

Federal Financial Institutions
Examination Council

ANNUAL REPORT OF TRUST ASSETS
Schedule A - Trust Assets Schedule
Reporting Year 1985

This report is authorized by law:

12 U.S.C. 1817 - Federal Deposit Insurance Corporation

12 U.S.C. 161 and 1817 - Office of the Comptroller of the Currency

12 U.S.C. 248 (a) and 1844 (a) - Federal Reserve System

12 U.S.C. 1464, 1725, 1726 and 1739 (a) - Federal Home Loan Bank Board

Fiduciary Powers granted
but not exercised

Item
#1

If not dollar values are to be reported,
check here, complete Item 21 and sign
below

Market value (Report all dollar amounts in thousands)

ASSETS	Employee Benefit Trusts (A)	Personal Trusts (B)	Estates (C)	Employee Benefit Agencies (D)	All Other Agencies (E)	Total (F) (A+B+C+D+E)
Non-Interest Bearing Deposits - Own	02					
Non-Interest Bearing Deposits - Other	03					
Interest Bearing Deposits - Own	04					
Interest Bearing Deposits - Other	05					
U.S. Government and Agency Obligations	06					
State County & Municipal Obligations	07					
Other Short Term Obligations	08					
Other Notes and Bonds	09					
Preferred Stocks	10					
Common Stocks	11					
Real Estate Mortgages	12					
Real Estate	13					
Miscellaneous Assets	14					
Total of Discretionary Accounts	16					
Non-Discretionary Assets	17					
Total of Non-Discretionary Accounts	18					
Total Assets (Items 15&17)	19					
Total Number of Accounts (Items 16&18)	20					

21. Does your institution have a subsidiary or affiliate offering investment advisory services?

(If yes, complete Investment Advisor Schedule which is attached)

Yes

No

Officer Authorized to Signature

Typed/Printed Name

Date Signed
(Month, Day Year)

Telephone Number
()

Schedule B- SCHEDULE OF COLLECTIVE INVESTMENT FUNDS

Item No.	Name of Fund (please type or print) (Do not use more than one line per fund) (Do not repeat your bank's name if it is included in the name of the fund)	(I) Type of Fund		(J) Total Assets of Fund (in thousands of dollars)			(K) Number of Participating Accounts in Fund	Item No.
		01-Equity	02-Diversified or Balanced 03-Fixed Income 04-Municipal Bond 05-Real Estate Equity 06-Short Term Investment	07-Mortgage 08-Foreign Equity 09-Foreign Fixed Income 10-Index Equity 11-Index Fixed Income 12-Other	Code	Code		
(H) Classification	Enter one code for each fund		↓	↓				
01-Personal Trust 02-Employee Benefit 03-Keogh (HR 10) 04-Charitable Trust 05-Other	Code	Code						
01								01
02								02
03								03
04								04
05								05
06								06
07								07
08								08
09								09
10								10
11								11
12								12
13								13
14								14
15								15

NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED

AREA CODE/TELEPHONE NO.



Annual Report of Trust Assets (FFIEC 001)

Specific Instructions

Schedule C - Corporate Trust Schedule

Purpose. This schedule is designed to reflect the extent of corporate trust and agency business conducted by reporting financial institutions.

What to Report. The total dollar amount (par value) of outstanding corporate bonds and municipal bonds and the total number of corporate and municipal issues should be reported in items 01 and 02. The information reported should be as of (a) any one date within the last 60 days of the calendar year, or (b) as of the date of the most recent annual or periodic review of the various accounts. Also to be reported are the number of accounts in the following categories:

Item 03 - Stock Transfer Agent

Report the total number of equity issues for which the institution acts as transfer agent. Those issues for which the institution acts in the dual capacity of transfer agent and registrar should be reported as a single issue.

Item 04 - Mutual Fund Transfer Agent

Report the total number of mutual funds for which the institution is named as transfer agent.

Item 05 - Separate Dividend and Interest/Coupon Paying Agencies

Report the total number of issues (in either bearer or registered form) for which the institution disburses interest or dividend payments. Such capacities are variously referred to as fiscal or dividend disbursing agencies.

Item 06 - Totals

Report the aggregate number of issues reflected in items 01 through 05 and the aggregate dollar amount reflected in items 01 and 02.

Annual Report of Trust Assets (FFIEC 001)

Specific Instructions

Schedule D - Investment Advisor Schedule

This schedule is designed to reflect the extent of business conducted by investment advisor subsidiaries of financial institutions or parent holding companies. Investment advisors intended to be included in this schedule are those which furnish investment advice with respect to the trust assets of any one or more trust departments of banks.

Report

The total market value of assets serviced by a registered investment advisor should be reported. These assets should be reported whether or not they are assets of accounts administered by an affiliated investment advisor. The information should be reported in the following categories:

04 - Report the name and location for the registered investment advisor and its parent organization.

1) - Personal Trusts Accounts

The total assets of personal trust accounts. Include all trust accounts, inter-vivos, and other private trusts.

2) - Employee Benefit Accounts

The total assets of employee benefit trust accounts, including IRA and pension accounts.

3) - All Agencies

The total assets of any agency accounts, for example employee benefit agencies, escrow agencies or managing agencies.

5(A) - (D) - Total Assets (Market Value)

Report the total assets in each of the three account categories and the total for all the categories.

6(A) - (D) Total Number of Accounts

Report the total number of accounts in each of the three account categories and the grand total for all the categories.

ANNUAL REPORT OF TRUST ASSETS (FFIEC 001)

Schedule C- Corporate Trust Schedule

Type of Account	Number of Issues	Amount of Outstanding Bonds (000's)
01 Corporate Bond Trusteeships		01
02 Municipal Bond Trusteeships		02
03 Stock Transfer Agent		03
04 Mutual Fund Transfer Agent		04
05 Separate Dividend and Interest/Coupon Paying Agencies		05
06 Totals		06

OFFICERS(S) TO CONTACT ABOUT THIS SCHEDULE

Typed/Printed Name

Typed/Printed
Title or Dept.

Telephone Number

ANNUAL REPORT OF TRUST ASSETS (FFIEC 001)

Schedule D - Investment Advisor Schedule

Investment Advisor Organization

01 Name _____ 01
02 Location _____ 02

Parent Organization

03 Name _____ 03
04 Location _____ 04

Description of Investment Advisor Activities
(Show dollar amounts in thousands)

	Personal Trust Accounts (A)	Employee Benefit Accounts (B)	Agency Accounts (C)	Totals (A+B+C) (D)	
05 Total Assets (Market Value)	-----	-----	-----	-----	05
06 Total Number of Accounts	-----	-----	-----	-----	06

OFFICER(S) TO CONTACT ABOUT THIS SCHEDULE

Typed/Printed Name

Typed/Printed
Title or Dept.

Telephone Number

GENERAL INSTRUCTIONS
ANNUAL REPORT OF TRUST ASSETS (FFIEC 001)

Purpose of Report. The purpose of the Annual Report of Fiduciary Activity is to provide the federal regulatory agencies with details concerning the scope and amount of trust activities of the banks and trust companies under their jurisdictions. Details concerning collective investment funds which may be operated within trust departments and trust companies are also included in the scope of the report.

Resulting Publication. The information compiled from these reports will be used in a publication of statistical data on the trust and collective investment fund activities of financial institutions. Each financial institution submitting a report will automatically receive a copy of the publication. Copies of the publication are available to the public upon request, at no charge.

Who Must File. The report must be completed by each financial institution which has been:

Granted trust powers by the Office of the Comptroller of the Currency (OCC) or the Federal Home Loan Bank Board (FHLBB), or

Granted trust powers by State authorities and granted consent to exercise trust powers by the Federal Reserve System (FRS) or the Federal Deposit Insurance Corporation (FDIC), or

Granted trust powers by State authorities and is an FSLIC-insured state-chartered savings and loan association, or an FSLIC-insured savings bank, or

Granted trust powers by State authorities and is a savings and loan holding company or a savings and loan service corporation, or

Granted trust powers by State authorities and is a non-deposit trust company which is a subsidiary of a federally-insured commercial bank or savings bank, savings and loan association, bank holding company, savings and loan holding company, or savings and loan service corporation, or

Registered with the Securities and Exchange Commission as an investment advisor under the Investment Advisors Act of 1940 and which is a subsidiary of a financial institution and/or its parent holding company.

Abbreviated Reporting Procedures for Inactive Trust Departments.

An abbreviated report may be filed by institutions which:

Have been granted trust powers (or consent to exercise trust powers) but do not currently exercise such powers.

In such cases, the report should be completed by checking item 01. The signature block should then be completed in full, and the report mailed as indicated below.

Where to file.

National banks (including national banks limited to trust powers): Statistical Reporting and Instructional Unit, Federal Deposit Insurance Corporation, Room F-236, Washington, D.C. 20429.

State member banks (including State member trust companies and State chartered, noninsured trust company subsidiaries of bank holding companies, and Investment Advisory subsidiaries registered under the Investment Advisors Act of 1940): Federal Reserve Bank of the District in which the institution is located.

FSLIC-insured savings and loan associations, and FSLIC-insured and/or federally-chartered savings banks, savings and loan holding companies, and savings and loan service corporations: Cynthia N. Graae, Office of Examinations and Supervision, Federal Home Loan Bank Board, Washington, D.C. 20552

Insured State nonmember banks (including FDIC-insured savings banks and insured State chartered nonmember trust companies) and subsidiaries thereof: Statistical Reporting and Instructional Unit, Federal Deposit Insurance Corporation, Room F-236, Washington, D.C. 20429.

Trust Company affiliates of federally-insured savings and loan associations (i.e., savings and loan service corporations, and savings and loan holding companies that do not fall into one of the above categories):

- (1) Original - Statistical Reporting and Instructional Unit, Federal Deposit Insurance Corporation, Room F-236, Washington, D.C. 20429; and
- (2) Copy - Federal Home Loan Bank Board District Office of the District in which the institution is located.

When to File. Completed reports are to be submitted no later than February 1.

Late Filing Penalties. Institutions which do not file reports, or which return them later than the above due date, may be subject to late filing penalties, as deemed appropriate by their regulatory agency.

Numbers of Copies to be Filed. For institutions sending reports to the FDIC's Statistical Reporting and Instructional Unit: one copy.

For institutions sending reports to the Federal Reserve District Bank: two copies.

For institutions sending reports to the Federal Home Loan District Bank: one copy for the District Bank and the original to FDIC's Statistical Reporting and Instructional Unit.

Public Availability of Reports. The entire Annual Report of Trust Assets of each reporting institution may be made publicly available upon request.

Agencies Involved. The three federal bank regulatory agencies, the FRS, the FDIC, and the OCC are the primary supervisors and regulators of the trust activities of banks and trust companies. The federal savings and loan regulatory agency, the FHLBB, is the primary supervisor and regulator of the trust activities of savings and loan associations and FSLIC-insured mutual savings banks. This report is issued under the aegis of the Federal Financial Institutions Examination Council (FFIEC).

For Information and Forms, Contact the Appropriate Supervisory Agency:

Federal Deposit Insurance Corporation
Trust Specialist at Regional Office
or
Shirley S. Peterson/Geraldine M. Frank
Statistical Reporting and Instructional Unit
FDIC, Washington
202/389-4616
or

John F. Harvey
(Trust) Review Unit
FDIC, Washington
202/447-1731

Office of the Comptroller of the Currency
Trust Examinations Division
OCC, Washington
202/447-1731

Federal Reserve
Federal Reserve District Bank
or
Trust Activities Program
Board of Governors of the Federal
Reserve System
Washington
202/452-2952

Federal Home Loan Bank Board
Cynthia N. Graae
Office of Examinations and Supervision
FHLBB, Washington
202/377-6886

Statutory Authority For This Report

Federal Reserve System:
12 U.S.C. 248 and 12 U.S.C. 1844

Federal Deposit Insurance Corporation:
12 U.S.C. 1817

Office of the Comptroller of the Currency:
12 U.S.C. 161 and 12 U.S.C. 1817

Federal Home Loan Bank Board:
12 U.S.C. 1464, 12 U.S.C. 1726, and 12 U.S.C. 1730a

ANNUAL REPORT OF TRUST ASSETS (FFIEC FORM 001)
SPECIFIC INSTRUCTIONS
SCHEDULE A - TRUST ASSETS SCHEDULE

Purpose. This schedule reflects the assets of fiduciary accounts held by banks and trust companies. This information is used in the supervision and examination of trust institutions by the federal supervisory agencies.

What to Report

Items 02 through 16 should include assets over which the institution exercises investment discretion, as defined below. Also to be reported are assets subject to shared investment discretion.

For purposes of this report, an institution exercises "investment discretion" with respect to an account if it directly or indirectly:

is authorized to determine which securities or other property shall be purchased or sold by or for an account, or

makes recommendations as to what securities or other property shall be purchased or sold by or for an account even though some other person may have responsibility for investment decisions.

Market Values

Each institution should report market value data, except as otherwise provided in these instructions. However, where market values are not readily available, such as in the case of miscellaneous type assets described below, book values (cost or inventory) may be reported.

Reporting Dates

Market values used for this report should be as of (a) any one date within the last 60 days of the calendar year, or (b) as of the date of the most recent annual or periodic review of the various accounts.

Accounting for Collective Investment funds of Schedule A

Assets of collective investments funds should be reported according to the appropriate asset line and account column in the report. To avoid duplication, the value of units of participation in such collective investment funds should not be reported as assets of participating accounts.

For ease of reporting, assets of accounts that are invested in a collective investment fund at the direction of an outside party should be included in the collective investment fund asset totals.

Accounting for Multi-bank Collective Investment Fund
Where several institutions in the same affiliated group participate accounts in a common trust fund maintained by one member of the affiliated group, each participating institution should report its proportionate share of the asset line and account column in the report.

To compute the proportionate share of assets, multiply the total market value of the various assets groupings in the common trust fund by the percentage of units of participation held to total units outstanding.

Rounding of Dollar Amounts. Dollar figures in this schedule should be rounded to the nearest thousand, and reported in thousands of dollars with the 000's omitted. Numbers of accounts should not be rounded.

Multi-Bank Account Administration

Where a trustee institution utilizes another financial institution to service its fiduciary accounts, only the trustee institution should report the assets of those accounts. If two institutions are both co-trustees and both have investment discretion, both institutions should report the appropriate accounts; the duplicate nature of the reporting is recognized.

Trust Service Offices. Accounts of "trust service offices", as allowed in some states, are to be reported in the trust assets of the fiduciary bank. For example, Bank A provides trust services through a trust service office located in Bank B; the assets of those accounts should be reported by Bank A, not Bank B.

What to Omit From Schedule A:

The face value of insurance policies.

Assets of all corporate trust, bond trusteeships, and corporate paying agency accounts, including those where the institution has investment discretion (Report in Schedule C).

Assets of strictly custodial accounts.

Assets of investment affiliates held in a custodial capacity.

Liabilities of accounts which are included in this schedule (show only gross assets, not net assets).

Negative figures, other than overdrafts in items 02 through 05.

Assets of custodial IRA and Keogh accounts administered strictly by the commercial department.

Units of collective investment funds.

Types of Accounts - Columnar Heading for items 02 through 14

Column A -

Employee Benefit Trusts

Include all such accounts (including IRA and Keogh trust accounts administered in the bank's trust department) where the institution exercises investment discretion in the capacity of trustee.

Do not include IRA and Keogh custodial accounts administered solely by the commercial department.

"Master Trusts" should not be reported except where the institution has discretionary authority over identifiable assets of the trust, in which case only those assets should be reported.

Column B -

Personal Trusts

Include all testamentary, inter-vivos, and other private trusts, where one or more assets of a discretionary trust are held pursuant to mandatory retention clause or are subject to outside control, such assets may be excluded, but the remainder of the account assets must be reported.

Column C -

Estates

Include accounts where the institution exercises investment discretion and acts in the following or similar capacities: executor, administrator, or guardian, even though such authority may be shared with others.

Column D -

Employee Benefit Agencies

Accounts where the institution acts as an investment manager (and not as trustee), as defined in Section 3(38) of the Employee Retirement Income Security Act of 1974 (ERISA) should be included under "Agencies" in the "Employee Benefit" category.

Column E -

All Other Agencies

Include such agency accounts, separately stated, where the institution exercises investment discretion. This includes all agency accounts where the institution gives investment advice (whether or not the institution has actual custody of the assets), provided the institution is informed on a current basis of transactions in and securities held by such accounts. Employee benefit agency accounts meeting the above criteria should be reported in Column D.

Column F -

Total

The sum of columns A + B + C + D + E.

Categories of Assets - Item Captions

Item 01 - Fiduciary Powers granted but not exercised

If the institution has been granted trust powers (or consent to exercise trust powers) by federal authorities, but is currently not exercising trust powers, check this block.

Item 02 - Non-interest bearing deposits - own

and

Item 03 - Non-interest bearing deposits - other

Report non-interest bearing deposits in own bank and in other financial institutions, whether demand or time, in these respective categories. Report non-interest bearing deposits of both principal and income cash. Balances held in time deposit open accounts, for reserve purposes only, should be included in Item 01.

Item 04 - Interest bearing deposits - own

and

Item 05 - Interest bearing deposits - other

Report interest bearing savings, N.O.W., and time deposits in own bank and in other financial institutions in these respective categories. Certificates of Deposit and savings and N.O.W. accounts of commercial banks, mutual savings banks, savings and loan associations, and credit unions should be reported in the appropriate category. Report interest bearing deposits of both principal and income cash.

Item 06 - U.S. Government and agency obligations

Report all short - and long-term obligations of the U.S. Government and of U.S. Government corporations and agencies.

Include certificates or other obligations, however named, representing pass-through participations in pools of real estate loans when the participation instruments:

- (1) are issued by FHA approved mortgagee and guaranteed by the Government National Mortgage Association, or
- (2) are issued, insured, or guaranteed by a U.S. Government agency or corporation (i.e., the Federal Home Loan Mortgage Corporation's Mortgage Participation Certificates).

Item 07 - State, county, and municipal obligations

Report all short- and long-term obligations of State and local governments, and political subdivisions of the United States. Include obligations of U.S. territories and insular possessions and their political subdivisions and all Federal income tax exempt obligations of authorities such as local housing and industrial redevelopment that derive their tax-exempt status from relationships with State or local governments.

Item 08 - Other short-term obligations

Report all short-term obligations (other than obligations of the U.S. Government and its agencies and obligations of States, counties, and municipalities). In addition to short-term notes and bonds, this would include such money market instruments as master note arrangements, commercial paper, banker's acceptances, securities repurchase agreements, money market fund shares, and other short-term liquidity investments (original maturities of less than 1 year, or 13 months or less in the case of the time portion of master notes.)

Item 09 - Other notes and bonds

Report all other bonds, notes (except personal notes) and debentures including insurance annuity contracts and obligations of foreign governments and corporations except those included under "Other short-term obligations." Include also certificates or other obligations, however, named, representing pass-through participations in pools of real estate loans when the participation instruments are issued by financial institutions and guaranteed in whole or part by private guarantors.

Item 10 - Preferred stocks

and

Item 11 - Common stocks

All equity securities should be included in two categories, "Common stocks" or "Preferred stocks." Include common stocks of stock savings and loan associations and holdings of all mutual funds and closed-end investment companies (other than money market funds) in "Common Stocks."

Item 12 - Real estate mortgages

Include real estate mortgages, real estate contracts, land trust certificates, and ground rents. These assets may be reported at unpaid balance if that figure is a fair approximation of market value.

Item 13 - Real estate

Include real estate, mineral interests, royalty interests, leaseholds, and other similar assets. Where current market values of real estate are not readily ascertainable, estimates based upon appraisals within the past 3 years may be used for this report. It is permissible to estimate market values of mineral interests of whatever type by capitalizing annual income five times, when appropriate.

Item 14 - Miscellaneous

Personal notes, tangible personal property, and other miscellaneous assets not reported in any of the other categories should be shown in theis category. Account liabilities are not to be netted against this figure.

Item 15 - Total discretionary assets

The sums of all asset categories reported under each type of account, i.e., the total of Items 02 through 14 in Column A = Item 15 of Column A.

Other Information to be Reported

Item 16 - Total number of discretionary accounts

Report the number of discretionary accounts administered in each of the specified columns.

Item 17 - Total non-discretionary assets

Report the total dollar value (market value or book value) of non-discretionary assets held. Exclude custodial assets.

Item 18 - Total number of non-discretionary accounts

Report the total number of non-discretionary accounts that are administered. Exclude custodial accounts.

Item 19 - Total assets

The sums of line items 15 and 17 in Columns A through E.

Item 20 - Total number of accounts

The sums of line items 16 and 18 in Columns A through E.

Item 21 - Check appropriate box.

Signature block - this block must be completed in full, for each report.

ANNUAL REPORT OF TRUST ASSETS (FFIEC FORM 001)
SPECIFIC INSTRUCTIONS
SCHEDULE B - COLLECTIVE INVESTMENT FUNDS SCHEDULE

Purpose. This schedule lists each collective investment fund and common trust fund operated by the reporting institution. It should be completed only by those institutions which operate their own funds.

Who Must Report. This schedule must be completed by each institution administering one or more collective investment funds in a fiduciary capacity. The term "collective investment funds" includes common trust funds and pooled or group investment funds.

What is a Collective Investment Fund? A collective investment fund is a common trust fund or a pooled investment fund operated only by a bank, trust company, or savings and loan association. It is similar to a mutual fund, but is not available to the public - only to trust accounts administered by the bank or trust company. It is a means of diversifying investments and simplifying administration of individual accounts. A collective investment fund must be operated in accordance with a formal written plan, and must qualify for tax exemption under either Section 584 of the Internal Revenue Code or Revenue Ruling 81-100. In addition, it usually must be operated in conformity with OCC Regulation 9.18 or equivalent State guidelines

What to Omit From This Schedule.

Money market or other mutual funds operated outside the institution or trust company

Variable amount ("master") notes

Poolings of deposits in order to offer higher interest rates

Listings of individual trust accounts, IRA and Keogh accounts

Recaps of types of trust assets or types of trust accounts from the trust assets schedule.

Multi-Bank Collective Investment Funds. Multi-bank collective investment funds, which may be known as a Bank Fiduciary Fund, should be reported only by the bank which is trustee of the fund. This schedule should include the fiduciary assets of affiliated or participating banks which utilize the funds. For example, Bank A operates a collective investment fund which is used by Bank A, Bank X, and Bank Z; only Bank A should complete this schedule.

Reporting Dates. For each collective investment fund listed, information should be stated as of the last valuation date in the last calendar quarter of the year.

assets are to be
000's omitted. Numbers

e of each collective
l name of the fund is
nclude the name of the
characters of space are

under a single plan
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trust (those operating
Keogh (HR10), charitable,
vestment fund.

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