Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires March 31, 2002

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, 2000 (20000930) (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.

I, _____
Name and Title of Officer Authorized to Sign Report

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

_____
Signature of Officer Authorized to Sign Report

_____
Date of Signature

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

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.

_____
Director (Trustee)

_____
Director (Trustee)

_____
Director (Trustee)

Submission of Reports

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

(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

(b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

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

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number ☐☐☐☐☐ (RCRI 9050)

http://_____
Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087)
(Example: www.examplebank.com)

_____
Legal Title of Bank (TEXT 9010)

_____
City (TEXT 9130)

_____
State Abbrev. (TEXT 9200) ZIP Code (TEXT 9220)

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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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Signature Page Cover

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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 Reports Analysis and Quality Control 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.

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Legal Title of Bank

City

State Zip Code

FDIC Certificate Number

Consolidated Report of Income
for the period January 1, 2000–September 30, 2000

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		Bil	I380 Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate	RIAD 4011				1.a.(1)
(2) Loans to finance agricultural production and other loans to farmers	RIAD 4024				1.a.(2)
(3) Commercial and industrial loans	RIAD 4012				1.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards and related plans	RIAD 4054				1.a.(4)(a)
(b) Other	RIAD 4055				1.a.(4)(b)
(5) Loans to foreign governments and official institutions	RIAD 4056				1.a.(5)
(6) Obligations (other than securities and leases) of states and political subdivisions in the U.S.:					
(a) Taxable obligations	RIAD 4503				1.a.(6)(a)
(b) Tax-exempt obligations	RIAD 4504				1.a.(6)(b)
(7) All other loans	RIAD 4058				1.a.(7)
b. Income from lease financing receivables:					
(1) Taxable leases	RIAD 4505				1.b.(1)
(2) Tax-exempt leases	RIAD 4307				1.b.(2)
c. Interest income on balances due from depository institutions[1]	RIAD 4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations **(including mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)**	RIAD 4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:					
(a) Taxable securities	RIAD 4506				1.d.(2)(a)
(b) Tax-exempt securities	RIAD 4507				1.d.(2)(b)
(3) Other domestic debt securities **(including mortgage-backed securities not issued or guaranteed by FNMA, FHLMC, or GNMA)**	RIAD 3657				1.d.(3)
(4) Foreign debt securities	RIAD 3658				1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659				1.d.(5)
e. Interest income from trading assets	RIAD 4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD 4020				1.f.
g. Total interest income (sum of items 1.a through 1.f)	RIAD 4107				1.g.

[1] Includes interest income on time certificates of deposit not held for trading.

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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)						RIAD 4074			3.
4. Provisions:									
a. Provision for credit losses						RIAD 4230			4.a.
b. Provision for allocated transfer risk						RIAD 4243			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)						RIAD 4079			5.g.
6. a. Realized gains (losses) on held-to-maturity securities						RIAD 3521			6.a.
b. Realized gains (losses) on available-for-sale securities						RIAD 3196			6.b.
7. Noninterest expense:									
a. Salaries and employee benefits	RIAD 4135				7.a.				
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD 4217				7.b.				
c. Other noninterest expense*	RIAD 4092				7.c.				
d. Total noninterest expense (sum of items 7.a through 7.c)						RIAD 4093			7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d)						RIAD 4301			8.
9. Applicable income taxes (on item 8)						RIAD 4302			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)						RIAD 4300			10.
11. Extraordinary items and other adjustments, net of income taxes*						RIAD 4320			11.
12. Net income (loss) (sum of items 10 and 11)						RIAD 4340			12.

* Describe on Schedule RI-E—Explanations.

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Legal Title of Bank

FDIC Certificate Number

Schedule RI—Continued

I381

Memoranda

Dollar Amounts in Thousands		Year-to-date 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 4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD 8431				M.2.
3. Not applicable					
4. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD 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[1]	RIAD 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 8757				M.8.a.
b. Foreign exchange exposures	RIAD 8758				M.8.b.
c. Equity security and index exposures	RIAD 8759				M.8.c.
d. Commodity and other exposures	RIAD 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 8761				M.9.a.
b. Net (increase) decrease to interest expense	RIAD 8762				M.9.b.
c. Other (noninterest) allocations	RIAD 8763				M.9.c.
10. Credit losses on off-balance sheet derivatives (see instructions)	RIAD 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 A530	YES		NO	M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 to be reported with the December Report of Income)	RIAD 4772	Bil	Mil	Thou	M.12.

[1] 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.

I383

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total equity capital originally reported in the December 31, 1999, Reports of Condition and Income	RIAD 3215				1.
2. Equity capital adjustments from amended Reports of Income, net*	RIAD 3216				2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	RIAD 3217				3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD 4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net	RIAD 4346				5.
6. Changes incident to business combinations, net	RIAD 4356				6.
7. LESS: Cash dividends declared on preferred stock	RIAD 4470				7.
8. LESS: Cash dividends declared on common stock	RIAD 4460				8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule)	RIAD 4411				9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule)	RIAD 4412				10.
11. a. Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD 8433				11.a.
b. Change in accumulated net gains (losses) on cash flow hedges	RIAD 4574				11.b.
12. Other transactions with parent holding company* (not included in items 5, 7, or 8 above)	RIAD 4415				12.
13. Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28)	RIAD 3210				13.

*Describe on Schedule RI-E—Explanations.

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[1]	RCON 2148				2.
3. Interest-only strips receivable (not in the form of a security)[2] on:					
a. Mortgage loans	RCON A519				3.a.
b. Other financial assets	RCON A520				3.b.
4. Other (itemize and describe amounts that exceed 25% of this item)	RCON 2168				4.
a. TEXT 3549	RCON 3549				4.a.
b. TEXT 3550	RCON 3550				4.b.
c. TEXT 3551	RCON 3551				4.c.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)	RCON 2160				5.

Memorandum

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

Schedule RC-G—Other Liabilities

C335 ◀

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

[1] See discussion of deferred income taxes in Glossary entry on “income taxes.”
[2] Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
[3] For savings banks, include “dividends” accrued and unpaid on deposits.

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Legal Title of Bank

FDIC Certificate Number

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands		Bil	Mil	Thou	
			C355		◀
ASSETS					
1. Interest-bearing balances due from depository institutions	RCON 3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations[2] **(including mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA)**	RCON 3382				2.
3. Securities issued by states and political subdivisions in the U.S.[2]	RCON 3383				3.
4. a. Other debt securities[2] **(including mortgage-backed securities not issued or guaranteed by FNMA, FHLMC, or GNMA)**	RCON 3647				4.a.
b. Equity securities[3] (includes investments in mutual funds and Federal Reserve stock)	RCON 3648				4.b.
5. Federal funds sold and securities purchased under agreements to resell	RCON 3365				5.
6. Loans:					
a. Total loans	RCON 3360				6.a.
b. Loans secured by real estate	RCON 3385				6.b.
c. Loans to finance agricultural production and other loans to farmers	RCON 3386				6.c.
d. Commercial and industrial loans	RCON 3387				6.d.
e. Loans to individuals for household, family, and other personal expenditures	RCON 3388				6.e.
7. Trading assets	RCON 3401				7.
8. Lease and financing receivables (net of unearned income)	RCON 3484				8.
9. Total assets[4]	RCON 3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON 3485				10.
11. Nontransaction accounts:					
a. Money market deposit accounts (MMDAs)	RCON 3486				11.a.
b. Other savings deposits	RCON 3487				11.b.
c. Time deposits of $100,000 or more	RCON A514				11.c.
d. Time deposits of less than $100,000	RCON A529				11.d.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON 3353				12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON 3355				13.

[1] For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter).
[2] Quarterly averages for all debt securities should be based on amortized cost.
[3] Quarterly averages for all equity securities should be based on historical cost.
[4] The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Off-Balance Sheet Items

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

Dollar Amounts in Thousands		C360 Bil	C360 Mil	C360 Thou	
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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Legal Title of Bank

FDIC Certificate Number

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 5994			13.c.
d.	TEXT 5595		RCON 5595			13.d.

C361 ◀

Dollar Amounts in Thousands Off-balance Sheet Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	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																	15.
	RCON A126				RCON A127				RCON 8723				RCON 8724				
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

FDIC Certificate Number

Schedule RC-L—Continued

C362

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

Memoranda

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
			C365		◀
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 of total capital as defined for this purpose in agency regulations — Number RCON 6165					1.b.
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of **foreign banks**[1] (included in Schedule RC, item 3)	RCON 3405				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:* 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 and nonmortgage servicing assets	RCON B026				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.

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

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

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

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

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

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

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Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate:													
a. To U.S. addressees (domicile)	RCON 1245				RCON 1246				RCON 1247				1.a.
b. To non-U.S. addressees (domicile)	RCON 1248				RCON 1249				RCON 1250				1.b.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	RCON 5377				RCON 5378				RCON 5379				2.a.
b. To foreign banks	RCON 5380				RCON 5381				RCON 5382				2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON 1594				RCON 1597				RCON 1583				3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)	RCON 1251				RCON 1252				RCON 1253				4.a.
b. To non-U.S. addressees (domicile)	RCON 1254				RCON 1255				RCON 1256				4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards and related plans	RCON 5383				RCON 5384				RCON 5385				5.a.
b. Other (includes single payment, installment, and all student loans)	RCON 5386				RCON 5387				RCON 5388				5.b.
6. Loans to foreign governments and official institutions	RCON 5389				RCON 5390				RCON 5391				6.
7. All other loans	RCON 5459				RCON 5460				RCON 5461				7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	RCON 1257				RCON 1258				RCON 1259				8.a.
b. Of non-U.S. addressees (domicile)	RCON 1271				RCON 1272				RCON 1791				8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON 3505				RCON 3506				RCON 3507				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 through 8 above which are wholly or partially guaranteed by the U.S. Government	RCON 5612				RCON 5613				RCON 5614				10.
a. Guaranteed portion of loans and leases included in item 10 above	RCON 5615				RCON 5616				RCON 5617				10.a.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-N—Continued

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

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

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

Name and Title (TEXT 8901)

Telephone: Area code/phone number/extension (TEXT 8902)

FAX: Area code/phone number (TEXT 9116)

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

Dollar Amounts in Thousands		Bil	C375 Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	RCON 0030				1.a.
OR					
b. Separate amount of all unposted debits:					
(1) Actual amount of unposted debits to demand deposits	RCON 0031				1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits[1]	RCON 0032				1.b.(2)
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	RCON 3510				2.a.
OR					
b. Separate amount of all unposted credits:					
(1) Actual amount of unposted credits to demand deposits	RCON 3512				2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits[1]	RCON 3514				2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	RCON 3520				3.
4. Deposits of consolidated subsidiaries (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	RCON 2211				4.a.
b. Time and savings deposits[1] of consolidated subsidiaries	RCON 2351				4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514				4.c.
5. Not applicable					
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)	RCON 2314				6.a.
b. Amount reflected in time and savings deposits[1] (included in Schedule RC-E, item 4 or 5, column A or C, but not column B)	RCON 2315				6.b.
7. Unamortized premiums and discounts on time and savings deposits:[1, 2]					
a. Unamortized premiums	RCON 5516				7.a.
b. Unamortized discounts	RCON 5517				7.b.
8. **To be completed by banks with "Oakar deposits."**					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	RCON A531				8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)	RCON A532				8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	RCON A533				8.b.
9. Deposits in lifeline accounts	RCON 5596				9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON 8432				10.

[1] For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.
[2] Exclude core deposit intangibles.

Schedule RC-O—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:					
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON 8785				11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis	RC0N A181				11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCON A182				11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
a. Amount of assets netted against demand deposits	RC0N A527				12.a.
b. Amount of assets netted against time and savings deposits	RCON A528				12.b.

Memoranda **(to be completed each quarter except as noted)**

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
a. Deposit account of $100,000 or less:					
(1) *Amount* of deposit accounts of $100,000 or less	RCON 2702				M.1.a.(1)
(2) *Number* of deposit accounts of $100,000 or less **(to be completed for the June report only)** — Number: RCON 3779					M.1.a.(2)
b. Deposit accounts of more than $100,000:					
(1) *Amount* of deposit accounts of more than $100,000	RCON 2710				M.1.b.(1)
(2) *Number* of deposit accounts of more than $100,000 — Number: RCON 2722					M.1.b.(2)
2. Estimated amount of uninsured deposits of the bank:					
a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than $100,000 reported in Memorandum item 1.b.(2) above by $100,000 and subtracting the result from the amount of deposit accounts of more than $100,000 reported in Memorandum item 1.b.(1) above.					
Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above	RCON 6861	YES		NO	M.2.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure	RCON 5597	Bil	Mil	Thou	M.2.b.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association: TEXT A545	RCON A545	FDIC Cert No.			M.3.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of $1 billion or more in Schedule RC, item 12, for June 30, 1999, 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.**

		C380		
		YES		NO
1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than $1 billion.** Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets	RCON 6056			1.

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

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

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
2. Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:					
a. Subordinated debt[1] and intermediate term preferred stock	RCON A515				2.a.
b. Other limited-life capital instruments	RCON A516				2.b.
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):					
a. (1) Tier 1 capital	RCON 8274				3.a.(1)
(2) Tier 2 capital	RCON 8275				3.a.(2)
(3) Tier 3 capital	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 A222				3.c.
d. (1) Net risk-weighted assets (gross risk-weighted assets, including market risk equivalent assets, less excess allowance reported in item 3.c above and all other deductions)	RCON A223				3.d.(1)
(2) Market risk equivalent assets (included in item 3.d.(1) above)	RCON 1651				3.d.(2)
e. 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)	RCON 1727				3.e.
f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital)[2]	RCON A224				3.f.

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

	(Column A) Assets Recorded on the Balance Sheet				(Column B) Credit Equivalent Amount of Off-Balance Sheet Items[3]				
		Bil	Mil	Thou		Bil	Mil	Thou	
4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:									
a. Assets recorded on the balance sheet	RCON 5163								4.a.
b. Credit equivalent amount of off-balance sheet items					RCON 3796				4.b.

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

Schedule RC-R—Continued

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

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Current credit exposure across all off-balance sheet derivative contracts covered by the risk-based capital standards	RCON 8764				M.1.

2. Notional principal amounts of off-balance sheet derivative contracts[3]:	With a remaining maturity of (Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou		Tril	Bil	Mil	Thou	
a. Interest rate contracts	RCON 3809					RCON 8766					RCON 8767					M.2.a.
b. Foreign exchange contracts	RCON 3812					RCON 8769					RCON 8770					M.2.b.
c. Gold contracts	RCON 8771					RCON 8772					RCON 8773					M.2.c.
d. Other precious metals contracts	RCON 8774					RCON 8775					RCON 8776					M.2.d.
e. Other commodity contracts	RCON 8777					RCON 8778					RCON 8779					M.2.e.
f. Equity derivative contracts	RCON A000					RCON A001					RCON A002					M.2.f.

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

[2] Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

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

FDIC Certificate Number

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

at close of business on _____

Legal Title of Bank _____ City _____ , State _____

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

No comment ☐ (RCON 6979) | C371 | C372 ◀

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

Signature of Executive Officer of Bank _____ *Date of Signature* _____

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK

OMB No. For OCC: 1557-0081
OMB No. For FDIC: 3064-0052
OMB No. for Federal Reserve: 7100-0036
Expiration Date: 3/31/2002

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀

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

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

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

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