



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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of Less Than \$100 Million—FFIEC 034

Report at the close of business September 30, 1997

(970930)
(RCRI 9999)

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

I, _____

Name and Title of Officer Authorized to Sign Report

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

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

Signature of Officer Authorized to Sign Report

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank that had **\$50 million or more in total assets** as of June 30, 1996, must prepare its Reports of Condition and Income either:

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

submit hard-copy forms directly to the appropriate banking agency. State member banks should return the original and one copy to the appropriate Federal Reserve District Bank. National and state nonmember banks should return the original only in the *special return address envelope provided*. If an overnight delivery system is used in lieu of the special return address envelope, return the original only to the FDIC, c/o Quality Data Systems, 2127 Espey Court, Suite 204, Crofton, MD 21114.

For this report date only, **all other banks** (i.e., banks not required to file reports in automated form) are permitted to

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, banks whose reports are filed in automated form with EDS should attach this signature page to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number [] [] [] [] [] [] [] [] [] []
(RCRI 9050)

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for
A Bank With Domestic Offices Only and Total Assets Less Than \$100 Million

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

For information or assistance, national and state nonmember banks should contact the FDIC's Call Reports Analysis Unit, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
		Mil	Thou	
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD 4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Money market deposit accounts (MMDAs)	RIAD 4509			2.a.(2)(a)
(b) Other savings deposits	RIAD 4511			2.a.(2)(b)
(c) Time deposits of \$100,000 or more	RIAD A517			2.a.(2)(c)
(d) Time deposits of less than \$100,000	RIAD A518			2.a.(2)(d)
b. Expense of federal funds purchased ¹ and securities sold under agreements to repurchase	RIAD 4180			2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	RIAD 4185			2.c.
d. Not applicable				
e. Interest on subordinated notes and debentures	RIAD 4200			2.e.
f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073			2.f.
3. Net interest income (item 1.g minus 2.f)			RIAD 4074	3.
4. Provisions:				
a. Provision for loan and lease losses			RIAD 4230	4.a.
b. Provision for allocated transfer risk			RIAD 4243	4.b.
5. Noninterest income:				
a. Service charges on deposit accounts	RIAD 4080			5.a.
b. Other noninterest income:				
(1) Other fee income	RIAD 5407			5.b.(1)
(2) All other noninterest income*	RIAD 5408			5.b.(2)
c. Total noninterest income (sum of items 5.a and 5.b)			RIAD 4079	5.c.
6. a. Realized gains (losses) on held-to-maturity securities			RIAD 3521	6.a.
b. Realized gains (losses) on available-for-sale securities			RIAD 3196	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits	RIAD 4135			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD 4217			7.b.
c. Other noninterest expense*	RIAD 4092			7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)			RIAD 4093	7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d)			RIAD 4301	8.
9. Applicable income taxes (on item 8)			RIAD 4302	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)			RIAD 4300	10.
11. Extraordinary items and other adjustments, net of income taxes*			RIAD 4320	11.
12. Net income (loss) (sum of items 10 and 11)			RIAD 4340	12.

¹ Report the expense of "term federal funds purchased" in Schedule RI, item 2.c, "Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money."
*Describe on Schedule RI-E—Explanations.

Legal Title of Bank _____

FDIC Certificate Number

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Schedule RI—Continued

Memoranda

		Dollar Amounts in Thousands					I181		
							Year-to-date		
							Mil	Thou	
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD							M.1.
2.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD							M.2.
3.	Estimated income on tax-exempt loans and leases to states and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, items 7 and 9) included in Schedule RI, items 1.a and 1.b, above (excludes income on tax-exempt securities)	RIAD							M.3.
4.	Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD						Number	M.4.
5.	Cash dividends declared during the calendar year to date (to be reported only with March, June, and September Reports of Income)	RIAD						Mil Thou	M.5.
6.	<i>To be completed by banks with \$25 million or more in total assets and with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.²</i> Interest and fee income on agricultural loans ¹ (included in item 1.a above)	RIAD							M.6.
7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ³	RIAD	CC	YY	MM	DD			M.7.
8.–10.	Not applicable								
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD						YES NO	M.11.
12.	Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income)	RIAD						Mil Thou	M.12.

¹ See instructions for loan classifications used in this schedule.
² The \$25 million asset size test and the five percent of total loans test are generally based on the total assets reported on the June 30, 1996 Report of Condition.
³ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

Schedule RI-A is to be reported with the December Report of Income.

Indicate decreases and losses in parentheses.

		Dollar Amounts in Thousands					I183		
							Mil	Thou	
1.	Total equity capital originally reported in the December 31, 1996, Reports of Condition and Income	RIAD							1.
2.	Equity capital adjustments from amended Reports of Income, net*	RIAD							2.
3.	Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD							3.
4.	Net income (loss) (must equal Schedule RI, item 12)	RIAD							4.
5.	Sale, conversion, acquisition, or retirement of capital stock, net	RIAD							5.
6.	Changes incident to business combinations, net	RIAD							6.
7.	LESS: Cash dividends declared on preferred stock	RIAD							7.
8.	LESS: Cash dividends declared on common stock	RIAD							8.
9.	Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule)	RIAD							9.
10.	Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD							10.
11.	Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD							11.
12.	Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	RIAD							12.
13.	Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28.a)	RIAD							13.

* Describe on Schedule RI-E—Explanations.

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 Leases¹

		I186						
		(Column A) Charge-offs			(Column B) Recoveries			
		Calendar year-to-date						
Dollar Amounts in Thousands			Mil	Thou		Mil	Thou	
1. Real estate loans	RIAD .4256				RIAD 4257			1.
2. Installment loans	RIAD .4258				RIAD 4259			2.
3. Credit cards and related plans	RIAD .4262				RIAD 4263			3.
4. Commercial (time and demand) and all other loans	RIAD .4264				RIAD 4265			4.
5. Lease financing receivables	RIAD .4266				RIAD 4267			5.
6. Total (sum of items 1 through 5)	RIAD .4635				RIAD 4605			6.

Memoranda

		Dollar Amounts in Thousands						
			Mil	Thou		Mil	Thou	
1. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i>								
	Agricultural loans included in part I, items 1 through 4, above	RIAD .4268			RIAD 4269			M.1.
2.–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 2 through 4, above		RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal Schedule RI-B, part I, item 1, above):								
	a. Construction and land development	RIAD 5445			RIAD 5446			M.5.a.
	b. Secured by farmland	RIAD 5447			RIAD 5448			M.5.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	RIAD .5449			RIAD 5450			M.5.c.(1)
	(2) All other loans secured by 1–4 family residential properties	RIAD .5451			RIAD 5452			M.5.c.(2)
	d. Secured by multifamily (5 or more) residential properties	RIAD 5453			RIAD 5454			M.5.d.
	e. Secured by nonfarm nonresidential properties	RIAD 5455			RIAD 5456			M.5.e.

¹ See instructions for loan classifications used in this schedule.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Part II is to be reported with the December Report of Income.

	Dollar Amounts in Thousands			
		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 6, column B above)	RIAD 4605			2.
3. LESS: Charge-offs (must equal part I, item 6, 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.)

		1995			
		Year-to-date			
			Mil	Thou	
1. All other noninterest income (from Schedule RI, item 5.b.(2))					
Report amounts that exceed 10% of Schedule RI, item 5.b.(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.b.(2):					
d.	TEXT 4461	RIAD 4461			1.d.
e.	TEXT 4462	RIAD 4462			1.e.
f.	TEXT 4463	RIAD 4463			1.f.
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.	TEXT 4464	RIAD 4464			2.e.
f.	TEXT 4467	RIAD 4467			2.f.
g.	TEXT 4468	RIAD 4468			2.g.

Schedule RI-E – Continued

		Dollar Amounts in Thousands			Year-to-date		
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"/>	RIAD 4469					3.a.(1)
	(2) Applicable income tax effect	RIAD 4486					3.a.(2)
b. (1)	<input type="text" value="TEXT 4487"/>	RIAD 4487					3.b.(1)
	(2) Applicable income tax effect	RIAD 4488					3.b.(2)
c. (1)	<input type="text" value="TEXT 4489"/>	RIAD 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"/>	RIAD 4492					4.a.
b.	<input type="text" value="TEXT 4493"/>	RIAD 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	RIAD A546					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"/>	RIAD 4496					6.a.
b.	<input type="text" value="TEXT 4497"/>	RIAD 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"/>	RIAD 4498					7.a.
b.	<input type="text" value="TEXT 4499"/>	RIAD 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"/>	RIAD 4521					8.a.
b.	<input type="text" value="TEXT 4522"/>	RIAD 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):		1198			1199		

No comment (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)

Schedule RC—Continued

		Dollar Amounts in Thousands		Mil	Thou	
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)		RCON 2200				13.a.
(1) Noninterest-bearing ¹	RCON 6631					13.a.(1)
(2) Interest-bearing	RCON 6636					13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs						
(1) Noninterest-bearing						
(2) Interest-bearing						
14. Federal funds purchased² and securities sold under agreements to repurchase		RCON 2800				14.
15. a. Demand notes issued to the U.S. Treasury		RCON 2840				15.a.
b. Trading liabilities		RCON 3548				15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):						
a. With a remaining maturity of one year or less		RCON 2332				16.a.
b. With a remaining maturity of more than one year through three years		RCON A547				16.b.
c. With a remaining maturity of more than three years		RCON A548				16.c.
17. Not applicable						
18. Bank's liability on acceptances executed and outstanding		RCON 2920				18.
19. Subordinated notes and debentures³		RCON 3200				19.
20. Other liabilities (from Schedule RC-G)		RCON 2930				20.
21. Total liabilities (sum of items 13 through 20)		RCON 2948				21.
22. Not applicable						
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus		RCON .3838				23.
24. Common stock		RCON .3230				24.
25. Surplus (exclude all surplus related to preferred stock)		RCON 3839				25.
26. a. Undivided profits and capital reserves		RCON 3632				26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities		RCON 8434				26.b.
27. Cumulative foreign currency translation adjustments						
28. a. Total equity capital (sum of items 23 through 27)		RCON 3210				28.a.
b. Losses deferred pursuant to 12 U.S.C. 1823(j)		RCON .0306				28.b.
c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 28.a and 28.b)		RCON 3559				28.c.
29. Total liabilities, equity capital, and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 21 and 28.c)		RCON .2257				29.

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 6724	M.1.
--------	--------------	------

- | | |
|--|--|
| <p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = 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 Report "term federal funds purchased" in Schedule RC, item 16, "Other borrowed money."
³ Includes limited-life preferred stock and related surplus.

Schedule RC-B—Securities

Exclude assets held for trading.

	C110												
	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		Mil	Thou		Mil	Thou		Mil	Thou		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.
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	RCON .1774			RCON 1775			RCON 1776			RCON 1777			5.
6. Equity securities:													
a. Investments in mutual funds and other equity securities with readily determinable fair values							RCON A510			RCON A511			6.a.
b. All other equity securities ¹ (includes Federal Reserve stock)							RCON 1752			RCON 1753			6.b.
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.

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-C—Continued

Part I. Continued

Memoranda

	Dollar Amounts in Thousands		
		Mil	Thou
1. Loans ¹ 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. Real estate loans	RCON 1617		M.1.a.
b. All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures)	RCON 8691		M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties with a remaining maturity or repricing frequency of: ^{2, 3}			
(1) Three months or less	RCON A564		M.2.a.(1)
(2) Over three months through 12 months	RCON A565		M.2.a.(2)
(3) Over one year through three years	RCON A566		M.2.a.(3)
(4) Over three years through five years	RCON A567		M.2.a.(4)
(5) Over five years through 15 years	RCON A568		M.2.a.(5)
(6) Over 15 years	RCON A569		M.2.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: ^{2, 4}			
(1) Three months or less	RCON A570		M.2.b.(1)
(2) Over three months through 12 months	RCON A571		M.2.b.(2)
(3) Over one year through three years	RCON A572		M.2.b.(3)
(4) Over three years through five years	RCON A573		M.2.b.(4)
(5) Over five years through 15 years	RCON A574		M.2.b.(5)
(6) Over 15 years	RCON A575		M.2.b.(6)
c. Fixed rate AND floating rate loans and leases with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a and 2.b above)	RCON A247		M.2.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties ⁵ with a REMAINING MATURITY of over five years (included in Memorandum item 2.b above)	RCON A577		M.2.d.
e. Fixed rate AND floating rate commercial and industrial loans ⁶ with a REMAINING MATURITY of over three years (included in Memorandum item 2.b above)	RCON A578		M.2.e.
3. Not applicable			
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 8, page RC-5 ⁷	RCON 2746		M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above)	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-5)	RCON 5370		M.6.

¹See instructions for loan classifications used in Memorandum item 1.

² Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

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

⁴ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 5, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 4.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 9, 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).

⁵ As defined for Schedule RC-C, part I, item 1.e.

⁶ As defined for Schedule RC-C, part I, item 4.

⁷ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-E—Deposit Liabilities

	C125								
	Transaction Accounts						Nontransaction Accounts		
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
Deposits of:									
1. Individuals, partnerships, and corporations	RCON .2201			RCON 2240			RCON 2346		
2. U.S. Government	RCON .2202			RCON 2280			RCON 2520		
3. States and political subdivisions in the U.S.	RCON .2203			RCON 2290			RCON 2530		
4. Commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)	RCON .2206			RCON 2310			RCON 2550		
5. Other depository institutions in the U.S.	RCON .2207			RCON 2312			RCON 2349		
6. Certified and official checks	RCON .2330			RCON 2330					
7. Banks in foreign countries, foreign governments, and foreign official institutions	RCON .2184			RCON 2185			RCON 2186		
8. Total (sum of items 1 through 7) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON .2215			RCON 2210			RCON 2385		

Memoranda

	Dollar Amounts in Thousands			
		Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 8, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON .6835			M.1.a.
b. Total brokered deposits	RCON .2365			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				
(1) Issued in denominations of less than \$100,000	RCON .2343			M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	RCON .2344			M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCON .A243			M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b. above)	RCON .A244			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)	RCON .5590			M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 8, column C, above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	RCON .6810			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON .0352			M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON .6648			M.2.b.
c. Total time deposits of \$100,000 or more	RCON .2604			M.2.c.
3. All NOW accounts (included in column A above)	RCON .2398			M.3.
4. Not applicable				

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Schedule RC-E—Continued

Memoranda (Continued)

		Dollar Amounts in Thousands		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			C130		
					Mil	Thou	
1.	Income earned, not collected on loans ¹	RCON 2164					1.
2.	Net deferred tax assets ²	RCON 2148					2.
3.	Interest-only strips receivable (not in the form of a security)³ on:						
a.	Mortgage loans	RCON A519					3.a.
b.	Other financial assets	RCON A520					3.b.
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCON 2168					4.
a.	TEXT 3549	RCON 3549					4.a.
b.	TEXT 3550	RCON 3550					4.b.
c.	TEXT 3551	RCON 3551					4.c.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 11)	RCON 2160					5.

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

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands			C135		
					Mil	Thou	
1.	a. Interest accrued and unpaid on deposits ⁴	RCON 3645					1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON 3646					1.b.
2.	Net deferred tax liabilities ²	RCON 3049					2.
3.	Minority interest in consolidated subsidiaries	RCON 3000					3.
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCON 2938					4.
a.	TEXT 3552	RCON 3552					4.a.
b.	TEXT 3553	RCON 3553					4.b.
c.	TEXT 3554	RCON 3554					4.c.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCON 2930					5.

¹ Report income earned, not collected on securities (and on other assets) in item 4 of Schedule RC-F.

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

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

⁴ For savings banks, include "dividends" accrued and unpaid on deposits.

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Schedule RC-K – Quarterly Averages¹

	C155		
	Mil	Thou	
Dollar Amounts in Thousands			
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON 3381		1.
2. a. U.S. Treasury securities, U.S. Government agency obligations, and other debt securities ⁴ (excluding securities issued by states and political subdivisions in the U.S.)	RCON 3649		2.a.
b. Equity securities ⁵ (includes investments in mutual funds and Federal Reserve stock)	RCON 3648		2.b.
3. Securities issued by states and political subdivisions in the U.S. ⁴	RCON 3383		3.
4. Federal funds sold and securities purchased under agreements to resell	RCON 3365		4.
5. Loans ^{2,3} :			
a. Total loans, net of unearned income (<i>to be completed only by those banks with less than \$25 million in total assets</i>)	RCON 3360		5.a.
The following four items are to be completed only by those banks with \$25 million or more in total assets.			
b. Real estate loans	RCON 3286		5.b.
c. Installment loans	RCON 3287		5.c.
d. Credit cards and related plans	RCON 3288		5.d.
e. Commercial (time and demand) and all other loans	RCON 3289		5.e.
6. Lease financing receivables (net of unearned income)	RCON 3484		6.
7. Total assets ⁶	RCON 3368		7.
LIABILITIES			
8. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485		8.
9. Nontransaction accounts:			
a. Money market deposit accounts (MMDAs)	RCON 3486		9.a.
b. Other savings deposits	RCON 3487		9.b.
c. Time deposits of \$100,000 or more	RCON A514		9.c.
d. Time deposits of less than \$100,000	RCON A529		9.d.
10. Federal funds purchased and securities sold under agreements to repurchase	RCON 3353		10.

Memorandum

	C155		
	Mil	Thou	
Dollar Amounts in Thousands			
1. <i>To be completed by banks with \$25 million or more in total assets and with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> ³			
Agricultural loans included in items 5.b through 5.e above	RCON 3379		M.1.

¹ For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter). In addition, averages of four month-end figures (the last day of the preceding quarter and of each month of the currently-reported quarter) are allowed for items 2, 3, 5.a through 5.e, 6, 7, and Memorandum item 1.

² See instructions for loan classifications used in this schedule.

³ The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 1996** Report of Condition.

⁴ Quarterly averages for all debt securities should be based on amortized cost.

⁵ Quarterly averages for all equity securities should be based on historical cost.

⁶ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands			C160		
					Mil	Thou	
1.	Unused commitments:						
a.	Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	RCON					1.a.
b.	Credit card lines	RCON					1.b.
c.	Commercial real estate, construction, and land development:						
(1)	Commitments to fund loans secured by real estate	RCON					1.c.(1)
(2)	Commitments to fund loans not secured by real estate	RCON					1.c.(2)
d.	Securities underwriting	RCON					1.d.
e.	Other unused commitments	RCON					1.e.
2.	Financial standby letters of credit ¹	RCON					2.
a.	Amount of financial standby letters of credit conveyed to others	RCON					2.a.
3.	Performance standby letters of credit ¹	RCON					3.
a.	Amount of performance standby letters of credit conveyed to others	RCON					3.a.
4.	Commercial and similar letters of credit ¹	RCON					4.
5.	Not applicable						
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank	RCON					6.
7.	Securities borrowed	RCON					7.
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON					8.
9.	Financial assets transferred with recourse that have been treated as sold for Call Report purposes:						
a.	First lien 1-to-4 family residential mortgage loans:						
(1)	Outstanding principal balance of mortgages transferred as of the report date	RCON					9.a.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date	RCON					9.a.(2)
b.	Other financial assets (excluding small business obligations reported in item 9.c):						
(1)	Outstanding principal balance of assets transferred as of the report date	RCON					9.b.(1)
(2)	Amount of recourse exposure on these assets as of the report date	RCON					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	RCON					9.c.(1)
(2)	Amount of retained recourse on these obligations as of the report date	RCON					9.c.(2)
10.	Notional amount of credit derivatives:						
a.	Credit derivatives on which the reporting bank is the guarantor	RCON					10.a.
b.	Credit derivatives on which the reporting bank is the beneficiary	RCON					10.b.
11.	Spot foreign exchange contracts	RCON					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.a, "Total equity capital")	RCON					12.
a.	TEXT 3555	RCON					12.a.
b.	TEXT 3556	RCON					12.b.
c.	TEXT 3557	RCON					12.c.
d.	TEXT 3558	RCON					12.d.

¹ Do not report letters of credit as "contra" items in "Other assets" (Schedule RC-F) and "Other liabilities" (Schedule RC-G).

Schedule RC-M—Memoranda

		C165	
Dollar Amounts in Thousands		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	RCON 6165	Number	
2. Not applicable			
3. a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule RC, item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of collection)			
	RCON 0050		
b. Currency and coin (included in Schedule RC, item 1.a)	RCON 0080		
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. Not applicable			
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		
8. a. Other real estate owned:			
(1) Direct and indirect investments in real estate ventures	RCON 5372		
(2) All other real estate owned:			
(a) Construction and land development	RCON 5508		
(b) Farmland	RCON 5509		
(c) 1–4 family residential properties	RCON 5510		
(d) Multifamily (5 or more) residential properties	RCON 5511		
(e) Nonfarm nonresidential properties	RCON 5512		
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7)	RCON 2150		
b. Investments in unconsolidated subsidiaries and associated companies:			
(1) Direct and indirect investments in real estate ventures	RCON 5374		
(2) All other investments in unconsolidated subsidiaries and associated companies	RCON 5375		
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8)	RCON 2130		

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Schedule RC-M – Continued

	Dollar Amounts in Thousands			
		Mil	Thou	
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.

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

¹Exclude 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,¹ Leases, and Other Assets

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.

	C170									
	(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			
		Mil	Thou		Mil	Thou		Mil	Thou	
Dollar Amounts in Thousands										
1. Real estate loans	RCON .1210			RCON 1211			RCON 1212			1.
2. Installment loans	RCON .1214			RCON 1215			RCON 1216			2.
3. Credit cards and related plans	RCON .1218			RCON 1219			RCON 1220			3.
4. Commercial (time and demand) and all other loans	RCON .1222			RCON 1223			RCON 1224			4.
5. Lease financing receivables	RCON .1226			RCON 1227			RCON 1228			5.
6. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON .3505			RCON 3506			RCON 3507			6.

Amounts reported in items 1 through 5 above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 7 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 5.

	Mil	Thou	Mil	Thou	Mil	Thou				
7. Loans and leases reported in items 1 through 5 above which are wholly or partially guaranteed by the U.S. Government	RCON 5612			RCON 5613			RCON 5614			7.
a. Guaranteed portion of loans and leases included in item 7 above	RCON 5615			RCON 5616			RCON 5617			7.a.

Memoranda

	C173									
	(Column A)			(Column B)			(Column C)			
		Mil	Thou		Mil	Thou		Mil	Thou	
Dollar Amounts in Thousands										
1. Restructured loans and leases included in Schedule RC-N, items 1 through 5, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	RCON .1658			RCON 1659			RCON 1661			M.1.
2. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:</i> Agricultural loans included in Schedule RC-N, items 1 through 4, above	RCON 1230			RCON 1231			RCON 1232			M.2.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 2 through 4, above	RCON .5421			RCON 5422			RCON 5423			M.3.
4. Real estate loans (sum of Memorandum items 4.a through 4.e must equal Schedule RC-N, item 1, above):										
a. Construction and land development	RCON .5424			RCON 5425			RCON 5426			M.4.a.
b. Secured by farmland	RCON .5427			RCON 5428			RCON 5429			M.4.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 .5430			RCON 5431			RCON 5432			M.4.c.(1)
(2) All other loans secured by 1–4 family residential properties	RCON .5433			RCON 5434			RCON 5435			M.4.c.(2)
d. Secured by multifamily (5 or more) residential properties	RCON 5436			RCON 5437			RCON 5438			M.4.d.
e. Secured by nonfarm nonresidential properties	RCON .5439			RCON 5440			RCON 5441			M.4.e.

¹ See instructions for loan classifications used in this schedule.

Schedule RC-O – Continued

		Dollar Amounts in Thousands				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				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	
b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure							Mil Thou	
							RCON 5597	
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.

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

C177

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:20%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; font-size: small;">FDIC Certificate Number</td> <td style="width:20%; text-align: center; font-size: x-large;">C-700</td> <td style="width:20%; text-align: center; font-size: x-large;">◀</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	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)