OMB Number: 7100-0036

Federal Deposit Insurance Corporation

OMB Number: 3064-0052

Office of the Comptroller of the Currency OMB Number: 1557-0081

OMB Number: 1557-0081 Expires March 31, 2005



Please refer to page i, Table of Contents, for the required disclosure of estimated burden 1

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

Report at the close of business March 31, 2002

Federal Financial Institutions Examination Council

(20020331) (RCRI 9999)

Director (Trustee)

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.

, Name and Title of Officer Authorized to Sign Report

Signature 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.

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	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

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Report of Condition

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.

-		\neg
egal Title of Bank		
City		
State	Zip Code	
-		
FDIC Certificate Number		

FFIEC 041 Page RI-1

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. Items 1.a.(1) through (6) are to be completed by all banks.					
Interest and fee income on loans:					
(1) Loans secured by real estate					1.a.(1)
(2) Commercial and industrial loans					1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards B485					1.a.(3)(a)
(b) Other (includes single payment, installment, all student					
loans, and revolving credit plans other than credit cards) B486					1.a.(3)(b)
(4) Loans to foreign governments and official institutions					1.a.(4)
(5) All other loans ¹					1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5))	4010				1.a.(6)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ²	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					1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107				1.h.

¹ Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

² Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

			Year-t	o-date	<u> </u>		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
	Interest evenese:						
۷.	Interest expense:						
	a. Interest on deposits:(1) Transaction accounts (NOW accounts, ATS accounts, and						
		4508				2.a.(1)	
	telephone and preauthorized transfer accounts)	.000	•		ļ	2.0.(1)	
	(2) Nontransaction accounts:	0093				2.a.(2)(a)	
	(a) Savings deposits (includes MMDAs)	A517				2.a.(2)(b)	
	(b) Time deposits of \$100,000 or more	A518				2.a.(2)(c)	
	(c) Time deposits of less than \$100,000	7.010				2.a.(2)(0)	
	b. Expense of federal funds purchased and securities sold under	4180				2.b.	
	agreements to repurchase	4185				i	
	c. Interest on trading liabilities and other borrowed money	4200	\vdash			2.c.	
	d. Interest on subordinated notes and debentures	-	\vdash			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:			1	ı	_	
	a. Income from fiduciary activities ¹	4070	<u> </u>			5.a.	
	b. Service charges on deposit accounts	4080	<u> </u>			5.b.	
	c. Trading revenue ²	A220				5.c.	
	d. Investment banking, advisory, brokerage, and underwriting fees and						
	commissions	B490	<u> </u>			5.d.	
	e. Venture capital revenue	B491				5.e.	
	f. Net servicing fees	B492	<u> </u>			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.	
	I. 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.
٥.	b. Realized gains (losses) on available-for-sale securities					3196	6.b.
7	Noninterest expense:						0.0.
٠.	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)	
					ı		
	(2) Amortization expense and impairment losses for other	C232				7.c.(2)	
	intangible assets	4092				7.d.	
	d. Other noninterest expense*		•	l	ļ	4093	7.0
0	e. Total noninterest expense (sum of items 7.a through 7.d)						7.e.
8.	Income (loss) before income taxes and extraordinary items and other					4301	0
^	adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4302	8.
	Applicable income taxes (on item 8)					7002	9.
10.	Income (loss) before extraordinary items and other adjustments					4300	10
	(item 8 minus item 9)					4320	10.
	Extraordinary items and other adjustments, net of income taxes*					4340	11.
12.	Net income (loss) (sum of items 10 and 11)					7070	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.

FDIC Certificate Number

5

Schedule RI—Continued

Memoranda			Year-to-date			
	Dollar Amounts in Thousand	s _{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 pu	rposes	4513				
2. Income from the sale and servicing of mutual funds and annuit	ies (included in Schedule RI,					
item 8)		8431				
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				
4. Income on tax-exempt securities issued by states and political				•		
(included in Schedule RI, item 1.d.(3))		4507				
5. Number of full-time equivalent employees at end of current per			1	Numbe	er	
number)	•	4150				
6. Memorandum item 6 is to be completed by:1						
banks with \$300 million or more in total assets, and						
banks with less than \$300 million in total assets that hav	e loans to finance agricultural					
production and other loans to farmers (Schedule RC-C, p	_					
five percent of total loans.	3					
Interest and fee income on loans to finance agricultural produc	tion and other loans to					
farmers (included in Schedule RI, item 1.a.(5))		4024				
7. If the reporting bank has restated its balance sheet as a result		CC	YY	MM	DD	
accounting this calendar year, report the date of the bank's acc		36				
8. Trading revenue (from cash instruments and derivative instrum	ents) (sum of					
Memorandum items 8.a through 8.d must equal Schedule RI, it	em 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 precedi	ng calendar year.):	RIAD	Bil	Mil	Thou	
a. Interest rate exposures	•••••	8757				
b. Foreign exchange exposures		8758				
c. Equity security and index exposures		I				
d. Commodity and other exposures						
9. To be completed by banks with \$100 million or more in total as						
Impact on income of derivatives held for purposes other than tr		RIAD	Bil	Mil	Thou	
a. Net increase (decrease) to interest income		8761				
b. Net (increase) decrease to interest expense						
c. Other (noninterest) allocations						
10. To be completed by banks with \$300 million or more in total as						
Credit losses on derivatives (see instructions)		A251				
C. Sail 188888 Off doll real root float doll of formal from the control of the co				1		
11. Does the reporting bank have a Subchapter S election in effect	for federal income tax nurnoses		YES		NO	
for the current tax year?		A530				
ior the duriont tax year:	•••••					

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 RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses

ndicate decreases and losses in parentneses.	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition				•	•
and Income (i.e., after adjustments from amended Reports of	•	3217			
2. Restatements due to corrections of material accounting errors	· ·				
principles*		B507			
B. Balance end of previous calendar year as restated (sum of ite		B508			
1. Net income (loss) (must equal Schedule RI, item 12)	······································	4340			
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock					
transactions)		B509			
S. Treasury stock transactions, net		B510			
7. Changes incident to business combinations, net		4356			
LESS: Cash dividends declared on preferred stock		4470			
9. LESS: Cash dividends declared on common stock		4460			
D. Other comprehensive income ¹		B511			
1. Other transactions with parent holding company* (not included	I in items 5, 6, 8, or 9 above)	4415			
2. Total equity capital end of current period (sum of items 3 throu	gh 11) (must equal				
Schedule RC, item 28)		3210			

^{*}Describe on Schedule RI-E—Explanations.

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

Part I. Charge-offs and Recoveries on Loans and Leases (Column A) (Column B) Charge-offs1 Recoveries Part I excludes charge-offs and recoveries through Calendar year-to-date the allocated transfer risk reserve. **Dollar Amounts in Thousands** RIAD Mil Thou RIAD Bil Mil Thou 1. Loans secured by real estate: 3582 3583 a. Construction, land development, and other land loans..... 1 a 3584 3585 b. Secured by farmland..... 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential 5411 5412 properties and extended under lines of credit..... 1.c.(1)(2) Closed-end loans secured by 1–4 family residential properties: C234 C217 (a) Secured by first liens 1.c.(2)(a) C235 C218 (b) Secured by junior liens..... 1.c.(2)(b) 3588 3589 d. Secured by multifamily (5 or more) residential properties 1.d. 3590 3591 e. Secured by nonfarm nonresidential properties..... 1.e. 4482 4481 2. Loans to depository institutions and acceptances of other banks...... 3. Not applicable 4. Commercial and industrial loans...... 4638 4608 4. 5. Loans to individuals for household, family, and other personal expenditures: B514 B515 a. Credit cards 5.a. b. Other (includes single payment, installment, all student loans, B516 B517 and revolving credit plans other than credit cards)..... 5.b. 4643 4627 6. Loans to foreign governments and official institutions 6. 4644 4628 7. All other loans²..... 7. 4266 4267 8. Lease financing receivables..... 8. 4635 4605 9. Total (sum of items 1 through 8)..... 9.

Page RI-4

¹ Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and changes in minimum pension liability adjustments.

¹ Include write-downs arising from transfers of loans to a held-for-sale account.

² Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

Legal Title of Bank

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued			(Colu Charg	•			•	mn B) veries		
Memoranda	Dellas Assessata in Theorems			Cale	ndar y	ear-to-	-date			
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, or	construction, and land									
development activities (not secured by re		F 400	l			5440				
Schedule RI-B, part I, items 4 and 7, above		5409				5410				M.1.
2. Memorandum items 2.a through 2.d are to	b be completed by banks with									
\$300 million or more in total assets:2										
 a. Loans secured by real estate to non-U. 	S. addressees (domicile)									
(included in Schedule RI-B, part I, item	1, above)	4652				4662				M.2.a.
b. Loans to and acceptances of foreign ba	anks (included in Schedule									
RI-B, part I, item 2, above)		4654				4664				M.2.b.
c. Commercial and industrial loans to non	-U.S. addressees (domicile)									
(included in Schedule RI-B, part I, item	4, above)	4646				4618				M.2.c.
d. Lease financing receivables of non-U.S	s. addressees (domicile)									
(included in Schedule RI-B, part I, item	8, above)	4659				4669				M.2.d.
3. Memorandum item 3 is to be completed b	y: ²									
 banks with \$300 million or more in total 	assets, and									
 banks with less than \$300 million in total 	al assets that have loans to									
finance agricultural production and othe	r loans to farmers									
(Schedule RC-C, part I, item 3) exceedi	ng five percent of total loans:									
Loans to finance agricultural production a										
(included in Schedule RI-B, part I, item 7,		4655				4665				M.3.

 $^{^{\}mbox{\scriptsize 1}}$ Include write-downs arising from transfers of loans to a held-for-sale account.

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income					
(i.e., after adjustments from amended Reports of Income)	B522				1.
Recoveries (must equal part I, item 9, column B above)	1005				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B,					
part II, item 4)	C079				3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523				4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				5.
6. Adjustments* (see instructions for this schedule)	0000				6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)					
(must equal Schedule RC, item 4.c)	3123				7.

^{*} Describe on Schedule RI-E—Explanations.

² The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2001**, Report of Condition.

Schedule RI-E—Explanations

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

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

		'	Year-t	o-date	e
Dollar	Amounts in Thousands	RIAD	Bil	Mil	Thou
Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts that exceed 1% of the sum of Schedule RI	, items 1.h and 5.m:				
a. Income and fees from the printing and sale of checks		C013			
b. Earnings on/increase in value of cash surrender value of life insurance		C014			
c. Income and fees from automated teller machines (ATMs)		C016			
d. Rent and other income from other real estate owned		4042			
e. Safe deposit box rent		C015			
f. TEXT 4461		4461			
G. TEXT 4462		4462			
h. TEXT 4463		4463			
Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts that exceed 1% of the sum of Schedule RI	, items 1.h and 5.m:				
a. Data processing expenses	,	C017			
b. Advertising and marketing expenses		0497			
c. Directors' fees		4136			
d. Printing, stationery, and supplies		C018			
e. Postage		8403			
f. Legal fees and expenses		4141			
q. FDIC deposit insurance assessments		4146			
h. 4464		4464			
TEXT 4467		4467			
TEXT 4468		4468			
Extraordinary items and other adjustments and applicable income tax effects	ect (from Schedule RI.			•	
item 11) (itemize and describe all extraordinary items and other adjustme	· ·				
a. (1) Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"	,	C231			
(2) Applicable income tax effect	4486				
b. (1) TEXT 4487		4487			
(2) Applicable income tax effect	4488				'
c. (1) Table 4489		4489			
(2) Applicable income tax effect	4491				'

Schedule RI-E—Continued

	Year-to-date)	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting					
principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. TEXT B526	B526				4.a.
b. TEXT B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11)					
(itemize and describe all such transactions):					
a. TEXT 4498	4498				5.a.
b. TEXT 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6)					
(ite <u>mize</u> and describe all adjustments):					
a. TEXT 4521	4521				6.a.
b. TEXT 4522	4522				6.b.

7.	Other explanations (the space below is provided for the bank to briefly describe, at its
	option, any other significant items affecting the Report of Income):
	No comment (RIAD 4769)
	Other explanations (please type or print clearly):

FFIEC 041	ı
Page RC-	1

Γ		_
Legal Title of Bank		
City		
Chata	7in Codo	
State L	Zip Code	۷
FDIC Certificate Number		

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2002

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

Schedule RC—Balance Sheet

	Dollar Amou	nts in	Thous	ands	RCON	Bil	Mil	Thou
ASSETS								
1. Cash and balances due from depository institutions (from Sch	edule RC-A):							
a. Noninterest-bearing balances and currency and coin ¹					0081			
b. Interest-bearing balances ²					0071			
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A	۸)							
b. Available-for-sale securities (from Schedule RC-B, column	D)				1773			
3. Federal funds sold and securities purchased under agreement	ts to resell:							
a. Federal funds sold								
b. Securities purchased under agreements to resell ³					B989			
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale					5369			
b. Loans and leases, net of unearned income	B528	-						
c. LESS: Allowance for loan and lease losses	3123							
d. Loans and leases, net of unearned income and allowance					B529			
5. Trading assets (from Schedule RC-D)								
6. Premises and fixed assets (including capitalized leases)					2145			
7. Other real estate owned (from Schedule RC-M)								
8. Investments in unconsolidated subsidiaries and associated co	mpanies (from So	hedule	e RC-N	۸)				
9. Customers' liability to this bank on acceptances outstanding					2155			
10. Intangible assets:								
a. Goodwill					3163			
b. Other intangible assets (from Schedule RC-M)					0426			
11. Other assets (from Schedule RC-F)								
12. Total assets (sum of items 1 through 11)					2170			

 $^{^{\}mbox{\scriptsize 1}}$ Includes cash items in process of collection and unposted debits.

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	. 2200				13.a.
(1) Noninterest-bearing ¹ 6631					13.a.
(2) Interest-bearing					13.a.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased ²	B993				14.a.
b. Securities sold under agreements to repurchase ³	B995				14.b.
15. Trading liabilities (from Schedule RC-D)	3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases) (from Schedule RC-M)	3190				16.
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding	2920				18.
19. Subordinated notes and debentures ⁴	3200				19.
20. Other liabilities (from Schedule RC-G)	2930				20.
21. Total liabilities (sum of items 13 through 20)					21.
22. Minority interest in consolidated subsidiaries					22.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus	3838				23.
24. Common stock					24.
25. Surplus (exclude all surplus related to preferred stock)	3839				25.
26. a. Retained earnings	3632				26.a.
b. Accumulated other comprehensive income ⁵	B530				26.b.
27. Other equity capital components ⁶					27.
28. Total equity capital (sum of items 23 through 27)					28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	3300				29.

Memorandum

To be reported with the March Report of Condition.

Indicate in the box at the right the number of the statement below that best describes the
most comprehensive level of auditing work performed for the bank by independent external
auditors as of any date during 2001......

RCON	Number	
 6724		M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

¹ Includes total demand deposits and noninterest-bearing time and savings deposits.

² Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

³ Includes all securities repurchase agreements, regardless of maturity.

⁴ Includes limited-life preferred stock and related surplus.

⁵ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

⁶ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

FDIC Certificate Number

Schedule RC-A—Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more

in total assets. Exclude assets held for trading.

Do	llar Amounts in Thousands	RCON	Bil	Mil	Thou
1. Cash items in process of collection, unposted debits, and currency and	d coin:				
a. Cash items in process of collection and unposted debits		0020			
b. Currency and coin		0080			
2. Balances due from depository institutions in the U.S:					
a. U.S. branches and agencies of foreign banks		0083			
b. Other commercial banks in the U.S. and other depository institution		10005			
3. Balances due from banks in foreign countries and foreign central bank	s:				
a. Foreign branches of other U.S. banks		0073			
b. Other banks in foreign countries and foreign central banks					
4. Balances due from Federal Reserve Banks					
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of iter		1 1			

Schedule RC-B—Securities

Exclude assets held for trading.

			Н	eld-to-	maturi	ty			Available-for-sale								
		`	mn A)			•	mn B)		1	`	mn C)			`	mn D)		
		mortiz	ed Co	st		Fair \	/alue		A	mortiz	ed Co	st		Fair	Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	
a. Issued by U.S.																	
Government																	
agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-																	
sponsored agencies ²	1294				1295				1297				1298				2.b.
Securities issued by																	
states and political																	
subdivisions in the U.S	8496				8497				8498				8499				3.

¹ Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

² Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Held-to-maturity Available-for-sale 13 (Column A) (Column B) (Column C) (Column D) Amortized Cost **Amortized Cost** Fair Value Fair Value Dollar Amounts in Thousands RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou RCON Bil Mil Thou 4. Mortgage-backed securities (MBS): a. Pass-through securities: (1) Guaranteed by 1701 1702 1698 1699 GNMA 4.a.(1) (2) Issued by FNMA and 1703 1705 1706 1707 FHLMC..... 4.a.(2)(3) Other pass-1710 1711 1713 1709 through securities. 4.a.(3) b. Other mortgagebacked securities (include CMOs, REMICs, and stripped MBS): (1) Issued or guaranteed by FNMA, 1714 1715 1716 1717 FHLMC, or GNMA 4.b.(1)(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, 1718 1719 1731 1732 or GNMA 4.b.(2)(3) All other mortgage-backed 1733 1734 1735 1736 securities..... 4.b.(3)5. Asset-backed securities (ABS): a. Credit card B838 B839 B840 B841 receivables 5.a. B842 B844 B845 B843 b. Home equity lines...... 5.b. B846 B847 B848 B849 c. Automobile loans...... 5.c. d. Other consumer B850 B851 B852 B853 loans..... 5.d. e. Commercial and B854 B855 B856 B857 industrial loans 5.e. B858 B859 B860 B861 f. Other 5.f. 6. Other debt securities: a. Other domestic debt 1737 1738 1739 1741 securities 6.a. b. Foreign debt 1742 1743 1744 1746 securities 6.b. 7. Investments in mutual funds and other equity securities with readily A510 A511 determinable fair values1 7. 8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, 1754 1771 1772 1773 item 2.b) 8.

¹ Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda

Wemoralida	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Pledged securities ¹		0416				M.1.
 Maturity and repricing data for debt securities^{1, 2} (excluding a. Securities issued by the U.S. Treasury, U.S. Government subdivisions in the U.S.; other non-mortgage debt secur 	agencies, and states and political ties; and mortgage pass-through					
securities other than those backed by closed-end first lie with a remaining maturity or next repricing date of: ^{3, 4}	n 1–4 family residential mortgages					
(1) Three months or less		A549				M.2.a.(1)
(2) Over three months through 12 months		A550				M.2.a.(2)
(3) Over one year through three years		A551				M.2.a.(3)
(4) Over three years through five years		A552				M.2.a.(4)
(5) Over five years through 15 years		A553				M.2.a.(5)
(6) Over 15 years		A554				M.2.a.(6)
 Mortgage pass-through securities backed by closed-end mortgages with a remaining maturity or next repricing day 						
(1) Three months or less		A555				M.2.b.(1)
(2) Over three months through 12 months		A556				M.2.b.(2)
(3) Over one year through three years		A557				M.2.b.(3)
(4) Over three years through five years		A558				M.2.b.(4)
(5) Over five years through 15 years		A559				M.2.b.(5)
(6) Over 15 years		A560				M.2.b.(6)
 Other mortgage-backed securities (include CMOs, REM mortgage pass-through securities) with an expected ave 						. ,
(1) Three years or less		A561				M.2.c.(1)
(2) Over three years		A562			Ш	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one y	ear or less (included in					
Memorandum items 2.a through 2.c above)		A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transfer	rred to available-for-sale or trading					
securities during the calendar year-to-date (report the amo	tized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and avail Schedule RC-B, items 2, 3, 5, and 6):	able-for-sale accounts in					
a. Amortized cost		8782				M.4.a.
b. Fair value		8783				M.4.b.

¹ Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

² Exclude investments in mutual funds and other equity securities with readily determinable fair values.

³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁶ Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the (Column A) (Column B) lower of cost or market value and (2) other loans and leases, net of To Be Completed To Be Completed unearned income. Report loans and leases net of any applicable by Banks with by All Banks allocated transfer risk reserve. Exclude assets held for trading and \$300 Million or More commercial paper. in Total Assets1 Dollar Amounts in Thousands RCON Bil Mil Thou RCON Bil Mil Thou 1. Loans secured by real estate: 1415 a. Construction, land development, and other land loans 1.a. b. Secured by farmland (including farm residential and other improvements)..... 1420 1.b. c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1–4 family residential 1797 properties and extended under lines of credit 1.c.(1)(2) Closed-end loans secured by 1–4 family residential properties: 5367 (a) Secured by first liens 1.c.(2)(a) 5368 (b) Secured by junior liens 1.c.(2)(b) 1460 d. Secured by multifamily (5 or more) residential properties..... 1.d. 1480 e. Secured by nonfarm nonresidential properties 1.e. 1288 2. Loans to depository institutions and acceptances of other banks..... 2. a. To commercial banks in the U.S.: (1) To U.S. branches and agencies of foreign banks B532 2.a.(1) B533 (2) To other commercial banks in the U.S. 2.a.(2) B534 b. To other depository institutions in the U.S. 2.b. c. To banks in foreign countries: (1) To foreign branches of other U.S. banks..... 2.c.(1) B537 (2) To other banks in foreign countries..... 2.c.(2)1590 3. Loans to finance agricultural production and other loans to farmers 3. 1766 4. Commercial and industrial loans..... 4. 1763 a. To U.S. addressees (domicile) 4.a. b. To non-U.S. addressees (domicile) 1764 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): B538 a. Credit cards..... 6.a. B539 b. Other revolving credit plans..... 6.b. c. Other consumer loans (includes single payment, installment, 2011 and all student loans) 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 central banks)..... 7. 8. Obligations (other than securities and leases) of states and political 2107 subdivisions in the U.S. 8. 1563 9. Other loans..... 9. 1545 a. Loans for purchasing or carrying securities (secured and unsecured)... 9.a. 1564 b. All other loans (exclude consumer loans) 9.b. 2165 10. Lease financing receivables (net of unearned income)..... 10. a. Of U.S. addressees (domicile) 10.a. 2183 b. Of non-U.S. addressees (domicile) 10.b. 2123 11. LESS: Any unearned income on loans reflected in items 1–9 above........... 11. 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a 2122 and 4.b)..... 12.

¹ The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2001**, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Memoranda Do	llar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms	,					
Schedule RC-C, part I, and not reported as past due or nonaccrual in						
Memorandum item 1) (exclude loans secured by 1–4 family residential		1010		1		
individuals for household, family, and other personal expenditures)		1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in no						
a. Closed-end loans secured by first liens on 1–4 family residential pro						
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a rem	aining maturity or next					
repricing date of: 1,2		4 = 0.4				
(1) Three months or less		A564				M.2.a.(
(2) Over three months through 12 months		A565				M.2.a.(
(3) Over one year through three years		A566				M.2.a.(
(4) Over three years through five years		A567				M.2.a.(
(5) Over five years through 15 years		A568				M.2.a.(
(6) Over 15 years		A569				M.2.a.(
b. All loans and leases (reported in Schedule RC-C, part I, items 1 thr	· ·					
EXCLUDING closed-end loans secured by first liens on 1–4 family	residential properties					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above	e) with a remaining maturity					
or next repricing date of: 1,3						
(1) Three months or less		A570				M.2.b.(
(2) Over three months through 12 months		A571				M.2.b.(
(3) Over one year through three years		A572				M.2.b.(
(4) Over three years through five years		A573				M.2.b.(
(5) Over five years through 15 years		A574				M.2.b.(
(6) Over 15 years		A575				M.2.b.(
c. Loans and leases (reported in Schedule RC-C, part I, items 1 throu	gh 10, column B, above)					
with a REMAINING MATURITY of one year or less (excluding those	e in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land develo	pment activities					
(not secured by real estate) included in Schedule RC-C, part I, items	4 and 9, column B ⁴	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family re	esidential properties					
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370				M.4.
5. To be completed by banks with \$300 million or more in total assets: ⁵						
Loans secured by real estate to non-U.S. addressees (domicile) (inclu-	ded in					
Schedule RC-C, part I, items 1.a through 1.e, column B)		B837				M.5.

¹ Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

² Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

³ Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

⁴ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

⁵ The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2001**, Report of Condition.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4,1 have original amounts of \$100,000 or less (If your bank has no loans

RCON	YES	NO	
6999			

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2.	Report the total number of loans currently outstanding for each of the	Number of Loans	
	following Schedule RC-C, part I, loan categories:		
	a. "Loans secured by nonfarm nonresidential properties" reported in		
	Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the	RCON	
	number of loans should NOT exceed \$100,000.)	5562	2.a.
	b. "Commercial and industrial loans" reported in Schedule RC-C,		
	part I, item 4.1 (Note: Item 4,1 divided by the number of		
	loans should NOT exceed \$100,000.)	5563	2.b.

Dollar Amounts in Thousands		(Column A) mber of Loans		` Am Curr	mn B) ount ently anding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e):	RCON		RCON	Bil	Mil	Thou
a. With original amounts of \$100,000 or less	5564		5565			
b. With original amounts of more than \$100,000 through \$250,000	5566		5567			
c. With original amounts of more than \$250,000 through \$1,000,000	5568		5569			
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 ¹ (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 ¹):						
a. With original amounts of \$100,000 or less	5570		5571			
b. With original amounts of more than \$100,000 through \$250,000	5572		5573			
c. With original amounts of more than \$250,000 through \$1,000,000	5574		5575			

¹ Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees.

1	6	b	

Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

RCON	YES	NO	
 6860			

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6.	Report the total number of loans currently outstanding for each of the	Number of Loans	
	following Schedule RC-C, part I, loan categories:		
	a. "Loans secured by farmland (including farm residential and other		
	improvements)" reported in Schedule RC-C, part I, item 1.b,		
	(Note: Item 1.b divided by the number of loans should NOT exceed	RCON	
	\$100,000.)	5576	6.a
	b. "Loans to finance agricultural production and other loans to		
	farmers" reported in Schedule RC-C, part I, item 3 (Note: Item		
	3 divided by the number of loans should NOT exceed \$100,000.)	5577	6.b

	(Column A)	(Column B Amount)
		Currently	
Dollar Amounts in Thousands	Number of Loans	Outstandin	g
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil Mil	Thou
farmland (including farm residential and other improvements)" reported			
in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be			
less than or equal to Schedule RC-C, part I, item 1.b):			
a. With original amounts of \$100,000 or less	5578	5579	7.a.
b. With original amounts of more than \$100,000 through \$250,000	5580	5581	7.b.
c. With original amounts of more than \$250,000 through \$500,000	5582	5583	7.c.
8. Number and amount currently outstanding of "Loans to finance			
agricultural production and other loans to farmers" reported in			
Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be			
less than or equal to Schedule RC-C, part I, item 3):			
a. With original amounts of \$100,000 or less	5584	5585	8.a.
b. With original amounts of more than \$100,000 through \$250,000	5586	5587	8.b.
c. With original amounts of more than \$250,000 through \$500,000	5588	5589	8.c.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is 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.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities	3531				1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532				2
3. Securities issued by states and political subdivisions in the U.S.	3533				3
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA					
(include CMOs, REMICs, and stripped MBS)	. 3535				4
c. All other mortgage-backed securities					4
5. Other debt securities	3537				5
6.–8. Not applicable					
9. Other trading assets	. 3541				9
10. Not applicable					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and					
equity contracts	3543				11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545				12
LIABILITIES	RCON	Bil	Mil	Thou	
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity					
contracts	3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548				15.

Schedule RC-E—Deposit Liabilities

			Trans	sactio	n Acco	unts			N ₁		nsactio ounts	on	
	Tot acco	tal trai	mn A) nsaction (includer emandersits)	on ding	der	Memonand (inclu	mn B) b: Total depos ded in nn A)	sits	no	To ontrar acco	mn C) tal nsactic ounts I MMD	on	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of: 1. Individuals, partnerships, and corporations													
(include all certified and official checks)	B549								B550				1.
2. U.S. Government	2202								2520				2.
3. States and political subdivisions in the U.S	2203								2530				3.
Commercial banks and other depository													
institutions in the U.S	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions													
(including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of													
columns A and C must equal Schedule RC,	2215				2210				2385				_
item 13.a)	2215				2210				2365				7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000					, ,
and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining					
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining					
maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.					
reported in item 3 above which are secured or collateralized as required under state law)					
(to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must					
equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)					M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

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Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou]
3. Maturity and repricing data for time deposits of less than \$100,000: a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1, 2			<u> </u>		
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years					M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) ³	A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1, 4 (1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) ³	A242				M.4.b.

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

² Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

³ Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

⁴ Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Schedule RC-F—Other Assets

	Dollar Amour	nts in T	housands	RCON	Bil	Mil	Thou
Accrued interest receivable ¹				B556			
2. Net deferred tax assets ²				2148			
3. Interest-only strips receivable (not in the form of a security) ³ on:							
a. Mortgage loans				A519			
b. Other financial assets				A520			
4. Equity securities that DO NOT have readily determinable fair values	s ⁴			1752			
5. Other (itemize and describe amounts greater than \$25,000 that exc	eed 25% of t	his iter	n)	2168			
a. Prepaid expenses	2166						
b. Cash surrender value of life insurance	C009						
c. Repossessed personal property (including vehicles)	1578						
d. Derivatives with a positive fair value held for purposes other							
than trading	C010						
e. TEXT 3549	3549						
f. TEXT 3550	3550						
g. TEXT 3551	3551						
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160			

Schedule RC-G—Other Liabilities

Dollar	Amour	nts in ⁻	Thousan	ds RCO	l Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits 5				3645			
b. Other expenses accrued and unpaid (includes accrued income taxes pa	ayable))		3646			
2. Net deferred tax liabilities ²				3049			
Allowance for credit losses on off-balance sheet credit exposures				B557			
. Other (itemize and describe amounts greater than \$25,000 that exceed 25	% of th	nis iter	n)	2938			
a. Accounts payable	3066						
b. Deferred compensation liabilities	C011						
c. Dividends declared but not yet payable	2932						
d. Derivatives with a negative fair value held for purposes other							
than trading	C012						
e. TEXT 3552	3552						
f. TEXT 3553	3553						
g. TEXT 3554	3554						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930			

¹ Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

⁴ Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

 $^{^{\}rm 5}$ For savings banks, include "dividends" accrued and unpaid on deposits.

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Schedule RC-K—Quarterly Averages¹

Dollar Amounts in Thousand	ls RCON	Bil	Mil	Thou	
ASSETS			•		
Interest-bearing balances due from depository institutions	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding					
mortgage-backed securities)	B558				2.
3. Mortgage-backed securities ²	B559				3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions					
in the U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Items 6.a through 6.d.(2) are to be completed by all banks.					
Loans:					
a. Total loans					6.a.
b. Loans secured by real estate	3385				6.b.
c. Commercial and industrial loans	3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:				,	
(1) Credit cards	B561				6.d.(
(2) Other (includes single payment, installment, all student loans, and revolving					
credit plans other than credit cards)	B562				6.d.(
7. To be completed by banks with \$100 million or more in total assets:4					
Trading assets					7.
8. Lease financing receivables (net of unearned income)					8.
9. Total assets ⁵	3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)					11.a.
b. Time deposits of \$100,000 or more					11.b.
c. Time deposits of less than \$100,000					11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. To be completed by banks with \$100 million or more in total assets:4					
Other borrowed money (includes mortgage indebtedness and obligations under			1		
capitalized leases)	3355				13.

Memorandum

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 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.

⁵ 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—Derivatives and 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.

Unused commitments: a. Revolving, open-end lines secured by 1–4 family residential properties lines b. Credit card lines c. Commercial real estate, construction, and land development:				814		ı		
b. Credit card lines				814				
b. Credit card linesc. Commercial real estate, construction, and land development:				814				
c. Commercial real estate, construction, and land development:			38	~ 4 E				1.a
·				815				1.b
			0/	040		i		
(1) Commitments to fund loans secured by real estate				816				1.0
(2) Commitments to fund loans not secured by real estate				550				1.c
d. Securities underwriting			⊢	817				1.d
e. Other unused commitments			⊢	818				1.e
Financial standby letters of credit			38	819				2.
a. Amount of financial standby letters of credit conveyed to others	. 3820			1		1		2.a
Performance standby letters of credit			38	821				3.
a. Amount of performance standby letters of credit conveyed to others	. 3822			1		1		3.a
Commercial and similar letters of credit			34	411				4.
To be completed by banks with \$100 million or more in total assets:1								
Participations in acceptances (as described in the instructions) conveyed	to others	s by the				1		
reporting bank			34	428				5.
Securities lent (including customers' securities lent where the customer is	indemn	ified against						
loss by the reporting bank)			34	433				6.
Credit derivatives:								
a. Notional amount of credit derivatives on which the reporting bank	is the	guarantor	A	534				7.a
(1) Gross positive fair value			C:	219				7.a
(2) Gross negative fair value			C:	220				7.a
b. Notional amount of credit derivatives on which the reporting bank				535				7.b
(1) Gross positive fair value			C:	221				7.b
(2) Gross negative fair value			_	222				7.b
Spot foreign exchange contracts			١.,	765				8.
All other off-balance sheet liabilities (exclude derivatives) (itemize and des								
of this item over 25% of Schedule RC, item 28, "Total equity capital")		-		430				9.
a. Securities borrowed	3432							9.a
b. Commitments to purchase when-issued securities	3434							9.b
C. TEXT 3555	3555							9.0
d. TEXT 3556	3556							9.d
e. TEXT 3557	3557							9.e
All other off-balance sheet assets (exclude derivatives) (itemize and description	ribe eac	h componen	ıt					
of this item over 25% of Schedule RC, item 28, "Total equity capital")				591				10.
, , , , , , , , , , , , , , , , ,								
a. Commitments to sell when-issued securities	3435							10.a
TEXT 5592	5592							10.b
TEXT C. 5593	5593							10.0
d. 5594	5594							10.c
TEXT	5595							10.c
e . 5595								10.6
Year-to-date merchant credit card sales volume:			RCON	Tril	Bil	Mil	Thou	
			C223	1711	ווט	14111	11100	11.a
a. Sales for which the reporting bank is the acquiring bankb. Sales for which the reporting bank is the agent bank with risk			C224					11.8 11.b

¹ The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2001**, Report of Condition.

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Schedule RC-L—Continued

Dollar Amounts in Thousands		Intere	umn A est Ra ntracts	te	Fo	reign	umn E Excha	ange	Е	quity	umn C Deriva	itive		Comm	umn E nodity	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal																•	
sum of items 13 and 14):		RC	ON 8693	•		RCC	N 8694	•		RCC	ON 8695	•		RC	ON 8696	•]
a. Futures contracts		RC	ON 8697			RCC	N 8698			RCC	ON 8699			RC	ON 8700		12.a.
b. Forward contracts																	12.b.
c. Exchange-traded option contracts:		RCC	ON 8701		<u> </u>	RCC	N 8702			RCC	ON 8703		\vdash	RC	ON 8704		
(1) Written options		RC	N 8705			RCC	N 8706			RCC	N 8707			RC	ON 8708		12.c.(1)
(2) Purchased options																	12.c.(2)
d. Over-the-counter option contracts:		RC	ON 8709			RCC	N 8710			RC	ON 8711			RC	ON 8712	1	1
(1) Written options																	12.d.(1)
		RC	ON 8713			RCC	N 8714			RCC	ON 8715	1		RC	ON 8716		
(2) Purchased options																	12.d.(2)
		RC	ON 3450	1	<u> </u>	RCC	N 3826			RCC	ON 8719	1	 	RC	ON 8720	1	
e. Swaps																	12.e.
13. Total gross notional amount of	\vdash	RCC	ON A126		 	RCC	N A127			RCC	ON 8723	1	\vdash	RC	ON 8724	_	
derivative contracts held for trading																	13.
14. Total gross notional amount of	-	DC(DN 8725			DCC.	N 8726			DCC	ON 8727		ļ.,	D.C.	ON 8728		ļ
derivative contracts held for		RCC	JN 6725			RCC	JN 6726			RCC	JN 6727			RU	ON 6726		
purposes other than trading								_								1	14.
a. Interest rate swaps where the		PCC	N A589		-												
bank has agreed to pay a		NOC	JN A303		_												11.
fixed rate																	14.a.
15. To be completed by banks with \$100 million or more in total assets:1																	
Gross fair values:																	
a. Contracts held for trading:		RC	ON 8733			RCC	N 8734	•	 	RCC	ON 8735			RC	ON 8736	•	
(1) Gross positive fair value																	15.a.(1)
(1) Cross positive idii valde		RC	DN 8737			RCC	N 8738			RCC	DN 8739			RC	ON 8740	1	13.4.(1)
(2) Gross negative fair value																	15.a.(2)
b. Contracts held for purposes other	,					,											
than trading:		RC	ON 8741			RCC	N 8742			RCC	ON 8743			RC	ON 8744		
(1) Gross positive fair value																	15.b.(1)
	<u></u>	RC	ON 8745			RCC	N 8746			RCC	ON 8747		<u>L</u> .	RC	ON 8748] ` ´
(2) Gross negative fair value																	15.b.(2)

¹ The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2001**, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
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	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					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:			,		
(1) Construction, land development, and other land	5508				3.b.(1)
(2) Farmland	5509				3.b.(2)
(3) 1–4 family residential properties	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties	5511				3.b.(4)
(5) Nonfarm nonresidential properties	5512				3.b.(5)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies					4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less ¹	2651				5.a.(1)
(2) With a remaining maturity of more than one year through three years	B565				5.a.(2)
(3) With a remaining maturity of more than three years	B566				5.a.(3)
b. Other borrowings:					,
(1) With a remaining maturity of one year or less	B571				5.b.(1)
(2) With a remaining maturity of more than one year through three years	B567				5.b.(2)
(3) With a remaining maturity of more than three years	B568				5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)	3190				5.c.
		Yes		No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
	RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570				7.

¹ Includes overnight Federal Home Loan Bank advances.

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

Dollar Amounts in Thousands RCON Bil Mil Thou Additional Addition Additio		3	Past thro days a	mn A) t due ough 8 and sti	9		Past of days of and	mn B) due 90 or more I still ruing)	1	`	ımn C	,	
a. Construction, land development, and other land loans	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
2759 2769 3492 1.a.	Loans secured by real estate:					·								
b. Secured by farmland	a. Construction, land development, and other									ļ.,				
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	land loans					2769				3492				1.a.
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	b. Secured by farmland	3493				3494				3495				1.b.
1—4 family residential properties and extended under lines of credit	c. Secured by 1-4 family residential properties:													
2 Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens C236 C237 C229 1.c.(2)(a) (b) Secured by junior liens C238 C239 C230 1.c.(2)(b) (c) Secured by multifamily (5 or more) residential properties C238 C239 C230 C230 C230 C230 (c) Secured by multifamily (5 or more) residential properties C238 C239 C230	(1) Revolving, open-end loans secured by													
(2) Closed-end loans secured by 1–4 family residential properties: (a) Secured by first liens (b) Secured by junior liens (c) Secured by multifamily (5 or more) residential properties (e) Secured by multifamily (5 or more) residential properties (e) Secured by nonfarm nonresidential properties (f) Secured by nonfarm nonresidenti	1-4 family residential properties and									<u>.</u>				
residential properties: (a) Secured by first liens (b) Secured by junior liens (c) Secured by multifamily (5 or more) residential properties (e) Secured by multifamily (5 or more) residential properties (e) Secured by nonfarm nonresidential properties (e) Secured by nonfarm nonresidential properties (f) Secured by innior liens (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (f) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (5 or more) residential properties (g) Secured by multifamily (10 Interesting properties (g) Secured by multifamily (10 Interesting properties (g) Secured by multifamily (10 Interesting properties (g) S	extended under lines of credit	5398				5399				5400				1.c.(1)
(a) Secured by first liens C236 C237 C229 1.c.(2)(a) (b) Secured by junior liens C238 C239 C230 1.c.(2)(b) d. Secured by multifamily (5 or more) residential properties 3499 3500 3501 1.d. e. Secured by nonfarm nonresidential properties 3502 3503 3504 1.e. 2. Loans to depository institutions and acceptances of other banks B834 B835 B836 2. 3. Not applicable 1606 1607 1608 4. 5. Loans to individuals for household, family, and other personal expenditures: B575 B576 B577 5.a. a. Credit cards B575 B576 B577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 <td< td=""><td>(2) Closed-end loans secured by 1-4 family</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	(2) Closed-end loans secured by 1-4 family													
(b) Secured by junior liens	residential properties:									<u>.</u>				
d. Secured by multifamily (5 or more) residential properties 3499 3500 3501 1.d. e. Secured by nonfarm nonresidential properties 3502 3503 3504 1.e. 2. Loans to depository institutions and acceptances of other banks B834 B835 B836 2. 3. Not applicable 1606 1607 1608 4. 4. Commercial and industrial loans 1606 1607 1608 4. 5. Loans to individuals for household, family, and other personal expenditures: B575 B576 B577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other repossessed 1226 1227 1228 8.	(a) Secured by first liens	C236				C237				C229				1.c.(2)(a)
2. Loans to depository institutions and acceptances of other banks	(b) Secured by junior liens	C238				C239				C230				1.c.(2)(b)
e. Secured by nonfarm nonresidential properties	d. Secured by multifamily (5 or more) residential													
Debt securities South South Debt securities South	properties	3499				3500				3501				1.d.
2. Loans to depository institutions and acceptances of other banks B834 B835 B836 2. 3. Not applicable 1606 1607 1608 4. 4. Commercial and industrial loans 1606 1607 1608 4. 5. Loans to individuals for household, family, and other personal expenditures: B575 B576 B577 5.a. a. Credit cards B575 B576 B577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 1226 1227 1228 8.	e. Secured by nonfarm nonresidential													
B834 B835 B836 2.	properties	3502				3503				3504				1.e.
3. Not applicable 4. Commercial and industrial loans	Loans to depository institutions and				•				•					
4. Commercial and industrial loans	acceptances of other banks	B834				B835				B836				2.
5. Loans to individuals for household, family, and other personal expenditures: a. Credit cards	3. Not applicable				•				•					
other personal expenditures: a. Credit cards	4. Commercial and industrial loans	1606				1607				1608				4.
a. Credit cards B575 B576 B577 5.a. b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6.<	· · · · · · · · · · · · · · · · · · ·													
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 6. Loans to foreign governments and official institutions 7. All other loans ¹ 8. Lease financing receivables 9. Debt securities and other assets (exclude other real estate owned and other repossessed	·				•				•					
all student loans, and revolving credit plans other than credit cards)	a. Credit cards	B575				B576				B577				5.a.
other than credit cards) B578 B579 B580 5.b. 6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6. 6. 6. 7.	b. Other (includes single payment, installment,													
6. Loans to foreign governments and official institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6. 7. <td>all student loans, and revolving credit plans</td> <td></td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td>	all student loans, and revolving credit plans				•				•					
institutions 5389 5390 5391 6. 7. All other loans¹ 5459 5460 5461 7. 8. Lease financing receivables 1226 1227 1228 8. 9. Debt securities and other assets (exclude other real estate owned and other repossessed 6. 5460 5461 7.	other than credit cards)	B578				B579				B580				5.b.
7. All other loans¹	Loans to foreign governments and official				•				•					
8. Lease financing receivables	institutions									5391				6.
9. Debt securities and other assets (exclude other real estate owned and other repossessed Output Description:	7. All other loans ¹					5460								7.
other real estate owned and other repossessed	8. Lease financing receivables	1226				1227				1228				8.
	9. Debt securities and other assets (exclude													
assets)	other real estate owned and other repossessed									ļ.,			,	
	assets)	3505				3506				3507				9.

Amounts reported in Schedule RC-N, 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.

10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....

a. Guaranteed portion of loans and leases included in item 10 above.....

RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
5612				5613				5614				10.
5615				5616				5617				10.a

10.a.

¹ Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

lemoranda	(Pas 30 thro days a acc	mn A) t due ough 8 and sti	9	ı	Past of days of and	imn B) due 90 or mor d still ruing) e		Nona	imn C)		
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I,													
World and Control of the Control of	1658				1659				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	6558				6559				6560				M.2.
3. Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:1 a. Loans secured by real estate to non-U.S.													IVI.Z.
addressees (domicile) (included in	4040				4040				4050		1	1	ļ
Concado No N, nom 1, abovo,	1248				1249				1250				M.3.
b. Loans to and acceptances of foreign banks	5380				5381				5382				
(included in Schedule RC-N, item 2, above)c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in	3300				3301				3302				M.3
Schedule RC-N, item 4, above)d. Lease financing receivables of non-U.S.	1254				1255				1256				M.3
addressees (domicile) (included in Schedule RC-N, item 8, above)	1271				1272				1791				M.3
 Memorandum item 4 is to be completed by:¹ banks with \$300 million or more in total assets 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: Loans to finance agricultural production and other loans to farmers (included in 													
Schedule RC-N, item 7, above)	1594				1597				1583				M.4.
. Loans and leases held for sale (included in							1				1	1	1
Schedule RC-N, items 1 through 8, above)	C240				C241				C226				J M.5.
. Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:1 Interest rate, foreign exchange rate, and other	I	Past c	mn A) lue 30 89 da	ys	F d	ast c	mn B) due 90 or more						
commodity and equity contracte.	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou					
Fair value of amounts carried as assets	3529				3530				M.6.				
The \$300 million asset size test and the five percent of total June 30, 2001, Report of Condition.	loans t	est are	e gener	ally ba	sed on	the to	tal asse	ets and	total lo	ans re	ported	on the	

Name and Title (TEXT 8901) E-mail Address (TEXT 4086) 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

1. Unposted debits (see instructions): a. Actual amount of all unposted debits. OR b. Separate amount of unposted debits: (1) Actual amount of unposted debits to demand deposits. (2) Actual amount of unposted debits to time and savings deposits¹. 0032	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
a. Actual amount of all unposted debits. OR S. Separate amount of unposted debits: (1) Actual amount of unposted debits to demand deposits. (2) Actual amount of unposted debits to time and savings deposits¹. 2. Unposted credits (see instructions): a. Actual amount of all unposted credits OR S. Separate amount of unposted credits. (1) Actual amount of unposted credits. (2) Actual amount of unposted credits to demand deposits. (2) Actual amount of unposted credits to demand deposits. (3510	Unposted debits (see instructions):					
b. Separate amount of unposted debits: (1) Actual amount of unposted debits to demand deposits. (2) Actual amount of unposted debits to time and savings deposits. a. Actual amount of unposted debits to time and savings deposits. a. Actual amount of all unposted credits. (B. Separate amount of unposted credits. (C) Actual amount of unposted credits. (C) Actual amount of unposted credits to demand deposits. (C) Actual amount of unposted credits to time and savings deposits. (C) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (D) Actual amount of unposted credits to time and savings deposits. (E) Actual amount of unposted credits to time and savings deposits. (E) Actual amount of unposted credits to time and savings deposits. (E) Actual amount of unposted credits to time and savings deposits. (E) Actual amount of unposted credits to time and savings deposits. (E) Actual amount of unposted credits to time and savings deposits. (E) Actual amount of unposted credits to time and savings deposits. (E) Actual amount 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: (E) Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B). (E) Actual amount of unposted credits to time and savings deposits: (E) Actual amount actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent deposits (included in Schedule RC-E, item 7, column B). (E) Actual amount actually passed through to the Federa		. 0030				1.a.
(1) Actual amount of unposted debits to demand deposits	·					
(1) Actual amount of unposted debits to demand deposits	b. Separate amount of unposted debits:					
(2) Actual amount of unposted debits to time and savings deposits¹ 2. Unposted credits (see instructions): a. Actual amount of all unposted credits OR b. Separate amount of unposted credits to demand deposits (1) Actual amount of unposted credits to demand deposits (2) Actual amount of unposted credits to time and savings deposits¹ 3514 2.b.(1) 2.b.(2) 3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits): a. Demand deposits of consolidated subsidiaries (not included in total deposits): a. Demand deposits of consolidated subsidiaries b. Time and savings deposits¹ of consolidated subsidiaries c. Interest accrued and unpaid on deposits of consolidated subsidiaries c. Interest accrued and unpaid on deposits of consolidated subsidiaries 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 7, column B). 7. Unamortized premiums and discounts on time and savings deposits¹¹.2 a. Unamortized premiums and discounts on time and savings deposits¹¹.2 a. Unamortized premiums b. Unamortized discounts 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: (2) Amount of purchased or acquired from other FDIC-insured institutions during the quarter: (2) Amount of purchased or acquired from other FDIC-insured institutions during the quarter: (3) Total deposits sold or transferred to other FDIC-insured institutions during the quarter: (4) Total deposits sold or transferred to other FDIC-insured institutions during the quarter: (5) Total deposits sold or transferred to other FDIC-insured institutions during the quarter: (5) Total deposits sold or transferred to other FDIC-insu		. 0031				1.b.(1)
2. Unposted credits (see instructions): a. Actual amount of all unposted credits. OR b. Separate amount of unposted credits to demand deposits. (1) Actual amount of unposted credits to demand deposits. (2) Actual amount of unposted credits to time and savings deposits. 3512 2.b.(1) 3514 2.b.(2) 3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits). 4. Deposits of consolidated subsidiaries (not included in total deposits). 3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits). 3. Demand deposits of consolidated subsidiaries (not included in total deposits): a. Demand deposits of consolidated subsidiaries. 2211 4.a. b. Time and savings deposits of consolidated subsidiaries. 2351 4.b. c. Interest accrued and unpaid on deposits of consolidated subsidiaries. 5514 4.c. 5514 5514 5514 5514 6.a. Accusate (a.a. a mount reflected in demand deposits (included in Schedule RC-E, item 7, column B). 2314 6.a. b. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B). 2315 6.b. 7.a. 7.b. Chamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums and discounts on time and savings dep						
a. Actual amount of all unposted credits OR b. Separate amount of unposted credits to demand deposits (1) Actual amount of unposted credits to demand deposits 3512 2.b.(1) (2) Actual amount of unposted credits to time and savings deposits 3514 2.b.(2) 3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)				•	•	(=)
b. Separate amount of unposted credits: (1) Actual amount of unposted credits to demand deposits. (2) Actual amount of unposted credits to time and savings deposits¹		3510				2 a
(1) Actual amount of unposted credits to demand deposits (2) Actual amount of unposted credits to time and savings deposits¹	·					_ .a.
(1) Actual amount of unposted credits to demand deposits (2) Actual amount of unposted credits to time and savings deposits¹	b. Separate amount of unposted credits:					
(2) Actual amount of unposted credits to time and savings deposits¹		3512				2 b (1)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits). 4. Deposits of consolidated subsidiaries (not included in total deposits): a. Demand deposits of consolidated subsidiaries						
deposits)						2.0.(2)
4. Deposits of consolidated subsidiaries (not included in total deposits): a. Demand deposits of consolidated subsidiaries. b. Time and savings deposits¹ of consolidated subsidiaries. c. Interest accrued and unpaid on deposits of consolidated subsidiaries. 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 7, column B). b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E, item 7, column A or C, but not column B). c. Unamortized premiums and discounts on time and savings deposits:¹.² a. Unamortized premiums. b. Unamortized discounts. c. Unamortized discounts. c. Deposits purchased or acquired from other FDIC-insured institutions during the quarter: (1) Total deposits 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 deposi		3520				3
a. Demand deposits of consolidated subsidiaries. b. Time and savings deposits¹ of consolidated subsidiaries. c. Interest accrued and unpaid on deposits of consolidated subsidiaries. 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 7, column B). b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E, item 7, column A or C, but not column B). 7. Unamortized premiums and discounts on time and savings deposits:¹.² a. Unamortized premiums. b. Unamortized premiums. c. Unamortized discounts. 5516 7.a. b. Unamortized discounts. 5516 7.a. c. 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: (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 SAIF; SAIF members report deposits attributable to BIF). b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter. A531 8.a.(2) 9. Deposits in lifeline accounts.	• ,	-				0.
b. Time and savings deposits¹ of consolidated subsidiaries	· · · · · · · · · · · · · · · · · · ·	2211				4 a
c. Interest accrued and unpaid on deposits of consolidated subsidiaries						
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 7, column B)	· ·	· —				
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 7, column B)		-				4.0.
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 7, column B)	··					
the reporting bank: a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)						
a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)						
b. Amount reflected in time and savings deposits¹ (included in Schedule RC-E, item 7, column A or C, but not column B)	, e	2314				6 a
item 7, column A or C, but not column B)						o.a.
7. Unamortized premiums and discounts on time and savings deposits: 1, 2 a. Unamortized premiums		2315				6 h
a. Unamortized premiums 5516 7.a. b. Unamortized discounts 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. (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). b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter 5516 7.b. 8.a.(1) 8.a.(2) 8.a.(2) 9. Deposits in lifeline accounts.	·	-				0.0.
b. Unamortized discounts		5516				7 a
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	·	5517				
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. (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). (2) Afost deposits sold or transferred to other FDIC-insured institutions during the quarter		•				7.0.
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter						
the quarter						
(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)	· · · · · · · · · · · · · · · · · · ·	A531				8 a (1)
to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)	•	-				0.4.(1)
members report deposits attributable to BIF)						
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter		A532				8 a (2)
9. Deposits in lifeline accounts		·				
o. Boposto in monito documento	•	·		_		
. O. Denemereanomane Deniamon Mannom myeannem vonniqua Unionidei III (Mi Deniama) - 19794 1 111	10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	• ——				9. 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	RCON	Bil	Mil	Thou	
11.	Adjustments to demand deposits reported in Schedule RC-E for cer demand balances:	tain reciprocal					
	a. Amount by which demand deposits would be reduced if the repo	•					
	demand balances with the domestic offices of U.S. banks and sa	_					
	insured branches in Puerto Rico and U.S. territories and possess	-	0=0=				
	on a gross basis in Schedule RC-E had been reported on a net be		8785				11.a.
	b. Amount by which demand deposits would be increased if the rep	•					
	demand balances with foreign banks and foreign offices of other	•					
	insured branches in Puerto Rico and U.S. territories and possess	•	1404				
	on a net basis in Schedule RC-E had been reported on a gross be		A181				11.b.
	c. Amount by which demand deposits would be reduced if cash iter	•					
	collection were included in the calculation of the reporting bank's	•					
	balances with the domestic offices of U.S. banks and savings as		A182				4.4
40	branches in Puerto Rico and U.S. territories and possessions in		ATOZ				11.c.
12.	Amount of assets netted against deposit liabilities on the balance sh	•					
	accordance with generally accepted accounting principles (exclude reciprocal demand balances):	amounts related to					
	a. Amount of assets netted against demand deposits		A527				12.a.
	b. Amount of assets netted against time and savings deposits		A528				12.a. 12.b.
Me	moranda (to be completed each quarter except as noted)	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1	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		2702				M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be	Number	-				
	completed for the June report only)	3779					M.1.a.(2)
	b. Deposit accounts of more than \$100,000:		0740	- 1			
	(1) Amount of deposit accounts of more than \$100,000	Number	2710				M.1.b.(1)
_	(2) Number of deposit accounts of more than \$100,000	2722					M.1.b.(2)
2.	Memorandum item 2 is to be completed by all banks.		5597	1			
2	Estimated amount of uninsured deposits (see instructions)		3337				M.2.
ა.	Has the reporting institution been consolidated with a parent bank of in that parent bank's or parent saving association's Call Report or T	=					
	If so, report the legal title and FDIC Certificate Number of the paren						
	association:	t bank or parent savings	RCON	FDIC	Cert	No.	
	TEXT A545		A545				
	A545		A343				M.3.

FDIC Certificate Number

29

Schedule RC-R—Regulatory Capital Dollar Amounts in Thousands RCON Mil Thou Tier 1 capital 3210 1. Total equity capital (from Schedule RC, item 28)..... 1. 2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a 8434 2. positive value; if a loss, report as a negative value)..... 3. LESS: Net unrealized loss on available-for-sale EQUITY securities1 (report loss as A221 3. a positive value)..... 4. LESS: Accumulated net gains (losses) on cash flow hedges1 (if a gain, report as a positive 4336 4. value; if a loss, report as a negative value)..... B588 5. 5. LESS: Nonqualifying perpetual preferred stock B589 6. Qualifying minority interests in consolidated subsidiaries..... 6. B590 7. 7. LESS: Disallowed goodwill and other disallowed intangible assets C227 8. 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)..... B591 9.a. a. LESS: Disallowed servicing assets and purchased credit card relationships...... 5610 b. LESS: Disallowed deferred tax assets..... 9.b. B592 10. Other additions to (deductions from) Tier 1 capital 10. 8274 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)...... 11. Tier 2 capital 12. Qualifying subordinated debt and redeemable preferred stock 12. B593 13. Cumulative perpetual preferred stock includible in Tier 2 capital 13. 5310 14. Allowance for loan and lease losses includible in Tier 2 capital...... 14. 2221 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital...... 15. B594 16. Other Tier 2 capital components...... 16. 5311 17. Tier 2 capital (sum of items 12 through 16)..... 17. 8275 18. Allowable Tier 2 capital (lesser of item 11 or 17)..... 18. 1395 19. 19. Tier 3 capital allocated for market risk B595 20. LESS: Deductions for total risk-based capital 20. 3792 21. 21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)...... Total assets for leverage ratio 3368 22. Average total assets (from Schedule RC-K, item 9)..... 22. B590 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)...... 23. B591 24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above). 24. 5610 25. 25. LESS: Disallowed deferred tax assets (from item 9.b above) B596 26. LESS: Other deductions from assets for leverage capital purposes...... 26. A224 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) 27. Adjustments for financial subsidiaries C228 28. a. Adjustment to Tier 1 capital reported in item 11 28.a. B503 b. Adjustment to total risk-based capital reported in item 21 28.b. B504 29. Adjustment to risk-weighted assets reported in item 62..... 29. 30. Adjustment to average total assets reported in item 27...... 30. Capital ratios (Column A) (Column B) (Column B is to be completed by all banks. Column A is to be completed by RCON Percentage **RCON** Percentage banks with financial subsidiaries.) 7273 7204 31. Tier 1 leverage ratio²..... 31. 7274 7206 32. Tier 1 risk-based capital ratio³..... 32. 7275 7205 33. Total risk-based capital ratio⁴..... 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).

	١ ١	olumn A	۱)	,	olumr	,	(Cc	olumn	C)	(Co	olumn	D)	(C	Column	E)	(C	olumn	F)
		Totals (from			ems N ubject					Alloca	ation b	y Risk	Weig	ght Ca	tegory			
		edule R	RC)		•	hting		0%			20%			50%			100%	
Dollar Amounts in Thousands	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	R	CON 0010	0				RC	ON B6	00	RC	CON B6	01				R	CON B6	02
and 1.b)																		
,	R	CON 1754	4	R	CON B	303	RC	ON B6	04	RC	ON B6	05	R	CON B	806	R	CON B6	07
85. Held-to-maturity securities																		
	R	CON 1773	3	R	CON B	808	RC	ON B6	09	RC	CON B6	10	R	CON B	511	R	CON B6	12
36. Available-for-sale securities																		
37. Federal funds sold and securities purchased under	RC	CON C22	5				RC	ON CO	63	RC	CON CO	64				R	CON B5	20
agreements to resell																		
		CON 5369	9	R	CON B	617	RC	ON B6	18	RC	CON B6	19	R	CON B	620	R	CON B6	21
38. Loans and leases held for sale																		
	RO	CON B528	8	R	CON B	522	RC	ON B6	23	RC	ON B6	24	R	CON B	325	R	CON B6	26
39. Loans and leases, net of unearned income ¹																		
, , , , , , , , , , , , , , , , , , , ,	R	CON 3123	3	R	CON 3	123												
10. LESS: Allowance for loan and lease losses																		
Total Labor, moralises for loan and loade loaded	R	CON 3545	5	R	CON B	627	RC	ON B6	28	RC	ON B6	29	R	CON B	30	R	CON B6	31
11. Trading assets																		
Trucking according	RO	CON B639	9	R	CON B	640	RC	ON B6	41	RC	ON B6	642	R	CON B	643	R	CON 53	39
2. All other assets ²																		
2. 7 11 00101 00000	R	CON 2170	0	R	CON B	644	RC	ON 53	20	R	ON 53	27	R	CON 53	34	R	CON 53	40
43. Total assets (sum of items 34 through 42)																		

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

	`	olum	, ,			olumn		(Co	olumn	C)	(Co	olumn	D)	(Cc	olumr	า E)	(C	olumn F)
		ce V		Credit Conversion	1	Credit quivale	_				Alloca	ation b	y Risk	Weigh	nt Ca	tegory		
		Amou		Factor	1	moun			0%			20%			50%			100%
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou
Derivatives and Off-Balance Sheet Items	RC	CON E	3546		R	CON B5	47	RO	ON B54	48	R	CON B5	81	RC	ON B	582	R	ON B583
4. Financial standby letters of credit				1.00 or 12.5 ²														
5. Performance standby letters of	RO	CON 3	821		R	CON B6	50	RO	CON B65	51	R	CON B6	52	RC	ON B	653	R	ON B654
credit				.50														
46. Commercial and similar letters of	RO	CON 3	411		R	CON B6	555	RO	CON B65	56	R	CON B6	57	RC	ON B	658	R	ON B659
credit				.20														
7. Risk participations in bankers																		
acceptances acquired by the	RO	CON 3	3429		R	CON B6	60	RO	CON B66	31	R	CON B6	62				R	ON B663
reporting institution				1.00														
	RO	CON 3	3433	4.00	R	CON B6	164	RO	ON B66	35	R	CON B6	166	RC	ON B	667	R	ON B668
8. Securities lent			050	1.00		001100										 		
9. Retained recourse on small business	RC	CON A	1250	4.00	R	CON B6	1	RO	ON B67	70	R	CON B6	571	RC	ON B	672	R	ON B673
obligations sold with recourse				1.00														
0. Recourse and direct credit substi-																		
tutes (other than financial standby																		
letters of credit) subject to the low-																		
level exposure rule and residual	P.C	CON E	85/1		P	CON B5							-				P.C	ON B543
interests subject to a dollar-for-dol-	110		1	12.5 ³	100		,-, <u>z</u>										100	011 0040
lar capital requirement	RC	CON E	3675	12.0	R	CON B6	1 576	RO	ON B67	 77	R	CON B6		RC	ON B	679	R	ON B680
				1.00		1 3 30			1 2 20.			350			. J., D.			
recourse	RC	CON E	3681		R	CON B6	82	RO	CON B68	33	R	ON B6	84	RC	ON B	685	R	ON B686
liabilities				1.00														
Unused commitments with an original	RO	CON 3	8833		R	CON B6	87	RO	CON B68	38	R	CON B6	89	RC	ON B	690	R	ON B691
maturity exceeding one year				.50														
matarity exceeding one year					R	CON A1	67	RO	ON B69	93	R	CON B6	94	RC	ON B	695		
54. Derivative contracts																		

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

	(C	olumn	C)	(C	olumn	D)	(C	olumn	E)	(Colu	mn F)
				Alloca	ation b	y Risk	Weig	ht Cat	egory		
		0%			20%			50%		10	0%
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil 1	⁄Iil Thou
Totals		_	_								
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each		CON B6	96	R	CON B6	97	R	CON B6	98	RCON	1 B699
column, sum of items 43 through 54)		× 0%			× 20%			× 50%			00%
56. Risk weight factor	_	X 0% CON B7	00	D/	× 20% CON B7	01	В	× 50% CON B7		-	₩ NB703
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by		0	00	R	CONBA	01	K	CON B7	02	RCOI	1 6703
item 56)										RCO	N 1651
58. Market risk equivalent assets											
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										RCO	N B704
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)											
										RCO	N A222
60. LESS: Excess allowance for loan and lease losses										PCO!	N 3128
C4. F00: Allegated transfer vialences									-	KCOI	1 3 1 2 0
61. LESS: Allocated transfer risk reserve										RCO	 √A223
62. Total risk-weighted assets (item 59 minus items 60 and 61)											

Memoranda

RCON Thou Mil 8764 M.1.

	'	One	year	or less	3
2. Notional principal amounts of derivative contracts: ¹	RCON	Tril	Bil	Mil	٦
a. Interest rate contracts	3809				
b. Foreign exchange contracts	3812				
c. Gold contracts	8771				
d. Other precious metals contracts	8774				
e. Other commodity contracts	8777				
f. Equity derivative contracts	A000		·		
· ·					

						ırity of	g matu	nainin	ren	With a	,				
		n C) years	Columi				•	Columi	•			n A) or less	Colum		
		years	ei iive	Ove		s	•	er one		tł	•	JI IESS	year	One	
	Thou	Mil	Bil	Tril	RCON	Thou	Mil	Bil	Tril	RCON	Thou	Mil	Bil	Tril	RCON
M					8767					8766					3809
M					8770					8769					3812
M					8773					8772					8771
Μ.					8776					8775					8774
Μ.					8779					8778					8777
М.					A002					A001					A000

Dollar Amounts in Thousands

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

FDIC Certificate Number

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

33

	(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
Dollar Amounts in Thousands	Bil Mil Tho	ou Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Sank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained							
or with recourse or other seller-pro-	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711
vided credit enhancements							
 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: Retained interest-only strips 							
(included in Schedules RC-B or	RCON B712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718
RC-F or in Schedule RC, item 5)							
b. Standby letters of credit, sub-							
ordinated securities, and other	RCON B719	RCON B720	RCON B721	RCON B722	RCON B723	RCON B724	RCON B725
enhancements							
B. Reporting bank's unused commit-	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732
ments to provide liquidity to structures	10011 2720	ROONBIZI	I NOON BIZO	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	TROCIVE FOR	ROONBIOT	TROOM BY 52
reported in item 1							
item 1:	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739
a. 30–89 days past due							
a. oo oo aayo pact ado	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746
b. 90 days or more past due							
(calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
a. Charge-offs							
	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
b. Recoveries							

Schedule RC-S—Continued

	(Column A) 1–4 Family Residential Loans		E	lumn B) Home Equity Lines	,	olumn Credit Card ceivabl		•	olumn Auto Loans		Co	olumn Other onsum Loans	er	Co and	olumn mmero I Indus Loans	cial trial	All Loa	umn G) Other ns and _eases		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	ou
Amount of ownership (or seller's) interests carried as: Securities (included in																				
Schedule RC-B or in Schedule RC,				RC	ON B761	RO	CON B76	62							R	CON B7	63			0.5
item 5)b. Loans (included in				RC	ON B500	R	CON B50	01							R	CON B5	02			6.a.
Schedule RC-C)																				6.b.
interests reported in item 6.a:				RC	ON B764	R	CON B76	65							R	CON B7	66			
a. 30–89 days past due				RC	ON B767	R	ON B76	68							R	CON B7	69			7.a.
b. 90 days or more past due8. Charge-offs and recoveries on loan amounts included in interests reported																				7.b.
in item 6.a (calendar year-to-date):				RIA	AD B770	R	IAD B77	' 1							F	RIAD B77	'2			
a. Charge-offs				RIA	AD B773	R	IAD B77	'4							F	RIAD B77	'5			8.a.
b. Recoveries																				8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																				
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,	R	CON B7	776	RC	ON B777	R	CON B77	78	RC	ON B7	79	R	CON B7	80	R	CON B7	81	RCC	N B782	
and other enhancements																				9.
10. Reporting bank's unused commitments																				
to provide liquidity to other institutions'	R	CON B7	783	RC	ON B784	R	CON B78	35	RC	ON B7	86	R	CON B7	87	R	CON B7	88	RCC	N B789	
securitization structures						<u> </u>														10.

Schedule RC-S—Continued

	1–4 Resi	umn A) Family dential pans	(Column B) Home Equity Lines		Home Credit Auto Other Comme Equity Card Loans Consumer and Inc.		Auto		Auto		Auto		Auto		mme	rcial strial	(Column G) All Other Loans and All Leases		`All Oth Loans a		er [′] nd	
Dollar Amounts in Thousands	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	RCO	N B790	R	CON B7	91	R	CON B	792	R	CON B79	93	R	CON B7	794	R	CON B	795	RC	CON B7	796	11.	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCO	N B797	R	CON B7	98	R	CON B	799	R	CON B80	00	R	CON BE	301	R	CON B	802	RO	CON B8	303	12.	

Memoranda Dollar Amounts in Thousands	DOON	Dil	N4:1	Th
Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:	RCON	Bil	MII	Thou
a. Outstanding principal balance	A249			
b. Amount of retained recourse on these obligations as of the report date.	A250			
 Outstanding principal balance of assets serviced for others: 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements 	B804			
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	1 4 5 0 4 1			
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			
(2) Conduits sponsored by other unrelated institutions	B807			
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			
(2) Conduits sponsored by other unrelated institutions	B809			

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.

FDIC Certificate Number

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Schedule RC-T—Fiduciary and Related Services

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

		RCON	Yes	No	
1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345			1.
		RCON	Yes	No	
2.	Does the institution exercise the fiduciary powers it has been granted?	A346			2.
3.	Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report	RCON	Yes	No	
	in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867			3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 19 quarterly,
- · Items 20 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- · Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

		`Ma	umn A naged ssets	•		Non-I	umn E Manag ssets	•	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RC	ON B868			RC	ON B869)	RCON B870	RCON B871	
4. Personal trust and agency accounts											4.
5. Retirement related trust and agency											
accounts:	_							_			
 a. Employee benefit—defined 	L.	RC	ON B872		Ь,	RC	ON B873	1	RCON B874	RCON B875	
contribution											5.a.
b. Employee benefit—defined	L.	RC	ON B876			RC	ON B877		RCON B878	RCON B879	
benefit	Ш										5.b.
	<u> </u>	RC	ON B880		<u> </u>	RC	ON B881	_	RCON B882	RCON B883	
c. Other retirement accounts											5.c.
	<u> </u>	RC	ON B884		<u> </u>	RC	ON B885	i .	RCON C001	RCON C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency		RCC	ON B886		-				RCON B888	-	
accounts											7.
	H	RCC	ON B890		H	RC	ON B891		RCON B892	RCON B893	
8. Other fiduciary accounts											8.
9. Total fiduciary accounts	H	RCC	ON B894		H	RC	ON B895	; 	RCON B896	RCON B897	
(sum of items 4 through 8)											9.
					Н	RC	ON B898	1		RCON B899	
10. Custody and safekeeping accounts											10.

11. Not applicable

Schedule RC-T—Continued

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

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

	Nur	lumn A) mber of ssues	Prir	ncipa	umn B al Amo tandin	ount	
Dollar Amounts in Thousands	RCON		Tril I	3il	Mil	Thou	
Corporate trust and agency accounts:				RCO	N B928		
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

E-mail Address (TEXT B926)

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

Memoranda—Continued			(Column A) Number of Funds		(Column B) Market Value of Fund Assets					
Dollar Amounts in	Thousa	ands	RCON			RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:				I						
a. Domestic equity			B931			B932				M.3.a.
b. International/Global equity			B933			B934				M3.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.
	Gros M	Column A) (Colur ross Losses Gross I Managed Non-Ma Accounts Acco		ss Los	sses aged	(Column C) Recoveries		· ·		
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
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.

FAX: Area code/phone number (TEXT B964)

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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		statement both on agency computerized file releases to the public.					
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	All information furnished by the bank in the narrative stateme must be accurate and not misleading. Appropriate efforts shall I taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by senior officer of the bank who thereby attests to its accuracy.						
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	submitted for the data re Income, the existing nar- files, and from disclosure	iginal submission, <i>material</i> changes are eported in the Reports of Condition and rative statement will be deleted from the the bank, at its option, may replace it with ture, appropriate to the amended data.					
PRIVACY OF THEIR CUSTOMERS. Banks choosing <i>not</i> 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 <i>NOT</i> enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."	and in release to the p as described in the prec the bank (except for the 750-character limit descri	tatement will appear in agency records ublic exactly as submitted (or amended eding paragraph) by the management of truncation of statements exceeding the bed above). THE STATEMENT WILL NOTENED IN ANY WAY BY THE SUPERVI-					
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	SORY AGENCIES FOR SURE OF THE STATEM FEDERAL SUPERVISOI FIRMED THE ACCURAC THEREIN. A STATEMEN ANY PUBLIC RELEASE	ACCURACY OR RELEVANCE. DISCLOMENT SHALL NOT SIGNIFY THAT ANY RY AGENCY HAS VERIFIED OR CONCY OF THE INFORMATION CONTAINED IT TO THIS EFFECT WILL APPEAR ON OF THE OPTIONAL STATEMENT SUBGEMENT OF THE REPORTING BANK.					
No comment (RCON 6979)							
BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980)							

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: 3/31/2004

SPECIAL REPORT (Dollar Amounts in Thousands)

	`			<u></u>	
CLOSE OF BUSINESS DATE	FDIC Certificat	e Numbe			

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.	otal dollar amount of above loans (in thousands of dollars)			RCON 3562			t
c.	Range of interest charged on above loans						
	(example: 93/4% = 9.75)	RCON 7701		_ % t	O RCON 7702	 %	c

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)