

Schedule RI-B— Charge-offs and Recoveries 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.

		1386								
		(Column A) Charge-offs			(Column B) Recoveries					
		Calendar year-to-date								
Dollar Amounts in Thousands			Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate:										
a. To U.S. addressees (domicile)	RIAD					RIAD				1.a.
	4651					4661				
b. To non-U.S. addressees (domicile)	RIAD					RIAD				1.b.
	4652					4662				
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions	RIAD					RIAD				2.a.
	4653					4663				
b. To foreign banks	RIAD					RIAD				2.b.
	4654					4664				
3. Loans to finance agricultural production and other loans to farmers										
	RIAD					RIAD				3.
	4655					4665				
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)	RIAD					RIAD				4.a.
	4645					4617				
b. To non-U.S. addressees (domicile)	RIAD					RIAD				4.b.
	4646					4618				
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit cards and related plans	RIAD					RIAD				5.a.
	4656					4666				
b. Other (includes single payment, installment, and all student loans)	RIAD					RIAD				5.b.
	4657					4667				
6. Loans to foreign governments and official institutions										
	RIAD					RIAD				6.
	4643					4627				
7. All other loans										
	RIAD					RIAD				7.
	4644					4628				
8. Lease financing receivables:										
a. Of U.S. addressees (domicile)	RIAD					RIAD				8.a.
	4658					4668				
b. Of non-U.S. addressees (domicile)	RIAD					RIAD				8.b.
	4659					4669				
9. Total (sum of items 1 through 8)										
	RIAD					RIAD				9.
	4635					4605				

		1386								
		(Column A) Charge-offs			(Column B) Recoveries					
		Calendar year-to-date								
Dollar Amounts in Thousands			Bil	Mil	Thou		Bil	Mil	Thou	
Memoranda										
1.—3. Not applicable										
4. 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										
	RIAD					RIAD				M.4.
	5409					5410				
5. Loans secured by real estate (sum of Memorandum items 5.a through 5.e must equal sum of Schedule RI-B, part I, items 1.a and 1.b, above):										
a. Construction and land development	RIAD					RIAD				M.5.a.
	3582					3583				
b. Secured by farmland	RIAD					RIAD				M.5.b.
	3584					3585				
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	RIAD					RIAD				M.5.c.(1)
	5411					5412				
(2) All other loans secured by 1—4 family residential properties	RIAD					RIAD				M.5.c.(2)
	5413					5414				
d. Secured by multifamily (5 or more) residential properties	RIAD					RIAD				M.5.d.
	2588					3589				
e. Secured by nonfarm nonresidential properties	RIAD					RIAD				M.5.e.
	3590					3591				

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance originally reported in the December 31, 1996, Reports of Condition and Income	RIAD 3124					1.
2. Recoveries (must equal part I, item 9, column B above)	RIAD 4605					2.
3. LESS: Charge-offs (must equal part I, item 9, column A above)	RIAD 4635					3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4.a)	RIAD 4230					4.
5. Adjustments* (see instructions for this schedule)	RIAD 4815					5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.b)	RIAD 3123					6.

*Describe on Schedule RI-E—Explanations

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.)

					1395		
		Year-to-date					
			Bil	Mil	Thou		
1. All other noninterest income (from Schedule RI, item 5.f.(2))							
Report amounts that exceed 10% of Schedule RI, item 5.f.(2):							
a.	Net gains (losses) on other real estate owned	RIAD 5415				1.a.	
b.	Net gains (losses) on sales of loans	RIAD 5416				1.b.	
c.	Net gains (losses) on sales of premises and fixed assets	RIAD 5417				1.c.	
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):							
d.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; text-align: center;">TEXT 4461</td></tr></table>	TEXT 4461	RIAD 4461				1.d.
TEXT 4461							
e.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; text-align: center;">TEXT 4462</td></tr></table>	TEXT 4462	RIAD 4462				1.e.
TEXT 4462							
f.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; text-align: center;">TEXT 4463</td></tr></table>	TEXT 4463	RIAD 4463				1.f.
TEXT 4463							
2. Other noninterest expense (from Schedule RI, item 7.c):							
a.	Amortization expense of intangible assets	RIAD 4531				2.a.	
Report amounts that exceed 10% of Schedule RI, item 7.c:							
b.	Net (gains) losses on other real estate owned	RIAD 5418				2.b.	
c.	Net (gains) losses on sales of loans	RIAD 5419				2.c.	
d.	Net (gains) losses on sales of premises and fixed assets	RIAD 5420				2.d.	
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:							
e.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; text-align: center;">TEXT 4464</td></tr></table>	TEXT 4464	RIAD 4464				2.e.
TEXT 4464							
f.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; text-align: center;">TEXT 4467</td></tr></table>	TEXT 4467	RIAD 4467				2.f.
TEXT 4467							
g.	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px; text-align: center;">TEXT 4468</td></tr></table>	TEXT 4468	RIAD 4468				2.g.
TEXT 4468							

Schedule RI-E – Continued

		Dollar Amounts in Thousands				Year-to-date			
						Bil	Mil	Thou	
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):									
a. (1)	<input type="text" value="TEXT 4469"/>								3.a.(1)
	(2) Applicable income tax effect	RIAD 4486							3.a.(2)
b. (1)	<input type="text" value="TEXT 4487"/>								3.b.(1)
	(2) Applicable income tax effect	RIAD 4488							3.b.(2)
c. (1)	<input type="text" value="TEXT 4489"/>								3.c.(1)
	(2) Applicable income tax effect	RIAD 4491							3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):									
a.	<input type="text" value="TEXT 4492"/>								4.a.
b.	<input type="text" value="TEXT 4493"/>								4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):									
a.	<input type="text" value="TEXT A546"/> Effect of change to GAAP from previous non-GAAP instructions								5.a.
b.	<input type="text" value="TEXT 4495"/>	RIAD 4495							5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):									
a.	<input type="text" value="TEXT 4496"/>								6.a.
b.	<input type="text" value="TEXT 4497"/>								6.b.
7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions):									
a.	<input type="text" value="TEXT 4498"/>								7.a.
b.	<input type="text" value="TEXT 4499"/>								7.b.
8. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):									
a.	<input type="text" value="TEXT 4521"/>								8.a.
b.	<input type="text" value="TEXT 4522"/>								8.b.
9. 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):		1398		1399					
No comment <input type="checkbox"/> (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 September 30, 1997

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

		C300		
Dollar Amounts in Thousands		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	RCON 0081			
b. Interest-bearing balances ²	RCON 0071			
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON 1754			
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON 1773			
3. Federal funds sold and securities purchased under agreements to resell	RCON 1350			
4. Loans and lease financing receivables:				
a. Loans and leases, net of unearned income (from Schedule RC-C)	RCON 2122			
b. LESS: Allowance for loan and lease losses	RCON 3123			
c. LESS: Allocated transfer risk reserve	RCON 3128			
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c)	RCON 2125			
5. Trading assets (from Schedule RC-D)	RCON 3545			
6. Premises and fixed assets (including capitalized leases)	RCON 2145			
7. Other real estate owned (from Schedule RC-M)	RCON 2150			
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON 2130			
9. Customers' liability to this bank on acceptances outstanding	RCON 2155			
10. Intangible assets (from Schedule RC-M)	RCON 2143			
11. Other assets (from Schedule RC-F)	RCON 2160			
12. Total assets (sum of items 1 through 11)	RCON 2170			

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)	RCON							13.a.
(1) Noninterest-bearing ¹6631							13.a.(1)
(2) Interest-bearing	RCON							13.a.(2)
.6636								
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs								
(1) Noninterest-bearing								
(2) Interest-bearing								
14. Federal funds purchased and securities sold under agreements to repurchase	RCON							14.
	2800							
15. a. Demand notes issued to the U.S. Treasury	RCON							15.a.
	2840							
b. Trading liabilities (from Schedule RC-D)	RCON							15.b.
	3548							
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):								
a. With a remaining maturity of one year or less	RCON							16.a.
	2332							
b. With a remaining maturity of more than one year through three years	RCON							16.b.
	A547							
c. With a remaining maturity of more than three years	RCON							16.c.
	A548							
17. Not applicable								
18. Bank's liability on acceptances executed and outstanding	RCON							18.
	2920							
19. Subordinated notes and debentures ²	RCON							19.
	3200							
20. Other liabilities (from Schedule RC-G)	RCON							20.
	2930							
21. Total liabilities (sum of items 13 through 20)	RCON							21.
	2948							
22. Not applicable								
EQUITY CAPITAL								
23. Perpetual preferred stock and related surplus	RCON							23.
	3838							
24. Common stock	RCON							24.
	3230							
25. Surplus (exclude all surplus related to preferred stock)	RCON							25.
	3839							
26. a. Undivided profits and capital reserves	RCON							26.a.
	3632							
b. Net unrealized holding gains (losses) on available-for-sale securities	RCON							26.b.
	8434							
27. Cumulative foreign currency translation adjustments								
28. Total equity capital (sum of items 23 through 27)	RCON							28.
	3210							
29. Total liabilities and equity capital (sum of items 21 and 28)	RCON							29.
	3300							

Memorandum

To be reported only 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 1996

Number	RCON		M.1.
	6724		

- | | |
|--|--|
| <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 = 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>4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>5 = Review of the bank's financial statements by external auditors</p> <p>6 = Compilation of the bank's financial statements by external auditors</p> <p>7 = Other audit procedures (excluding tax preparation work)</p> <p>8 = No external audit work</p> |
|--|--|

¹ Includes total demand deposits and noninterest-bearing time and savings deposits.
² Includes 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.

		Dollar Amounts in Thousands				C305			
			Bil	Mil	Thou				
1. Cash items in process of collection, unposted debits, and currency and coin:									
a.	Cash items in process of collection and unposted debits	RCON 0020							1.a.
b.	Currency and coin	RCON 0080							1.b.
2. Balances due from depository institutions in the U.S.:									
a.	U.S. branches and agencies of foreign banks	RCON 0083							2.a.
b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON 0085							2.b.
3. Balances due from banks in foreign countries and foreign central banks:									
a.	Foreign branches of other U.S. banks	RCON 0073							3.a.
b.	Other banks in foreign countries and foreign central banks	RCON 0074							3.b.
4. Balances due from Federal Reserve Banks									
		RCON 0090							4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		RCON 0010							5.

Memorandum

		Dollar Amounts in Thousands				C305			
			Bil	Mil	Thou				
1. Noninterest-bearing balances due from commercial banks in the U.S. (included in items 2.a and 2.b above)									
		RCON 0050							M.1.

Schedule RC-B – Securities

Exclude assets held for trading.

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

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.
² Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
³ 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

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 ¹				
	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		
3. Securities issued by states and political subdivisions in the U.S.:																	
a. General obligations	RCON 1676				RCON 1677				RCON 1678				RCON 1679				3.a.
b. Revenue obligations	RCON 1681				RCON 1686				RCON 1690				RCON 1691				3.b.
c. Industrial development and similar obligations	RCON 1694				RCON 1695				RCON 1696				RCON 1697				3.c.
4. Mortgage-backed securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA	RCON 1698				RCON 1699				RCON 1701				RCON 1702				4.a.(1)
(2) Issued by FNMA and FHLMC	RCON 1703				RCON 1705				RCON 1706				RCON 1707				4.a.(2)
(3) Other pass-through securities	RCON 1709				RCON 1710				RCON 1711				RCON 1713				4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1714				RCON 1715				RCON 1716				RCON 1717				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1718				RCON 1719				RCON 1731				RCON 1732				4.b.(2)
(3) All other mortgage-backed securities	RCON 1733				RCON 1734				RCON 1735				RCON 1736				4.b.(3)
5. Other debt securities:																	
a. Other domestic debt securities	RCON 1737				RCON 1738				RCON 1739				RCON 1741				5.a.
b. Foreign debt securities	RCON 1742				RCON 1743				RCON 1744				RCON 1746				5.b.
6. Equity securities:																	
a. Investments in mutual funds and other equity securities with readily determinable fair values																	
b. All other equity securities ¹																	
7. Total (sum of items 1 through 6) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON 1754				RCON 1771				RCON 1772				RCON 1773				7.

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

Legal Title of Bank _____

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

C312

		Bil	Mil	Thou	
1. Pledged securities ¹	RCON .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 repricing frequency of: ^{3,4}					
(1) Three months or less	RCON .A549				M.2.a.(1)
(2) Over three months through 12 months	RCON .A550				M.2.a.(2)
(3) Over one year through three years	RCON .A551				M.2.a.(3)
(4) Over three years through five years	RCON .A552				M.2.a.(4)
(5) Over five years through 15 years	RCON .A553				M.2.a.(5)
(6) Over 15 years	RCON .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 repricing frequency of: ^{3,5}					
(1) Three months or less	RCON .A555				M.2.b.(1)
(2) Over three months through 12 months	RCON .A556				M.2.b.(2)
(3) Over one year through three years	RCON .A557				M.2.b.(3)
(4) Over three years through five years	RCON .A558				M.2.b.(4)
(5) Over five years through 15 years	RCON .A559				M.2.b.(5)
(6) Over 15 years	RCON .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	RCON .A561				M.2.c.(1)
(2) Over three years	RCON .A562				M.2.c.(2)
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCON .A248				M.2.d.
3.—6. Not applicable					
7. 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)	RCON .1778				M.7.
8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, item 4.b):					
a. Amortized cost	RCON .8780				M.8.a.
b. Fair value	RCON .8781				M.8.b.
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):					
a. Amortized cost	RCON .8782				M.9.a.
b. Fair value	RCON .8783				M.9.b.

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

² Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.

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

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, and 5, 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 total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

	C315			
	Bil	Mil	Thou	
Dollar Amounts in Thousands				
1. Loans secured by real estate:				
a. Construction and land development	RCON .1415			1.a.
b. Secured by farmland (including farm residential and other improvements)	RCON .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	RCON .1797			1.c.(1)
(2) All other loans secured by 1–4 family residential properties:				
(a) Secured by first liens	RCON .5367			1.c.(2)(a)
(b) Secured by junior liens	RCON .5368			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON .1460			1.d.
e. Secured by nonfarm nonresidential properties	RCON .1480			1.e.
2. Loans to depository institutions:				
a. To commercial banks in the U.S.:				
(1) To U.S. branches and agencies of foreign banks	RCON .1506			2.a.(1)
(2) To other commercial banks in the U.S.	RCON .1507			2.a.(2)
b. To other depository institutions in the U.S.	RCON .1517			2.b.
c. To banks in foreign countries:				
(1) To foreign branches of other U.S. banks	RCON .1513			2.c.(1)
(2) To other banks in foreign countries	RCON .1516			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCON .1590			3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCON .1763			4.a.
b. To non-U.S. addressees (domicile)	RCON .1764			4.b.
5. Acceptances of other banks:				
a. Of U.S. banks	RCON .1756			5.a.
b. Of foreign banks	RCON .1757			5.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards and related plans (includes check credit and other revolving credit plans)	RCON .2008			6.a.
b. Other (includes single payment, installment, and all student loans)	RCON .2011			6.b.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCON .2081			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. (includes nonrated industrial development obligations)	RCON .2107			8.
9. Other loans:				
a. Loans for purchasing or carrying securities (secured and unsecured)	RCON .1545			9.a.
b. All other loans (exclude consumer loans)	RCON .1564			9.b.
10. Lease financing receivables (net of unearned income):				
a. Of U.S. addressees (domicile)	RCON .2182			10.a.
b. Of non-U.S. addressees (domicile)	RCON .2183			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	RCON .2123			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, item 4.a)	RCON .2122			12.

Schedule RC-C—Continued

Part I. Continued

Memoranda

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
1.	Not applicable					
2.	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):					
	a. Loans secured by real estate:					
	(1) To U.S. addressees (domicile)	RCON .1687				M.2.a.(1)
	(2) To non-U.S. addressees (domicile)	RCON .1689				M.2.a.(2)
	b. All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures)	RCON .8691				M.2.b.
	c. Commercial and industrial loans to and lease financing receivables of non-U.S. addressees (domicile) included in Memorandum item 2.b above	RCON .8692				M.2.c.
3.	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 with a remaining maturity or repricing frequency of: ^{1, 2}					
	(1) Three months or less	RCON .A564				M.3.a.(1)
	(2) Over three months through 12 months	RCON .A565				M.3.a.(2)
	(3) Over one year through three years	RCON .A566				M.3.a.(3)
	(4) Over three years through five years	RCON .A567				M.3.a.(4)
	(5) Over five years through 15 years	RCON .A568				M.3.a.(5)
	(6) Over 15 years	RCON .A569				M.3.a.(6)
	b. All loans and leases other than closed-end loans secured by first liens on 1—4 family residential properties with a remaining maturity or repricing frequency of: ^{1, 3}					
	(1) Three months or less	RCON .A570				M.3.b.(1)
	(2) Over three months through 12 months	RCON .A571				M.3.b.(2)
	(3) Over one year through three years	RCON .A572				M.3.b.(3)
	(4) Over three years through five years	RCON .A573				M.3.b.(4)
	(5) Over five years through 15 years	RCON .A574				M.3.b.(5)
	(6) Over 15 years	RCON .A575				M.3.b.(6)
	c. Fixed rate AND floating rate loans and leases with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a and 3.b above)	RCON .A247				M.3.c.
	d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties ⁴ with a REMAINING MATURITY of over five years (included in Memorandum item 3.b above)	RCON .A577				M.3.d.
	e. Fixed rate AND floating rate commercial and industrial loans ⁵ with a REMAINING MATURITY of over three years (included in Memorandum item 3.b above)	RCON .A578				M.3.e.

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

² Sum of Memorandum items 3.a.(1) through 3.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1—4 family residential properties included in Schedule RC-N, Memorandum item 3.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).

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

⁴ As defined for Schedule RC-C, part I, item 1.e.

⁵ As defined for Schedule RC-C, part I, item 4.

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Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands			M.4.
	Bil	Mil	Thou	
4. 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.b, page RC-6 ¹	RCON .2746			M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, page RC-6)	RCON .5369			M.5.
6. Adjustable rate closed-end loans secured by first liens on 1—4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6)	RCON .5370			M.6.

¹ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed only by banks with \$1 billion or more in total assets or with \$2 billion or more in par/notional amount of off-balance sheet derivative contracts (as reported in Schedule RC-L, items 14.a through 14.e, columns A through D).

ASSETS	Dollar Amounts in Thousands			C320	
	Bil	Mil	Thou		
1. U.S. Treasury securities	RCON .3531				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON .3532				2.
3. Securities issued by states and political subdivisions in the U.S.	RCON .3533				3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON .3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON .3535				4.b.
c. All other mortgage-backed securities	RCON .3536				4.c.
5. Other debt securities	RCON .3537				5.
6. Certificates of deposit	RCON .3538				6.
7. Commercial paper	RCON .3539				7.
8. Bankers acceptances	RCON .3540				8.
9. Other trading assets	RCON .3541				9.
10. Not applicable					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts	RCON .3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON .3545				12.
LIABILITIES					
13. Liability for short positions	RCON .3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	RCON .3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b)	RCON .3548				15.

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Schedule RC-E—Continued

Memoranda (continued)

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
5. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: ^{1, 2}						
(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. 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)						
		RCON A241				M.5.b.
6. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or repricing frequency of: ^{1, 3}						
(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. 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)						
		RCON A242				M.6.b.

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

² Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.

³ Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands						C330					
						Bil	Mil	Thou			
1. Income earned, not collected on loans						RCON 2164				1.	
2. Net deferred tax assets ¹						RCON 2148				2.	
3. Interest-only strips receivable (not in the form of a security) ² on:											
a. Mortgage loans						RCON A519				3.a.	
b. Other financial assets						RCON A520				3.b.	
4. Other (itemize and describe amounts that exceed 25% of this item)						RCON 2168				4.	
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3549</td></tr></table>						TEXT 3549	RCON 3549				4.a.
TEXT 3549											
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3550</td></tr></table>						TEXT 3550	RCON 3550				4.b.
TEXT 3550											
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3551</td></tr></table>						TEXT 3551	RCON 3551				4.c.
TEXT 3551											
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)						RCON 2160				5.	

Memorandum

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						C335					
						Bil	Mil	Thou			
1. a. Interest accrued and unpaid on deposits ³						RCON 3645				1.a.	
b. Other expenses accrued and unpaid (includes accrued income taxes payable)						RCON 3646				1.b.	
2. Net deferred tax liabilities ¹						RCON 3049				2.	
3. Minority interest in consolidated subsidiaries						RCON 3000				3.	
4. Other (itemize and describe amounts that exceed 25% of this item)						RCON 2938				4.	
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3552</td></tr></table>						TEXT 3552	RCON 3552				4.a.
TEXT 3552											
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3553</td></tr></table>						TEXT 3553	RCON 3553				4.b.
TEXT 3553											
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3554</td></tr></table>						TEXT 3554	RCON 3554				4.c.
TEXT 3554											
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)						RCON 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.

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Schedule RC-L – Continued

		C362												
Dollar Amounts in Thousands		(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts			
Off-balance Sheet Derivatives Position Indicators		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
17. Gross fair values:														
a. Contracts held for trading:														
(1) Gross positive fair value		RCON 8733			RCON 8734			RCON 8735			RCON 8736			17.a.(1)
(2) Gross negative fair value		RCON 8737			RCON 8738			RCON 8739			RCON 8740			17.a.(2)
b. Contracts held for purposes other than trading that are marked to market:														
(1) Gross positive fair value		RCON 8741			RCON 8742			RCON 8743			RCON 8744			17.b.(1)
(2) Gross negative fair value		RCON 8745			RCON 8746			RCON 8747			RCON 8748			17.b.(2)
c. Contracts held for purposes other than trading that are not marked to market:														
(1) Gross positive fair value		RCON 8749			RCON 8750			RCON 8751			RCON 8752			17.c.(1)
(2) Gross negative fair value		RCON 8753			RCON 8754			RCON 8755			RCON 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)		RCON 3833			M.3.
a. Participations in commitments with an original maturity exceeding one year conveyed to others		RCON 3834			M.3.a.
4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above		RCON 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)		RCON 2741			M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY)		RCON 2742			M.5.b.
c. All other consumer installment credit (including mobile home loans) (to be completed for the September report only)		RCON 2743			M.5.c.

Schedule RC-M—Memoranda

		C365		
Dollar Amounts in Thousands		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	RCON 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 RCON 6165		
2.	Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of foreign banks ¹ (included in Schedule RC, item 3)	RCON 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	RCON 5500		
b.	Mortgages serviced under a FHLMC contract:			
(1)	Serviced with recourse to servicer	RCON 5501		
(2)	Serviced without recourse to servicer	RCON 5502		
c.	Mortgages serviced under a FNMA contract:			
(1)	Serviced under a regular option contract	RCON 5503		
(2)	Serviced under a special option contract	RCON 5504		
d.	Mortgages serviced under other servicing contracts	RCON 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)	RCON 2103		
b.	Non-U.S. addressees (domicile)	RCON 2104		
6.	Intangible assets:			
a.	Mortgage servicing assets	RCON 3164		
(1)	Estimated fair value of mortgage servicing assets	RCON A590		
b.	Other identifiable intangible assets:			
(1)	Purchased credit card relationships	RCON 5506		
(2)	All other identifiable intangible assets	RCON 5507		
c.	Goodwill	RCON 3163		
d.	Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON 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	RCON 6442		
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt	RCON 3295		

¹ 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	
8. a. Other real estate owned:						
(1) Direct and indirect investments in real estate ventures	RCON .5372					8.a.(1)
(2) All other real estate owned:						
(a) Construction and land development	RCON 5508					8.a.(2)(a)
(b) Farmland	RCON 5509					8.a.(2)(b)
(c) 1—4 family residential properties	RCON 5510					8.a.(2)(c)
(d) Multifamily (5 or more) residential properties	RCON 5511					8.a.(2)(d)
(e) Nonfarm nonresidential properties	RCON 5512					8.a.(2)(e)
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCON 2150					8.a.(3)
b. Investments in unconsolidated subsidiaries and associated companies:						
(1) Direct and indirect investments in real estate ventures	RCON 5374					8.b.(1)
(2) All other investments in unconsolidated subsidiaries and associated companies	RCON .5375					8.b.(2)
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCON .2130					8.b.(3)
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus"						
	RCON .3778					9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):						
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.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts included in assets and liabilities reported in Schedule RC						
	RCON .A525					11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles¹						
	RCON .A526					12.
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)						
	RCON .A591					13.

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

¹ 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.

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.

													C370
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)													1.a.
b. To non-U.S. addressees (domicile)													1.b.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions													2.a.
b. To foreign banks													2.b.
3. Loans to finance agricultural production and other loans to farmers													3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)													4.a.
b. To non-U.S. addressees (domicile)													4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards and related plans													5.a.
b. Other (includes single payment, installment, and all student loans)													5.b.
6. Loans to foreign governments and official institutions													6.
7. All other loans													7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)													8.a.
b. Of non-U.S. addressees (domicile)													8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)													9.

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

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Schedule RC-N—Continued

												C373	◀		
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	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.		
	RCON 1658			RCON 1659			RCON 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.		
	RCON 6558			RCON 6559			RCON 6560								
3. Loans secured by real estate (sum of Memorandum items 3.a through 3.e must equal sum of Schedule RC-N, items 1.a and 1.b, above):															
a. Construction and land development	RCON 2759			RCON 2769			RCON 3492						M.3.a.		
b. Secured by farmland	RCON 3493			RCON 3494			RCON 3495						M.3.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	RCON 5398			RCON 5399			RCON 5400						M.3.c.(1)		
(2) All other loans secured by 1–4 family residential properties	RCON 5401			RCON 5402			RCON 5403						M.3.c.(2)		
d. Secured by multifamily (5 or more) residential properties	RCON 3499			RCON 3500			RCON 3501						M.3.d.		
e. Secured by nonfarm nonresidential properties	RCON 3502			RCON 3503			RCON 3504						M.3.e.		

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

Person to whom questions about the Reports of Condition and Income should be directed: C377 ◀

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

	C375			
	Bil	Mil	Thou	
Dollar Amounts in Thousands				
1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits	RCON .0030			1.a.
OR				
b. Separate amount of all unposted debits:				
(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 ¹	RCON .0032			1.b.(2)
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits	RCON .3510			2.a.
OR				
b. Separate amount of unposted credits:				
(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 ¹	RCON .3514			2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	RCON .3520			3.
4. Deposits of consolidated subsidiaries (not included in total deposits):				
a. Demand deposits of consolidated subsidiaries	RCON .2211			4.a.
b. Time and savings deposits ¹ of consolidated subsidiaries	RCON .2351			4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON .5514			4.c.
5. Not applicable				
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, item 4 or 5, column B)	RCON .2314			6.a.
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, item 4 or 5, column A or C, but not column B)	RCON .2315			6.b.
7. Unamortized premiums and discounts on time and savings deposits: ^{1, 2}				
a. Unamortized premiums	RCON .5516			7.a.
b. Unamortized discounts	RCON .5517			7.b.
8. To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during 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. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	RCON .A533			8.b.
9. Deposits in lifeline accounts	RCON .5596			9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON .8432			10.

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				
		Bil	Mil	Thou		
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:						
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis		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 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 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 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						
			YES	NO		
		RCON .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		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:						
			FDIC Cert No.			
TEXT A545		RCON A545				M.3.

Legal Title of Bank _____

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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 C380
- | | | |
|--------------|-----|----|
| RCON
6056 | YES | NO |
|--------------|-----|----|
- 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		
2. Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:									
a. Subordinated debt ¹ and intermediate term preferred stock	RCON A515								2.a.
b. Other limited-life capital instruments	RCON A516								2.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):									
a. Tier 1 capital	RCON 8274								3.a.
b. Tier 2 capital	RCON 8275								3.b.
c. Total risk-based capital	RCON 3792								3.c.
d. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets)	RCON 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)	RCON A223								3.e.
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital) ²	RCON 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 ³				
	Bil	Mil	Thou	Bil	Mil	Thou		
a. Assets recorded on the balance sheet	RCON 5163							4.a.
b. Credit equivalent amount of off-balance sheet items	RCON 3796							4.b.

¹ Exclude mandatory convertible debt reported in Schedule RC-M, item 7.
² Do not deduct excess allowance for loan and lease losses.
³ 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 ¹				
	Dollar Amounts in Thousands								
		Bil	Mil	Thou		Bil	Mil	Thou	
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	RCON .5165								5.a.
b. Credit equivalent amount of off-balance sheet items					RCON 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	RCON .3802								6.a.
b. Credit equivalent amount of off-balance sheet items					RCON 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	RCON .3804								7.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3805				7.b.
8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio ²	RCON .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)	RCON .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	RCON 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 ³ :																
a. Interest rate contracts	RCON .3809					RCON 8766					RCON 8767					M.2.a.
b. Foreign exchange contracts	RCON .3812					RCON 8769					RCON 8770					M.2.b.
c. Gold contracts	RCON .8771					RCON 8772					RCON 8773					M.2.c.
d. Other precious metals contracts	RCON .8774					RCON 8775					RCON 8776					M.2.d.
e. Other commodity contracts	RCON .8777					RCON 8778					RCON 8779					M.2.e.
f. Equity derivative contracts	RCON .A000					RCON A001					RCON A002					M.2.f.

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

² 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.

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

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

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at close of business on _____ 19____

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 column A and in all of Memorandum item 1 of Schedule RC-N 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)

C371 C372

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