

Federal Financial Institutions Examination Council



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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

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 domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

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

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

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

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)

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 Offices Only

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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.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date						
	RIAD	Bil	Mil	Thou			
2. Interest expense:							
a. Interest on deposits:							
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508					2.a.(1)	
(2) Nontransaction accounts:							
(a) Savings deposits (includes MMDAs)	0093					2.a.(2)(a)	
(b) Time deposits of \$100,000 or more	A517					2.a.(2)(b)	
(c) Time deposits of less than \$100,000	A518					2.a.(2)(c)	
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.	
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	4080					5.b.	
c. Trading revenue ²	A220					5.c.	
d. Investment banking, advisory, brokerage, and underwriting fees and commissions							
e. Venture capital revenue	B490					5.d.	
f. Net servicing fees	B491					5.e.	
g. Net securitization income	B492					5.f.	
h. Insurance commissions and fees	B493					5.g.	
i. Net gains (losses) on sales of loans and leases	B494					5.h.	
j. Net gains (losses) on sales of other real estate owned	5416					5.i.	
k. Net gains (losses) on sales of other real estate owned	5415					5.j.	
l. Net gains (losses) on sales of other assets (excluding securities)	B496					5.k.	
m. 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)							
c. (1) Goodwill impairment losses	4217					7.b.	
(2) Amortization expense and impairment losses for other intangible assets	C216					7.c.(1)	
d. Other noninterest expense*							
e. Total noninterest expense (sum of items 7.a through 7.d)	C232					7.c.(2)	
e. Total noninterest expense (sum of items 7.a through 7.d)	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 (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).....	4150	Number			M.5.	
6. <i>Memorandum item 6 is to be completed by:</i> ¹ <ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024				M.6.	
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ²	9106	CC	YY	MM	DD	M.7.
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. <i>To be completed by banks with \$100 million or more in total assets:</i> ¹ 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. <i>To be completed by banks with \$300 million or more in total assets:</i> ¹ 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?	A530				M.11.	

¹ The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2001**, Report of Condition.

² For example, a bank acquired on June 1, 2001, would report 20010601.

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28).....	3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....	8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value).....	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....	4336				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. Qualifying minority interests in consolidated subsidiaries.....	B589				6.
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590				7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	C227				8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships.....	B591				9.a.
b. LESS: Disallowed deferred tax assets.....	5610				9.b.
10. Other additions to (deductions from) Tier 1 capital	B592				10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274				11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. Other Tier 2 capital components	B594				16.
17. Tier 2 capital (sum of items 12 through 16).....	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275				18.
19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital.....	B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792				21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9).....	3368				22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	B590				23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) ..	B591				24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610				25.
26. LESS: Other deductions from assets for leverage capital purposes.....	B596				26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	A224				27.
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11	C228				28.a.
b. Adjustment to total risk-based capital reported in item 21	B503				28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	B504				29.
30. Adjustment to average total assets reported in item 27	B505				30.
Capital ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio ²	7273	_____	7204	_____	31.
32. Tier 1 risk-based capital ratio ³	7274	_____	7206	_____	32.
33. Total risk-based capital ratio ⁴	7275	_____	7205	_____	33.

¹ Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

² The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 **minus item 28.a** divided by (item 27 minus item 30).

³ The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 **minus item 28.a** divided by (item 62 minus item 29).

⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 **minus item 28.b** divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	Dollar Amounts in Thousands																		
	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			Allocation by Risk Weight Category												
							0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories																			
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b).....	RCON 0010						RCON B600			RCON B601						RCON B602			34.
	RCON 1754			RCON B603			RCON B604			RCON B605			RCON B606			RCON B607			
35. Held-to-maturity securities	RCON 1773			RCON B608			RCON B609			RCON B610			RCON B611			RCON B612			35.
36. Available-for-sale securities	RCON C225						RCON C063			RCON C064						RCON B520			36.
37. Federal funds sold and securities purchased under agreements to resell.....	RCON 5369			RCON B617			RCON B618			RCON B619			RCON B620			RCON B621			37.
38. Loans and leases held for sale	RCON B528			RCON B622			RCON B623			RCON B624			RCON B625			RCON B626			38.
39. Loans and leases, net of unearned income ¹	RCON 3123			RCON 3123															39.
40. LESS: Allowance for loan and lease losses	RCON 3545			RCON B627			RCON B628			RCON B629			RCON B630			RCON B631			40.
41. Trading assets.....	RCON B639			RCON B640			RCON B641			RCON B642			RCON B643			RCON 5339			41.
42. All other assets ²	RCON 2170			RCON B644			RCON 5320			RCON 5327			RCON 5334			RCON 5340			42.
43. Total assets (sum of items 34 through 42)																			43.

¹ Include any allocated transfer risk reserve in column B.

² Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C)			(Column D)			(Column E)			(Column F)				
	Allocation by Risk Weight Category																				
	0%				20%			50%			100%										
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Derivatives and Off-Balance Sheet Items	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583				
44. Financial standby letters of credit.....				1.00 or 12.5 ²																	44.
45. Performance standby letters of credit	RCON 3821			.50	RCON B650			RCON B651			RCON B652			RCON B653			RCON B654				45.
46. Commercial and similar letters of credit	RCON 3411			.20	RCON B655			RCON B656			RCON B657			RCON B658			RCON B659				46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3429			1.00	RCON B660			RCON B661			RCON B662						RCON B663				47.
48. Securities lent.....	RCON 3433			1.00	RCON B664			RCON B665			RCON B666			RCON B667			RCON B668				48.
49. Retained recourse on small business obligations sold with recourse.....	RCON A250			1.00	RCON B669			RCON B670			RCON B671			RCON B672			RCON B673				49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....	RCON B541			12.5 ³	RCON B542												RCON B543				50.
51. All other financial assets sold with recourse	RCON B675			1.00	RCON B676			RCON B677			RCON B678			RCON B679			RCON B680				51.
52. All other off-balance sheet liabilities.....	RCON B681			1.00	RCON B682			RCON B683			RCON B684			RCON B685			RCON B686				52.
53. Unused commitments with an original maturity exceeding one year.....	RCON 3833			.50	RCON B687			RCON B688			RCON B689			RCON B690			RCON B691				53.
54. Derivative contracts.....					RCON A167			RCON B693			RCON B694			RCON B695							54.

¹ Column A multiplied by credit conversion factor.

² For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

³ Or institution-specific factor.

Schedule RC-R—Continued

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

Memoranda

	Dollar Amounts in Thousands				
	RCON	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					
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	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

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 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	RCON B705			RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711			1.
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).....	RCON B712			RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718			2.a.
b. Standby letters of credit, subordinated securities, and other enhancements.....	RCON B719			RCON B720			RCON B721			RCON B722			RCON B723			RCON B724			RCON B725			2.b.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726			RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732			3.
4. Past due loan amounts included in item 1:	RCON B733			RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739			
a. 30-89 days past due.....	RCON B740			RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746			4.a.
b. 90 days or more past due.....																						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)				RCON B761			RCON B762									RCON B763						6.a.
b. Loans (included in Schedule RC-C)				RCON B500			RCON B501									RCON B502						6.b.
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due				RCON B764			RCON B765									RCON B766						7.a.
b. 90 days or more past due.....				RCON B767			RCON B768									RCON 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	RCON B776			RCON B777			RCON B778			RCON B779			RCON B780			RCON B781			RCON B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783			RCON B784			RCON B785			RCON B786			RCON B787			RCON B788			RCON 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	RCON B790			RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797			RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	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

		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.
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				
		RCON	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.

		(Column A) Number of Issues	(Column B) Principal Amount Outstanding				
		Dollar Amounts in Thousands					
		RCON	Tril	Bil	Mil	Thou	
2. Corporate trust and agency accounts:							
a. Corporate and municipal trusteeships.....	B927						M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929						M.2.b.

Schedule RC-T—Continued

Memoranda—Continued	Dollar Amounts in Thousands						
	(Column A) Number of Funds			(Column B) Market Value of Fund Assets			
	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity.....	B931		B932				M.3.a.
b. International/Global equity.....	B933		B934				M.3.b.
c. Stock/Bond blend.....	B935		B936				M.3.c.
d. Taxable bond.....	B937		B938				M.3.d.
e. Municipal bond.....	B939		B940				M.3.e.
f. Short term investments/Money market.....	B941		B942				M.3.f.
g. Specialty/Other.....	B943		B944				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945		B946				M.3.h.

Memoranda—Continued	Dollar Amounts in Thousands										
	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries				
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou		
4. Fiduciary settlements, surcharges, and other losses:											
a. Personal trust and agency accounts.....	B947			B948			B949				M.4.a.
b. Retirement related trust and agency accounts.....	B950			B951			B952				M.4.b.
c. Investment management agency accounts.....	B953			B954			B955				M.4.c.
d. Other fiduciary accounts and related services.....	B956			B957			B958				M.4.d.
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).....	B959			B960			B961				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

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."

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)

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: 25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 75%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table> </td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table>						
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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)