

**Federal Financial Institutions Examination Council**



**1**

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

**Consolidated Reports of Condition and Income for  
A Bank With Domestic Offices Only and  
Total Assets of \$300 Million or More—FFIEC 032**

**Report at the close of business September 30, 1998**

(19980930)  
(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

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.

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

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Officer Authorized to Sign Report

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

**Submission of Reports**

(if other than EDS) must transmit the bank's computer data file to EDS.

Each bank must prepare its Reports of Condition and Income either:

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

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or

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.

- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party

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 of \$300 Million or More

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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 Section, 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.

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

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

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

## Consolidated Report of Income for the period January 1, 1998–September 30, 1998

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

### Schedule RI—Income Statement

|   | Dollar Amounts in Thousands | 1380 |     |            |
|---|-----------------------------|------|-----|------------|
|   |                             | Bil  | Mil | Thou       |
| <b>1. Interest income:</b>  |                             |      |     |            |
| <b>a. Interest and fee income on loans:</b>   |                             |      |     |            |
| (1) Loans secured by real estate .....  | RIAD<br>.4011               |      |     | 1.a.(1)    |
| (2) Loans to finance agricultural production and other loans to farmers .....                             | RIAD<br>.4024               |      |     | 1.a.(2)    |
| (3) Commercial and industrial loans.....  | RIAD<br>.4012               |      |     | 1.a.(3)    |
| (4) Loans to individuals for household, family, and other personal expenditures:                          |                             |      |     |            |
| (a) Credit cards and related plans .....  | RIAD<br>.4054               |      |     | 1.a.(4)(a) |
| (b) Other .....   | RIAD<br>.4055               |      |     | 1.a.(4)(b) |
| (5) Loans to foreign governments and official institutions .....  | RIAD<br>.4056               |      |     | 1.a.(5)    |
| (6) Obligations (other than securities and leases) of states and political subdivisions<br>in the U.S.:   |                             |      |     |            |
| (a) Taxable obligations .....   | RIAD<br>.4503               |      |     | 1.a.(6)(a) |
| (b) Tax-exempt obligations .....  | RIAD<br>.4504               |      |     | 1.a.(6)(b) |
| (7) All other loans .....   | RIAD<br>.4058               |      |     | 1.a.(7)    |
| <b>b. Income from lease financing receivables:</b>  |                             |      |     |            |
| (1) Taxable leases .....  | RIAD<br>.4505               |      |     | 1.b.(1)    |
| (2) Tax-exempt leases .....   | RIAD<br>.4307               |      |     | 1.b.(2)    |
| <b>c. Interest income on balances due from depository institutions<sup>1</sup> .....</b>                  | RIAD<br>.4115               |      |     | 1.c.       |
| <b>d. Interest and dividend income on securities:</b>   |                             |      |     |            |
| (1) U.S. Treasury securities and U.S. Government agency obligations .....                                 | RIAD<br>.4027               |      |     | 1.d.(1)    |
| (2) Securities issued by states and political subdivisions in the U.S.:                                   |                             |      |     |            |
| (a) Taxable securities .....  | RIAD<br>.4506               |      |     | 1.d.(2)(a) |
| (b) Tax-exempt securities .....   | RIAD<br>.4507               |      |     | 1.d.(2)(b) |
| (3) Other domestic debt securities .....  | RIAD<br>.3657               |      |     | 1.d.(3)    |
| (4) Foreign debt securities .....   | RIAD<br>.3658               |      |     | 1.d.(4)    |
| (5) Equity securities (including investments in mutual funds) .....                                       | RIAD<br>.3659               |      |     | 1.d.(5)    |
| <b>e. Interest income from trading assets .....</b>   | RIAD<br>.4069               |      |     | 1.e.       |
| <b>f. Interest income on federal funds sold and securities purchased under agreements to resell .....</b> | RIAD<br>.4020               |      |     | 1.f.       |
| <b>g. Total interest income (sum of items 1.a through 1.f) .....</b>                                      | RIAD<br>.4107               |      |     | 1.g.       |

<sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

| Dollar Amounts in Thousands  | Year-to-date |     |      |            |
|--|--------------|-----|------|------------|
|  | Bil          | 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 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) .....  |              |     |      | 3.         |
| 4. Provisions:   |              |     |      |            |
| a. Provision for credit losses .....   |              |     |      | 4.a.       |
| b. Provision for allocated transfer risk .....   |              |     |      | 4.b.       |
| 5. Noninterest income:   |              |     |      |            |
| a. Income from fiduciary activities .....  | RIAD 4070    |     |      | 5.a.       |
| b. Service charges on deposit accounts .....   | RIAD 4080    |     |      | 5.b.       |
| c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d) .....   | RIAD A220    |     |      | 5.c.       |
| d.—e. Not applicable   |              |     |      |            |
| f. Other noninterest income:   |              |     |      |            |
| (1) Other fee income .....   | RIAD 5407    |     |      | 5.f.(1)    |
| (2) All other noninterest income* .....  | RIAD 5408    |     |      | 5.f.(2)    |
| g. Total noninterest income (sum of items 5.a through 5.f) .....   |              |     |      | 5.g.       |
| 6. a. Realized gains (losses) on held-to-maturity securities .....   |              |     |      | 6.a.       |
| b. Realized gains (losses) on available-for-sale securities .....  |              |     |      | 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) .....  |              |     |      | 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.g, 6.a, 6.b, and 7.d) ... |              |     |      | 8.         |
| 9. Applicable income taxes (on item 8) .....   |              |     |      | 9.         |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9) .....  |              |     |      | 10.        |
| 11. Extraordinary items and other adjustments, net of income taxes* .....  |              |     |      | 11.        |
| 12. Net income (loss) (sum of items 10 and 11) .....   |              |     |      | 12.        |

\*Describe on Schedule RI-E—Explanations.

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

FDIC Certificate Number

## Schedule RI—Continued

Memoranda

|       |  | 1381                        |        |     |      |        |      |
|-------|--|-----------------------------|--------|-----|------|--------|------|
|       |  | Year-to-date                |        |     |      |        |      |
|       |  | Dollar Amounts in Thousands |        |     |      |        |      |
|       |  |                             | Bil    | 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<br>4513                |        |     |      | M.1.   |      |
| 2.    | Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....   | RIAD<br>8431                |        |     |      | M.2.   |      |
| 3.    | Not applicable   |                             |        |     |      |        |      |
| 4.    | Number of full-time equivalent employees at end of current period (round to nearest whole number) .....  | RIAD<br>4150                | Number |     |      | M.4.   |      |
| 5.–6. | Not applicable   |                             |        |     |      |        |      |
| 7.    | If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>1</sup> ..... | RIAD<br>9106                | CC     | YY  | MM   | DD     | M.7. |
| 8.    | Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):                   |                             | Bil    | Mil | Thou |        |      |
| a.    | Interest rate exposures .....  | RIAD<br>8757                |        |     |      | M.8.a. |      |
| b.    | Foreign exchange exposures .....   | RIAD<br>8758                |        |     |      | M.8.b. |      |
| c.    | Equity security and index exposures .....  | RIAD<br>8759                |        |     |      | M.8.c. |      |
| d.    | Commodity and other exposures .....  | RIAD<br>8760                |        |     |      | M.8.d. |      |
| 9.    | Impact on income of off-balance sheet derivatives held for purposes other than trading:  |                             |        |     |      |        |      |
| a.    | Net increase (decrease) to interest income .....   | RIAD<br>8761                |        |     |      | M.9.a. |      |
| b.    | Net (increase) decrease to interest expense .....  | RIAD<br>8762                |        |     |      | M.9.b. |      |
| c.    | Other (noninterest) allocations .....  | RIAD<br>8763                |        |     |      | M.9.c. |      |
| 10.   | Credit losses on off-balance sheet derivatives (see instructions) .....  | RIAD<br>A251                |        |     |      | M.10.  |      |
| 11.   | Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....   | RIAD<br>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<br>4772                | Bil    | Mil | Thou | M.12.  |      |

<sup>1</sup> For example, a bank acquired on June 1, 1997, would report 19970601.

## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

|     |  | 1383                        |     |     |      |     |
|-----|--|-----------------------------|-----|-----|------|-----|
|     |  | Dollar Amounts in Thousands |     |     |      |     |
|     |  |                             | Bil | Mil | Thou |     |
| 1.  | Total equity capital originally reported in the December 31, 1997, Reports of Condition and Income .....           | RIAD<br>3215                |     |     |      | 1.  |
| 2.  | Equity capital adjustments from amended Reports of Income, net* .....  | RIAD<br>3216                |     |     |      | 2.  |
| 3.  | Amended balance end of previous calendar year (sum of items 1 and 2) .....   | RIAD<br>3217                |     |     |      | 3.  |
| 4.  | Net income (loss) (must equal Schedule RI, item 12) .....  | RIAD<br>4340                |     |     |      | 4.  |
| 5.  | Sale, conversion, acquisition, or retirement of capital stock, net .....   | RIAD<br>4346                |     |     |      | 5.  |
| 6.  | Changes incident to business combinations, net .....   | RIAD<br>4356                |     |     |      | 6.  |
| 7.  | LESS: Cash dividends declared on preferred stock .....   | RIAD<br>4470                |     |     |      | 7.  |
| 8.  | LESS: Cash dividends declared on common stock .....  | RIAD<br>4460                |     |     |      | 8.  |
| 9.  | Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) ..... | RIAD<br>4411                |     |     |      | 9.  |
| 10. | Corrections of material accounting errors from prior years* (see instructions for this schedule) .....             | RIAD<br>4412                |     |     |      | 10. |
| 11. | Change in net unrealized holding gains (losses) on available-for-sale securities .....                             | RIAD<br>8433                |     |     |      | 11. |
| 12. | Other transactions with parent holding company* (not included in items 5, 7, or 8 above) .....                     | RIAD<br>4415                |     |     |      | 12. |
| 13. | Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28) .....     | RIAD<br>3210                |     |     |      | 13. |

\*Describe on Schedule RI-E—Explanations.

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

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

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

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

|  |                | 1386                      |     |     |                          |              |     |     |      |           |
|--|----------------|---------------------------|-----|-----|--------------------------|--------------|-----|-----|------|-----------|
|  |                | (Column A)<br>Charge-offs |     |     | (Column B)<br>Recoveries |              |     |     |      |           |
|  |                | Calendar year-to-date     |     |     |                          |              |     |     |      |           |
| Dollar Amounts in Thousands  |                |                           | Bil | Mil | Thou                     |              | Bil | Mil | Thou |           |
| Memoranda  |                |                           |     |     |                          |              |     |     |      |           |
| 1.—3. Not applicable   |                |                           |     |     |                          |              |     |     |      |           |
| 4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above ..... | RIAD<br>..5409 |                           |     |     |                          | RIAD<br>5410 |     |     |      | M.4.      |
| 5. Loans secured by real estate (sum of Memorandum items 5.a through 5.e must equal sum of Schedule RI-B, part I, items 1.a and 1.b, above):   |                |                           |     |     |                          |              |     |     |      |           |
| a. Construction and land development .....   | RIAD<br>..3582 |                           |     |     |                          | RIAD<br>3583 |     |     |      | M.5.a.    |
| b. Secured by farmland .....   | RIAD<br>..3584 |                           |     |     |                          | RIAD<br>3585 |     |     |      | 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<br>..5411 |                           |     |     |                          | RIAD<br>5412 |     |     |      | M.5.c.(1) |
| (2) All other loans secured by 1—4 family residential properties .....   | RIAD<br>..5413 |                           |     |     |                          | RIAD<br>5414 |     |     |      | M.5.c.(2) |
| d. Secured by multifamily (5 or more) residential properties .....   | RIAD<br>..3588 |                           |     |     |                          | RIAD<br>3589 |     |     |      | M.5.d.    |
| e. Secured by nonfarm nonresidential properties .....  | RIAD<br>..3590 |                           |     |     |                          | RIAD<br>3591 |     |     |      | M.5.e.    |

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

FDIC Certificate Number

## Schedule RI-B—Continued

### Part II. Changes in Allowance for Credit Losses

|   | Dollar Amounts in Thousands |  | Bil | Mil | Thou |    |
|---|-----------------------------|--|-----|-----|------|----|
| 1. Balance originally reported in the December 31, 1997, Reports of Condition and Income .....                    | RIAD<br>3124                |  |     |     |      | 1. |
| 2. Recoveries (must equal or exceed part I, item 9, column B above) .....   | RIAD<br>2419                |  |     |     |      | 2. |
| 3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above) .....                                  | RIAD<br>2432                |  |     |     |      | 3. |
| 4. <b>Provision for credit losses</b> (must equal Schedule RI, item 4.a) .....                                    | RIAD<br>4230                |  |     |     |      | 4. |
| 5. Adjustments* (see instructions for this schedule) .....  | RIAD<br>4815                |  |     |     |      | 5. |
| 6. Balance end of current period (sum of items 1 through 5) (must equal or exceed<br>Schedule RC, item 4.b) ..... | RIAD<br>A512                |  |     |     |      | 6. |

\*Describe on Schedule RI-E—Explanations

## Schedule RI-E—Explanations

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

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

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

Schedule RI-E – Continued

|   |  | Dollar Amounts in Thousands |     |     | Year-to-date |  |             |         |   |
|---|--|-----------------------------|-----|-----|--------------|--|-------------|---------|---|
|   |  |                             | Bil | Mil | Thou         |  |             |         |   |
| 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): |  |                             |     |     |              |  |             |         |   |
| a. (1)  | <input type="text" value="TEXT 4469"/> |                             |     |     | 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 4494"/> |                             |     |     | RIAD 4494    |  |             | 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 credit 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):                |  |                             |     |     |              |  |             |         |   |
| No comment <input type="checkbox"/> (RIAD 4769)   |  |                             |     |     |              |  |             |         |   |
| Other explanations (please type or print clearly):  |  |                             |     |     |              |  |             |         |   |
| (TEXT 4769)   |  |                             |     |     |              |  |             |         |   |
|   |  |                             |     |     | <b>1398</b>  |  | <b>1399</b> |         | ◀ |



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

City = \_\_\_\_\_

State = \_\_\_\_\_ Zip Code = \_\_\_\_\_

FDIC Certificate Number =                              

## Consolidated Report of Condition for Insured Commercial = and State-Chartered Savings Banks for September 30, 1998 =

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

### Schedule RC—Balance Sheet =

|   |               | C300                          |       |        |         |
|---|---------------|-------------------------------|-------|--------|---------|
|   |               | Dollar Amounts in Thousands = |       |        |         |
|   |               | Bil =                         | Mil = | Thou = |         |
| <b>ASSETS =</b>   |               |                               |       |        |         |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): =                               |               |                               |       |        |         |
| a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....                                    | RCON = 0081 = | =                             |       |        | 1. a. = |
| b. Interest-bearing balances <sup>2</sup> .....   | 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 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, =<br>allowance, and reserve (item 4.a minus 4.b and 4.c) ..... | RCON = 2125 = |                               |       |        | 4. d. = |
| 5. Trading assets (from Schedule RC-D) .....  |               |                               |       |        |         |
|   | 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. Total assets (sum of items 1 through 11) .....  |               |                               |       |        |         |
|   | RCON = 2170 = |                               |       |        | 12. =   |

<sup>1</sup> Includes cash items in process of collection and unposted debits. =

<sup>2</sup> Includes time certificates of deposit not held for trading. =

Schedule RC—Continued =

|  | Dollar Amounts in Thousands = |   |  |  |               | Bil = | Mil = | Thou = |            |
|--|-------------------------------|---|--|--|---------------|-------|-------|--------|------------|
| <b>LIABILITIES =</b>   |                               |   |  |  |               |       |       |        |            |
| 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 <sup>1</sup> .....   | 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 purchased 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 (from Schedule RC-D) .....  |                               |   |  |  | RCON = 3548 = |       |       |        | 15.b. =    |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under =<br>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 debentures <sup>2</sup> .....   |                               |   |  |  | 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 =   |                               |   |  |  |               |       |       |        |            |
| <b>EQUITY CAPITAL =</b>  |                               |   |  |  |               |       |       |        |            |
| 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. Total equity capital (sum of items 23 through 27) .....  |                               |   |  |  | RCON = 3210 = |       |       |        | 28. =      |
| 29. Total liabilities and equity capital (sum of items 21 and 28) .....                                    |                               |   |  |  | RCON = 3300 = |       |       |        | 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 1997 .....

|               |  |
|---------------|--|
| 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> |
|--|--|

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits. =

<sup>2</sup> Includes limited-life preferred stock and related surplus. =

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

FDIC Certificate Number =                              

### Schedule RC-A – Cash and Balances Due From Depository Institutions =

Exclude assets held for trading. =

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

Memorandum =

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

### Schedule RC-B – Securities =

Exclude assets held for trading. =

| Dollar Amounts in Thousands =   | C310                             |       |        |                              |                  |        |                                  |       |                  |   |       |        | ←                |   |  |  |        |
|---|----------------------------------|-------|--------|------------------------------|------------------|--------|----------------------------------|-------|------------------|---|-------|--------|------------------|---|--|--|--------|
|   | Held-to-maturity =               |       |        |                              |                  |        | Available-for-sale =             |       |                  |   |       |        |                  |   |  |  |        |
|   | (Column A) =<br>Amortized Cost = |       |        | (Column B) =<br>Fair Value = |                  |        | (Column C) =<br>Amortized Cost = |       |                  | (Column D) =<br>Fair Value <sup>1</sup> = |       |        |                  |   |  |  |        |
|   | Bil =                            | Mil = | Thou = | Bil =                        | Mil =            | Thou = | Bil =                            | Mil = | Thou =           | Bil =                                     | Mil = | Thou = |                  |   |  |  |        |
| 1. U.S. Treasury securities .....   | RCON =<br>0211 =                 | =     |        |                              | RCON =<br>0213 = | =      |                                  |       | RCON =<br>1286 = | =   |       |        | RCON =<br>1287 = | = |  |  | 1. =   |
| 2. U.S. Government agency =<br>obligations (exclude =<br>mortgage-backed securities): = |                                  |       |        |                              |                  |        |                                  |       |                  |   |       |        |                  |   |  |  |        |
| a. Issued by U.S. Govern- =<br>ment agencies <sup>2</sup> .....                         | RCON =<br>1289 =                 |       |        |                              | RCON =<br>1290 = |        |                                  |       | RCON =<br>1291 = |   |       |        | RCON =<br>1293 = |   |  |  | 2.a. = |
| b. Issued by U.S. =<br>Government-sponsored =<br>agencies <sup>3</sup> .....            | RCON =<br>1294 =                 |       |        |                              | RCON =<br>1295 = | =      |                                  |       | RCON =<br>1297 = |   |       |        | RCON =<br>1298 = |   |  |  | 2.b. = |

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

<sup>2</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates. =

<sup>3</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority. =

Schedule RC-B—Continued =

| Dollar Amounts in Thousands =   | Held-to-maturity =               |       |        |                              |       |        | Available-for-sale =             |       |        |   |       |        |
|---|----------------------------------|-------|--------|------------------------------|-------|--------|----------------------------------|-------|--------|---|-------|--------|
|   | (Column A) =<br>Amortized Cost = |       |        | (Column B) =<br>Fair Value = |       |        | (Column C) =<br>Amortized Cost = |       |        | (Column D) =<br>Fair Value <sup>1</sup> = |       |        |
|   | Bil =                            | Mil = | Thou = | Bil =                        | Mil = | Thou = | Bil =                            | Mil = | Thou = | Bil =                                     | Mil = | Thou = |
| 3. Securities issued by states =<br>and political subdivisions =<br>in the U.S.: =  |                                  |       |        |                              |       |        |                                  |       |        |   |       |        |
| a. General obligations .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| b. Revenue obligations .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| c. Industrial development =<br>and similar obligations .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| 4. Mortgage-backed =<br>securities (MBS): =   |                                  |       |        |                              |       |        |                                  |       |        |   |       |        |
| a. Pass-through securities: =   |                                  |       |        |                              |       |        |                                  |       |        |   |       |        |
| (1) Guaranteed by =<br>GNMA .....   | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| (2) Issued by FNMA =<br>and FHLMC .....   | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| (3) Other pass-through =<br>securities .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| b. Other mortgage-backed =<br>securities (include CMOs, =<br>REMICs, and stripped =<br>MBS): =  |                                  |       |        |                              |       |        |                                  |       |        |   |       |        |
| (1) Issued or guaranteed =<br>by FNMA, FHLMC, =<br>or GNMA .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| (2) Collateralized =<br>by MBS issued or =<br>guaranteed by FNMA, =<br>FHLMC, or GNMA .....   | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| (3) All other mortgage- =<br>backed securities .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| 5. Other debt securities: =   |                                  |       |        |                              |       |        |                                  |       |        |   |       |        |
| a. Other domestic debt =<br>securities .....  | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| b. Foreign debt =<br>securities .....   | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| 6. Equity securities: =   |                                  |       |        |                              |       |        |                                  |       |        |   |       |        |
| a. Investments in mutual =<br>funds and other equity =<br>securities with readily =<br>determinable fair values .... =  |                                  |       |        |                              |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| b. All other equity =<br>securities <sup>1</sup> .....  |                                  |       |        |                              |       |        | RCON =                           |       |        | RCON =                                    |       |        |
| 7. Total (sum of items 1 =<br>through 6) (total of =<br>column A must equal =<br>Schedule RC, item 2.a) =<br>(total of column D must =<br>equal Schedule RC, =<br>item 2.b) ..... | RCON =                           |       |        | RCON =                       |       |        | RCON =                           |       |        | RCON =                                    |       |        |

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

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

FDIC Certificate Number =                                                  

Schedule RC-B—Continued =

Memoranda =

Dollar Amounts in Thousands =

C312

|  | RCON = | Bil = | Mil = | Thou = |             |
|--|--------|-------|-------|--------|-------------|
| 1. Pledged securities <sup>1</sup> .....   | 076    |       |       |        | M.1. =      |
| 2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status): =  |        |       |       |        |             |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political =<br>subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through =<br>securities other than those backed by closed-end first lien 1—4 family residential mortgages =<br>with a remaining maturity or repricing frequency of: <sup>3</sup> <sup>4</sup> = |        |       |       |        |             |
| (1) Three months or less .....   | 549    |       |       |        | M.2.a.(1) = |
| (2) Over three months through 12 months .....  | 550    |       |       |        | M.2.a.(2) = |
| (3) Over one year through three years .....  | 551    |       |       |        | M.2.a.(3) = |
| (4) Over three years through five years .....  | 552    |       |       |        | M.2.a.(4) = |
| (5) Over five years through 15 years .....   | 553    |       |       |        | M.2.a.(5) = |
| (6) Over 15 years .....  | 554    |       |       |        | M.2.a.(6) = |
| b. Mortgage pass-through securities backed by closed-end first lien 1—4 family residential =<br>mortgages with a remaining maturity or repricing frequency of: <sup>3</sup> <sup>5</sup> =   |        |       |       |        |             |
| (1) Three months or less .....   | 555    |       |       |        | M.2.b.(1) = |
| (2) Over three months through 12 months .....  | 556    |       |       |        | M.2.b.(2) = |
| (3) Over one year through three years .....  | 557    |       |       |        | M.2.b.(3) = |
| (4) Over three years through five years .....  | 558    |       |       |        | M.2.b.(4) = |
| (5) Over five years through 15 years .....   | 559    |       |       |        | M.2.b.(5) = |
| (6) Over 15 years .....  | 560    |       |       |        | M.2.b.(6) = |
| c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude =<br>mortgage pass-through securities) with an expected average life of: <sup>6</sup> =   |        |       |       |        |             |
| (1) Three years or less .....  | 561    |       |       |        | M.2.c.(1) = |
| (2) Over three years .....   | 562    |       |       |        | M.2.c.(2) = |
| d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or =<br>less (included in Memorandum items 2.a through 2.c above) .....  | 248    |       |       |        | M.2.d. =    |
| 3.—6. Not applicable =   |        |       |       |        |             |
| 7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or =<br>trading securities during the calendar year-to-date (report the amortized cost at date =<br>of sale or transfer) .....  | 178    |       |       |        | M.7. =      |
| 8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale =<br>accounts in Schedule RC-B, item 4.b): =   |        |       |       |        |             |
| a. Amortized cost .....  | 780    |       |       |        | M.8.a. =    |
| b. Fair value .....  | 781    |       |       |        | M.8.b. =    |
| 9. Structured notes (included in the held-to-maturity and available-for-sale accounts in =<br>Schedule RC-B, items 2, 3, and 5): =   |        |       |       |        |             |
| a. Amortized cost .....  | 782    |       |       |        | M.9.a. =    |
| b. Fair value .....  | 783    |       |       |        | M.9.b. =    |

<sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value. =  
<sup>2</sup> Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock. =  
<sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by repricing frequency. =  
<sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in =  
 Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, =  
 columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages =  
 included in Schedule RC-B, item 4.a, columns A and D. =  
<sup>5</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien =  
 1—4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A =  
 and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages =  
 included in Schedule RC-B, item 4.a, columns A and D. =  
<sup>6</sup> Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, =  
 column C, must equal Schedule RC-B, item 4.b, sum of columns A and D. =

## Schedule RC-C—Loans and Lease Financing Receivables =

### Part I. Loans and Leases =

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. =  
Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper. =

|  | Dollar Amounts in Thousands = |       |       | C315   |  |              |
|--|-------------------------------|-------|-------|--------|--|--------------|
|  |                               | Bil = | Mil = | Thou = |  |              |
| 1. Loans secured by real estate: =   |                               |       |       |        |  |              |
| a. Construction and land development .....   | RCON =                        |       |       |        |  | 1.a. =       |
| b. Secured by farmland (including farm residential and other improvements) .....   | RCON =                        |       |       |        |  | 1.b. =       |
| c. Secured by 1–4 family residential properties: =   |                               |       |       |        |  |              |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and =<br>extended under lines of credit .....                   | RCON =                        |       |       |        |  | 1.c.(1) =    |
| (2) All other loans secured by 1–4 family residential properties: =  |                               |       |       |        |  | =            |
| (a) Secured by first liens .....   | RCON =                        |       |       |        |  | 1.c.(2)(a) = |
| (b) Secured by junior liens .....  | RCON =                        |       |       |        |  | 1.c.(2)(b) = |
| d. Secured by multifamily (5 or more) residential properties .....   | RCON =                        |       |       |        |  | 1.d. =       |
| e. Secured by nonfarm nonresidential properties .....  | RCON =                        |       |       |        |  | 1.e. =       |
| 2. Loans to depository institutions: =   |                               |       |       |        |  |              |
| a. To commercial banks in the U.S.: =  |                               |       |       |        |  |              |
| (1) To U.S. branches and agencies of foreign banks .....   | RCON =                        |       |       |        |  | 2.a.(1) =    |
| (2) To other commercial banks in the U.S. ....   | RCON =                        |       |       |        |  | 2.a.(2) =    |
| b. To other depository institutions in the U.S. ....   | RCON =                        |       |       |        |  | 2.b. =       |
| c. To banks in foreign countries: =  |                               |       |       |        |  |              |
| (1) To foreign branches of other U.S. banks .....  | RCON =                        |       |       |        |  | 2.c.(1) =    |
| (2) To other banks in foreign countries .....  | RCON =                        |       |       |        |  | 2.c.(2) =    |
| 3. Loans to finance agricultural production and other loans to farmers .....   | RCON =                        |       |       |        |  | 3. =         |
| 4. Commercial and industrial loans: =  |                               |       |       |        |  |              |
| a. To U.S. addressees (domicile) .....   | RCON =                        |       |       |        |  | 4.a. =       |
| b. To non-U.S. addressees (domicile) .....   | RCON =                        |       |       |        |  | 4.b. =       |
| 5. Acceptances of other banks: =   |                               |       |       |        |  |              |
| a. Of U.S. banks .....   | RCON =                        |       |       |        |  | 5.a. =       |
| b. Of foreign banks .....  | RCON =                        |       |       |        |  | 5.b. =       |
| 6. Loans to individuals for household, family, and other personal expenditures =<br>(i.e., consumer loans) (includes purchased paper): =   |                               |       |       |        |  |              |
| a. Credit cards and related plans (includes check credit and other revolving credit plans) .....   | RCON =                        |       |       |        |  | 6.a. =       |
| b. Other (includes single payment, installment, and all student loans) .....   | RCON =                        |       |       |        |  | 6.b. =       |
| 7. Loans to foreign governments and official institutions (including foreign central banks) .....  | RCON =                        |       |       |        |  | 7. =         |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....                                    | RCON =                        |       |       |        |  | 8. =         |
| 9. Other loans: =  |                               |       |       |        |  |              |
| a. Loans for purchasing or carrying securities (secured and unsecured) .....   | RCON =                        |       |       |        |  | 9.a. =       |
| b. All other loans (exclude consumer loans) .....  | RCON =                        |       |       |        |  | 9.b. =       |
| 10. Lease financing receivables (net of unearned income): =  |                               |       |       |        |  |              |
| a. Of U.S. addressees (domicile) .....   | RCON =                        |       |       |        |  | 10.a. =      |
| b. Of non-U.S. addressees (domicile) .....   | RCON =                        |       |       |        |  | 10.b. =      |
| 11. LESS: Any unearned income on loans reflected in items 1–9 above .....  | RCON =                        |       |       |        |  | 11. =        |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 =<br>minus item 11) (must equal Schedule RC, item 4.a) ..... | RCON =                        |       |       |        |  | 12. =        |

Schedule RC-C—Continued =

Part I. Continued =

Memoranda =

|   | Dollar Amounts in Thousands = |       |  |  |  | Bil = | Mil = | Thou = |             |
|---|-------------------------------|-------|--|--|--|-------|-------|--------|-------------|
| 1. Not applicable =   |                               |       |  |  |  |       |       |        |             |
| 2. Loans and leases restructured and in compliance with modified terms (included in =<br>Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, =<br>Memorandum item 1): =   |                               |       |  |  |  |       |       |        |             |
| a. Loans secured by real estate: =  |                               |       |  |  |  |       |       |        |             |
| (1) To U.S. addressees (domicile) .....   | RCON =                        | .1687 |  |  |  |       |       |        | M.2.a.(1) = |
| (2) To non-U.S. addressees (domicile) .....   | RCON =                        | .1689 |  |  |  |       |       |        | M.2.a.(2) = |
| b. All other loans and all lease financing receivables (exclude loans to individuals =<br>for household, family, and other personal expenditures) .....   | RCON =                        | .8691 |  |  |  |       |       |        | M.2.b. =    |
| c. Commercial and industrial loans to and lease financing receivables of =<br>non-U.S. addressees (domicile) included in Memorandum item 2.b above .....  | RCON =                        | .8692 |  |  |  |       |       |        | M.2.c. =    |
| 3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status): =   |                               |       |  |  |  |       |       |        |             |
| a. Closed-end loans secured by first liens on 1—4 family residential properties (reported in =<br>Schedule RC-C, part I, item 1.c.(2)(a) with a remaining maturity or repricing =<br>frequency of: <sup>1</sup> 2 =   |                               |       |  |  |  |       |       |        |             |
| (1) Three months or less .....  | RCON =                        | .A564 |  |  |  |       |       |        | M.3.a.(1) = |
| (2) Over three months through 12 months .....   | RCON =                        | .A565 |  |  |  |       |       |        | M.3.a.(2) = |
| (3) Over one year through three years .....   | RCON =                        | .A566 |  |  |  |       |       |        | M.3.a.(3) = |
| (4) Over three years through five years .....   | RCON =                        | .A567 |  |  |  |       |       |        | M.3.a.(4) = |
| (5) Over five years through 15 years .....  | RCON =                        | .A568 |  |  |  |       |       |        | M.3.a.(5) = |
| (6) Over 15 years .....   | RCON =                        | .A569 |  |  |  |       |       |        | M.3.a.(6) = |
| b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10) EXCLUDING =<br>closed-end loans secured by first liens on 1—4 family residential properties (reported in =<br>Schedule RC-C, part I, item 1.c.(2)(a) with a remaining maturity or repricing =<br>frequency of: <sup>1</sup> 3 = |                               |       |  |  |  |       |       |        |             |
| (1) Three months or less .....  | RCON =                        | .A570 |  |  |  |       |       |        | M.3.b.(1) = |
| (2) Over three months through 12 months .....   | RCON =                        | .A571 |  |  |  |       |       |        | M.3.b.(2) = |
| (3) Over one year through three years .....   | RCON =                        | .A572 |  |  |  |       |       |        | M.3.b.(3) = |
| (4) Over three years through five years .....   | RCON =                        | .A573 |  |  |  |       |       |        | M.3.b.(4) = |
| (5) Over five years through 15 years .....  | RCON =                        | .A574 |  |  |  |       |       |        | M.3.b.(5) = |
| (6) Over 15 years .....   | RCON =                        | .A575 |  |  |  |       |       |        | M.3.b.(6) = |
| c. Fixed rate AND floating rate loans and leases (reported in Schedule RC-C, part I, items 1 =<br>through 10) with a REMAINING MATURITY of one year or less .....   | RCON =                        | .A27  |  |  |  |       |       |        | M.3.c. =    |
| d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties (reported =<br>in Schedule RC-C, part I, item 1.e) with a REMAINING MATURITY of over five years .....  | RCON =                        | .A577 |  |  |  |       |       |        | M.3.d. =    |
| e. Fixed rate AND floating rate commercial and industrial loans (reported in Schedule RC-C, =<br>part I, item 4) with a REMAINING MATURITY of over three years .....  | RCON =                        | .A578 |  |  |  |       |       |        | M.3.e. =    |

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

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

FDIC Certificate Number =                                                  

Schedule RC-C – Continued =

Part I. Continued =

| Memoranda (continued) =  | Dollar Amounts in Thousands = |   |  | Bil = | Mil = | Thou = |        |
|--|-------------------------------|---|--|-------|-------|--------|--------|
|  | RCON =                        |   |  |       |       |        |        |
| 4. Loans to finance commercial real estate, construction, and land development activities =<br>(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9.b, page RC-6 <sup>1</sup> ..... | 2746 =                        | = |  |       |       |        | M.4. = |
| 5. Loans and leases held for sale (included in Schedule RC-C, part I, page RC-6) .....   | 5369 =                        |   |  |       |       |        | M.5. = |
| 6. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties =<br>(included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6) .....                                   | RCON =                        |   |  |       |       |        | M.6. = |

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

Schedule RC-D – Trading Assets and Liabilities =

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

| ASSETS =   | Dollar Amounts in Thousands = |  |  | C320  |       |        |        |
|--|-------------------------------|--|--|-------|-------|--------|--------|
|  | RCON =                        |  |  | Bil = | Mil = | Thou = |        |
| 1. U.S. Treasury securities .....  | RCON =                        |  |  |       |       |        | 1. =   |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) .....   | RCON =                        |  |  |       |       |        | 2. =   |
| 3. Securities issued by states and political subdivisions in the U.S. ....   | RCON =                        |  |  |       |       |        | 3. =   |
| 4. Mortgage-backed securities (MBS): =   |                               |  |  |       |       |        |        |
| a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....  | RCON =                        |  |  |       |       |        | 4.a. = |
| b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA =<br>(include CMOs, REMICs, and stripped MBS) ..... | RCON =                        |  |  |       |       |        | 4.b. = |
| c. All other mortgage-backed securities .....  | RCON =                        |  |  |       |       |        | 4.c. = |
| 5. Other debt securities .....   | RCON =                        |  |  |       |       |        | 5. =   |
| 6.–8. <b>Not applicable</b>  |                               |  |  |       |       |        |        |
| 9. Other trading assets .....  | RCON =                        |  |  |       |       |        | 9. =   |
| 10. Not applicable =   |                               |  |  |       |       |        |        |
| 11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity =<br>contracts .....                   | RCON =                        |  |  |       |       |        | 11. =  |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....  | RCON =                        |  |  |       |       |        | 12. =  |
| LIABILITIES =  |                               |  |  |       |       |        |        |
| 13. Liability for short positions .....  | RCON =                        |  |  |       |       |        | 13. =  |
| 14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity =<br>contracts .....                  | RCON =                        |  |  |       |       |        | 14. =  |
| 15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b) .....                                     | RCON =                        |  |  |       |       |        | 15. =  |



Schedule RC-E—Deposit Liabilities =

|  |        | C325  |       |   |        |  |        |
|--|--------|---|-------|---|--------|--|--------|
|  |        | Transaction Accounts =  |       |   |        | Nontransaction =<br>Accounts =   |        |
|  |        | (Column A) =<br>Total transaction =<br>accounts (including =<br>total demand =<br>deposits) = |       | (Column B) =<br>Memo: Total =<br>demand deposits =<br>(included in =<br>column A) = |        | (Column C) =<br>Total =<br>nontransaction =<br>accounts =<br>(including MMDAs) = |        |
| Dollar Amounts in Thousands =  |        | Bil =   | Mil = | Thou =  | Bil =  | Mil =  | Thou = |
| Deposits of: =   |        |   |       |   |        |  |        |
| 1. Individuals, partnerships, and corporations .....   | RCON = |   |       |   | RCON = |  |        |
| 2. U.S. Government .....   | RCON = | =   |       |   | RCON = | =  |        |
| 3. States and political subdivisions in the U.S. ....  | RCON = | =   |       |   | RCON = | =  |        |
| 4. Commercial banks in the U.S. ....   | RCON = | =   |       |   | RCON = | =  |        |
| 5. Other depository institutions in the U.S. ....  | RCON = |   |       |   | RCON = |  |        |
| 6. Banks in foreign countries .....  | RCON = |   |       |   | RCON = |  |        |
| 7. Foreign governments and official institutions =<br>(including foreign central banks) .....                  | RCON = |   |       |   | RCON = |  |        |
| 8. Certified and official checks .....   | RCON = |   |       |   | RCON = |  |        |
| 9. Total (sum of items 1 through 8) (sum of =<br>columns A and C must equal Schedule RC, =<br>item 13.a) ..... | RCON = |   |       |   | RCON = |  |        |

Memoranda =

|  |        | Dollar Amounts in Thousands = |       |        |  |  |  |
|--|--------|-------------------------------|-------|--------|--|--|--|
|  |        | Bil =                         | Mil = | Thou = |  |  |  |
| 1. Selected components of total deposits (i.e., sum of item 9, columns A and C): =   |        |                               |       |        |  |  |  |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....   | RCON = | =                             |       |        |  |  |  |
| b. Total brokered deposits .....   | RCON = |                               |       |        |  |  |  |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): =  |        |                               |       |        |  |  |  |
| (1) Issued in denominations of less than \$100,000 .....   | RCON = |                               |       |        |  |  |  |
| (2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> in denominations greater than =<br>\$100,000 and participated out by the broker in shares of \$100,000 or less .....  | RCON = |                               |       |        |  |  |  |
| d. Maturity data for brokered deposits: =  |        |                               |       |        |  |  |  |
| (1) Brokered deposits issued in denominations of less than \$100,000 with a remaining =<br>maturity of one year or less (included in Memorandum item 1.c.(1) above) .....  | RCON = |                               |       |        |  |  |  |
| (2) Brokered deposits issued in denominations of \$100,000 or more with a remaining =<br>maturity of one year or less (included in Memorandum item 1.b above) .....  | RCON = |                               |       |        |  |  |  |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. =<br>reported in item 3 above which are secured or collateralized as required under state law) =<br><b>(to be completed for the December report only)</b> ..... | RCON = |                               |       |        |  |  |  |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c =<br>must equal item 9, column C above): =   |        |                               |       |        |  |  |  |
| a. Savings deposits: =   |        |                               |       |        |  |  |  |
| (1) Money market deposit accounts (MMDAs) .....  | RCON = |                               |       |        |  |  |  |
| (2) Other savings deposits (excludes MMDAs) .....  | RCON = |                               |       |        |  |  |  |
| b. Total time deposits of less than \$100,000 .....  | RCON = |                               |       |        |  |  |  |
| c. Total time deposits of \$100,000 or more .....  | RCON = |                               |       |        |  |  |  |
| 3. All NOW accounts (included in column A above) .....   | RCON = |                               |       |        |  |  |  |
| 4. Not applicable =  |        |                               |       |        |  |  |  |

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

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## Schedule RC-E – Continued =

Memoranda (continued) =

|   |        | Dollar Amounts in Thousands = | Bil = | Mil = | Thou = |             |
|---|--------|-------------------------------|-------|-------|--------|-------------|
| 5. Maturity and repricing data for time deposits of less than \$100,000: =  |        |                               |       |       |        |             |
| a. Time deposits of less than \$100,000 with a remaining maturity or repricing frequency of: $\underline{1}$ <sup>2</sup> =   |        |                               |       |       |        |             |
| (1) Three months or less .....  | RC0N = | <del>A579</del>               |       |       |        | M.5.a.(1) = |
| (2) Over three months through 12 months .....   | RC0N = | <del>A580</del>               |       |       |        | M.5.a.(2) = |
| (3) Over one year through three years .....   | RC0N = | <del>A581</del>               |       |       |        | M.5.a.(3) = |
| (4) Over three years .....  | RC0N = | <del>A582</del>               |       |       |        | 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) ..... |        |                               |       |       |        |             |
|   | RC0N = | <del>A241</del>               |       |       |        | 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: $\underline{1}$ <sup>3</sup> =   |        |                               |       |       |        |             |
| (1) Three months or less .....  | RC0N = | <del>A583</del>               |       |       |        | M.6.a.(1) = |
| (2) Over three months through 12 months .....   | RC0N = | <del>A585</del>               |       |       |        | M.6.a.(2) = |
| (3) Over one year through three years .....   | RC0N = | <del>A586</del>               |       |       |        | M.6.a.(3) = |
| (4) Over three years .....  | RC0N = | <del>A587</del>               |       |       |        | 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) .....   |        |                               |       |       |        |             |
|   | RC0N = | <del>A242</del>               |       |       |        | M.6.b. =    |

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

### Schedule RC-F—Other Assets =

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

#### Memorandum =

| Dollar Amounts in Thousands   |           | Bil = | Mil = | Thou = |        |
|---|-----------|-------|-------|--------|--------|
| 1. Deferred tax assets disallowed for regulatory capital purposes ..... | RCON 5810 |       |       |        | M.1. = |

### Schedule RC-G—Other Liabilities =

|   |             | C335      |       |        |        |  |  |  |  |        |
|---|-------------|-----------|-------|--------|--------|--|--|--|--|--------|
| Dollar Amounts in Thousands   |             | Bil =     | Mil = | Thou = |        |  |  |  |  |        |
| 1. a. Interest accrued and unpaid on deposits <sup>3</sup> .....  | RCON 3645   |           |       |        | 1.a. = |  |  |  |  |        |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....                            | RCON 3646   |           |       |        | 1.b. = |  |  |  |  |        |
| 2. Net deferred tax liabilities <sup>1</sup> .....  | RCON 3049   |           |       |        | 2. =   |  |  |  |  |        |
| 3. Minority interest in consolidated subsidiaries .....   | RCON 3000   |           |       |        | 3. =   |  |  |  |  |        |
| 4. Other (itemize and describe amounts that exceed 25% of this item) .....                                    | RCON 2938   |           |       |        | 4. =   |  |  |  |  |        |
| a. <table border="1"><tr><td>TEXT = 3552</td><td>RCON 3552</td><td></td><td></td><td></td></tr></table> ..... | TEXT = 3552 | RCON 3552 |       |        |        |  |  |  |  | 4.a. = |
| TEXT = 3552   | RCON 3552   |           |       |        |        |  |  |  |  |        |
| b. <table border="1"><tr><td>TEXT = 3553</td><td>RCON 3553</td><td></td><td></td><td></td></tr></table> ..... | TEXT = 3553 | RCON 3553 |       |        |        |  |  |  |  | 4.b. = |
| TEXT = 3553   | RCON 3553   |           |       |        |        |  |  |  |  |        |
| c. <table border="1"><tr><td>TEXT = 3554</td><td>RCON 3554</td><td></td><td></td><td></td></tr></table> ..... | TEXT = 3554 | RCON 3554 |       |        |        |  |  |  |  | 4.c. = |
| TEXT = 3554   | RCON 3554   |           |       |        |        |  |  |  |  |        |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....                                   | RCON 2930   |           |       |        | 5. =   |  |  |  |  |        |

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

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

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

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

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### Schedule RC-K – Quarterly Averages<sup>1</sup> =

|  | C355   |       |        |         |
|--|--------|-------|--------|---------|
|  | Bil =  | Mil = | Thou = |         |
| Dollar Amounts in Thousands =  |        |       |        |         |
| <b>ASSETS =</b>  |        |       |        |         |
| 1. Interest-bearing balances due from depository institutions .....  | RCON = |       |        | 1. =    |
| 2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> .....  | RCON = |       |        | 2. =    |
| 3. Securities issued by states and political subdivisions in the U.S. <sup>2</sup> .....   | RCON = |       |        | 3. =    |
| 4. a. Other debt securities <sup>2</sup> .....   | RCON = |       |        | 4.a. =  |
| b. Equity securities <sup>3</sup> (includes investments in mutual funds and Federal Reserve stock) .....   | RCON = |       |        | 4.b. =  |
| 5. Federal funds sold and securities purchased under agreements to resell .....  | RCON = |       |        | 5. =    |
| 6. Loans: =  |        |       |        |         |
| a. Total loans .....   | RCON = |       |        | 6.a. =  |
| b. Loans secured by real estate .....  | RCON = |       |        | 6.b. =  |
| c. Loans to finance agricultural production and other loans to farmers .....   | RCON = |       |        | 6.c. =  |
| d. Commercial and industrial loans .....   | RCON = |       |        | 6.d. =  |
| e. Loans to individuals for household, family, and other personal expenditures .....   | RCON = |       |        | 6.e. =  |
| 7. Trading assets .....  | RCON = |       |        | 7. =    |
| 8. Lease financing receivables (net of unearned income) .....  | RCON = |       |        | 8. =    |
| 9. Total assets <sup>4</sup> .....   | RCON = |       |        | 9. =    |
| <b>LIABILITIES =</b>   |        |       |        |         |
| 10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone =<br>and preauthorized transfer accounts) (exclude demand deposits) ..... | RCON = |       |        | 10. =   |
| 11. Nontransaction accounts: =   |        |       |        |         |
| a. Money market deposit accounts (MMDAs) .....   | RCON = |       |        | 11.a. = |
| b. Other savings deposits .....  | RCON = |       |        | 11.b. = |
| c. Time deposits of \$100,000 or more .....  | RCON = |       |        | 11.c. = |
| d. Time deposits of less than \$100,000 .....  | RCON = |       |        | 11.d. = |
| 12. Federal funds purchased and securities sold under agreements to repurchase .....   | RCON = |       |        | 12. =   |
| 13. Other borrowed money (includes mortgage indebtedness and obligations under =<br>capitalized leases) .....  | RCON = |       |        | 13. =   |

<sup>1</sup> 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). =

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost. =

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost. =

<sup>4</sup> 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. =

|   |               | C360  |       |        |           |
|---|---------------|-------|-------|--------|-----------|
|   |               | Bil = | 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 .....  | RCON = 3819 = |       |       |        | 2. =      |
| a. Amount of financial standby letters of credit conveyed to others .....   | RCON = 3820 = |       |       |        | 2.a. =    |
| 3. Performance standby letters of credit .....  | 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 .....   | RCON = 3411 = |       |       |        | 4. =      |
| 5. Participations in acceptances (as described in the instructions) conveyed to others by the = reporting bank .....  | RCON = 3428 = |       |       |        | 5. =      |
| 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—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, "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. =   |

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Schedule RC-L – Continued =

|  |               | Dollar Amounts in Thousands = |  |  |  |               | Bil = | 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, "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. = |

|  |   | C361                                     |       |       |   |        |       |  |        |        |  |       |        |            |
|--|---|--|-------|-------|---|--------|-------|--|--------|--------|--|-------|--------|------------|
| 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 =  |   | Tril =                                   | Bil = | Mil = | Thou =                                      | Tril = | Bil = | Mil =  | Thou = | Tril = | Bil =  | 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 .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.a. =    |
|  |   | RCON 8693 =                              |       |       | RCON 8694 =                                 |        |       | RCON 8695 =                                  |        |        | RCON 8696 =                                    |       |        |            |
| b.   | Forward contracts .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.b. =    |
|  |   | RCON 8697 =                              |       |       | RCON 8698 =                                 |        |       | RCON 8699 =                                  |        |        | RCON 8700 =                                    |       |        |            |
| c.   | Exchange-traded option contracts: =   |  |       |       |   |        |       |  |        |        |  |       |        |            |
| (1)  | Written options .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.c.(1) = |
|  |   | RCON 8701 =                              |       |       | RCON 8702 =                                 |        |       | RCON 8703 =                                  |        |        | RCON 8704 =                                    |       |        |            |
| (2)  | Purchased options .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.c.(2) = |
|  |   | RCON 8705 =                              |       |       | RCON 8706 =                                 |        |       | RCON 8707 =                                  |        |        | RCON 8708 =                                    |       |        |            |
| d.   | Over-the-counter option contracts: =  |  |       |       |   |        |       |  |        |        |  |       |        |            |
| (1)  | Written options .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.d.(1) = |
|  |   | RCON 8709 =                              |       |       | RCON 8710 =                                 |        |       | RCON 8711 =                                  |        |        | RCON 8712 =                                    |       |        |            |
| (2)  | Purchased options .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.d.(2) = |
|  |   | RCON 8713 =                              |       |       | RCON 8714 =                                 |        |       | RCON 8715 =                                  |        |        | RCON 8716 =                                    |       |        |            |
| e.   | Swaps .....   |  |       |       |   |        |       |  |        |        |  |       |        | 14.e. =    |
|  |   | RCON 3450 =                              |       |       | RCON 3826 =                                 |        |       | RCON 8719 =                                  |        |        | RCON 8720 =                                    |       |        |            |
| 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 .....  |  |       |       |   |        |       |  |        |        |  |       |        | 16.a. =    |
|  |   | RCON 8725 =                              |       |       | RCON 8726 =                                 |        |       | RCON 8727 =                                  |        |        | RCON 8728 =                                    |       |        |            |
| b.   | Contracts not marked to market ....   |  |       |       |   |        |       |  |        |        |  |       |        | 16.b. =    |
|  |   | RCON 8729 =                              |       |       | RCON 8730 =                                 |        |       | RCON 8731 =                                  |        |        | RCON 8732 =                                    |       |        |            |
| c.   | Interest rate swaps where = the bank has agreed to pay = a fixed rate ..... |  |       |       |   |        |       |  |        |        |  |       |        | 16.c. =    |
|  |   | RCON A589 =                              |       |       |   |        |       |  |        |        |  |       |        |            |

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

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Schedule RC-L – Continued =

|   |  | C362   |       |        |   |       |        |  |       |        |  |       |        |
|---|--|--|-------|--------|---|-------|--------|--|-------|--------|--|-------|--------|
| Dollar Amounts in Thousands =   |  | (Column A) =<br>Interest Rate =<br>Contracts = |       |        | (Column B) =<br>Foreign Exchange =<br>Contracts = |       |        | (Column C) =<br>Equity Derivative =<br>Contracts = |       |        | (Column D) =<br>Commodity and =<br>Other Contracts = |       |        |
| Off-balance Sheet Derivatives =<br>Position Indicators =  |  | Bil =  | Mil = | Thou = | Bil =   | Mil = | Thou = | Bil =  | Mil = | Thou = | Bil =  | Mil = | Thou = |
| 17. Gross fair values: =  |  |  |       |        |   |       |        |  |       |        |  |       |        |
| a. Contracts held for =<br>trading: =   |  |  |       |        |   |       |        |  |       |        |  |       |        |
| (1) Gross positive =<br>fair value .....  |  | RCON =   |       |        | RCON =  | =     |        | RCON =   |       |        | RCON =   |       |        |
| (2) Gross negative =<br>fair value .....  |  | RCON =   |       |        | RCON =  | =     |        | RCON =   |       |        | RCON =   |       |        |
| b. Contracts held for =<br>purposes other than =<br>trading that are marked =<br>to market: =     |  |  |       |        |   |       |        |  |       |        |  |       |        |
| (1) Gross positive =<br>fair value .....  |  | RCON =   |       |        | RCON =  | =     |        | RCON =   |       |        | RCON =   |       |        |
| (2) Gross negative =<br>fair value .....  |  | RCON =   |       |        | RCON =  | =     |        | RCON =   |       |        | RCON =   |       |        |
| c. Contracts held for =<br>purposes other than =<br>trading that are not =<br>marked to market: = |  |  |       |        |   |       |        |  |       |        |  |       |        |
| (1) Gross positive =<br>fair value .....  |  | RCON =   |       |        | RCON =  | =     |        | RCON =   |       |        | RCON =   |       |        |
| (2) Gross negative =<br>fair value .....  |  | RCON =   |       |        | RCON =  | =     |        | RCON =   |       |        | RCON =   |       |        |

Memoranda =

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

Schedule RC-M—Memoranda =

|                               |   | C365          |       |        |           |
|-------------------------------|---|---------------|-------|--------|-----------|
| Dollar Amounts in Thousands = |   | Bil =         | Mil = | Thou = |           |
| 1.                            | Extensions of credit by the reporting bank to its executive officers, directors, principal = shareholders, and their related interests as of the report date: =   |               |       |        |           |
| a.                            | Aggregate amount of all extensions of credit to all executive officers, directors, principal = shareholders, and their related interests .....  | RCON = 6164 = |       |        | 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.                            | Federal funds sold and securities purchased under agreements to resell with U.S. branches = and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3) .....   | RCON = 3405 = |       |        | 2. =      |
| 3.                            | Not applicable. =   |               |       |        |           |
| 4.                            | Outstanding principal balance of 1—4 family residential mortgage loans serviced for others = (include both retained servicing and purchased servicing): =   |               |       |        |           |
| a.                            | Mortgages serviced under a GNMA contract .....  | RCON = 5500 = |       |        | 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.                            | To be completed only by banks with \$1 billion or more in total assets:<br>Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must = equal Schedule RC, item 9): =  |               |       |        |           |
| a.                            | U.S. addressees (domicile) .....  | RCON = 2103 = |       |        | 5.a. =    |
| b.                            | Non-U.S. addressees (domicile) .....  | RCON = 2104 = |       |        | 5.b. =    |
| 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. =      |

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



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

FDIC Certificate Number                  

Schedule RC-M—Continued =

|  |        | Dollar Amounts in Thousands = |  |  | Bil = | Mil = | Thou = |              |
|--|--------|-------------------------------|--|--|-------|-------|--------|--------------|
| 8. a. Other real estate owned: =   |        |                               |  |  |       |       |        |              |
| (1) Direct and indirect investments in real estate ventures .....  | RCON = |                               |  |  |       |       |        | 8.a.(1) =    |
| (2) All other real estate owned: =   |        |                               |  |  |       |       |        |              |
| (a) Construction and land development .....  | RCON = |                               |  |  |       |       |        | 8.a.(2)(a) = |
| (b) Farmland .....   | RCON = |                               |  |  |       |       |        | 8.a.(2)(b) = |
| (c) 1–4 family residential properties .....  | RCON = |                               |  |  |       |       |        | 8.a.(2)(c) = |
| (d) Multifamily (5 or more) residential properties .....   | RCON = |                               |  |  |       |       |        | 8.a.(2)(d) = |
| (e) Nonfarm nonresidential properties .....  | RCON = |                               |  |  |       |       |        | 8.a.(2)(e) = |
| (3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7) .....  | RCON = |                               |  |  |       |       |        | 8.a.(3) =    |
| b. Investments in unconsolidated subsidiaries and associated companies: =  |        |                               |  |  |       |       |        |              |
| (1) Direct and indirect investments in real estate ventures .....  | RCON = |                               |  |  |       |       |        | 8.b.(1) =    |
| (2) All other investments in unconsolidated subsidiaries and associated companies .....  | RCON = |                               |  |  |       |       |        | 8.b.(2) =    |
| (3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8) .....  | RCON = |                               |  |  |       |       |        | 8.b.(3) =    |
| 9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, =<br>item 23, "Perpetual preferred stock and related surplus" .....  |        | RCON =                        |  |  |       |       |        | 9. =         |
| 10. Mutual fund and annuity sales during the quarter (include proprietary, private label, =<br>and third party products): =  |        |                               |  |  |       |       |        |              |
| a. Money market funds .....  | RCON = |                               |  |  |       |       |        | 10.a. =      |
| b. Equity securities funds .....   | RCON = |                               |  |  |       |       |        | 10.b. =      |
| c. Debt securities funds .....   | RCON = |                               |  |  |       |       |        | 10.c. =      |
| d. Other mutual funds .....  | RCON = |                               |  |  |       |       |        | 10.d. =      |
| e. Annuities .....   | RCON = |                               |  |  |       |       |        | 10.e. =      |
| f. Sales of proprietary mutual funds and annuities (included in items 10.a through =<br>10.e above) .....  | RCON = |                               |  |  |       |       |        | 10.f. =      |
| 11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts =<br>included in assets and liabilities reported in Schedule RC .....   |        | RCON =                        |  |  |       |       |        | 11. =        |
| 12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) =<br>in accordance with generally accepted accounting principles <sup>1</sup> .....  |        | RCON =                        |  |  |       |       |        | 12. =        |
| 13. Outstanding principal balance of loans other than 1–4 family residential mortgage loans =<br>that are serviced for others (to be completed if this balance is more than \$10 million and =<br>exceeds ten percent of total assets) ..... |        | RCON =                        |  |  |       |       |        | 13. =        |

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

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

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

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

|   |        | C370  |       |        |  |       |        |                              |       |        |        |
|---|--------|---|-------|--------|--|-------|--------|------------------------------|-------|--------|--------|
|   |        | (Column A) =<br>Past due =<br>30 through 89 =<br>days and still =<br>accruing = |       |        | (Column B) =<br>Past due 90 =<br>days or more =<br>and still =<br>accruing = |       |        | (Column C) =<br>Nonaccrual = |       |        |        |
| Dollar Amounts in Thousands =   |        | Bil =   | Mil = | Thou = | Bil =  | Mil = | Thou = | Bil =                        | Mil = | Thou = |        |
| 1. Loans secured by real estate: =  |        |   |       |        |  |       |        |                              |       |        |        |
| a. To U.S. addressees (domicile) .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 1.a. = |
| b. To non-U.S. addressees (domicile) .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 1.b. = |
| 2. Loans to depository institutions and acceptances =<br>of other banks: .....                                | =      |   |       |        |  |       |        |                              |       |        |        |
| a. To U.S. banks and other U.S. depository =<br>institutions .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 2.a. = |
| b. To foreign banks .....   | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 2.b. = |
| 3. Loans to finance agricultural production and =<br>other loans to farmers .....                             | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 3. =   |
| 4. Commercial and industrial loans: .....   | =      |   |       |        |  |       |        |                              |       |        |        |
| a. To U.S. addressees (domicile) .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 4.a. = |
| b. To non-U.S. addressees (domicile) .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 4.b. = |
| 5. Loans to individuals for household, family, and =<br>other personal expenditures: =                        |        |   |       |        |  |       |        |                              |       |        |        |
| a. Credit cards and related plans .....   | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 5.a. = |
| b. Other (includes single payment, installment, =<br>and all student loans) .....                             | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 5.b. = |
| 6. Loans to foreign governments and official =<br>institutions .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 6. =   |
| 7. All other loans .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 7. =   |
| 8. Lease financing receivables: =   |        |   |       |        |  |       |        |                              |       |        |        |
| a. Of U.S. addressees (domicile) .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 8.a. = |
| b. Of non-U.S. addressees (domicile) .....  | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 8.b. = |
| 9. Debt securities and other assets (exclude other =<br>real estate owned and other repossessed assets) ..... | RCON = |   |       |        | RCON =   |       |        | RCON =                       |       |        | 9. =   |

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

|  |        | Bil = | Mil = | Thou = | Bil =  | Mil = | Thou = | Bil =  | Mil = | Thou = |         |
|--|--------|-------|-------|--------|--------|-------|--------|--------|-------|--------|---------|
| 10. Loans and leases reported in items 1 =<br>through 8 above which are wholly or partially =<br>guaranteed by the U.S. Government ..... | RCON = |       |       |        | RCON = |       |        | RCON = |       |        | 10. =   |
| a. Guaranteed portion of loans and leases =<br>included in item 10 above .....   | RCON = |       |       |        | RCON = |       |        | RCON = |       |        | 10.a. = |

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

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Schedule RC-N—Continued =

|  |                               | C373  |  |                              |             |
|--|-------------------------------|---|--|------------------------------|-------------|
|  |                               | (Column A) =<br>Past due =<br>30 through 89 =<br>days and still =<br>accruing = | (Column B) =<br>Past due 90 =<br>days or more =<br>and still =<br>accruing = | (Column C) =<br>Nonaccrual = |             |
| Memoranda =  | Dollar Amounts in Thousands = | Bil = Mil = Thou =  | Bil = Mil = Thou =   | Bil = Mil = Thou =           |             |
| 1. Restructured loans and leases included in =<br>Schedule RC-N, items 1 through 8, above =<br>(and not reported in Schedule RC-C, Part I, =<br>Memorandum item 2) .....                           |                               | RCON =<br>1658 =  | RCON =<br>1659 =   | RCON =<br>1661 =             | M.1. =      |
| 2. Loans to finance commercial real estate, =<br>construction, and land development activities =<br><b>(not secured by real estate)</b> included in =<br>Schedule RC-N, items 4 and 7, above ..... |                               | RCON =<br>6558 =  | RCON =<br>6559 =   | RCON =<br>6560 =             | M.2. =      |
| 3. Loans secured by real estate (sum of =<br>Memorandum items 3.a through 3.e must =<br>equal sum of Schedule RC-N, items 1.a and =<br>1.b, above): =  |                               |   |  |                              |             |
| a. Construction and land development .....   |                               | RCON =<br>2759 =  | RCON =<br>2769 =   | RCON =<br>3492 =             | M.3.a. =    |
| b. Secured by farmland .....   |                               | RCON =<br>3493 =  | RCON =<br>3494 =   | RCON =<br>3495 =             | M.3.b. =    |
| c. Secured by 1—4 family residential properties: =   |                               |   |  |                              |             |
| (1) Revolving, open-end loans secured by =<br>1—4 family residential properties and =<br>extended under lines of credit .....  |                               | RCON =<br>5398 =  | RCON =<br>5399 =   | RCON =<br>5400 =             | M.3.c.(1) = |
| (2) All other loans secured by 1—4 family =<br>residential properties .....  |                               | RCON =<br>5401 =  | RCON =<br>5402 =   | RCON =<br>5403 =             | M.3.c.(2) = |
| d. Secured by multifamily (5 or more) residential =<br>properties .....  |                               | RCON =<br>3499 =  | RCON =<br>3500 =   | RCON =<br>3501 =             | M.3.d. =    |
| e. Secured by nonfarm nonresidential properties ...  |                               | RCON =<br>3502 =  | RCON =<br>3503 =   | RCON =<br>3504 =             | M.3.e. =    |

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

|  |      |
|--|------|
| Person to whom questions about the Reports of Condition and Income should be directed: =   | C377 |
| Name and Title (TEXT 8901) = _____ Telephone: Area code/phone number/extension (TEXT 8902) = _____   |      |
| Even though Call Reports must be filed electronically, send my bank a sample = FAX: Area code/phone number (TEXT 9116) = _____<br>set of paper Call Report forms for the next quarter: Yes <input type="checkbox"/> (RCN 9117) = _____ |      |

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

|   | C375   |       |        |           |
|---|--------|-------|--------|-----------|
|   | Bil =  | Mil = | Thou = |           |
| Dollar Amounts in Thousands =   |        |       |        |           |
| 1. Unposted debits (see instructions): =  |        |       |        |           |
| a. Actual amount of all unposted debits .....   | RCON = |       |        | 1.a. =    |
| OR  |        |       |        |           |
| b. Separate amount of all unposted debits: =  |        |       |        |           |
| (1) Actual amount of unposted debits to demand deposits .....   | RCON = |       |        | 1.b.(1) = |
| (2) Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....  | RCON = |       |        | 1.b.(2) = |
| 2. Unposted credits (see instructions): =   |        |       |        |           |
| a. Actual amount of all unposted credits .....  | RCON = |       |        | 2.a. =    |
| OR  |        |       |        |           |
| b. Separate amount of unposted credits: =   |        |       |        |           |
| (1) Actual amount of unposted credits to demand deposits .....  | RCON = |       |        | 2.b.(1) = |
| (2) Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....   | RCON = |       |        | 2.b.(2) = |
| 3. Uninvested trust funds (cash) held in bank's own trust department (not included =<br>in total deposits) .....  | RCON = |       |        | 3. =      |
| 4. Deposits of consolidated subsidiaries (not included in total deposits): =  |        |       |        |           |
| a. Demand deposits of consolidated subsidiaries .....   | RCON = |       |        | 4.a. =    |
| b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....  | RCON = |       |        | 4.b. =    |
| c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....   | RCON = |       |        | 4.c. =    |
| 5. Not applicable =   |        |       |        |           |
| 6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on =<br>behalf of its respondent depository institutions that are also reflected as deposit liabilities =<br>of the reporting bank: =          |        |       |        |           |
| a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, =<br>column B) .....  | RCON = |       |        | 6.a. =    |
| b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 4 or 5, =<br>column A or C, but not column B) .....  | RCON = |       |        | 6.b. =    |
| 7. Unamortized premiums and discounts on time and savings deposits: <sup>1,2</sup> =  |        |       |        |           |
| a. Unamortized premiums .....   | RCON = |       |        | 7.a. =    |
| b. Unamortized discounts .....  | RCON = |       |        | 7.b. =    |
| 8. <b>To be completed by banks with "Oakar deposits."</b>   |        |       |        |           |
| 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 =<br>the quarter .....   | RCON = |       |        | 8.a.(1) = |
| (2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable =<br>to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF =<br>members report deposits attributable to BIF) ..... | RCON = |       |        | 8.a.(2) = |
| b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter .....   | RCON = |       |        | 8.b. =    |
| 9. Deposits in lifeline accounts .....  | RCON = |       |        | 9. =      |
| 10. Benefit-responsive "Depository Institution Investment Contracts" (included in total =<br>deposits) .....  | RCON = |       |        | 10. =     |

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

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

Schedule RC-O – Continued =

|     |  | Dollar Amounts in Thousands = |  |  |  | Bil = | Mil = | Thou = |         |
|-----|--|-------------------------------|--|--|--|-------|-------|--------|---------|
| 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 =                        |  |  |  |       |       |        | 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 =                        |  |  |  |       |       |        | 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 =                        |  |  |  |       |       |        | 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 =                        |  |  |  |       |       |        | 12.a. = |
| b.  | Amount of assets netted against time and savings deposits .....  | RCON =                        |  |  |  |       |       |        | 12.b. = |

Memoranda (to be completed each quarter except as noted)

|     |  | Dollar Amounts in Thousands = |  |  |  | Bil = | Mil = | Thou = |             |
|-----|--|-------------------------------|--|--|--|-------|-------|--------|-------------|
| 1.  | Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal = Schedule RC, item 13.a): =  |                               |  |  |  |       |       |        |             |
| a.  | Deposit accounts of \$100,000 or less: =   |                               |  |  |  |       |       |        |             |
| (1) | Amount of deposit accounts of \$100,000 or less .....  | RCON =                        |  |  |  |       |       |        | M.1.a.(1) = |
| (2) | Number of deposit accounts of \$100,000 or less (to be completed for the June report only) .....   | RCON =                        |  |  |  |       |       |        | M.1.a.(2) = |
| b.  | Deposit accounts of more than \$100,000: =   |                               |  |  |  |       |       |        |             |
| (1) | Amount of deposit accounts of more than \$100,000 .....  | RCON =                        |  |  |  |       |       |        | M.1.b.(1) = |
| (2) | Number of deposit accounts of more than \$100,000 .....  | RCON =                        |  |  |  |       |       |        | 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 =                        |  |  |  |       |       |        | 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 =                        |  |  |  |       |       |        | M.2.b. =    |
| 3.  | Has the reporting institution been consolidated with a parent bank or savings association = in that parent bank's or parent savings association's Call Report or Thrift Financial Report? = If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings = association: =                          |                               |  |  |  |       |       |        |             |
|     |  | FDIC Cert No. =               |  |  |  |       |       |        | M.3. =      |
|     |  | RCON =                        |  |  |  |       |       |        |             |

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, 1997, 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 = C380 ◀  
the bank has total capital greater than or equal to eight percent of adjusted total assets ..... 

|     |    |
|-----|----|
| YES | NO |
|-----|----|

 1. =

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

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

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

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

| Dollar Amounts in Thousands =   |        | Bil =  | Mil = | Thou = |           |
|---|--------|--------|-------|--------|-----------|
| 2. Portion of qualifying limited-life capital instruments (original weighted average maturity = of at least five years) that is includible in Tier 2 capital: =   |        |        |       |        |           |
| a. Subordinated debt <sup>1</sup> and intermediate term preferred stock .....   | RCON = | A575 = |       |        | 2.a. =    |
| b. Other limited-life capital instruments .....   | RCON = | 7616 = |       |        | 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. (1) Tier 1 capital .....   | RCON = | 8274 = |       |        | 3.a.(1) = |
| (2) Tier 2 capital .....  | RCON = | 8275 = |       |        | 3.a.(2) = |
| (3) <b>Tier 3 capital</b> .....   | RCON = | 1395 = |       |        | 3.a.(3) = |
| b. Total risk-based capital .....   | RCON = | 3792 = |       |        | 3.b. =    |
| c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross = risk-weighted assets) .....   | RCON = | 1222 = |       |        | 3.c. =    |
| d. (1) Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in = item 3.c above and all other deductions) .....  | RCON = | 1223 = |       |        | 3.d.(1) = |
| (2) <b>Market risk equivalent assets</b> .....  | RCON = | 1661 = |       |        | 3.d.(2) = |
| e. <b>Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank uses the "direct reduction method" to report these transactions in Schedule RC-R)</b> ..... | RCON = | 727 =  |       |        | 3.e. =    |
| f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all = assets deducted from Tier 1 capital) <sup>2</sup> .....  | RCON = | 1224 = |       |        | 3.f. =    |

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

|  |        | (Column A) =<br>Assets Recorded =<br>on the =<br>Balance Sheet = |       |        | (Column B) =<br>Credit Equivalent =<br>Amount of Off- =<br>Balance Sheet Items <sup>3</sup> = |       |        |        |
|--|--------|--|-------|--------|---|-------|--------|--------|
|  |        | Bil =  | Mil = | Thou = | Bil =   | Mil = | Thou = |        |
| 4. Assets and credit equivalent amounts of off-balance sheet items = assigned to the Zero percent risk category: = | RCON = | 5763 =   |       |        |   |       |        | 4.a. = |
| a. Assets recorded on the balance sheet .....  |        |  |       |        |   |       |        |        |
| b. Credit equivalent amount of off-balance sheet items .....   | RCON = | 3796 =   |       |        |   |       |        | 4.b. = |

<sup>1</sup> Exclude mandatory convertible debt reported in Schedule RC-M, item 7. =

<sup>2</sup> Do not deduct excess allowance for loan and lease losses. =

<sup>3</sup> Do not report in column B the risk-weighted amount of assets reported in column A. =

Schedule RC-R—Continued =

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

Memoranda =

|  | Dollar Amounts in Thousands = |       |        |
|--|-------------------------------|-------|--------|
|  | Bil =                         | Mil = | Thou = |
| 1. Current credit exposure across all off-balance sheet derivative contracts covered by the = risk-based capital standards ..... |                               |       |        |

|  | With a remaining maturity of =     |       |       |   |        |       |                                   |        |        |       |       |        |
|--|------------------------------------|-------|-------|---|--------|-------|-----------------------------------|--------|--------|-------|-------|--------|
|  | (Column A) =<br>One year or less = |       |       | (Column B) =<br>Over one year =<br>through five years = |        |       | (Column C) =<br>Over five years = |        |        |       |       |        |
|  | Tril =                             | Bil = | Mil = | Thou =  | Tril = | Bil = | Mil =                             | Thou = | Tril = | Bil = | Mil = | Thou = |
| 2. Notional principal amounts of = off-balance sheet derivative contracts <sup>3</sup> : = |                                    |       |       |   |        |       |                                   |        |        |       |       |        |
| a. Interest rate contracts .....   | RCON =                             |       |       |   | RCON = |       |                                   |        | RCON = |       |       |        |
| b. Foreign exchange contracts .....  | RCON =                             |       |       |   | RCON = |       |                                   |        | RCON = |       |       |        |
| c. Gold contracts .....  | RCON =                             |       |       |   | RCON = |       |                                   |        | RCON = |       |       |        |
| d. Other precious metals contracts .....   | RCON =                             |       |       |   | RCON = |       |                                   |        | RCON = |       |       |        |
| e. Other commodity contracts .....   | RCON =                             |       |       |   | RCON = |       |                                   |        | RCON = |       |       |        |
| f. Equity derivative contracts .....   | RCON =                             |       |       |   | RCON = |       |                                   |        | RCON = |       |       |        |

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

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

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

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

at close of business on \_\_\_\_\_ 19\_\_\_\_

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

City = \_\_\_\_\_

State = \_\_\_\_\_

The management of the reporting bank may, *if it wishes,* submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in column A and in all of Memorandum item 1 of Schedule RC-N is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

both on agency computerized records and in computer-file releases to the public.

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

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

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

No comment  (RCON 6979) =

C371

C372

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

\_\_\_\_\_  
Signature of Executive Officer of Bank

\_\_\_\_\_  
Date of Signature



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

|                            |   |         |   |
|----------------------------|---|---------|---|
| NAME AND ADDRESS OF BANK = | OMB No. For OCC: 1557-0081 =<br>OMB No. For FDIC 3064-0052 =<br>OMB No. for Federal Reserve: 7100-0036 =<br>Expiration Date: 3/31/2001 =<br><br>SPECIAL REPORT =<br>(Dollar Amounts in Thousands) = |         |   |
| CLOSE OF BUSINESS DATE     | FDIC Certificate Number   | C-700 = | ◀ |

**LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)**

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made **since the date of the previous Report of Condition**. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). (*Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.*) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

|   |                  |   |      |                  |   |   |        |
|---|------------------|---|------|------------------|---|---|--------|
| a. Number of loans made to executive officers since the previous Call Report date ..... | RCON =<br>3561 = | = |      | a. =             |   |   |        |
| b. Total dollar amount of above loans (in thousands of dollars) .....                   | RCON =<br>3562 = | = |      | b. =             |   |   |        |
| c. Range of interest charged on above loans =   |                  |   |      |                  |   |   |        |
| (example: 9¾% = 9.75) .....   | RCON =<br>7701 = | = | % to | RCON =<br>7702 = | = | % | = c. = |

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