

Federal Financial Institutions Examination Council



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 and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2002 ⁽²⁰⁰²⁰³³¹⁾
(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 branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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)

Legal Title of Bank (TEXT 9010)

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

City (TEXT 9130)

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

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 36.7 hours per respondent and is estimated to vary from 15 to 550 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.

Legal Title of Bank _____
 City _____
 State _____ Zip Code _____
 FDIC Certificate Number [] [] [] [] [] [] [] [] [] []

**Consolidated Report of Income
 for the period January 1, 2002–March 31, 2002**

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

| | RIAD | Bil | Mil | Thou | |
|---|------|-----|-----|------|---------------|
| 1. Interest income: | | | | | |
| a. Interest and fee income on loans: | | | | | |
| (1) In domestic offices: | | | | | |
| (a) Loans secured by real estate | 4011 | | | | 1.a.(1)(a) |
| (b) Loans to finance agricultural production and other loans to farmers | 4024 | | | | 1.a.(1)(b) |
| (c) Commercial and industrial loans | 4012 | | | | 1.a.(1)(c) |
| (d) Loans to individuals for household, family, and other personal expenditures: | | | | | |
| (1) Credit cards | B485 | | | | 1.a.(1)(d)(1) |
| (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | B486 | | | | 1.a.(1)(d)(2) |
| (e) Loans to foreign governments and official institutions | 4056 | | | | 1.a.(1)(e) |
| (f) All other loans in domestic offices | B487 | | | | 1.a.(1)(f) |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs | 4059 | | | | 1.a.(2) |
| (3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) | 4010 | | | | 1.a.(3) |
| b. Income from lease financing receivables | 4065 | | | | 1.b. |
| c. Interest income on balances due from depository institutions ¹ | 4115 | | | | 1.c. |
| d. Interest and dividend income on securities: | | | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) | B488 | | | | 1.d.(1) |
| (2) Mortgage-backed securities | B489 | | | | 1.d.(2) |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) | 4060 | | | | 1.d.(3) |
| e. Interest income from trading assets | 4069 | | | | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | 4020 | | | | 1.f. |
| g. Other interest income | 4518 | | | | 1.g. |
| h. Total interest income (sum of items 1.a.(3) through 1.g.) | 4107 | | | | 1.h. |
| 2. Interest expense: | | | | | |
| a. Interest on deposits: | | | | | |
| (1) Interest on deposits in domestic offices: | | | | | |
| (a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | 4508 | | | | 2.a.(1)(a) |
| (b) Nontransaction accounts: | | | | | |
| (1) Savings deposits (includes MMDAs) | 0093 | | | | 2.a.(1)(b)(1) |
| (2) Time deposits of \$100,000 or more | A517 | | | | 2.a.(1)(b)(2) |
| (3) Time deposits of less than \$100,000 | A518 | | | | 2.a.(1)(b)(3) |
| (2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs | 4172 | | | | 2.a.(2) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | 4180 | | | | 2.b. |
| c. Interest on trading liabilities and other borrowed money | 4185 | | | | 2.c. |

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

Schedule RI—Continued

| | Year-to-date | | | | | | | | |
|--|--------------|-----|-----|------|---------|--|--|--|------|
| | RIAD | Bil | Mil | Thou | | | | | |
| Dollar Amounts in Thousands | | | | | | | | | |
| 2. Interest expense (continued): | | | | | | | | | |
| d. Interest on subordinated notes and debentures..... | 4200 | | | | 2.d. | | | | |
| e. Total interest expense (sum of items 2.a through 2.d) | 4073 | | | | 2.e. | | | | |
| 3. Net interest income (item 1.h minus 2.e) | | | | | 4074 | | | | 3. |
| 4. Provision for loan and lease losses..... | | | | | 4230 | | | | 4. |
| 5. Noninterest income: | | | | | | | | | |
| a. Income from fiduciary activities ¹ | 4070 | | | | 5.a. | | | | |
| b. Service charges on deposit accounts in domestic offices | 4080 | | | | 5.b. | | | | |
| c. Trading revenue ² | A220 | | | | 5.c. | | | | |
| d. Investment banking, advisory, brokerage, and underwriting fees and commissions..... | B490 | | | | 5.d. | | | | |
| e. Venture capital revenue | B491 | | | | 5.e. | | | | |
| f. Net servicing fees..... | B492 | | | | 5.f. | | | | |
| g. Net securitization income | B493 | | | | 5.g. | | | | |
| h. Insurance commissions and fees | B494 | | | | 5.h. | | | | |
| i. Net gains (losses) on sales of loans and leases | 5416 | | | | 5.i. | | | | |
| j. Net gains (losses) on sales of other real estate owned..... | 5415 | | | | 5.j. | | | | |
| k. Net gains (losses) on sales of other assets (excluding securities)..... | B496 | | | | 5.k. | | | | |
| l. Other noninterest income*..... | B497 | | | | 5.l. | | | | |
| m. Total noninterest income (sum of items 5.a through 5.l)..... | | | | | 4079 | | | | 5.m. |
| 6. a. Realized gains (losses) on held-to-maturity securities..... | | | | | 3521 | | | | 6.a. |
| b. Realized gains (losses) on available-for-sale securities..... | | | | | 3196 | | | | 6.b. |
| 7. Noninterest expense: | | | | | | | | | |
| a. Salaries and employee benefits | 4135 | | | | 7.a. | | | | |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | 4217 | | | | 7.b. | | | | |
| c. (1) Goodwill impairment losses | C216 | | | | 7.c.(1) | | | | |
| (2) Amortization expense and impairment losses for other intangible assets | C232 | | | | 7.c.(2) | | | | |
| d. Other noninterest expense*..... | 4092 | | | | 7.d. | | | | |
| e. Total noninterest expense (sum of items 7.a through 7.d) | | | | | 4093 | | | | 7.e. |
| 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | | | | | 4301 | | | | 8. |
| 9. Applicable income taxes (on item 8) | | | | | 4302 | | | | 9. |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)..... | | | | | 4300 | | | | 10. |
| 11. Extraordinary items and other adjustments, net of income taxes* | | | | | 4320 | | | | 11. |
| 12. Net income (loss) (sum of items 10 and 11)..... | | | | | 4340 | | | | 12. |

* Describe on Schedule RI-E—Explanations

¹ For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

² For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.d.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

| | Year-to-date | | | | | |
|---|--------------|-----|-----|------|--------|------|
| | RIAD | 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..... | 4513 | | | | M.1. | |
| 2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) | 8431 | | | | M.2. | |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) | 4313 | | | | M.3. | |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))..... | 4507 | | | | M.4. | |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | Number | | | | M.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 | | CC | YY | MM | DD | M.7. |
| | 9106 | | | | | |
| 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.): | | | | | | |
| a. Interest rate exposures..... | 8757 | | | | M.8.a. | |
| b. Foreign exchange exposures | 8758 | | | | M.8.b. | |
| c. Equity security and index exposures..... | 8759 | | | | M.8.c. | |
| d. Commodity and other exposures | 8760 | | | | M.8.d. | |
| 9. Impact on income of derivatives held for purposes other than trading: | | | | | | |
| a. Net increase (decrease) to interest income..... | 8761 | | | | M.9.a. | |
| b. Net (increase) decrease to interest expense..... | 8762 | | | | M.9.b. | |
| c. Other (noninterest) allocations | 8763 | | | | M.9.c. | |
| 10. Credit losses on derivatives (see instructions)..... | 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? | | YES | | NO | | |
| | A530 | | | | M.11. | |

¹ For example, a bank acquired on June 1, 2001, would report 20010601.

Schedule RC-R—Continued

| | (Column C) | | | (Column D) | | | (Column E) | | | (Column F) | | | |
|---|------------------------------------|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|-----|
| | Allocation by Risk Weight Category | | | | | | | | | | | | |
| | 0% | | | 20% | | | 50% | | | 100% | | | |
| Dollar Amounts in Thousands | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| Totals | | | | | | | | | | | | | |
| 55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)..... | RCFD B696 | | | RCFD B697 | | | RCFD B698 | | | RCFD B699 | | | 55. |
| 56. Risk weight factor..... | × 0% | | | × 20% | | | × 50% | | | × 100% | | | 56. |
| 57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)..... | RCFD B700 | | | RCFD B701 | | | RCFD B702 | | | RCFD B703 | | | 57. |
| 58. Market risk equivalent assets..... | 0 | | | | | | | | | RCFD 1651 | | | 58. |
| 59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)..... | | | | | | | | | | RCFD B704 | | | 59. |
| 60. LESS: Excess allowance for loan and lease losses..... | | | | | | | | | | RCFD A222 | | | 60. |
| 61. LESS: Allocated transfer risk reserve..... | | | | | | | | | | RCFD 3128 | | | 61. |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61)..... | | | | | | | | | | RCFD A223 | | | 62. |

Memoranda

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

| | With a remaining maturity of | | | | | | | | | | | | | | | |
|---|--------------------------------|------|-----|-----|------|--|------|-----|-----|------|-------------------------------|------|-----|-----|------|--------|
| | (Column A) One year or less | | | | | (Column B) Over one year through five years | | | | | (Column C) Over five years | | | | | |
| | RCFD | Tril | Bil | Mil | Thou | RCFD | Tril | Bil | Mil | Thou | RCFD | Tril | Bil | Mil | Thou | |
| 2. Notional principal amounts of derivative contracts: ¹ | | | | | | | | | | | | | | | | |
| a. Interest rate contracts..... | 3809 | | | | | 8766 | | | | | 8767 | | | | | M.2.a. |
| b. Foreign exchange contracts..... | 3812 | | | | | 8769 | | | | | 8770 | | | | | M.2.b. |
| c. Gold contracts..... | 8771 | | | | | 8772 | | | | | 8773 | | | | | M.2.c. |
| d. Other precious metals contracts..... | 8774 | | | | | 8775 | | | | | 8776 | | | | | M.2.d. |
| e. Other commodity contracts..... | 8777 | | | | | 8778 | | | | | 8779 | | | | | M.2.e. |
| f. Equity derivative contracts..... | A000 | | | | | A001 | | | | | A002 | | | | | M.2.f. |

¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

| | (Column A) 1-4 Family Residential Loans | | | (Column B) Home Equity Lines | | | (Column C) Credit Card Receivables | | | (Column D) Auto Loans | | | (Column E) Other Consumer Loans | | | (Column F) Commercial and Industrial Loans | | | (Column G) All Other Loans and All Leases | | | |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|--|-----|------|------|
| | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| Dollar Amounts in Thousands | | | | | | | | | | | | | | | | | | | | | | |
| Bank Securitization Activities | | | | | | | | | | | | | | | | | | | | | | |
| 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements | | | | | | | | | | | | | | | | | | | | | | 1. |
| | RCFD B705 | | | RCFD B706 | | | RCFD B707 | | | RCFD B708 | | | RCFD B709 | | | RCFD B710 | | | RCFD B711 | | | |
| 2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: | | | | | | | | | | | | | | | | | | | | | | |
| a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)..... | RCFD B712 | | | RCFD B713 | | | RCFD B714 | | | RCFD B715 | | | RCFD B716 | | | RCFD B717 | | | RCFD B718 | | | 2.a. |
| b. Standby letters of credit, subordinated securities, and other enhancements..... | RCFD B719 | | | RCFD B720 | | | RCFD B721 | | | RCFD B722 | | | RCFD B723 | | | RCFD B724 | | | RCFD B725 | | | 2.b. |
| 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 | RCFD B726 | | | RCFD B727 | | | RCFD B728 | | | RCFD B729 | | | RCFD B730 | | | RCFD B731 | | | RCFD B732 | | | 3. |
| 4. Past due loan amounts included in item 1: | RCFD B733 | | | RCFD B734 | | | RCFD B735 | | | RCFD B736 | | | RCFD B737 | | | RCFD B738 | | | RCFD B739 | | | |
| a. 30-89 days past due..... | RCFD B740 | | | RCFD B741 | | | RCFD B742 | | | RCFD B743 | | | RCFD B744 | | | RCFD B745 | | | RCFD B746 | | | 4.a. |
| b. 90 days or more past due..... | RCFD B740 | | | RCFD B741 | | | RCFD B742 | | | RCFD B743 | | | RCFD B744 | | | RCFD B745 | | | RCFD B746 | | | 4.b. |
| 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): | | | | | | | | | | | | | | | | | | | | | | |
| a. Charge-offs..... | RIAD B747 | | | RIAD B748 | | | RIAD B749 | | | RIAD B750 | | | RIAD B751 | | | RIAD B752 | | | RIAD B753 | | | 5.a. |
| b. Recoveries | RIAD B754 | | | RIAD B755 | | | RIAD B756 | | | RIAD B757 | | | RIAD B758 | | | RIAD B759 | | | RIAD B760 | | | 5.b. |

Schedule RC-S—Continued

| Dollar Amounts in Thousands | (Column A) 1-4 Family Residential Loans | | | (Column B) Home Equity Lines | | | (Column C) Credit Card Receivables | | | (Column D) Auto Loans | | | (Column E) Other Consumer Loans | | | (Column F) Commercial and Industrial Loans | | | (Column G) All Other Loans and All Leases | | | |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|--|-----|------|------|
| | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| 6. Amount of ownership (or seller's) interests carried as: | | | | | | | | | | | | | | | | | | | | | | |
| a. Securities (included in Schedule RC-B or in Schedule RC, item 5) | | | | RCFD B761 | | | RCFD B762 | | | | | | | | | RCFD B763 | | | | | | 6.a. |
| b. Loans (included in Schedule RC-C) | | | | RCFD B500 | | | RCFD B501 | | | | | | | | | RCFD B502 | | | | | | 6.b. |
| 7. Past due loan amounts included in interests reported in item 6.a: | | | | | | | | | | | | | | | | | | | | | | |
| a. 30-89 days past due | | | | RCFD B764 | | | RCFD B765 | | | | | | | | | RCFD B766 | | | | | | 7.a. |
| b. 90 days or more past due..... | | | | RCFD B767 | | | RCFD B768 | | | | | | | | | RCFD B769 | | | | | | 7.b. |
| 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): | | | | | | | | | | | | | | | | | | | | | | |
| a. Charge-offs..... | | | | RIAD B770 | | | RIAD B771 | | | | | | | | | RIAD B772 | | | | | | 8.a. |
| b. Recoveries | | | | RIAD B773 | | | RIAD B774 | | | | | | | | | RIAD B775 | | | | | | 8.b. |
| For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions | | | | | | | | | | | | | | | | | | | | | | |
| 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements | RCFD B776 | | | RCFD B777 | | | RCFD B778 | | | RCFD B779 | | | RCFD B780 | | | RCFD B781 | | | RCFD B782 | | | 9. |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures | RCFD B783 | | | RCFD B784 | | | RCFD B785 | | | RCFD B786 | | | RCFD B787 | | | RCFD B788 | | | RCFD B789 | | | 10. |

Schedule RC-S—Continued

| Dollar Amounts in Thousands | (Column A) 1-4 Family Residential Loans | | | (Column B) Home Equity Lines | | | (Column C) Credit Card Receivables | | | (Column D) Auto Loans | | | (Column E) Other Consumer Loans | | | (Column F) Commercial and Industrial Loans | | | (Column G) All Other Loans and All Leases | | | |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|--|-----|------|-----|
| | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| Bank Asset Sales | | | | | | | | | | | | | | | | | | | | | | |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank | RCFD B790 | | | RCFD B791 | | | RCFD B792 | | | RCFD B793 | | | RCFD B794 | | | RCFD B795 | | | RCFD B796 | | | 11. |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 | RCFD B797 | | | RCFD B798 | | | RCFD B799 | | | RCFD B800 | | | RCFD B801 | | | RCFD B802 | | | RCFD B803 | | | 12. |

Memoranda

| | Dollar Amounts in Thousands | | | | |
|---|-----------------------------|-----|-----|------|-----------|
| | RCFD | Bil | Mil | Thou | |
| 1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: | | | | | |
| a. Outstanding principal balance | A249 | | | | M.1.a. |
| b. Amount of retained recourse on these obligations as of the report date | A250 | | | | M.1.b. |
| 2. Outstanding principal balance of assets serviced for others: | | | | | |
| a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements | B804 | | | | M.2.a. |
| b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | B805 | | | | M.2.b. |
| c. Other financial assets ¹ | A591 | | | | M.2.c. |
| 3. Asset-backed commercial paper conduits: | | | | | |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: | | | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B806 | | | | M.3.a.(1) |
| (2) Conduits sponsored by other unrelated institutions | B807 | | | | M.3.a.(2) |
| b. Unused commitments to provide liquidity to conduit structures: | | | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | B808 | | | | M.3.b.(1) |
| (2) Conduits sponsored by other unrelated institutions | B809 | | | | M.3.b.(2) |

¹ Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

Schedule RC-T—Continued

| | (Column A) Managed Assets | | | | (Column B) Non-Managed Assets | | | | (Column C) Number of Managed Accounts | (Column D) Number of Non-Managed Accounts | |
|--|------------------------------|-----|-----|------|----------------------------------|-----|-----|------|--|--|-----|
| | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | | | |
| Dollar Amounts in Thousands | | | | | | | | | | | |
| FIDUCIARY AND RELATED ASSETS—Continued | | | | | | | | | | | |
| 9. Total fiduciary accounts (sum of items 4 through 8) | RCFD B894 | | | | RCFD B895 | | | | RCFD B896 | RCFD B897 | 9. |
| 10. Custody and safekeeping accounts | | | | | RCFD B898 | | | | | RCFD B899 | 10. |
| 11. Fiduciary accounts held in foreign offices (included in items 9 and 10)..... | | | | | RCFN B900 | | | | | RCFN B901 | |

| | Dollar Amounts in Thousands | | | | |
|--|-----------------------------|-----|-----|------|-------|
| | RIAD | Bil | Mil | Thou | |
| FIDUCIARY AND RELATED SERVICES INCOME | | | | | |
| 12. Personal trust and agency accounts | B904 | | | | 12. |
| 13. Retirement related trust and agency accounts: | | | | | |
| a. Employee benefit—defined contribution | B905 | | | | 13.a. |
| b. Employee benefit—defined benefit | B906 | | | | 13.b. |
| c. Other retirement accounts | B907 | | | | 13.c. |
| 14. Corporate trust and agency accounts | A479 | | | | 14. |
| 15. Investment management agency accounts | B908 | | | | 15. |
| 16. Other fiduciary accounts | A480 | | | | 16. |
| 17. Custody and safekeeping accounts | B909 | | | | 17. |
| 18. Other fiduciary and related services income | B910 | | | | 18. |
| 19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)..... | 4070 | | | | 19. |
| a. Fiduciary and related services income—foreign offices (included in item 19) | B912 | | | | 19.a. |
| 20. Less: Expenses | C058 | | | | 20. |
| 21. Less: Net losses from fiduciary and related services | A488 | | | | 21. |
| 22. Plus: Intracompany income credits for fiduciary and related services | B911 | | | | 22. |
| 23. Net fiduciary and related services income | A491 | | | | 23. |

| Memoranda | Managed Assets | | | | |
|--|-----------------------------|-----|-----|------|--------|
| | Dollar Amounts in Thousands | | | | |
| | RCFD | Bil | Mil | Thou | |
| 1. Managed assets held in personal trust and agency accounts: | | | | | |
| a. Noninterest-bearing deposits | B913 | | | | M.1.a. |
| b. Interest-bearing deposits | B914 | | | | M.1.b. |
| c. U.S. Treasury and U.S. Government agency obligations | B915 | | | | M.1.c. |
| d. State, county and municipal obligations | B916 | | | | M.1.d. |
| e. Money market mutual funds | B917 | | | | M.1.e. |
| f. Other short-term obligations | B918 | | | | M.1.f. |
| g. Other notes and bonds | B919 | | | | M.1.g. |
| h. Common and preferred stocks | B920 | | | | M.1.h. |
| i. Real estate mortgages | B921 | | | | M.1.i. |
| j. Real estate | B922 | | | | M.1.j. |
| k. Miscellaneous assets | B923 | | | | M.1.k. |
| l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)..... | B868 | | | | M.1.l. |

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

| RCFD | (Column A) Number of Issues | (Column B) Principal Amount Outstanding | | | |
|-----------|-----------------------------------|---|-----|-----|------|
| | | Tril | Bil | Mil | Thou |
| RCFD B928 | | | | | |
| B927 | | | | | |
| B929 | | | | | |

- 2. Corporate trust and agency accounts:
 - a. Corporate and municipal trusteeships.....
 - b. Transfer agent, registrar, paying agent, and other corporate agency

M.2.a.
M.2.b.

Dollar Amounts in Thousands

| RCFD | (Column A) Number of Funds | (Column B) Market Value of Fund Assets | | | |
|------|----------------------------------|--|-----|-----|------|
| | | RCFD | Bil | Mil | Thou |
| B931 | | B932 | | | |
| B933 | | B934 | | | |
| B935 | | B936 | | | |
| B937 | | B938 | | | |
| B939 | | B940 | | | |
| B941 | | B942 | | | |
| B943 | | B944 | | | |
| B945 | | B946 | | | |

- 3. Collective investment funds and common trust funds:
 - a. Domestic equity.....
 - b. International/Global equity.....
 - c. Stock/Bond blend
 - d. Taxable bond.....
 - e. Municipal bond
 - f. Short term investments/Money market.....
 - g. Specialty/Other
 - h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....

M.3.a.
M.3.b.
M.3.c.
M.3.d.
M.3.e.
M.3.f.
M.3.g.
M.3.h.

Dollar Amounts in Thousands

| RIAD | (Column A) Gross Losses Managed Accounts | | | RIAD | (Column B) Gross Losses Non-Managed Accounts | | | RIAD | (Column C) Recoveries | | |
|------|---|------|--|------|---|------|--|------|--------------------------|------|--|
| | Mil | Thou | | | Mil | Thou | | | Mil | Thou | |
| B947 | | | | B948 | | | | B949 | | | |
| B950 | | | | B951 | | | | B952 | | | |
| B953 | | | | B954 | | | | B955 | | | |
| B956 | | | | B957 | | | | B958 | | | |
| B959 | | | | B960 | | | | B961 | | | |

- 4. Fiduciary settlements, surcharges, and other losses:
 - a. Personal trust and agency accounts
 - b. Retirement related trust and agency accounts.....
 - c. Investment management agency accounts.....
 - d. Other fiduciary accounts and related services
 - e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)

M.4.a.
M.4.b.
M.4.c.
M.4.d.
M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Name and Title (TEXT B962) _____

E-mail Address (TEXT B926) _____

Telephone: Area code/phone number/extension (TEXT B963) _____

FAX: Area code/phone number (TEXT B964) _____

FDIC Certificate Number

41

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 Schedule RC-T, items 12 through 23 and Memorandum item 4, 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-T, 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."

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 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

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)

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 | <p style="text-align: center;">OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2004</p> <p style="text-align: center;">SPECIAL REPORT (Dollar Amounts in Thousands)</p> | | | | |
| | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 70%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> </td> </tr> </table> | CLOSE OF BUSINESS DATE | FDIC Certificate Number | | |
| CLOSE OF BUSINESS DATE | FDIC Certificate Number | | | | |
| | | | | | |

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..... | RCFD 3561 | | a. | | | | |
| b. Total dollar amount of above loans (in thousands of dollars)..... | RCFD 3562 | | b. | | | | |
| c. Range of interest charged on above loans (example: 9¾% = 9.75) | RCFD 7701 | _ _ . _ _ | % to | RCFD 7702 | _ _ . _ _ | % | c. |

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