

Federal Financial Institutions Examination Council



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

1

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 December 31, 1997

(971231)
(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 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.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, 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

Table of Contents

Signature Page	Cover	Report of Condition
Report of Income		Schedule RC—Balance Sheet RC-1, 2
Schedule RI—Income Statement	RI-1, 2, 3	Schedule RC-B—Securities RC-3, 4
Schedule RI-A—Changes in Equity Capital	RI-3	Schedule RC-C—Loans and Lease Financing Receivables:
Schedule RI-B—Charge-offs and Recoveries and Changes in Allowance for Loan and Lease Losses	RI-4, 5	Part I. Loans and Leases RC-5, 6
Schedule RI-E—Explanations	RI-5, 6	Part II. Loans to Small Businesses and Small Farms (included in the forms for June 30 only) RC-6a, 6b
		Schedule RC-E—Deposit Liabilities RC-7, 8
		Schedule RC-F—Other Assets RC-9
		Schedule RC-G—Other Liabilities RC-9
		Schedule RC-K—Quarterly Averages RC-10
		Schedule RC-L—Off-Balance Sheet Items RC-11, 12
		Schedule RC-M—Memoranda RC-13, 14
		Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets RC-15
		Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments RC-16, 17
		Schedule RC-R—Regulatory Capital RC-18, 19
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income RC-20
		Special Report (to be completed by all banks)

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

	Year-to-date			
	Dollar Amounts in Thousands			
		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 purchased¹ 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
4. Provisions:				
a. Provision for loan and lease losses				RIAD 4230
b. Provision for allocated transfer risk				RIAD 4243
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
6. a. Realized gains (losses) on held-to-maturity securities				RIAD 3521
b. Realized gains (losses) on available-for-sale securities				RIAD 3196
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
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
9. Applicable income taxes (on item 8)				RIAD 4302
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)				RIAD 4300
11. Extraordinary items and other adjustments, net of income taxes*				RIAD 4320
12. Net income (loss) (sum of items 10 and 11)				RIAD 4340

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

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 4513					M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD 8431					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 4313					M.3.
4. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD 4150	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 4475		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.</i> ² Interest and fee income on agricultural loans ¹ (included in item 1.a above)	RIAD 4251					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 9106	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 A530	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 4772		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.

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands					I183
						Year-to-date
			Mil	Thou		
1. Total equity capital originally reported in the December 31, 1996, Reports of Condition and Income	RIAD 3215					1.
2. Equity capital adjustments from amended Reports of Income, net*	RIAD 3216					2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD 3217					3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD 4340					4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	RIAD 4346					5.
6. Changes incident to business combinations, net	RIAD 4356					6.
7. LESS: Cash dividends declared on preferred stock	RIAD 4470					7.
8. LESS: Cash dividends declared on common stock	RIAD 4460					8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule)	RIAD 4411					9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD 4412					10.
11. Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD 8433					11.
12. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	RIAD 4415					12.
13. Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28.a)	RIAD 3210					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

		1186						
		(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.)

		Dollar Amounts in Thousands			
		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 <input type="checkbox"/> (RIAD 4769)								
Other explanations (please type or print clearly):								
<small>(TEXT 4769)</small>								

Legal Title of Bank = _____

City = _____

State = _____ Zip Code = _____

FDIC Certificate Number =

Consolidated Report of Condition for Insured Commercial = and State-Chartered Savings Banks for December 31, 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 =

		C100		
		Mil =	Thou =	
		Dollar Amounts in Thousands =		
ASSETS =				
1. Cash and balances due from depository institutions: =				
a. Noninterest-bearing balances and currency and coin ^{1,2}	RCON =	0081 =	=	1. a. =
b. Interest-bearing balances ³	RCON =	0071 =		1. b. =
2. Securities: =				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON =	1754 =		2. a. =
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON =	1773 =		2. b. =
3. Federal funds sold ⁴ and securities purchased under agreements to resell				
	RCON =	1350 =		3. =
4. Loans and lease financing receivables: =				
a. Loans and leases, net of unearned income (from Schedule RC-C)	RCON =	2122 =		4. a. =
b. LESS: Allowance for loan and lease losses	RCON =	3123 =		4. b. =
c. LESS: Allocated transfer risk reserve	RCON =	3128 =		4. c. =
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a = minus 4.b and 4.c)	RCON =	2125 =		4. d. =
5. Trading assets				
	RCON =	3545 =		5. =
6. Premises and fixed assets (including capitalized leases)				
	RCON =	2145 =		6. =
7. Other real estate owned (from Schedule RC-M)				
	RCON =	2150 =		7. =
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)				
	RCON =	2130 =		8. =
9. Customers' liability to this bank on acceptances outstanding				
	RCON =	2155 =		9. =
10. Intangible assets (from Schedule RC-M)				
	RCON =	2143 =		10. =
11. Other assets (from Schedule RC-F)				
	RCON =	2160 =		11. =
12. a. Total assets (sum of items 1 through 11)				
	RCON =	2170 =		12. a. =
b. Losses deferred pursuant to 12 U.S.C. 1823(j)	RCON =	0306 =		12. b. =
c. Total assets and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 12.a and 12.b)	RCON =	0307 =		12. c. =

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

² The amount reported in this item must be greater than or equal to the sum of Schedule RC-M, items 3.a and 3.b. =

³ Includes time certificates of deposit not held for trading. =

⁴ Report "term federal funds sold" in Schedule RC, item 4.a, "Loans and leases, net of unearned income," and in Schedule RC-C, part I. =

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 =			13.a. =
(1) Noninterest-bearing ¹	RCON =					13.a.(1) =
(2) Interest-bearing	RCON =					13.a.(2) =
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs						
(1) Noninterest-bearing						
(2) Interest-bearing						
14. Federal funds purchased ² and securities sold under agreements to repurchase			RCON =			14. =
15. a. Demand notes issued to the U.S. Treasury			RCON =			15.a. =
b. Trading liabilities			RCON =			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 =			16.a. =
b. With a remaining maturity of more than one year through three years			RCON =			16.b. =
c. With a remaining maturity of more than three years			RCON =			16.c. =
17. Not applicable =						
18. Bank's liability on acceptances executed and outstanding			RCON =			18. =
19. Subordinated notes and debentures ³			RCON =			19. =
20. Other liabilities (from Schedule RC-G)			RCON =			20. =
21. Total liabilities (sum of items 13 through 20)			RCON =			21. =
22. Not applicable =						
EQUITY CAPITAL =						
23. Perpetual preferred stock and related surplus			RCON =			23. =
24. Common stock			RCON =			24. =
25. Surplus (exclude all surplus related to preferred stock)			RCON =			25. =
26. a. Undivided profits and capital reserves			RCON =			26.a. =
b. Net unrealized holding gains (losses) on available-for-sale securities			RCON =			26.b. =
27. Cumulative foreign currency translation adjustments						
28. a. Total equity capital (sum of items 23 through 27)			RCON =			28.a. =
b. Losses deferred pursuant to 12 U.S.C. 1823(j)			RCON =			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 =			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 =			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 =	
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 = .0271 =			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. =

Legal Title of Bank = _____

FDIC Certificate Number =

Schedule RC-B—Continued =

Memoranda =

Dollar Amounts in Thousands =

	C112		←
	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 6, 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 6, 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 6, = column C, must equal Schedule RC-B, item 4.b, sum of columns A and D. =

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) =	Mil = Thou =		Mil = Thou =
Dollar Amounts in Thousands =						
Deposits of: =						
1. Individuals, partnerships, and corporations	RCN = .2207	RCN = 2240	RCN = 2346			1. =
2. U.S. Government	RCN = .2292	RCN = 2280	RCN = 2520			2. =
3. States and political subdivisions in the U.S.	RCN = .2283	RCN = 2290	RCN = 2530			3. =
4. Commercial banks in the U.S. (including U.S. branches and = agencies of foreign banks)	RCN = .2296	RCN = 2310	RCN = 2550			4. =
5. Other depository institutions in the U.S.	RCN = .2297	RCN = 2312	RCN = 2349			5. =
6. Certified and official checks	RCN = .2339	RCN = 2330				6. =
7. Banks in foreign countries, foreign governments, and foreign = official institutions	RCN = .2184	RCN = 2185	RCN = 2186			7. =
8. Total (sum of items 1 through 7) (sum of columns A and C = must equal Schedule RC, item 13.a)	RCN = .2215	RCN = 2210	RCN = 2385			8. =

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	RCN = 6835	=		M.1.a. =
b. Total brokered deposits	RCN = 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	RCN = 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	RCN = 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)	RCN = 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)	RCN = 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)	RCN = 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)	RCN = 6810			M.2.a.(1) =
(2) Other savings deposits (excludes MMDAs)	RCN = 0352			M.2.a.(2) =
b. Total time deposits of less than \$100,000	RCN = 6648			M.2.b. =
c. Total time deposits of \$100,000 or more	RCN = 2604			M.2.c. =
3. All NOW accounts (included in column A above)	RCN = 2398			M.3. =
4. Not applicable =				

Legal Title of Bank = _____

FDIC Certificate Number =

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		C130		
				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. =

Legal Title of Bank = _____

FDIC Certificate Number =

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 (to be completed only by those banks with less than \$25 million in total assets)	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 =				
		Dollar Amounts in Thousands =		
		Mil = Thou =		
1. 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. 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. =

		C160		
		Mil = Thou =		
Dollar Amounts in Thousands =				
1. Unused commitments: =				
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	RCON = 3814 =	=		1.a. =
b. Credit card lines	RCON = 3815 =	=		1.b. =
c. Commercial real estate, construction, and land development: =				
(1) Commitments to fund loans secured by real estate	RCON = 3816 =			1.c.(1) =
(2) Commitments to fund loans not secured by real estate	RCON = 6550 =			1.c.(2) =
d. Securities underwriting	RCON = 3817 =			1.d. =
e. Other unused commitments	RCON = 3818 =			1.e. =
2. Financial standby letters of credit ¹	RCON = 3819 =			2. =
a. Amount of financial standby letters of credit conveyed to others	RCON = 3820 =			2.a. =
3. Performance standby letters of credit ¹	RCON = 3821 =			3. =
a. Amount of performance standby letters of credit conveyed to others	RCON = 3822 =			3.a. =
4. Commercial and similar letters of credit ¹	RCON = 3411 =			4. =
5. Not applicable =				
6. Participations in acceptances (as described in the instructions) acquired by the reporting = (nonaccepting) bank	RCON = 3429 =			6. =
7. Securities borrowed	RCON = 3432 =			7. =
8. Securities lent (including customers’ securities lent where the customer is indemnified against = loss by the reporting bank)	RCON = 3433 =			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 = A521 =			9.a.(1) =
(2) Amount of recourse exposure on these mortgages as of the report date	RCON = A522 =			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 = A523 =			9.b.(1) =
(2) Amount of recourse exposure on these assets as of the report date	RCON = A524 =			9.b.(2) =
c. Small business obligations transferred with recourse under Section 208 of the Riegle = Community Development and Regulatory Improvement Act of 1994: =				
(1) Outstanding principal balance of small business obligations transferred as of the = report date	RCON = A249 =			9.c.(1) =
(2) Amount of retained recourse on these obligations as of the report date	RCON = A250 =			9.c.(2) =
10. Notional amount of credit derivatives:				
a. Credit derivatives on which the reporting bank is the guarantor	RCON = A534 =			10.a. =
b. Credit derivatives on which the reporting bank is the beneficiary	RCON = A535 =			10.b. =
11. Spot foreign exchange contracts	RCON = 8765 =			11. =
12. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe = each component of this item over 25% of Schedule RC, item 28.a, “Total equity capital”)	RCON = 3430 =			12. =
a. TEXT = 3555 =	RCON = 3555 =			12.a. =
b. TEXT = 3556 =	RCON = 3556 =			12.b. =
c. TEXT = 3557 =	RCON = 3557 =			12.c. =
d. TEXT = 3558 =	RCON = 3558 =			12.d. =

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

Legal Title of Bank = _____

FDIC Certificate Number = _____

Schedule RC-L – Continued =

		Dollar Amounts in Thousands =		Mil = Thou =		
13. All other off-balance sheet assets (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 = 5591 =				13. =
a.	TEXT = 5592 =	RCON = 5592 =				13.a. =
b.	TEXT = 5593 =	RCON = 5593 =				13.b. =
c.	TEXT = 5594 =	RCON = 5594 =				13.c. =
d.	TEXT = 5595 =	RCON = 5595 =				13.d. =

		C161				
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 =		Mil = Thou	Mil = Thou	Mil = Thou	Mil = Thou	
14. Gross amounts (e.g., notional amounts) (for each = column, sum of items 14.a through 14.e = must equal sum of items 15, 16.a, and 16.b): =						
a.	Futures contracts	RCON = 8693 =	RCON = 8694 =	RCON = 8695 =	RCON = 8696 =	14.a. =
b.	Forward contracts	RCON = 8697 =	RCON = 8698 =	RCON = 8699 =	RCON = 8700 =	14.b. =
c. Exchange-traded option contracts: =						
	(1) Written options	RCON = 8701 =	RCON = 8702 =	RCON = 8703 =	RCON = 8704 =	14.c.(1) =
	(2) Purchased options	RCON = 8705 =	RCON = 8706 =	RCON = 8707 =	RCON = 8708 =	14.c.(2) =
d. Over-the-counter option contracts: =						
	(1) Written options	RCON = 8709 =	RCON = 8710 =	RCON = 8711 =	RCON = 8712 =	14.d.(1) =
	(2) Purchased options	RCON = 8713 =	RCON = 8714 =	RCON = 8715 =	RCON = 8716 =	14.d.(2) =
e.	Swaps	RCON = 3450 =	RCON = 3826 =	RCON = 8719 =	RCON = 8720 =	14.e. =
15. Total gross notional amount of derivative = contracts held for trading		RCON = A126 =	RCON = A127 =	RCON = 8723 =	RCON = 8724 =	15. =
16. Gross notional amount of derivative contracts = held for purposes other than trading: =						
a.	Contracts marked to market	RCON = 8725 =	RCON = 8726 =	RCON = 8727 =	RCON = 8728 =	16.a. =
b.	Contracts not marked to market	RCON = 8729 =	RCON = 8730 =	RCON = 8731 =	RCON = 8732 =	16.b. =
c.	Interest rate swaps where the bank has agreed to pay a fixed rate	RCON = A589 =				16.c. =

Memoranda =

		Dollar Amounts in Thousands =		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 = 8833 =				M.3. =

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 =	1.a. =
b.	Number of executive officers, directors, and principal shareholders to whom the = amount of all extensions of credit by the reporting bank (including extensions of = credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent = Number = of total capital as defined for this purpose in agency regulations	RCON = 6165 =	1.b. =
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 =	3.a. =
	b. Currency and coin (included in Schedule RC, item 1.a)	RCON = 0080 =	3.b. =
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 =	4.a. =
b.	Mortgages serviced under a FHLMC contract: =		
	(1) Serviced with recourse to servicer	RCON = 5501 =	4.b.(1) =
	(2) Serviced without recourse to servicer	RCON = 5502 =	4.b.(2) =
c.	Mortgages serviced under a FNMA contract: =		
	(1) Serviced under a regular option contract	RCON = 5503 =	4.c.(1) =
	(2) Serviced under a special option contract	RCON = 5504 =	4.c.(2) =
d.	Mortgages serviced under other servicing contracts	RCON = 5505 =	4.d. =
5.	Not applicable =		
6.	Intangible assets: =		
a.	Mortgage servicing assets	RCON = 3164 =	6.a. =
	(1) Estimated fair value of mortgage servicing assets	RCON = A590 =	6.a.(1) =
b.	Other identifiable intangible assets: =		
	(1) Purchased credit card relationships	RCON = 5506 =	6.b.(1) =
	(2) All other identifiable intangible assets	RCON = 5507 =	6.b.(2) =
c.	Goodwill	RCON = 3163 =	6.c. =
d.	Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10)	RCON = 2143 =	6.d. =
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 =	6.e. =
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to = redeem the debt	RCON = 3295 =	7. =
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) =

Legal Title of Bank = _____

FDIC Certificate Number =

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 = .3429 =			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. =

	Dollar Amounts in Thousands =	Mil =	Thou =	
Memorandum =				
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 =			
	Dollar Amounts in Thousands =			Dollar Amounts in Thousands =			Dollar Amounts in Thousands =			
	Mil =	Thou =	Mil =	Thou =	Mil =	Thou =	Mil =	Thou =		
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) = Past due = 30 through 89 = days and still = accruing =			(Column B) = Past due 90 = days or more = and still = accruing =			(Column C) = Nonaccrual =			
	Dollar Amounts in Thousands =			Dollar Amounts in Thousands =			Dollar Amounts in Thousands =			
	Mil =	Thou =	Mil =	Thou =	Mil =	Thou =	Mil =	Thou =		
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. =

Legal Title of Bank = _____

FDIC Certificate Number =

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

		C175		
		Dollar Amounts in Thousands =		
		Mil =	Thou =	
1. Unposted debits (see instructions): =				
a. Actual amount of all unposted debits	RCON = 0030 =	=		1. a. =
OR				
b. Separate amount of 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 =		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 = .2782 =	=		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 = .2770 =	=		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	RCON = 6861 =		YES = NO =	M.2.a. =
b.	If the box marked YES has been checked, report the estimate of uninsured deposits = determined by using your bank's method or procedure	RCON = 5597 =	=	Mil = Thou =	M.2.b. =
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
	TEXT = A545 =	FDIC Cert No. =	RCON = A545 =	=	M.3. =

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

C177

Legal Title of Bank = _____

FDIC Certificate Number = _____

Schedule RC-R—Regulatory Capital =

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

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

C180	
YES	NO
RCON = 6056 =	RCON = 6056 =

 1. =

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

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

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

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

	Dollar Amounts in Thousands =	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 =	=		2.a. =
b. Other limited-life capital instruments	RCON =	=		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 =	=		3.a. =
b. Tier 2 capital	RCON =	=		3.b. =
c. Total risk-based capital	RCON =	=		3.c. =
d. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross = risk-weighted assets)	RCON =	=		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 =	=		3.e. =
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 7, less all assets = deducted from Tier 1 capital) ²	RCON =	=		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.

	Mil =	Thou =	
4. Assets and credit equivalent amounts of off-balance sheet items assigned to = the Zero percent risk category: =			
a. Assets recorded on the balance sheet	RCON =	=	4.a. =
b. Credit equivalent amount of off-balance sheet items	RCON =	=	4.b. =

(Column A) = Assets = Recorded = on the = Balance Sheet =	(Column B) = Credit Equiv- = alent Amount = of Off-Balance = Sheet Items ³ =
Mil =	Thou =
RCON = 5763 =	RCON = 3796 =

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. =

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 <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> <td style="width:10%; border: 1px solid black;"> </td> </tr> </table> 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: 9 ¾ % = 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) =