b.
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.....															5398					5399					5400					1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties.....															5401					5402					5403					1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices															3499					3500					3501					1.d.
e. Secured by nonfarm nonresidential properties in domestic offices															3502					3503					3504					1.e.
															RCFN				RCFN				RCFN							
f. In foreign offices															XXXX					XXXX					XXXX					1.f.
2. Loans to depository institutions and acceptances of other banks:																														
a. To U.S. banks and other U.S. depository institutions															RCFD				RCFD				RCFD							
a. To U.S. banks and other U.S. depository institutions															5377					5378					5379					2.a.
b. To foreign banks															5380					5381					5382					2.b.
3. Loans to finance agricultural production and other loans to farmers															1594					1597					1583					3.
4. Commercial and industrial loans:																														
a. To U.S. addressees (domicile)															1251					1252					1253					4.a.
b. To non-U.S. addressees (domicile)															1254					1255					1256					4.b.
5. Loans to individuals for household, family, and other personal expenditures:																														
a. Credit cards															XXXX					XXXX					XXXX					5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)															XXXX					XXXX					XXXX					5.b.
6. Loans to foreign governments and official institutions															5389					5390					5391					6.
7. All other loans															5459					5460					5461					7.
8. Lease financing receivables:																														
a. Of U.S. addressees (domicile)															1257					1258					1259					8.a.
b. Of non-U.S. addressees (domicile)															1271					1272					1791					8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....															3505					3506					3507					9.

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above	5615				5616				5617				10.a.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													C473 ◀
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1).....	1658				1659				1661				M.1.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558				6559				6560				M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.
4. Not applicable													
5. Subprime loans in domestic offices:													
a. Secured by real estate (included in Schedule RC-N, item 1, above)	RCON XXXX				RCON XXXX				RCON XXXX				M.5.a.
b. Not secured by real estate (included in Schedule RC-N, items 3, 4, 5, and 7, above)	XXXX				XXXX				XXXX				M.5.b.

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529				3530				M.6.

	C477 ◀
Person to whom questions about the Reports of Condition and Income should be directed:	
Name and Title (TEXT 8901)	
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)

Legal Title of Bank _____

FDIC Certificate Number

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

Dollar Amounts in Thousands C475 ◀

1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits	0030			
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits	0031			
(2) Actual amount of unposted debits to time and savings deposits ¹	0032			
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits	3510			
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits	3512			
(2) Actual amount of unposted credits to time and savings deposits ¹	3514			
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices).....	3520			
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			
b. Time and savings deposits ¹ of consolidated subsidiaries	2351			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514			
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a. Demand deposits in insured branches (included in Schedules RC-E, Part II).....	2229			
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II).....	2383			
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.)	5515			
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7, column B).....	2314			
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I, item 7, column A or C, but not column B).....	2315			
7. Unamortized premiums and discounts on time and savings deposits: ^{1, 2}				
a. Unamortized premiums	5516			
b. Unamortized discounts.....	5517			
8. To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	A531			
(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 members report deposits attributable to BIF)	A532			
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 insured branches in Puerto Rico and U.S. territories and possessions).....	A533			

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.
10.	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 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 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.

Memoranda (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 (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
a.	Deposit account of \$100,000 or less:					
(1)	Amount of deposit accounts of \$100,000 or less.....	2702				M.1.a.(1)
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	3779				M.1.a.(2)
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000	2710				M.1.b.(1)
(2)	Number of deposit accounts of more than \$100,000.....	2722				M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
a.	An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above	RCON	YES	NO		
		6861				M.2.a.
b.	If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure		Bil	Mil	Thou	
		5597				M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
		RCON	FDIC Cert No.			
		A545				M.3.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28).....	3210				1.
2. Net unrealized gains (losses) on available-for-sale securities (if a gain, deduct it from item 1 in the calculation of Tier 1 capital; if a loss, add it to item 1).....	XXXX				2.
3. LESS: Net unrealized loss on available-for-sale equity securities.....	XXXX				3.
4. Accumulated net gains (losses) on cash flow hedges (if a gain, deduct it from item 1 in the calculation of Tier 1 capital; if a loss, add it to item 1).....	XXXX				4.
5. LESS: Nonqualifying perpetual preferred stock.....	XXXX				5.
6. Qualifying minority interests in consolidated subsidiaries.....	XXXX				6.
7. LESS: Disallowed goodwill and other disallowed intangible assets.....	XXXX				7.
8. LESS: Disallowed servicing assets and purchased credit card relationships.....	XXXX				8.
9. LESS: Disallowed deferred tax assets.....	5610				9.
10. Other additions to (deductions from) Tier 1 capital.....	XXXX				10.
11. Tier 1 capital (sum of items 1 through 10).....	8274				11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock.....	XXXX				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	XXXX				13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	XXXX				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	XXXX				15.
16. Other Tier 2 capital components.....	XXXX				16.
17. Tier 2 capital (sum of items 12 through 16).....	XXXX				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275				18.
19. Tier 3 capital allocated for market risk.....	1395				19.
20. LESS: Deductions for total risk-based capital.....	XXXX				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792				21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9).....	XXXX				22.
23. Net unrealized gains (losses) on available-for-sale debt securities (if a gain, deduct it from item 22; if a loss, add it to item 22).....	XXXX				23.
24. LESS: Net unrealized gains on available-for-sale equity securities.....	XXXX				24.
25. LESS: Disallowed goodwill and other disallowed intangible assets.....	XXXX				25.
26. LESS: Disallowed servicing assets and purchased credit card relationships.....	XXXX				26.
27. LESS: Disallowed deferred tax assets.....	5610				27.
28. LESS: Other deductions from assets for leverage capital purposes.....	XXXX				28.
29. Average total assets for leverage capital purposes (sum of items 22 and 23, less items 24 through 28).....	A224				29.
Capital ratios					
30. Tier 1 leverage ratio (item 11 divided by item 29).....	XXXX				30.
31. Tier 1 risk-based capital ratio (item 11 divided by item 67).....	XXXX				31.
32. Total risk-based capital ratio (item 21 divided by item 67).....	XXXX				32.

Schedule RC-R—Continued

															C000			
Dollar Amounts in Thousands																		
(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			
Allocation by Risk Weight Category																		
						0%			20%			50%			100%			
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories																		
33.	Noninterest-bearing balances due from depository institutions and currency and coin.....														33.			
	RCFD 0081						RCFD XXXX			RCFD XXXX						RCFD XXXX		
34.	Interest-bearing balances due from depository institutions														34.			
	RCFD 0071						RCFD XXXX			RCFD XXXX						RCFD XXXX		
35.	Held-to-maturity securities														35.			
	RCFD 1754			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
36.	Available-for-sale securities														36.			
	RCFD 1773			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
37.	Federal funds sold and securities purchased under agreements to resell														37.			
	RCFD 1350						RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
38.	Loans and leases held for sale														38.			
	RCFD 5369			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
39.	Loans and leases, net of unearned income ¹														39.			
	RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
40.	LESS: Allowance for loan and lease losses														40.			
	RCFD 3123			RCFD 3123														
41.	Trading assets.....														41.			
	RCFD 3545			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
42.	Premises and fixed assets														42.			
	RCFD 2145															RCFD 2145		
43.	Other real estate owned.....														43.			
	RCFD 2150															RCFD 2150		
44.	Investments in unconsolidated subsidiaries and associated companies														44.			
	RCFD 2130			RCFD XXXX												RCFD XXXX		
45.	Customers' liability on acceptances outstanding														45.			
	RCFD 2155						RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
46.	Goodwill and other intangible assets (column A equals the sum of Schedule RC, items 10.a and 10.b)														46.			
	RCFD 2143			RCFD XXXX												RCFD XXXX		
47.	Other assets.....														47.			
	RCFD 2160			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
48.	Total assets (sum of items 33 through 47)														48.			
	RCFD 2170			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		

¹ Include any allocated transfer risk reserve in column B.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category						0%			20%			50%			100%				
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	RCFD 3819				RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			
49. Financial standby letters of credit				1.00																49.
50. Performance standby letters of credit50																50.
51. Commercial and similar letters of credit20																51.
52. Risk participations in bankers acceptances acquired by the reporting institution				1.00																52.
53. Securities lent				1.00																53.
54. Retained recourse on small business obligations sold with recourse				1.00																54.
55. Retained recourse on financial assets sold with low-level recourse				12.5*																55.
56. All other financial assets sold with recourse				1.00																56.
57. All other off-balance sheet liabilities				1.00																57.
58. Commitments with an original maturity exceeding one year50																58.
59. Derivative contracts																				59.

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

DRAFT

Schedule RC-R—Continued

			(Column C)			(Column D)			(Column E)			(Column F)			
			Allocation by Risk Weight Category												
			0%			20%			50%			100%			
			Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands															
Totals															
60.	Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 48 through 59)														60.
61.	Risk weight factor														61.
62.	Risk-weighted assets by risk weight category (for each column, item 60 multiplied by item 61)														62.
63.	Market risk equivalent assets														63.
64.	Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 62, columns C through F, and item 63)														64.
65.	LESS: Excess allowance for loan and lease losses														65.
66.	LESS: Allocated transfer risk reserve														66.
67.	Total risk-weighted assets (item 64 minus items 65 and 66)														67.

Schedule RC-R—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764				M.1.

With a remaining maturity of																
(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years						
RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou		
2. Notional principal amounts of derivative contracts: ¹																
a. Interest rate contracts																M.2.a.
b. Foreign exchange contracts																M.2.b.
c. Gold contracts																M.2.c.
d. Other precious metals contracts																M.2.d.
e. Other commodity contracts																M.2.e.
f. Equity derivative contracts																M.2.f.

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

Legal Title of Bank _____

FDIC Certificate Number _____

Schedule RC-S—Securitization and Asset Sale Activities

																					C000		
Dollar Amounts in Thousands																							
(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans					
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Securitization Activities																							
1. Outstanding principal balance of assets sold and securitized with recourse or other seller-provided credit enhancements.....																					RCFD XXXX		
																					RCFD XXXX		
2. 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 RC-B, RC-D, or RC-F).																					RCFD XXXX		
																					RCFD XXXX		
b. Standby letters of credit, subordinated securities, and other enhancements.....																					RCFD XXXX		
																					RCFD XXXX		
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1																					RCFD XXXX		
																					RCFD XXXX		
4. Past due loan amounts included in item 1:																							
a. 30-89 days past due																					RCFD XXXX		
																					RCFD XXXX		
b. 90 days or more past due																					RCFD XXXX		
																					RCFD XXXX		
5. Charge-offs and recoveries on assets sold and securitized with recourse or other seller-provided credit enhancements (calendar year-to-date):																							
a. Charge-offs.....																					RCFD XXXX		
																					RCFD XXXX		
b. Recoveries																					RCFD XXXX		
																					RCFD XXXX		

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse or other seller-provided credit enhancements under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a.
b. Amount of retained recourse or other seller-provided credit enhancements on these obligations as of the report date	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others (Memorandum item 2.c is to be completed if the balance is more than \$10 million):					
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	XXXX				M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	XXXX				M.2.b.
c. Other financial assets	A591				M.2.c.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company	XXXX				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	XXXX				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company	XXXX				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	XXXX				M.3.b.(2)

Legal Title of Bank _____

FDIC Certificate Number _____

Schedule RC-T—Fiduciary and Related Services

Items 12 through 24 and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the bank have fiduciary powers?

RCFD	Yes	No
XXXX		

 1.

If the answer to item 1 is "NO," do not complete Schedule RC-T.
If the answer to item 1 is "YES," go to item 2.

2. Does the bank exercise the fiduciary powers it has been granted?

RCFD	Yes	No
XXXX		

 2.

If the answer to item 2 is "NO," do not complete the rest of Schedule RC-T.
If the answer to item 2 is "YES," go to item 3.

3. Does the bank have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?

RCFD	Yes	No
XXXX		

 3.

If the answer to item 3 is "NO," do not complete the rest of Schedule RC-T.
If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T either quarterly or annually (as of December 31), as follows:

- Banks with total fiduciary and related assets greater than \$100 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, and all nondeposit trust companies must complete items 4 through 24 quarterly and Memorandum items 1 through 4 annually (as of December 31).
- All other banks must complete items 4 through 11 and Memorandum items 1 through 3 annually (as of December 31).

												C000					
												◀					
Dollar Amounts in Thousands																	
(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts				(Column D) Number of Non-Managed Accounts					
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD				RCFD					
FIDUCIARY AND RELATED ASSETS																	
4. Personal trust and agency accounts.....	XXXX				XXXX				XXXX				XXXX				4.
5. Retirement related trust and agency accounts:																	
a. Employee benefit—defined contribution.....	XXXX				XXXX				XXXX				XXXX				5.a.
b. Employee benefit—defined benefit.....	XXXX				XXXX				XXXX				XXXX				5.b.
c. Other retirement accounts.....	XXXX				XXXX				XXXX				XXXX				5.c.
6. Corporate trust and agency accounts.....	XXXX				XXXX												6.
7. Investment management agency accounts.....	XXXX				XXXX				XXXX				XXXX				7.
8. Other fiduciary accounts.....	XXXX				XXXX				XXXX				XXXX				8.
9. Total fiduciary accounts (sum of items 4 through 8).....	XXXX				XXXX				XXXX				XXXX				9.
10. Custody and safekeeping accounts.....					XXXX								XXXX				10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10).....	RCFN				RCFN				RCFN				RCFN				11.
	XXXX				XXXX				XXXX				XXXX				

Schedule RC-T—Continued

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME						
12. Personal trust and agency accounts	XXXX					12.
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution	XXXX					13.a.
b. Employee benefit—defined benefit	XXXX					13.b.
c. Other retirement accounts	XXXX					13.c.
14. Corporate trust and agency accounts	XXXX					14.
15. Investment management agency accounts	XXXX					15.
16. Other fiduciary accounts	XXXX					16.
17. Custody and safekeeping accounts	XXXX					17.
18. Other fiduciary and related services income	XXXX					18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	XXXX					19.
20. Less: Expenses	XXXX					20.
21. Less: Net losses from fiduciary and related services	XXXX					21.
22. Plus: Intracompany income credits for fiduciary and related services	XXXX					22.
23. Net fiduciary and related services income	XXXX					23.
24. Fiduciary and related services income—foreign offices (included in item 19)	XXXX					24.

Memoranda	Dollar Amounts in Thousands				Managed Assets				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. Managed personal trust and agency accounts:									
a. Non-interest bearing deposits	XXXX								M.1.a.
b. Interest-bearing deposits	XXXX								M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	XXXX								M.1.c.
d. State, county and municipal obligations	XXXX								M.1.d.
e. Money market mutual funds	XXXX								M.1.e.
f. Other short-term obligations	XXXX								M.1.f.
g. Other notes and bonds	XXXX								M.1.g.
h. Common and preferred stocks	XXXX								M.1.h.
i. Real estate mortgages	XXXX								M.1.i.
j. Real estate	XXXX								M.1.j.
k. Miscellaneous assets	XXXX								M.1.k.
l. Total assets of managed personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	XXXX								M.1.l.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
	RCFD		RCFD	Bil	Mil	Thou	
2. Corporate trust and agency accounts	XXXX		XXXX				
a. Corporate and municipal trusteeships	XXXX		XXXX				M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	XXXX		XXXX				M.2.b.

Schedule RC-T—Continued

Memoranda—Continued	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
	RCFD		RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands							
3. Collective investment funds and common trust funds:							
a. Domestic equity	XXXX		XXXX				M.3.a.
b. International/Global equity	XXXX		XXXX				M.3.b.
c. Stock/Bond blend	XXXX		XXXX				M.3.c.
d. Taxable bond	XXXX		XXXX				M.3.d.
e. Municipal bond	XXXX		XXXX				M.3.e.
f. Short term investments/Money market	XXXX		XXXX				M.3.f.
g. Specialty/Other	XXXX		XXXX				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	XXXX		XXXX				M.3.h.

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	XXXX			XXXX			XXXX			M.4.a.
b. Retirement related trust and agency accounts	XXXX			XXXX			XXXX			M.4.b.
c. Investment management agency accounts	XXXX			XXXX			XXXX			M.4.c.
d. Other fiduciary accounts and related services	XXXX			XXXX			XXXX			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	XXXX			XXXX			XXXX			M.4.e.

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

Name and Title (TEXT XXXX)

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

FAX: Area code/phone number (TEXT XXXX)

FDIC Certificate Number _____

DRAFT

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, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 24 and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

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

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, *material* changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). **THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.**

No comment (RCON 6979)

C471

C472

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

Signature of Executive Officer of Bank

Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK	<p style="text-align: center;">OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002</p> <p style="text-align: center;">SPECIAL REPORT (Dollar Amounts in Thousands)</p>				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; padding: 2px;">FDIC Certificate Number</td> <td style="width:20%; padding: 2px; text-align: center;">C-700</td> <td style="width:20%; padding: 2px; text-align: center;">◀</td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀
CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀		

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	RCFD 3561		a.
b. Total dollar amount of above loans (in thousands of dollars)	RCFD 3562		b.
c. Range of interest charged on above loans (example: 9¾% = 9.75)	RCFD 7701	___ . ___ % to	RCFD 7702
		___ . ___ %	c.

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