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FDIC Certificate Number

## Schedule RC-E—Continued

### Part I. Continued

Memoranda (continued)

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
<b>5. Maturity and repricing data for time deposits of less than \$100,000:</b>						
<b>a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: <sup>1, 2</sup></b>						
(1) Three months or less .....	RCON A579					M.5.a.(1)
(2) Over three months through 12 months .....	RCON A580					M.5.a.(2)
(3) Over one year through three years .....	RCON A581					M.5.a.(3)
(4) Over three years .....	RCON A582					M.5.a.(4)
<b>b. Fixed rate AND floating rate time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 5.a.(1) through 5.a.(4) above) .....</b>						
		RCON A241				M.5.b.
<b>6. Maturity and repricing data for time deposits of \$100,000 or more:</b>						
<b>a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: <sup>1, 3</sup></b>						
(1) Three months or less .....	RCON A584					M.6.a.(1)
(2) Over three months through 12 months .....	RCON A585					M.6.a.(2)
(3) Over one year through three years .....	RCON A586					M.6.a.(3)
(4) Over three years .....	RCON A587					M.6.a.(4)
<b>b. Fixed rate AND floating rate time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4) above) .....</b>						
		RCON A242				M.6.b.

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency.  
<sup>2</sup> Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.  
<sup>3</sup> Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

## Schedule RC-E—Continued

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

Dollar Amounts in Thousands				Bil	Mil	Thou
Deposits of:						
1. Individuals, partnerships, and corporations .....	RCFN 2621					1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) .....	RCFN 2623					2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN 2625					3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN 2650					4.
5. Certified and official checks .....	RCFN 2330					5.
6. All other deposits .....	RCFN 2668					6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b) .....	RCFN 2200					7.

#### Memorandum

Dollar Amounts in Thousands				Bil	Mil	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 7 above) ....	RCFN A245					M.1.

## Schedule RC-F—Other Assets

Dollar Amounts in Thousands				C430				
				Bil	Mil	Thou		
1. Income earned, not collected on loans .....	RCFD 2164					1.		
2. Net deferred tax assets <sup>1</sup> .....	RCFD 2148					2.		
<b>3. Interest-only strips receivable (not in the form of a security)<sup>2</sup> on:</b>								
<b>a. Mortgage loans .....</b>								
	RCFD A519					3.a.		
<b>b. Other financial assets .....</b>								
	RCFD A520					3.b.		
4. Other (itemize and describe amounts that exceed 25% of this item) .....	RCFD 2168					4.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3549</td></tr></table> .....	TEXT	3549	RCFD 3549					4.a.
TEXT	3549							
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3550</td></tr></table> .....	TEXT	3550	RCFD 3550					4.b.
TEXT	3550							
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3551</td></tr></table> .....	TEXT	3551	RCFD 3551					4.c.
TEXT	3551							
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11) .....	RCFD 2160					5.		

#### Memorandum

Dollar Amounts in Thousands				Bil	Mil	Thou
1. Deferred tax assets disallowed for regulatory capital purposes .....	RCFD 5610					M.1.

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				C435				
				Bil	Mil	Thou		
1. a. Interest accrued and unpaid on deposits in domestic offices <sup>3</sup> .....	RCFN 3645					1.a.		
b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD 3646					1.b.		
2. Net deferred tax liabilities <sup>1</sup> .....	RCFD 3049					2.		
3. Minority interest in consolidated subsidiaries .....	RCFD 3000					3.		
4. Other (itemize and describe amounts that exceed 25% of this item) .....	RCFD 2938					4.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3552</td></tr></table> .....	TEXT	3552	RCFD 3552					4.a.
TEXT	3552							
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3553</td></tr></table> .....	TEXT	3553	RCFD 3553					4.b.
TEXT	3553							
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3554</td></tr></table> .....	TEXT	3554	RCFD 3554					4.c.
TEXT	3554							
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD 2930					5.		

<sup>1</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

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

<sup>3</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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

		C440			
		Domestic Offices			
Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding .....	RCON 2155				1.
2. Bank's liability on acceptances executed and outstanding.....	RCON 2920				2.
3. Federal funds sold and securities purchased under agreements to resell.....	RCON 1350				3.
4. Federal funds purchased and securities sold under agreements to repurchase.....	RCON 2800				4.
5. Other borrowed money .....	RCON 3190				5.
<i>EITHER</i>					
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON 2163				6.
<i>OR</i>					
7. Net due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON 2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON 2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON 3129				9.
<b>Items 10– 17 include held-to-maturity and available-for-sale securities in domestic offices.</b>					
		Bil	Mil	Thou	
10. U.S. Treasury securities .....	RCON 1779				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON 1785				11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON 1786				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON 1787				13.a.(1)
(2) Other pass-through securities .....	RCON 1869				13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON 1877				13.b.(1)
(2) All other mortgage-backed securities .....	RCON 2253				13.b.(2)
14. Other domestic debt securities .....	RCON 3159				14.
15. Foreign debt securities.....	RCON 3160				15.
16. Equity securities:					
a. Investments in mutual funds and other equity securities with readily determinable fair values .....	RCON A513				16.a.
b. All other equity securities .....	RCON 3169				16.b.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON 3170				17.

Memorandum (to be completed only by banks with IBFs and other "foreign" offices)

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
<i>EITHER</i>					
1. Net due <i>from</i> the IBF of the domestic offices of the reporting bank.....	RCON 3051				M.1.
<i>OR</i>					
2. Net due <i>to</i> the IBF of the domestic offices of the reporting bank.....	RCON 3059				M.2.



## Schedule RC-L—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.

		C460			
		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
1.	Unused commitments:				
a.	Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....	RCFD 3814			1.a.
b.	Credit card lines .....	RCFD 3815			1.b.
c.	Commercial real estate, construction, and land development:				
(1)	Commitments to fund loans secured by real estate .....	RCFD 3816			1.c.(1)
(2)	Commitments to fund loans not secured by real estate .....	RCFD 6550			1.c.(2)
d.	Securities underwriting .....	RCFD 3817			1.d.
e.	Other unused commitments .....	RCFD 3818			1.e.
2.	Financial standby letters of credit and foreign office guarantees .....	RCFD 3819			2.
a.	Amount of financial standby letters of credit conveyed to others .....	RCFD 3820			2.a.
3.	Performance standby letters of credit and foreign office guarantees .....	RCFD 3821			3.
a.	Amount of performance standby letters of credit conveyed to others .....	RCFD 3822			3.a.
4.	Commercial and similar letters of credit .....	RCFD 3411			4.
5.	Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....	RCFD 3428			5.
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank .....	RCFD 3429			6.
7.	Securities borrowed .....	RCFD 3432			7.
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD 3433			8.
9.	<b>Financial assets transferred with recourse that have been treated as sold for Call Report purposes:</b>				
a.	<b>First lien 1-to-4 family residential mortgage loans:</b>				
(1)	Outstanding principal balance of mortgages transferred as of the report date .....	RCFD A521			9.a.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date .....	RCFD A522			9.a.(2)
b.	<b>Other financial assets (excluding small business obligations reported in item 9.c):</b>				
(1)	Outstanding principal balance of assets transferred as of the report date .....	RCFD A523			9.b.(1)
(2)	Amount of recourse exposure on these assets as of the report date .....	RCFD A524			9.b.(2)
c.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
(1)	Outstanding principal balance of small business obligations transferred as of the report date .....	RCFD A249			9.c.(1)
(2)	Amount of retained recourse on these obligations as of the report date .....	RCFD A250			9.c.(2)
10.	<b>Notional amount of credit derivatives:</b>				
a.	Credit derivatives on which the reporting bank is the guarantor .....	RCFD A534			10.a.
b.	Credit derivatives on which the reporting bank is the beneficiary .....	RCFD A535			10.b.
11.	Spot foreign exchange contracts .....	RCFD 8765			11.
12.	All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCFD 3430			12.
a.	TEXT 3555 .....	RCFD 3555			12.a.
b.	TEXT 3556 .....	RCFD 3556			12.b.
c.	TEXT 3557 .....	RCFD 3557			12.c.
d.	TEXT 3558 .....	RCFD 3558			12.d.





Schedule RC-L—Continued

														C462			
Dollar Amounts in Thousands																	
Off-balance Sheet Derivatives Position Indicators	(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts							
		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou					
17. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value .....	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				17.a.(1)
(2) Gross negative fair value .....	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				17.a.(2)
b. Contracts held for purposes other than trading that are marked to market:																	
(1) Gross positive fair value .....	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				17.b.(1)
(2) Gross negative fair value .....	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				17.b.(2)
c. Contracts held for purposes other than trading that are not marked to market:																	
(1) Gross positive fair value .....	RCFD 8749				RCFD 8750				RCFD 8751				RCFD 8752				17.c.(1)
(2) Gross negative fair value .....	RCFD 8753				RCFD 8754				RCFD 8755				RCFD 8756				17.c.(2)

Memoranda

														Dollar Amounts in Thousands				
														Bil	Mil	Thou		
1.—2. Not applicable																		
3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments that are fee paid or otherwise legally binding) .....														RCFD 3833				M.3.
a. Participations in commitments with an original maturity exceeding one year conveyed to others .....														RCFD 3834				M.3.a.
4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit and foreign office guarantees (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above .....														RCFD 3377				M.4.
5. Installment loans to individuals for household, family, and other personal expenditures that have been securitized and sold (with servicing retained), amounts outstanding by type of loan:																		
a. Loans to purchase private passenger automobiles (to be completed for the September report only) .....														RCFD 2741				M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY) .....														RCFD 2742				M.5.b.
c. All other consumer installment credit (including mobile home loans) (to be completed for the September report only) .....														RCFD 2743				M.5.c.

Schedule RC-M—Memoranda

		C465		
		Bil	Mil	Thou
Dollar Amounts in Thousands				
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 .....	RCFD 6164		
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 .....	Number RCFD 6165		
2.	Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3) .....	RCFD 3405		
3.	Not applicable.			
4.	Outstanding principal balance of 1—4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):			
a.	Mortgages serviced under a GNMA contract .....	RCFD 5500		
b.	Mortgages serviced under a FHLMC contract:			
(1)	Serviced with recourse to servicer .....	RCFD 5501		
(2)	Serviced without recourse to servicer .....	RCFD 5502		
c.	Mortgages serviced under a FNMA contract:			
(1)	Serviced under a regular option contract .....	RCFD 5503		
(2)	Serviced under a special option contract .....	RCFD 5504		
d.	Mortgages serviced under other servicing contracts .....	RCFD 5505		
5.	To be completed only by banks with \$1 billion or more in total assets: Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must equal Schedule RC, item 9):			
a.	U.S. addressees (domicile) .....	RCFD 2103		
b.	Non-U.S. addressees (domicile) .....	RCFD 2104		
6.	Intangible assets:			
a.	Mortgage servicing assets .....	RCFD 3164		
(1)	<b>Estimated fair value of mortgage servicing assets</b> .....	RCFD A590		
b.	Other identifiable intangible assets:			
(1)	Purchased credit card relationships .....	RCFD 5506		
(2)	All other identifiable intangible assets .....	RCFD 5507		
c.	Goodwill .....	RCFD 3163		
d.	Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10) .....	RCFD 2143		
e.	Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes .....	RCFD 6442		
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt .....	RCFD 3295		

<sup>1</sup> Do *not* report federal funds sold and securities purchased under agreements to resell with other commercial banks in the U.S. in this item.

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### Schedule RC-M—Continued

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
<b>8. a. Other real estate owned:</b>						
(1) Direct and indirect investments in real estate ventures .....	RCFD	.5372				8.a.(1)
<b>(2) All other real estate owned:</b>						
(a) Construction and land development in domestic offices .....	RCON	.5508				8.a.(2)(a)
(b) Farmland in domestic offices .....	RCON	.5509				8.a.(2)(b)
(c) 1–4 family residential properites in domestic offices .....	RCON	.5510				8.a.(2)(c)
(d) Multifamily (5 or more) residential properties in domestic offices .....	RCON	.5511				8.a.(2)(d)
(e) Nonfarm nonresidential properties in domestic offices .....	RCON	.5512				8.a.(2)(e)
(f) In foreign offices .....	RCFN	.5513				8.a.(2)(f)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7) .....	RCFD	.2150				8.a.(3)
<b>b. Investments in unconsolidated subsidiaries and associated companies:</b>						
(1) Direct and indirect investments in real estate ventures .....	RCFD	.5374				8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies .....	RCFD	.5375				8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8) .....	RCFD	.2130				8.b.(3)
<b>9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus" .....</b>						
	RCFD	.3778				9.
<b>10. Mutual fund and annuity sales in domestic offices during the quarter (include proprietary, private label, and third party products):</b>						
a. Money market funds .....	RCON	.6441				10.a.
b. Equity securities funds .....	RCON	.8427				10.b.
c. Debt securities funds .....	RCON	.8428				10.c.
d. Other mutual funds .....	RCON	.8429				10.d.
e. Annuities .....	RCON	.8430				10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above) .....	RCON	.8784				10.f.
<b>11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts included in assets and liabilities reported in Schedule RC .....</b>						
	RCFD	.A525				11.
<b>12. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other than insured branches in Puerto Rico and U.S. territories and possessions) on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles<sup>1</sup> .....</b>						
	RCFD	.A526				12.
<b>13. Outstanding principal balance of loans other than 1–4 family residential mortgage loans that are serviced for others (to be completed if this balance is more than \$10 million and exceeds ten percent of total assets) .....</b>						
	RCFD	.A591				13.

Memorandum		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
<b>1. Reciprocal holdings of banking organizations' capital instruments (to be completed for the December report only) .....</b>						
	RCFD	.3836				M.1.

<sup>1</sup> Exclude netted on-balance sheet amounts associated with off-balance sheet derivative contracts, deferred tax assets netted against deferred tax liabilities, and assets netted in accounting for pensions.

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

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 10, column A, and in Memorandum items 2 through 4, column A, as confidential.

**C470**

Dollar Amounts in Thousands	(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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
1. Loans secured by real estate:									
a. To U.S. addressees (domicile) .....	RCFD 1245			RCFD 1246			RCFD 1247		
b. To non-U.S. addressees (domicile) .....	RCFD 1248			RCFD 1249			RCFD 1250		
2. Loans to depository institutions and acceptances of other banks: .....									
a. To U.S. banks and other U.S. depository institutions .....	RCFD 5377			RCFD 5378			RCFD 5379		
b. To foreign banks .....	RCFD 5380			RCFD 5381			RCFD 5382		
3. Loans to finance agricultural production and other loans to farmers .....	RCFD 1594			RCFD 1597			RCFD 1583		
4. Commercial and industrial loans: .....									
a. To U.S. addressees (domicile) .....	RCFD 1251			RCFD 1252			RCFD 1253		
b. To non-U.S. addressees (domicile) .....	RCFD 1254			RCFD 1255			RCFD 1256		
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards and related plans .....	RCFD 5383			RCFD 5384			RCFD 5385		
b. Other (includes single payment, installment, and all student loans) .....	RCFD 5386			RCFD 5387			RCFD 5388		
6. Loans to foreign governments and official institutions .....	RCFD 5389			RCFD 5390			RCFD 5391		
7. All other loans .....	RCFD 5459			RCFD 5460			RCFD 5461		
8. Lease financing receivables:									
a. Of U.S. addressees (domicile) .....	RCFD 1257			RCFD 1258			RCFD 1259		
b. Of non-U.S. addressees (domicile) .....	RCFD 1271			RCFD 1272			RCFD 1791		
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCFD 3505			RCFD 3506			RCFD 3507		

Amounts reported in 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.

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

Schedule RC-N—Continued

												C473		
Memoranda	Dollar Amounts in Thousands													
	(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							
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou					
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 2) .....													M.1.	
	RCFD			RCFD			RCFD							
	1658			1659			1661							
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 .....													M.2.	
	RCFD			RCFD			RCFD							
	6558			6559			6560							
3. Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above):														
a. Construction and land development .....	RCON			RCON			RCON						M.3.a.	
	2759			2769			3492							
b. Secured by farmland .....	RCON			RCON			RCON						M.3.b.	
	3493			3494			3495							
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 .....	RCON			RCON			RCON						M.3.c.(1)	
	5398			5399			5400							
(2) All other loans secured by 1–4 family residential properties .....	RCON			RCON			RCON						M.3.c.(2)	
	5401			5402			5403							
d. Secured by multifamily (5 or more) residential properties .....	RCON			RCON			RCON						M.3.d.	
	3499			3500			3501							
e. Secured by nonfarm nonresidential properties .....	RCON			RCON			RCON						M.3.e.	
	3502			3503			3504							

4. Interest rate, foreign exchange rate, and other commodity and equity contracts:	(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more						
	Bil	Mil	Thou	Bil	Mil	Thou				
a. Book value of amounts carried as assets .....	RCFD			RCFD						M.4.a.
	3522			3528						
b. Replacement cost of contracts with a positive replacement cost .....	RCFD			RCFD						M.4.b.
	3529			3530						

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

C477

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

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

		C475			
		Dollar Amounts in Thousands	Bil	Mil	
<b>1. Unposted debits (see instructions):</b>					
a. Actual amount of all unposted debits .....	RCON .0030				1.a.
<i>OR</i>					
<b>b. Separate amount of all unposted debits:</b>					
(1) Actual amount of unposted debits to demand deposits .....	RCON .0031				1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....	RCON .0032				1.b.(2)
<b>2. Unposted credits (see instructions):</b>					
a. Actual amount of all unposted credits .....	RCON .3510				2.a.
<i>OR</i>					
<b>b. Separate amount of unposted credits:</b>					
(1) Actual amount of unposted credits to demand deposits .....	RCON .3512				2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....	RCON .3514				2.b.(2)
<b>3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) .....</b>					
	RCON .3520				3.
<b>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):</b>					
a. Demand deposits of consolidated subsidiaries .....	RCON .2211				4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....	RCON .2351				4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON .5514				4.c.
<b>5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:</b>					
a. Demand deposits in insured branches (included in Schedules RC-E, Part II) .....	RCON .2229				5.a.
b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II) .....	RCON .2383				5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) .....	RCON .5515				5.c.
<b>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:</b>					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 4 or 5, column B) .....	RCON .2314				6.a.
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, Part I, item 4 or 5, column A or C, but not column B) .....	RCON .2315				6.b.
<b>7. Unamortized premiums and discounts on time and savings deposits:<sup>1, 2</sup></b>					
a. Unamortized premiums .....	RCON .5516				7.a.
b. Unamortized discounts .....	RCON .5517				7.b.
<b>8. To be completed by banks with "Oakar deposits."</b>					
<b>a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):</b>					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter .....	RCON .A531				8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) .....	RCON .A532				8.a.(2)
<b>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) .....</b>					
	RCON .A533				8.b.

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

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

Schedule RC-O – Continued

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
9.	Deposits in lifeline accounts .....	RCON .6596				9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....	RCON .8432				10.
11.	<b>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:</b>					
	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 .....	RCON .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 .....	RCON 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 .....	RCON 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 .....	RCON A527				12.a.
	b. Amount of assets netted against time and savings deposits .....	RCON A528				12.b.

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands				
			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 accounts of \$100,000 or less:					
	(1) Amount of deposit accounts of \$100,000 or less .....	RCON .2702				M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only) .....	RCON .3779				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					
	(1) Amount of deposit accounts of more than \$100,000 .....	RCON .2710				M.1.b.(1)
	(2) Number of deposit accounts of more than \$100,000 .....	RCON .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 6861	YES	NO		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 .....	RCON 5597	Bil	Mil	Thou	M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings 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:					
		TEXT A545				FDIC Cert No.
		RCON A545				M.3.



Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

## Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1996, must complete items 2 through 9 and Memoranda items 1 and 2. **Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.**

1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion.** Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets ..... 

C480			
YES	NO		
RCFD 6056			

 1.

For purposes of this test, adjusted total assets equals total assets less cash, U.S. Treasuries, U.S. Government agency obligations, and 80 percent of U.S. Government-sponsored agency obligations plus the allowance for loan and lease losses and selected off-balance sheet items as reported on Schedule RC-L (see instructions).

If the box marked YES has been checked, then the bank only has to complete items 2 and 3 below. If the box marked NO has been checked, the bank must complete the remainder of this schedule.

A NO response to item 1 does not necessarily mean that the bank's actual risk-based capital ratio is less than eight percent or that the bank is not in compliance with the risk-based capital guidelines.

**NOTE: All banks are required to complete items 2 and 3 below. See optional worksheet for items 3.a through 3.f.**

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
<b>2. Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:</b>						
a.	Subordinated debt <sup>1</sup> and intermediate term preferred stock .....	RCFD A515				2.a.
b.	Other limited-life capital instruments .....	RCFD A516				2.b.
<b>3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):</b>						
a.	Tier 1 capital .....	RCFD 8274				3.a.
b.	Tier 2 capital .....	RCFD 8275				3.b.
c.	Total risk-based capital .....	RCFD 3792				3.c.
d.	Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets) .....	RCFD A222				3.d.
e.	Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in item 3.d above and all other deductions) .....	RCFD A223				3.e.
f.	"Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital) <sup>2</sup> .....	RCFD A224				3.f.

**Items 4–9 and Memoranda items 1 and 2 are to be completed by banks that answered NO to item 1 above and by banks with total assets of \$1 billion or more.**

		(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equivalent Amount of Off- Balance Sheet Items <sup>3</sup>					
			Bil	Mil	Thou		Bil	Mil	Thou	
a.	Assets recorded on the balance sheet .....	RCFD 5163								4.a.
b.	Credit equivalent amount of off-balance sheet items .....	RCFD 3796								4.b.

<sup>1</sup> Exclude mandatory convertible debt reported in Schedule RC-M, item 7.  
<sup>2</sup> Do not deduct excess allowance for loan and lease losses.  
<sup>3</sup> Do not report in column B the risk-weighted amount of assets reported in column A.

Schedule RC-R—Continued

	(Column A) Assets Recorded on the Balance Sheet				(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>1</sup>				
	Bil	Mil	Thou		Bil	Mil	Thou		
Dollar Amounts in Thousands									
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:									
a. Assets recorded on the balance sheet .....	RCFD 5165								5.a.
b. Credit equivalent amount of off-balance sheet items .....					RCFD 3801				5.b.
6. Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category:									
a. Assets recorded on the balance sheet .....	RCFD 3802								6.a.
b. Credit equivalent amount of off-balance sheet items .....					RCFD 3803				6.b.
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:									
a. Assets recorded on the balance sheet .....	RCFD 3804								7.a.
b. Credit equivalent amount of off-balance sheet items .....					RCFD 3805				7.b.
8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio <sup>2</sup> .....	RCFD 3806								8.
9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c) .....	RCFD 3807								9.

Memoranda

	Dollar Amounts in Thousands				
	Bil	Mil	Thou		
1. Current credit exposure across all off-balance sheet derivative contracts covered by the risk-based capital standards .....				RCFD 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				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
2. Notional principal amounts of off-balance sheet derivative contracts <sup>3</sup> :													
a. Interest rate contracts .....	RCFD 3809				RCFD 8766				RCFD 8767				M.2.a.
b. Foreign exchange contracts .....	RCFD 3812				RCFD 8769				RCFD 8770				M.2.b.
c. Gold contracts .....	RCFD 8771				RCFD 8772				RCFD 8773				M.2.c.
d. Other precious metals contracts .....	RCFD 8774				RCFD 8775				RCFD 8776				M.2.d.
e. Other commodity contracts .....	RCFD 8777				RCFD 8778				RCFD 8779				M.2.e.
f. Equity derivative contracts .....	RCFD A000				RCFD A001				RCFD A002				M.2.f.

<sup>1</sup> Do not report in column B the risk-weighted amount of assets reported in column A.

<sup>2</sup> Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. For available-for-sale equity securities, if fair value exceeds cost, include the difference between the fair value and the cost in item 8 and report the cost of these equity securities in items 5 through 7 above; if cost exceeds fair value, report the fair value of these equity securities in items 5 through 7 above and include no amount in item 8. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

<sup>3</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.



**THIS PAGE IS TO BE COMPLETED BY ALL BANKS**

NAME AND ADDRESS OF BANK	OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2000  SPECIAL REPORT (Dollar Amounts in Thousands)				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; padding: 2px;">FDIC Certificate Number</td> <td style="width:15%; padding: 2px;">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)
NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED (TEXT 8903)	AREA CODE/PHONE NUMBER/EXTENSION (TEXT 8904)