

Federal Financial Institutions Examination Council

Board of Governors of the Federal Reserve System

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Office of the Comptroller of the Currency

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

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for

A Bank With Domestic and Foreign Offices—FFIEC 031 (20010331)Report at the close of business March 31, 2001 (RCRI 9999) This report is required by law: 12 U.S.C. §324 (State member This report form is to be filed by banks with branches and conbanks); 12 U.S.C. §1817 (State nonmember banks); and solidated subsidiaries in U.S. territories and possessions, Edge or 12 U.S.C. §161 (National banks). Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities. The Reports of Condition and Income are to be prepared in NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be accordance with Federal regulatory authority instructions. attested to by not less than two directors (trustees) for State We, the undersigned directors (trustees), attest to the correctness nonmember banks and three directors for State member and of the Report of Condition (including the supporting schedules) National banks. 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 Name and Title of Officer Authorized to Sign Report conformance with the instructions issued by the appropriate Fedof the named bank do hereby declare that the Reports of eral regulatory authority and is true and correct. Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief. Director (Trustee) Signature of Officer Authorized to Sign Report Director (Trustee) Date of Signature Director (Trustee) **Submission of Reports** Each bank must prepare its Reports of Condition and Income For electronic filing assistance, contact EDS Call Report either: Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571. (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data To fulfill the signature and attestation requirement for the Reports Systems Corporation (EDS), by modem or on computer of Condition and Income for this report date, attach this signature diskette; or page (or a photocopy or a computer-generated version of this (b) in hard-copy (paper) form and arrange for another party to page) to the hard-copy record of the completed report that the convert the paper report to electronic form. That party (if other bank places in its files. than EDS) must transmit the bank's computer data file to EDS. FDIC Certificate Number Legal Title of Bank (TEXT 9010) http:// Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) City (TEXT 9130) (Example: www.examplebank.com

State Abbrev. (TEXT 9200)



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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 35.5 hours per respondent and is estimated to vary from 14 to 500 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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_	DRAFT
Legal Title of Bank	
City	
State	Zip Code

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Consolidated Report of Income for the period January 1, 2001–March 31, 2001

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

FDIC Certificate Number

			14	80	◀
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
I. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	4011				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					. , , ,
(1) Credit cards	XXXX				1.a.(1)(d)
(2) Other (includes single payment, installment, all student loans, and revolving					. , , ,
credit plans other than credit cards)	XXXX				1.a.(1)(d)
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices	XXXX				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ¹	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding					
mortgage-backed securities)	XXXX				1.d.(1)
(2) Mortgage-backed securities	XXXX				1.d.(2)
(3) All other securities	XXXX				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	XXXX				1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts)	4508				2.a.(1)(a)
(b) Nontransaction accounts:					- ()(-)
(1) Savings deposits	XXXX				2.a.(1)(b)
(2) Time deposits of \$100,000 or more	A517				2.a.(1)(b)
(3) Time deposits of less than \$100,000					2.a.(1)(b)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs					2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase					2.b.
c. Interest on trading liabilities and other borrowed money	4185				2.c.

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

Schedule RI—Continued

		Y	′ear-to-c	late]	l
Dolla	ar Amounts in Thousands	RIAD		/lil Thou		
2. Interest expense (continued):						
d. Interest on subordinated notes and debentur	⊏ა⊢	4200			2.d.	
e. Total interest expense (sum of items 2.a thro	ugh 2.d)	4073			2.e.	
3. Net interest income (item 1.h minus 2.e)	9				4074	3.
1. Provision for loan and lease losses					4230	4.
5. Noninterest income:						
a. Income from fiduciary activities		4070			5.a.	
b. Service charges on deposit accounts in dom	ESUC ONICES	4080			5.b.	
c. Trading revenue ¹		A220			5.c.	
d. Investment banking, advisory, brokerage,	and underwriting fees					
and commissions		XXXX			5.d.	
e. Venture capital revenue		XXXX			5.e.	
f. Net servicing fees	<u>></u>	XXXX			5.f.	
g. Net securitization income	\ \	XXXX			5.g.	
h. Insurance commissions and fees	<u>></u>	XXXX			5.h.	
i. Loan and other credit-related fees	<u>></u>	XXXX			5.1.	
j. Net gains (losses) on sales of loans		5416			5.j.	
k. Net gains (losses) on sales of other real e	ls.	XXXX			5.k.	
l. Net gains (losses) on sales of other asset	l v	XXXX			5.I.	
m. Other noninterest income*		XXXX			5.m.	
n. Total noninterest income (sum of items 5.a th	rough 5.m)				4079	5.ı
6. a. Realized gains (losses) on held-to-maturity s	,				3521	6.a
b. Realized gains (losses) on available-for-sale					3196	6.1
7. Noninterest expense:						
a. Salaries and employee benefits		4135			7.a.	
b. Expenses of premises and fixed assets (net						
(excluding salaries and employee benefits ar	•	4217			7.b.	
c. Amortization expense of intangible assets	, ,	XXXX			7.c.	
d. Other noninterest expense*		4092			7.d.	
e. Total noninterest expense (sum of items 7.a					XXXX	7.6
B. Income (loss) before income taxes, goodwill ch	,					
items, and other adjustments (item 3 plus or mir	-					
6.a, 6.b, and 7.e)					XXXX	8.
9. Applicable income taxes (on item 8)					XXXX	9.
0. Income (loss) before goodwill charges, extra						
other adjustments (item 8 minus 9)					XXXX	10.
1. Goodwill charges					XXXX	11.
Income (loss) before extraordinary items and ot						
(item 10 minus item 11)					4300	12.
2. Extraordinary items and other adjustments, not					4320	13

13. Extraordinary items and other adjustments, net of income taxes*.....

14. Net income (loss) (sum of items 12 and 13)

4320

4340

13.

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

¹ 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, column B.

5

NO

M.11.

A530

FDIC Certificate Number

Schedule RI—Continued 1481 Year-to-date Memoranda **Dollar Amounts in Thousands** RIAD Bil Mil Thou 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired 4513 after August 7, 1986, that is not deductible for federal income tax purposes M.1. 2. Income from the sale and servicing of mutual funds and annuities in domestic offices 8431 (included in Schedule RI, item 8)..... M.2. 3. Income on tax-exempt loans and leases to states and political subdivisions in 4313 the U.S. (included in Schedule RI, items 1.a and 1.b, above)..... M.3. 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. 4507 (included in Schedule RI, item 1.d.(3), above)..... M.4. 5. Number of full-time equivalent employees at end of current period (round to nearest Number 4150 whole number) M.5. 6. Not applicable CC MM DD 7. If the reporting bank has restated its balance sheet as a result of applying push down 9106 accounting this calendar year, report the date of the bank's acquisition¹..... M.7. 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d, column B, must equal (Column A) (Column B) Schedule RI, item 5.c) (Column B is to be completed by banks Revenue from Total revenue that reported average trading assets (Schedule RC-K, item 7) of cash instruments by exposure \$2 million or more for any quarter of the preceding year. Column A is to be completed by banks that completed column B and had \$5 by exposure RIAD Bil Mil Thou RIAD Bil Mil Thou billion or more in notional amount of derivatives.): XXXX 8757 a. Interest rate exposures M.8.a. XXXX 8758 b. Foreign exchange exposures..... M.8.b. 8759 XXXX c. Equity security and index exposures..... M.8.c. XXXX 8760 d. Commodity and other exposures M.8.d. RIAD Bil Mil Thou 9. Impact on income of derivatives held for purposes other than trading: 8761 a. Net increase (decrease) to interest income M.9.a. 8762 b. Net (increase) decrease to interest expense M.9.b. 8763 c. Other (noninterest) allocations M.9.c. 10. Credit losses on derivatives (see instructions)..... A251 M.10.

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes

for the current tax year?

¹ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.				14	83
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the December 3	1, 2000, Reports of Condition				
and Income		XXXX			
2. Restatements due to corrections of material accounting error	ors and changes in				
accounting principles*		XXXX			
3. Balance end of previous calendar year as restated (sum of ite		XXXX			
4. Net income (loss) (must equal Schedule RI, item 14)		4340			
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury				
stock transactions)		XXXX			
6. Treasury stock transactions, net		XXXX			
7. Changes incident to business combinations, net		4356			
8. LESS: Cash dividends declared on preferred stock		4470			
9. LESS: Cash dividends declared on common stock					
10. Other comprehensive income		XXXX			
11. Other transactions with parent holding company* (not included in		4415			
12. Total equity capital end of current period (sum of items 3 through	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

art I. Charge-offs and Recover	ies on Loans and Leases							14	86	
art i. Onlarge-ons and recover	les on Loans and Leases	(Column A) (C						olumn B)		
art I excludes charge-offs and recover	ies through		Char	ge-offs	3		Reco	veries	5	
ne allocated transfer risk reserve.				Cale	ndar y	ear-to	-date			
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:										
a. Construction, land development, an	d other land loans in domestic		,		,	,		,	,	
offices		3582				3583				
b. Secured by farmland in domestic of	fices	3584				3585				
c. Secured by 1-4 family residential p	roperties in domestic offices:									
(1) Revolving, open-end loans sec	ured by 1–4 family residential									
properties and extended under	lines of credit	5411				5412				
(2) Closed-end loans secured by 1	–4 family residential properties	5413				5414				
d. Secured by multifamily (5 or more)	residential properties in domestic									
offices		3588				3589				
e. Secured by nonfarm nonresidential	properties in domestic offices					3591				
f. In foreign offices		XXXX				XXXX				
Loans to depository institutions and ac	cceptances of other banks:									
a. To U.S. banks and other U.S. depos	sitory institutions					4663				
b. To foreign banks						4664				
Loans to finance agricultural productio	n and other loans to farmers	4655				4665				
 Commercial and industrial loans: 										
a. To U.S. addressees (domicile)						4617				
b. To non-U.S. addressees (domicile)		4646				4618				
5. Loans to individuals for household, far	nily, and other personal									
expenditures: a. Credit cards		XXXX				XXXX			T	
b. Other (includes single payment, i		10000				, , , , ,				
	than credit cards)	XXXX				XXXX			T	

Legal Title of Bank

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued		(Colu	mn A)			(Column B)					
		Charg	ge-offs			Reco	veries				
Dellar Amounta in Thousands			Cale	ndar y	ear-to	-date					
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou			
6. Loans to foreign governments and official institutions	4643				4627				6		
7. All other loans	4644				4628				7		
8. Lease financing receivables:								,			
a. To U.S. addressees (domicile)	4658				4668				8		
	4050				4669				8		
9. Total (sum of items 1 through 8)					4605				9		

Memoranda		(Colu	mn A) ge-offs			(Colu	mn B) veries		
Wellioralida					ear-to	-date			
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in									
Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile)			ı	ı			ı	ı	
(included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.
3. Not applicable									
4. Subprime loans in domestic offices:									
a. Secured by real estate (included in Schedule RI-B, part I, item 1, above)	XXXX				xxxx				M.4.a.
b. Not secured by real estate (included in Schedule RI-B, part I, items 3, 4, 5, and 7, above)	xxxx				XXXX				M.4.b.

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, 2000, Reports of Condition and Income	XXXX				1.
2. Recoveries (must equal part I, item 9, column B above)	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above)	4635				3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				4.
5. Adjustments* (see instructions for this schedule)	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6.

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

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Schedule RI-D—Income from International Operations

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

			14	92
		Year-t	o-date)
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Interest income and expense attributable to international operations:				
a. Gross interest income	. XXXX			
b. Gross interest expense	. XXXX			
2. Net interest income attributable to international operations (item 1.a minus 1.b.)	. XXXX			
3. Noninterest income and expense attributable to international operations:				
a. Noninterest income attributable to international operations	. 4097			
b. Provision for loan and lease losses attributable to international operations	. 4235			
c. Other noninterest expense attributable to international operations	. 4239			
d. Net noninterest income (expense) attributable to international operations (item 3.a minus				
3.b and 3.c)	. 4843			
4. Estimated pretax income attributable to international operations before capital allocation				
adjustment (sum of items 2 and 3.d)	. 4844			
5. Adjustment to pretax income for internal allocations to international operations to reflect				
the effects of equity capital on overall bank funding costs	. 4845			
6. Estimated pretax income attributable to international operations after capital allocation				
adjustment (sum of items 4 and 5)	. 4846			
7. Income taxes attributable to income from international operations as estimated in item 6				
8. Estimated net income attributable to international operations (item 6 minus 7)				

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Schedule RI-E—Explanations

FDIC Certificate Number

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.)

							14	95
					,	Year-t	to-date	.
	Dollar	Amount	s in Thous	ands	RIAD	Bil	Mil	Thou
. 0	ther noninterest income (from Schedule RI, item 5.m)							
	emize and describe the three largest amounts that exceed 10% of S	Schedule	RI, item	5.m:				
a.	TEXT 4461		•		4461			
b.	TEXT 4462				4462			
C.	TEXT 4463				4463			
0	ther noninterest expense (from Schedule RI, item 7.d):							
It	mize and describe the three largest amounts that exceed 10% of S	Schedule	RI, item	7.d:				
a.	TEXT 4464				4464			
b.	TEXT 4467				4467			
C.	TEXT 4468				4468			
E	traordinary items and other adjustments and applicable income tax effe	ect (from	Schedule	RI,				
	m 13) (itemize and describe all extraordinary items and other adjustme							
a.	(1) Effect of adopting FAS 133, "Accounting for Derivative Instruments	and Hedg	ging Activitie	s"	6373			
	(2) Applicable income tax effect	4486						
b.	(1) TEXT 4487				4487			
	(2) Applicable income tax effect	4488						
C.	(1) TEXT 4489				4489			
	(2) Applicable income tax effect	4491			_			
	estatements due to corrections of material accounting errors and o	•		_				
p	inciples from prior years (from Schedule RI-A, item 2) (itemize and de TEXT	escribe a	III restatem	ents):			T	
a.	0000 TEXT				XXXX			-
b.	0000				XXXX			
	her transactions with parent holding company (from Schedule RI-A, itel	m 11)						
•	emize and describe all such transactions):				4400		T	T
a.	4498 TEXT				4498 4499			+
b.	4499		4 11 14		4499			
	djustments to allowance for loan and lease losses (from Schedule	кі-в, ра	rt II, item	5)				
•	emize and describe all adjustments):				4521		T T	T
a.	4521 TEXT				4521			+
b.	4522		4 !4 -		14322	20	14	99
	her explanations (the space below is provided for the bank to briefly de	scribe, a	it its		143	70	14	<u> </u>
	tion, any other significant items affecting the Report of Income):							
	comment (RIAD 4769)							
	ther explanations (please type or print clearly):							

FFIEC 03	1
Page RC-	•

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Γ		R		
Legal Title of Bank				
City				
State		Ziį	p Code	
L				
FDIC Certificate Number	1 1 1 1			

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2001

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

			C4	100
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
ASSETS				
1. Cash and balances due from depository institutions (from Schedule 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)	. 1754			
b. Available-for-sale securities (from Schedule RC-B, column D)	. 1773			
3. Federal funds sold and securities purchased under agreements to resell	. 1350			
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 incomeXXXX				
c. LESS: Allowance for loan and lease losses				
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	. XXXX			
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)	2150			
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	2130			
9. Customers' liability to this bank on acceptances outstanding	2155			
10. Intangible assets:				
a. Goodwill	3163			
b. Other intangible assets (from Schedule RC-M)	XXXX			
11. Other assets (from Schedule RC-F)				
12. Total assets (sum of items 1 through 11)	2170			

¹ Includes cash items in process of collection and unposted debits.

² Includes time certificates of deposit not held for trading.

Schedule RC—Continued



	Dollar	Amou	nts in T	housands		Bil	Mil	Thou	
LIABILITIES									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Scho	edule R	C-E,			RCON				
part I)			.,		2200				13.a.
(1) Noninterest-bearing ¹	RCON	6631							13.a.(1)
(2) Interest-bearing	RCON	6636							13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					RCFN		,		
(from Schedule RC-E, part II)		,			2200				13.b.
(1) Noninterest-bearing	RCFN	6631							13.b.(1)
(2) Interest-bearing	RCFN	6636			RCFD		,		13.b.(2)
14. Federal funds purchased and securities sold under agreements to	repurch	ase			2800				14.
15. Trading liabilities (from Schedule RC-D)		3548				15.			
16. Other borrowed money (includes mortgage indebtedness and ob	ligation	s unde	er						
capitalized leases) (from Schedule RC-M)					XXXX				16.
17. Not applicable							1		
18. Bank's liability on acceptances executed and outstanding					2920				18.
19. Subordinated notes and debentures ²					3200				19.
20. Other liabilities (from Schedule RC-G)									20.
21. Total liabilities (sum of items 13 through 20)					2948				21.
22. Minority interest in consolidated subsidiaries					3000				22.
EQUITY CAPITAL							1		
23. Perpetual preferred stock and related surplus					3838				23.
24. Common stock					3230				24.
25. Surplus (exclude all surplus related to preferred stock)					3839				25.
26. a. Retained earnings					3632				26.a.
b. Accumulated other comprehensive income					XXXX				26.b.
27. Other equity capital components									27.
28. Total equity capital (sum of items 23 through 27)									28.
29. Total liabilities, minority interest, and equity capital (sum of items 2	1, 22, a	nd 28))		3300				29.

Memorandum

To be reported with the March Report of Condition.

RCFD	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

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

²Includes limited-life preferred stock and related surplus.

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

Exclude assets held for trading.							C4	105	
S C C C C C C C C C C C C C C C C C C C		onso	mn A) lidate ınk		(Column B) Domestic Offices				
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Cash items in process of collection, unposted debits, and currency and coin	0022								
a. Cash items in process of collection and unposted debits b. Currency and coin					0020 0080				
Balances due from depository institutions in the U.S a. U.S. branches and agencies of foreign banks (including their IBFs)	0083				0082				
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085								
Balances due from banks in foreign countries and foreign central banks a. Foreign branches of other U.S. banks	0073				0070				
b. Other banks in foreign countries and foreign central banks Balances due from Federal Reserve Banks	0074 0090				0090				
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010				0010				

Schedule RC-B—Securities

FDIC Certificate Number

Exclude assets held for trading.

															C ₄	ŀ10	◀
			Н	eld-to-	maturi	ity			Available-for-sale								ĺ
		(Colu	mn A)			(Colu	mn B)			(Colu	mn C)			(Colu	mn D)		1
		mortiz	ed Co	st		Fair \	√alue		Amortized Cost					Fair Value			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	1
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	
obligations (exclude																	
mortgage-backed																	
securities):																	1
a. Issued by U.S. Gov-																	1
ernment agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	
Government-				1													1
sponsored agencies ²	1294				1295				1297				1298				2.b.
3. Securities issued by																	
states and political																	1
subdivisions in the U.S.	XXXX				XXXX				XXXX				XXXX				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.

Schedule RC-B—Continued

RAFT

			Н	eld-to-	-maturi	ty			Available-for-sale							
		(Colu	mn A)				mn B)			(Colu	mn C))	(Col	umn D)	,	
	Ar	nortiz	ed Co	st		Fair \	√alue [°]		Ar	nortiz	ed Co	st	Fair	· Value		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD Bil	Mil	Thou	
4. Mortgage-backed																
securities (MBS):																
a. Pass-through																
securities:																
(1) Guaranteed by																
GNMA	1698				1699				1701				1702			
(2) Issued by FNMA																
and FHLMC	1703				1705				1706				1707			
(3) Other pass-																
through securities	1709				1710				1711				1713			
b. Other mortgage-																
backed securities																
(include CMOs,																
REMICs, and stripped																
MBS):																
(1) Issued or guar-																
anteed by FNMA,																
FHLMC, or GNMA	1714				1715				1716				1717			
(2) Collateralized by																
MBS issued or																
guaranteed by																
FNMA, FHLMC,																
or GNMA	1718				1719				1731				1732			
(3) All other																
mortgage-backed																
securities	1733				1734				1735				1736			
5. Asset-backed securities																
(ABS):																
a. Credit card			T	T							1	T				
receivables	XXXX				XXXX				XXXX				XXXX			
b. Home equity lines	XXXX				XXXX				XXXX				XXXX			
c. Automobile loans	XXXX				XXXX				XXXX				XXXX			
d. Other consumer loans	XXXX				XXXX				XXXX				XXXX			
e. Commercial and																
industrial loans	XXXX				XXXX				XXXX				XXXX			
f. Other	XXXX			L	XXXX				XXXX				XXXX			
6. Other debt securities:																
 a. Other domestic debt 	4=0=		T .	Ι	4=00				4=00		Ι	I	1=11		I	
securities	1737				1738				1739				1741			
b. Foreign debt	1=10		T .	Ι	4=40				4=44		Ι	I	17.10		I	
securities	1742				1743				1744		<u> </u>		1746			
7. Investments in mutual																
funds and other equity																
securities with readily									A E 4 O			Ī	A E 11			
determinable fair values									A510				A511			
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,	4754				4774				VVVV				VVVV			
item 2.b)	1754				1771				XXXX				XXXX			

Legal Title of Bank

FDIC Certificate Number

Schedule RC-B—Continued

1. Pledged securities¹	Memoranda				C4	12
2. Maturity and repricing data for debt securities 1, 2 (excluding those in nonaccrual status): a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3, 4 (1) Three months or less. (2) Over three months through 12 months. (3) Over one year through three years. (4) Over three years through five years. (5) Over five years through 15 years. (6) Over 15 years. (7) Deven three months through 12 months are through gas-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3, 5 (1) Three months through 12 months. (3) Over one year through three years. (4) Over three worths through 12 months. (5) Over five years through five years. (6) Over five years through five years. (7) Over five years through five years. (8) Over five years through five years. (9) Over five years through five years. (1) Three years or less. (2) Over three years. (3) Over one year through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage-backed securities with an expected average life of: 6 (1) Three years or less. (2) Over three years. A560 1		Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3, 4 (1) Three months or less. (2) Over three months through 12 months. (3) Over one year through three years. (4) Over three years through five years. (5) Over five years through 15 years. (6) Over 15 years. (7) Over five years through 19 years. (8) Over mortgage swith a remaining maturity or next repricing date of: 3, 5 (1) Three months or less. (2) Over three months through 12 months. (3) Over one year through three years. (4) Over one year through three years. (5) Over five years through 19 years. (6) Over 15 years. (7) Over one year through three years. (8) Over one year through five years. (9) Over five years through 15 years. (1) Over three years through 15 years. (2) Over three years through 15 years. (3) Over five years through 16 years. (4) Over five years through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6 (1) Three years or less. (2) Over three years. (3) Over one year through securities of transferred to available-for-sale or trading securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2 a through 2 c above). Above the date of sale or transfer. Absolution of the part of the amortized cost at date of sale or transfer. Absolution of the part of the amortized cost at date of sale or transfer. Absolution of the part of the part of the amortized cost at date of sale or transfer. Absolution of the part of the p	1. Pledged securities ¹		0416			
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3. 4 (1) Three months or less	2. Maturity and repricing data for debt securities ^{1, 2} (excluding t	hose in nonaccrual status):				
securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3. 4 (1) Three months or less	a. Securities issued by the U.S. Treasury, U.S. Government	agencies, and states and political				
with a remaining maturity or next repricing date of: ^{3, 4} (1) Three months or less	subdivisions in the U.S.; other non-mortgage debt securit	es; and mortgage pass-through				
(1) Three months or less (2) Over three months through 12 months (3) Over one year through three years. (4) Over three years through five years. (5) Over five years through 15 years. (6) Over 15 years. (7) Over three months or less. (8) Over 15 years. (9) Over three months or less. (1) Three months or less. (2) Over three months through 12 months. (3) Over one year through three years. (4) Over three years through five years. (5) Over five years through 12 months. (6) Over 15 years. (7) Over five years through 19 months. (8) Over one year through three years. (9) Over three years through five years. (1) Over five years through five years. (2) Over five years through five years. (3) Over one year through five years. (4) Over three years through 15 years. (5) Over 15 years. (6) Over 15 years. (7) Over five years through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6 (1) Three years or less. (2) Over three years. (3) Over three years. (4) Over three years. (5) Over five years through 15 years. (6) Over 15 years. (7) Over five years through 15 years. (8) Over 15 years. (9) Over three years. (1) Three years or less. (1) Over three years or less. (2) Over three years. (3) Over one year or less (included in Memorandum items 2.a through 2.c above). (9) Over three years. (10) Det securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above). (10) Afortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer). (1) Afortized cost of held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): (1) Amortized cost	securities other than those backed by closed-end first lier	1–4 family residential mortgages				
(2) Over three months through 12 months (3) Over one year through three years	with a remaining maturity or next repricing date of: 3, 4					
(2) Over three months through 12 months (3) Over one year through three years (4) Over three years through five years (5) Over five years through 15 years	(1) Three months or less		A549			
(3) Over one year through three years	(2) Over three months through 12 months		A550			
(4) Over three years through five years	(3) Over one year through three years		A551			
(5) Over five years through 15 years			A552			
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3, 5 (1) Three months or less	(5) Over five years through 15 years		A553			
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: 3, 5 (1) Three months or less	(6) Over 15 years		A554			
(1) Three months or less	b. Mortgage pass-through securities backed by closed-end	irst lien 1–4 family residential				
(2) Over three months through 12 months	mortgages with a remaining maturity or next repricing d	ate of: 3, 5				
(2) Over three months through 12 months	(1) Three months or less		A555			
(3) Over one year through three years			A556			
(4) Over three years through five years	(3) Over one year through three years		A557			
(5) Over five years through 15 years			A558			
(6) Over 15 years	(5) Over five years through 15 years		A559			
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: 6 (1) Three years or less	(6) Over 15 years		A560			
(1) Three years or less	c. Other mortgage-backed securities (include CMOs, REMIC	Os, and stripped MBS; exclude				
(1) Three years or less	mortgage pass-through securities) with an expected aver	age life of: 6				
(2) Over three years			A561			
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)			A562			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): a. Amortized cost	d. Debt securities with a REMAINING MATURITY of one year	ar or less (included in				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): a. Amortized cost	Memorandum items 2.a through 2.c above)	·	A248			
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): a. Amortized cost	· · · · · · · · · · · · · · · · · · ·					
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): a. Amortized cost		<u> </u>	1778			
Schedule RC-B, items 2, 3, 5, and 6): a. Amortized cost	• • • • • • • • • • • • • • • • • • • •	•				
a. Amortized cost	· · · · · · · · · · · · · · · · · · ·					
			8782			
			8783			

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

Do not deduct the allowance for loan and lease losses from amounts

Part I. Loans and Leases

reported in this schedule. Report (1) loans and leases held for sale and (2) other loans and leases, net of unearned income. Report loans and C415 leases net of any applicable allocated transfer risk reserve. Exclude (Column A) (Column B) assets held for trading and commercial paper. Domestic Consolidated Bank Offices **Dollar Amounts in Thousands** Thou RCON **RCFD** Bil Mil Bil Mil Thou 1410 1. Loans secured by real estate..... 1. 1415 a. Construction, land development, and other land loans 1.a. b. Secured by farmland (including farm residential and other 1420 improvements)..... 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. 2. Loans to depository institutions and acceptances of other banks: XXXX a. To commercial banks in the U.S..... 2.a. XXXX (1) To U.S. branches and agencies of foreign banks 2.a.(1) XXXX (2) To other commercial banks in the U.S. 2.a.(2)XXXX b. To other depository institutions in the U.S. XXXX 2.b. XXXX c. To banks in foreign countries 2.c. XXXX (1) To foreign branches of other U.S. banks 2.c.(1) XXXX (2) To other banks in foreign countries..... 2.c.(2)1590 1590 3. Loans to finance agricultural production and other loans to farmers 3. 4. Commercial and industrial loans: 1763 1763 a. To U.S. addressees (domicile) 4.a. 1764 1764 b. To non-U.S. addressees (domicile) 4.b. 5. Not applicable 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): XXXX XXXX a. Credit cards 6.a. XXXX XXXX b. Other revolving credit plans 6.b. c. Other consumer loans (includes single payment, installment, and 2011 2011 all student loans)..... 6.c. 7. Loans to foreign governments and official institutions (including foreign 2081 2081 central banks) 7. 8. Obligations (other than securities and leases) of states and political 2107 2107 subdivisions in the U.S..... 8. 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. 2182 a. Of U.S. addressees (domicile) 10.a. 2183 b. Of non-U.S. addressees (domicile) 10.b. 2123 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) (total of column A must equal 2122 Schedule RC, sum of items 4.a and 4.b) 12.

Schedule RC-C—Continued

Part I. Continued

Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, above and not reported as past due or nonaccrual in					
Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential					
properties and loans to individuals for household, family, and other personal expenditures	XXXX				M.1.
. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or					
next repricing date of: 1,2	RCON				
(1) Three months or less	A564				M.2.a.
(2) Over three months through 12 months					M.2.a.
(3) Over one year through three years					M.2.a.
(4) Over three years through five years					M.2.a.
(5) Over five years through 15 years					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 through 10, column A)					
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a					
remaining maturity or next repricing date of: 1,3	RCFD				
(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					M.2.b
(4) Over three years through five years					M.2.b
(5) Over five years through 15 years					M.2.b
(6) Over 15 years	A575				M.2.b
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
. Loans to finance commercial real estate, construction, and land development activities					
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A,					
above ⁴	2746				M.3.
. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties	RCON				
in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, above)	5370				M.4.
Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule	RCFD				
RC-C, part I, item 1, column A, above)	XXXX				M.5.
Subprime loans secured by real estate in domestic offices:					
a. Secured by 1–4 family residential properties:					
(1) Revolving, open-end loans extended under lines of credit (included in	RCON				
Schedule RC-C, part I, item 1.c.(1), column B, above)	XXXX				M.6.a.
(2) Closed-end loans secured by first liens (included in Schedule RC-C, part I,					
item 1.c.(2)(a), column B, above)	XXXX				M.6.a.
(3) Closed-end loans secured by junior liens (included in Schedule RC-C, part I,					
item 1.c.(2)(b), column B, above)	XXXX				M.6.a.
b. Secured by other properties (included in Schedule RC-C, part I, items 1.a,					
1.b, 1.d, and 1.e, column B, above)	XXXX				M.6.b.

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 in domestic offices included in Schedule RC-N, item 1.c.(2), 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 in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices 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, item 1, column A.

17

Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	j
7. Subprime loans not secured by real estate in domestic offices:					
a. Credit cards (included in Schedule RC-C, part I, item 6.a, column B, above)	XXXX				M.7.a.
b. Loans secured by automobiles (included in Schedule RC-C, part I, item 6.c, column B, above)	xxxx				M.7.b.
c. Other consumer loans (included in Schedule RC-C, part I, items 6.b and 6.c, column B, above)	xxxx				M.7.c.
d. Other subprime loans (included in Schedule RC-C, part I, items 3, 4, and 9, column B, above)	xxxx				M.7.d.

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 year.

				C4	C420	
Dollar Amounts in Thou	usands	RCON	Bil	Mil	Thou	
ASSETS						
1. U.S. Treasury securities in domestic offices		3531				
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed						
securities)		3532				
3. Securities issued by states and political subdivisions in the U.S. in domestic offices		3533				
4. Mortgage-backed securities (MBS) in domestic offices:						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534				
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA						
(include CMOs, REMICs, and stripped MBS)		3535				
c. All other mortgage-backed securities		3536				
5. Other debt securities in domestic offices		3537				
6.–8. Not applicable						
9. Other trading assets in domestic offices		3541				
0. Trading assets in foreign offices	RCFN	3542				
1. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity	,					
contracts:						
a. In domestic offices	RCON	3543				
b. In foreign offices	···⊢	3543				
2. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD	3545				
IABILITIES		RCFD	Bil	Mil	Thou	
3. Liability for short positions		3546				
4. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equit	.y					
contracts		3547				
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)		3548				

Schedule RC-C—Continued RAFT

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 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" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

		C4	118	■
RCON	YES		NO	
 6999				1.

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.

- Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 - a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.).....
 - b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

Nu	mber of Loans	
RCON		
 5562		2.a.
 5563		2.b.

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

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	YES	NO
 6860		

6.b.

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

NOT exceed \$100,000.).....

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.

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

Dollar Amounts in Thousands	(Column A) Number of Loans	(Columi Amou Curren Outstan	nt [*] ntly	
7. Number and amount currently outstanding of "Loans secured by	RCON	RCON Bil I	Mil Thou	1
farmland (including farm residential and other improvements)" in				1
domestic offices reported in Schedule RC-C, part I, item 1.b,				
column B (sum of items 7.a through 7.c must be less than or equal to				
Schedule RC-C, part I, item 1.b, column B):				4
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" in domestic offices				
reported in Schedule RC-C, part I, item 3, column B (sum of				
items 8.a through 8.c must be less than or equal to Schedule RC-C,				
part I, item 3, column B):				4
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.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

-											C4	125
			Tran	sactio	n Acco	unts			N	Nontransaction Accounts		on
	Tot	(Column A) Total transaction accounts (including			N	lemo	mn B)	ıl	(Column C) Total			
	1	otal de	(inciud emand osits)	•	(inclu	depo ded ii mn A)	1		nontransaction accounts (including MMDAs)		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of: 1. Individuals, partnerships, and corporations	xxxx								xxxx			
(include all certified and official checks)	2202								2520			
3. States and political subdivisions in the U.S4. Commercial banks and other depository									2530			
institutions in the U.S. 5. Banks in foreign countries	2242								2236			
Foreign governments and official institutions (including foreign central banks)	2216								2377			
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,												
item 13.a)	2215				2210				2385			

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)	0352				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.

FDIC Certificate Number



19

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Do	llar 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 n	ext repricing date of: 1, 2			1	1	
(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 MATURIT						` ′
or less (included in Memorandum items 3.a.(1) through 3.a.(4) abo	•	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 ne	xt repricing date of: 1, 4			1	1	
(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		1 4 500				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]
(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.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks)	XXXX				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S.					
depository institutions	XXXX				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625				3.
Foreign governments and official institutions (including foreign central banks)	0050				4.
5. U.S. Government and states and political subdivisions in the U.S.	XXXX				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200				6.

Memorandum	lemorandum					
	Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
Time deposits with a remaining maturity of one year or less (inclu	ded in Part II, item 6 above)	A245				M.1.

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

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 above.

Schedule RC-F—Other Assets

					C	430
	Dollar Amounts	in Thousands	RCFD	Bil	Mil	Thou
1. Accrued interest receivable			XXXX			
2. Net deferred tax assets ¹			2148			
3. Interest-only strips receivable (not in the form of a security) ² on:						
a. Mortgage loans			A519			
b. Other financial assets			A520			
4. Equity securities that do not have readily determinable fair va	lues		1752			
5. Other (itemize and describe amounts that exceed 25% of this item)		2168			
a. TEXT 3549	3549					
b. TEXT 3550	3550					
C. TEXT 3551	3551					
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11	1)		2160			

Schedule RC-G—Other Liabilities

					C4	135
Dollar	Amounts in	Thousands	RCON	Bil	Mil	Thou
a. Interest accrued and unpaid on deposits in domestic offices ³			3645			
b. Other expenses accrued and unpaid (includes accrued income taxes			RCFD			
payable)			3646			
2. Net deferred tax liabilities ¹			1 00 10 1			
3. Allowance for credit losses on off-balance sheet credit exposures			XXXX			
4. Other (itemize and describe amounts that exceed 25% of this item)			2938			
a. TEXT 3552	3552					
b. TEXT 3553	3553					
C. TEXT 3554	3554					
5. Total (sum of items 1 through 4) (sum must equal Schedule RC, item 20)			2930			

¹ See discussion of deferred income taxes in Glossary entry on "income taxes."

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

³ For savings banks, include "dividends" accrued and unpaid on deposits.

FDIC Certificate Number

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

			C4	140
	Do	mesti	c Offic	ces
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
. Customers' liability to this bank on acceptances outstanding	2155			
Bank's liability on acceptances executed and outstanding	2920			
3. Federal funds sold and securities purchased under agreements to resell	1350			
Federal funds purchased and securities sold under agreements to repurchase	2800			
5. Other borrowed money	3190			
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163			
. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941			
B. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and				•
IBFs)	2192			
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and				•
IBFs)	3129			
vailable-for-sale securities in domestic offices. D. U.S. Treasury securities U.S. Government agency obligations (exclude mortgage-backed securities)				
 Securities issued by states and political subdivisions in the U.S. Mortgage-backed securities (MBS): a. Pass-through securities: 	1042			
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043			
(2) Other pass-through securities	1044			
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			1	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA				
(2) All other mortgage-backed securities				
Other domestic debt securities (include domestic asset-backed securities)				
5. Foreign debt securities (include foreign asset-backed securities)	1282			
6. Investments in mutual funds and other equity securities with readily determinable				
fair values	A510			
7. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities				
(sum of items 10 through 16)	1374			
	1			1

Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

18. Equity securities that do not have readily determinable fair values

			C4	145	⋖
Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133				1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898				2.

1752

FDIC Certificate Number

Schedule RC-K—Quarterly Averages¹

Dallan Anassinta in Theor				C	455
Dollar Amounts in Thou	sands	RCFD	Bil	Mil	Thou
ASSETS					
Interest-bearing balances due from depository institutions		3381			
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortg	age-				
backed securities)		XXXX			
3. Mortgage-backed securities ²		XXXX			
4. All other securities ^{2, 3}		XXXX			
5. Federal funds sold and securities purchased under agreements to resell		3365			
6. Loans:					
a. Loans in domestic offices:		RCON		+	+
(1) Total loans		3360			
(2) Loans secured by real estate		3385			
(3) Loans to finance agricultural production and other loans to farmers		3386			
(4) Commercial and industrial loans		3387			
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards		XXXX			
(b) Other (includes single payment, installment, all student loans, and revolving	ng				
credit plans other than credit cards)		XXXX			
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3360			
7. Trading assets		_			
8. Lease and financing receivables (net of unearned income)	RCFD	3484			
9. Total assets 4	RCFD	3368			
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,		RCON			
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485			
11. Nontransaction accounts in domestic offices:					
a. Savings deposits					
b. Time deposits of \$100,000 or more					
c. Time deposits of less than \$100,000		A529			
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3404			
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353			
Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases)	RCFD	3355			

¹ For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter).

² Quarterly averages for all debt securities should be based on amortized cost.

³ Quarterly averages for all equity securities should be based on historical cost.

⁴ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.



Schedule RC-L—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.

						C	460
	Dollar Am	ounts in Th	nousands	RCFD	Bil	Mil	Thou
1.	Unused commitments:						
	a. Revolving, open-end lines secured by 1–4 family residential properties, e.	g., home e	quity				
	lines			3814			
	b. Credit card lines			3815			
	c. Commercial real estate, construction, and land development:						
	(1) Commitments to fund loans secured by real estate			3816			
	(2) Commitments to fund loans not secured by real estate			6550			
	d. Securities underwriting			3817			
	e. Other unused commitments			3818			
2.	Financial standby letters or credit and foreign office guarantees			3819			
	a. Amount of financial standby letters of credit conveyed to others	320					
	Performance standby letters of credit and foreign office guarantees			3821			
	a. Amount of performance standby letters of credit conveyed to others	322					
	Commercial and similar letters of credit			3411			
5.	Participations in acceptances (as described in the instructions) conveyed to c	thers by th	е				
	reporting bank			3428			
3.	Securities lent (including customers' securities lent where the customer is ind	emnified a	gainst				
	loss by the reporting bank)		-	3433			
7.	Notional amount of credit derivatives:						
	a. Credit derivatives on which the reporting bank is the guarantor			A534			
	b. Credit derivatives on which the reporting bank is the beneficiary			A535			
3.	Spot foreign exchange contracts			8765			
).	All other off-balance sheet liabilities (exclude derivatives) (itemize and describ	be each co	mponent				
	of this item over 25% of Schedule RC, item 28, "Total equity capital")			3430			
	a. 5555	555					
	D. 5555	556					
	C. 5007	557					
	d. TEXT 3558 35	558					
).	All other off-balance sheet assets (exclude derivatives) (itemize and describe	each com	ponent				
	of this item over 25% of Schedule RC, item 28, "Total equity capital")			5591			
	a. TEXT 5592 55	592					
	b. TEXT 5593 55	593					
		994					
	THE COLUMN TWO IS NOT	595					

Legal Title of Bank

FDIC Certificate Number

Schedule RC-L—Continued

Memorandum

															C4	l61	 ◀
Dollar Amounts in Thousands		Intere	umn A est Ra ntracts	ťе	For	rèign	umn E Excha tracts	inge	E	quity [umn C Deriva tracts	tive		comm	umn D nodity a Contra	and	
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal					·				·								
sum of items 12 and 13):		RCF	D 8693		 	RCF	D 8694		<u> </u>	RCF	D 8695		ļ.,	RC	FD 8696		_
a. Futures contracts		RCF	D 8697	<u> </u>		RCF	D 8698	<u> </u>		RCF	D 8699	<u> </u>		RC	FD 8700	<u> </u>	11.a.
b. Forward contractsc. Exchange-traded option contracts:		RCF	D 8701			RCF	D 8702			RCF	D 8703			RC	FD 8704		11.b.
(1) Written options		RCF	D 8705			RCF	D 8706			RCF	D 8707			RC	FD 8708		11.c.(1)
(2) Purchased options		D.01	D 0700			-	- D 0740			505							11.c.(2)
d. Over-the-counter option contracts:(1) Written options			D 8709				D 8710				D 8711				FD 8712		11.d.(1)
(2) Purchased options		RCF	D 8713			RCF	D 8714			RCF	D 8715			RC	FD 8716		11.d.(2)
. ,		RCF	D 3450	1		RCF	D 3826	1		RCF	D 8719	1	Ц,	RC	FD 8720	1] `´
e. Swaps		RCF	D A126			RCF	D A127			RCF	D 8723			RC	FD 8724		11.e.
derivative contracts held for trading																	12.
13. Total gross notional amount of derivative contracts held for		RCF	D 8725			RCF	D 8726			RCF	D 8727			RC	FD 8728		
purposes other than trading																	13.
bank has agreed to pay a		RCF	D A589	1													12.5
fixed rate				<u> </u>					<u>.</u>				<u>.</u>] 13.a. □
14. Gross fair values of derivative contracts:															C2	162	
a. Contracts held for trading:		RCF	D 8733			RCF	D 8734			RCF	D 8735			RC	FD 8736		
(1) Gross positive fair value		RCF	D 8737			RCF	D 8738			RCF	D 8739			RC	FD 8740		14.a.(1)
(2) Gross negative fair value b. Contracts held for purposes other																	14.a.(2)
than trading:		RCF	D 8741			RCF	D 8742			RCF	D 8743			RC	FD 8744		
(1) Gross positive fair value		RCF	D 8745			RCF	D 8746			RCF	D 8747			RC	FD 8748		14.b.(1)
(2) Gross negative fair value																	14.b.(2)

1. Fair value of derivative contracts with a positive fair value that have been restructured or

renegotiated for reasons related to the counterparty's financial difficulties.....

Dollar Amounts in Thousands

RCFD

XXXX

Mil

Thou

M.1.

Schedule RC-M—Memoranda

				C4	165
Dollar Amounts in Thousan	ds	RCFD	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			
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 Numb	er				
of total capital as defined for this purpose in agency regulations					
Intangible assets other than goodwill:					
a. Mortgage servicing assets		3164			
(1) Estimated fair value of mortgage servicing assets					
b. Purchased credit card relationships and nonmortgage servicing assets		B026			
c. All other identifiable intangible assets		5507			
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		XXXX		<u></u>	
Other real estate owned:					
a. Direct and indirect investments in real estate ventures		5372			
b. All other real estate owned:		RCON			
(1) Construction and land development in domestic offices		5508			
(2) Farmland in domestic offices		5509			
(3) 1–4 family residential properties in domestic offices		5510			
(4) Multifamily (5 or more) residential properties in domestic offices		5511			
(5) Nonfarm nonresidential properties in domestic offices		5512			
(6) In foreign officesR	CFN	5513			
		RCFD			
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		2150			
Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures		5374			
b. All other investments in unconsolidated subsidiaries and associated companies		5375			
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		2130			
Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less		XXXX			
(2) With a remaining maturity of more than one year through three years		XXXX			
(3) With a remaining maturity of more than three years		XXXX			
b. Other borrowings:				ı	I
(1) With a remaining maturity of one year or less		XXXX			\vdash
(2) With a remaining maturity of more than one year through three years	- 1	XXXX			\vdash
(3) With a remaining maturity of more than three years	1	XXXX			
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)		XXXX			
			V		NI -
	ı		Yes		No
Does the reporting bank sell private label or third party mutual funds and annuities?		XXXX			
	1				
	ŀ	RCFD	Bil	Mil	Thou
Assets under the reporting bank's management in proprietary mutual funds and annuitie	s	XXXX			

FDIC Certificate Number

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

											C	470	◀
		Pas 0 thredays	umn A) st due ough 8 and sti	39	1	Past of days of and	imn B due 90 or mor d still ruing)			imn C accrua		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Loans secured by real estate:													
a. Construction, land development, and other													
land loans in domestic offices	2759				2769				3492				1.a.
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1–4 family residential													
properties in domestic offices:													
(1) Revolving, open-end loans secured by													
1-4 family residential properties and													
extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by													, ,
1–4 family residential properties	5401				5402				5403				1.c.(2)
d. Secured by multifamily (5 or more) residential			•	•			•	•			•		
properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential				•				•			•	<u>'</u>	
properties in domestic offices	3502				3503				3504				1.e.
	RCFN		•	•	RCFN			•	RCFN		•		
f. In foreign offices	XXXX				xxxx				XXXX				1.f.
2. Loans to depository institutions and acceptances	,		•				,						
of other banks:													
a. To U.S. banks and other U.S. depository	RCFD				RCFD				RCFD				
institutions	5377				5378				5379				2.a.
b. To foreign banks	5380				5381				5382				2.b.
Loans to finance agricultural production and													
other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:							<u> </u>					1	
a. To U.S. addressees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and							·						
other personal expenditures:													
a. Credit cards	xxxx				xxxx				XXXX				5.a.
b. Other (includes single payment, install-							·						0.0.
ment, all student loans, and revolving													
credit plans other than credit cards)	XXXX				XXXX				XXXX				5.b.
6. Loans to foreign governments and official			1	1				1			1	1	5.5.
institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257				1258				1259				8.a.
b. Of non-U.S. addressees (domicile)	1271				1272				1791				8.b.
Debt securities and other assets (exclude	.=												0.5.
other real estate owned and other repossessed													
assets)	3505				3506				3507				9.
400010/			1	1				1			1		٠.

Schedule RC-N—Continued

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

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.

													,
	3(Past thro	ugh 89 nd stil			Past of days cand	mn B) due 90 or more still uing			`	mn C) ccrual		
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases													10.
included in item 10 above	5615				5616				5617				10.a
,													
											C	473	◀
		Past		2		Past d	mn B) due 90		1	•	mn C) ccrual		
			ugh 89 nd stil		"	•	r more still	=					
amaranda	"	accr				accr							
emoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
. Restructured loans and leases included in	KCI D	ווט	IVIII	TTIOU	KCI D	ווט	IVIII	THOU	INCI D	DII	IVIII	TTIOU	
Schedule RC-N, items 1 through 8, above													
(and not reported in Schedule RC-C, Part I,													
Memorandum item 1)	1658				1659				1661				M.1.
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.
. Loans secured by real estate to non-U.S.													
addressees (domicile) (included in													
Schedule RC-N, item 1, above)	1248				1249				1250				M.3.
. Not applicable													
Subprime loans in domestic offices:													
a. Cocaroa by roar cotato (moracoa m	RCON				RCON		ı		RCON		ı		
	XXXX				XXXX				XXXX				M.5.
b. Not secured by real estate (included in							I				Ι		
Schedule RC-N, items 3, 4, 5, and 7, above)	XXXX				XXXX				XXXX				M.5.
1		/O - I	A \			/O - I	D\]				
			mn A) lue 30		1	•	mn B) due 90						
			89 da		1		r more						
. Interest rate, foreign exchange rate, and other	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou					
commodity and equity contracts:						J.,							
Fair value of amounts carried as assets	3529				3530				M.6.				
Tall value of allocality carried as assets									, 141.0.				
											C4	177	•
Person to whom questions about the Reports of Co	ndition	and I	Income	e shou	uld be	direct	ed:						,
Name and Title (TEXT 8901)													

FAX: Area code/phone number (TEXT 9116)

FDIC Certificate Number

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

			C4	1 75
Dollar Amounts in Thousan	ds RCON	Bil	Mil	Thou
. Unposted debits (see instructions):			1	
a. Actual amount of all unposted debits	0030			
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 deposits ¹	0032			
. Unposted credits (see instructions):				
a. Actual amount of all unposted credits	3510			
OR				
b. Separate amount of unposted credits:		T		T
(1) Actual amount of unposted credits to demand deposits	I		-	
(2) Actual amount of unposted credits to time and savings deposits1	3514			
. Uninvested trust funds (cash) held in bank's own trust department (not included in total		T		T
deposits in domestic offices)				
. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Ric	0			
and U.S. territories and possessions (not included in total deposits):	2211	T	T	T
a. Demand deposits of consolidated subsidiaries				
b. Time and savings deposits ¹ of consolidated subsidiaries				
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514			
Deposits in insured branches in Puerto Rico and U.S. territories and possessions:	0000		T	
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)				
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II)	2383	<u> </u>		
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.)	5515		T	
. 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, Part I, item 7,				
column B)	2314			
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I,				
item 7, column A or C, but not column B)	2315			
. Unamortized premiums and discounts on time and savings deposits: 1, 2				
a. Unamortized premiums	5516			
b. Unamortized discounts	5517			
. To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter				
(exclude deposits purchased or acquired from foreign offices other than insured branches				
in Puerto Rico and U.S. territories and possessions):				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during				
the quarter	A531	<u> </u>		
(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)	A532		_	
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter				
(exclude sales or transfers by the reporting bank of deposits in foreign offices other than				
insured branches in Puerto Rico and U.S. territories and possessions)	A533			

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	
<u> </u>	Deposits in lifeline accounts	5596	Dii	10111	Tillou	9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits	0000				9.
10.	in domestic offices)	8432				10.
11	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico					10.
11.						
	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations and					
	insured branches in Puerto Rico and U.S. territories and possessions that were reported	8785				44 -
	on a gross basis in Schedule RC-E had been reported on a net basis	0703				11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal					
	demand balances with foreign banks and foreign offices of other U.S. banks (other than					
	insured branches in Puerto Rico and U.S. territories and possessions) that were reported	A181				44.1
	on a net basis in Schedule RC-E had been reported on a gross basis	AIOI				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of					
	collection were included in the calculation of the reporting bank's net reciprocal demand					
	balances with the domestic offices of U.S. banks and savings associations and insured	A 4 0 0			Ι	
	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	A182				11.c.
12.	Amount of assets netted against deposit liabilities in domestic offices and in insured branches					
	in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):	4.507				
	a. Amount of assets netted against demand deposits	A527				12.a.
	b. Amount of assets netted against time and savings deposits	A528				12.b.
	moranda (to be completed each quarter except as noted) Dollar Amounts in Thousands Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)	RCON	Bil	Mil	Thou	
	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)					M.1.a.(2
	b. Deposit accounts of more than \$100,000:					
	(1) Amount of deposit accounts of more than \$100,000	2710				M.1.b.(1
	Number					
	(2) <i>Number</i> of deposit accounts of more than \$100,000					M.1.b.(2
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or					
	procedure for determining a better estimate of uninsured deposits than the estimate	RCON	YES		NO	
	described above	6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	
	determined by using your bank's method or procedure	5597				M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association					
	in that parent bank's or parent saving association's Call Report or Thrift Financial Report?					
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings					
		RCON	FDI	C Cert	No.	
	association:	A545				M.3.

J M.3.

Legal Title of Bank

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousand	ds RCFD	Bil	Mil	Thou
Tier 1 capital				
1. Total equity capital (from Schedule RC, item 28)	3210			
2. Net unrealized gains (losses) on available-for-sale securities (if a gain, deduct it from item 1 in				
the calculation of Tier 1 capital; if a loss, add it to item 1)	XXXX			
3. LESS: Net unrealized loss on available-for-sale equity securities	XXXX			
4. Accumulated net gains (losses) on cash flow hedges (if a gain, deduct it from item 1 in the				
calculation of Tier 1 capital; if a loss, add it to item 1)	XXXX			
5. LESS: Nonqualifying perpetual preferred stock	XXXX			
6. Qualifying minority interests in consolidated subsidiaries	XXXX			
7. LESS: Disallowed goodwill and other disallowed intangible assets	XXXX			
8. LESS: Disallowed servicing assets and purchased credit card relationships				
9. LESS: Disallowed deferred tax assets				
10. Other additions to (deductions from) Tier 1 capital				
11. Tier 1 capital (sum of items 1 through 10)				
3				
Tier 2 capital	XXXX	Т		
12. Qualifying subordinated debt and redeemable preferred stock				
13. Cumulative perpetual preferred stock includible in Tier 2 capital				
14. Allowance for loan and lease losses includible in Tier 2 capital				
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital				
16. Other Tier 2 capital components				
17. Tier 2 capital (sum of items 12 through 16)				
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275			
19. Tier 3 capital allocated for market risk	1395			
20. LESS: Deductions for total risk-based capital				
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)				
Total assets for leverage ratio 22. Average total assets (from Schedule RC-K, item 9)	xxxx			
23. Net unrealized gains (losses) on available-for-sale debt securities (if a gain, deduct it from	/ 0 0 0 1			
item 22; if a loss, add it to item 22)	xxxx			
·				
24. LESS: Net unrealized gains on available-for-sale equity securities				
25. LESS: Disallowed goodwill and other disallowed intangible assets				
26. LESS: Disallowed servicing assets and purchased credit card relationships	5610			
27. LESS: Disallowed deferred tax assets				+
28. LESS: Other deductions from assets for leverage capital purposes				
29. Average total assets for leverage capital purposes (sum of items 22 and 23,	A224	Т		
less items 24 through 28)	[8224]			
Capital ratios				
30. Tier 1 leverage ratio (item 11 divided by item 29)	XXXX			
31. Tier 1 risk-based capital ratio (item 11 divided by item 67)	XXXX			
32. Total risk-based capital ratio (item 21 divided by item 67)				



Schedule RC-R—Continued

C000 (Column C) (Column A) (Column B) (Column D) (Column E) (Column F) Items Not Totals Allocation by Risk Weight Category (from Subject to Schedule RC) Risk-Weighting 0% 20% 50% 100% Dollar Amounts in Thousands Mil Thou Bil Mil Thou **Balance Sheet Asset Categories** RCFD 0081 RCFD XXXX RCFD XXXX RCFD XXXX 33. Noninterest-bearing balances due from depository institutions and currency and coin..... 33. RCFD 0071 RCFD XXXX RCFD XXXX RCFD XXXX 34. Interest-bearing balances due from depository 34. institutions **RCFD 1754** RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 35. Held-to-maturity securities 35. **RCFD 1773** RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 36. 36. Available-for-sale securities RCFD 1350 RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 37. Federal funds sold and securities purchased under 37. agreements to resell RCFD 5369 RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 38. 38. Loans and leases held for sale RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 39. 39. Loans and leases, net of unearned income¹..... **RCFD 3123 RCFD 3123** 40. LESS: Allowance for loan and lease losses...... 40. RCFD 3545 RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 41. Trading assets..... 41. RCFD 2145 RCFD 2145 42. 42. Premises and fixed assets **RCFD 2150 RCFD 2150** 43. 43. Other real estate owned..... **RCFD 2130** RCFD XXXX RCFD XXXX 44. Investments in unconsolidated subsidiaries and 44. associated companies **RCFD 2155** RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 45. Customers' liability on acceptances outstanding 45. **RCFD 2143** RCFD XXXX RCFD XXXX 46. Goodwill and other intangible assets (column A equals 46. the sum of Schedule RC, items 10.a and 10.b) **RCFD 2160** RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX RCFD XXXX 47. 47. Other assets..... RCFD XXXX RCFD XXXX RCFD 2170 RCFD XXXX RCFD XXXX RCFD XXXX 48. 48. Total assets (sum of items 33 through 47).....

¹ Include any allocated transfer risk reserve in column B.

Schedule RC-R—Continued



	(Column	,		(C	olumn		(Co	olumn	(C)	(Co	olumn	D)	(Col	umn	E)	(C	olumn F	=)
	Face Va or Notio		Credit Conversion	E	Credit guivale					Alloca	ation b	y Risk	Weigh	t Cat	egory			
	Amoui	nt	Factor		moun			0%			20%		Ę	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	RCFD 38	19		R	CFD XXX	X	R	CFD XX	xx	R	CFD XXX	X	RCF	D XXX	¢χ	R	CFD XXXX	
19. Financial standby letters of credit			1.00															
50. Performance standby letters of	RCFD 38	21		R	CFD XXX	X	R	CFD XXX	XX	R	CFD XXX	X	RCF	D XXX	(X	R	CFD XXXX	
credit			.50															
51. Commercial and similar letters of	RCFD 34	11		R	CFD XXX	X	R	CFD XXX	XX	R	CFD XXX	X	RCF	D XXX	(X	R	CFD XXXX	
credit			.20															
 Risk participations in bankers acceptances acquired by the 	RCFD 34	29		R	CFD XXX	X	R	CFD XX	xx	R	CFD XXX	x				R	CFD XXXX	
reporting institution			1.00															
reporting institution	RCFD 34	33		R	CFD XXX	X	R	CFD XX	xx	R	CFD XXX	x	RCF	D XXX	ίχ	R	CFD XXXX	
53. Securities lent			1.00															
54. Retained recourse on small business	RCFD A2	50		R	CFD XXX	X	R	CFD XX	XX	R	CFD XXX	X	RCF	D XXX	(X	R	CFD XXXX	
obligations sold with recourse			1.00															
55. Retained recourse on financial assets	RCFD XX	xx		R	CFD XXX	X										R	CFD XXXX	:
sold with low-level recourse			12.5*															
66. All other financial assets sold with	RCFD XX	XX		R	CFD XXX	X	R	CFD XXX	XX	R	CFD XXX	X	RCF	D XXX	(X	R	CFD XXXX	
recourse			1.00															
57. All other off-balance sheet	RCFD XX	XX	4.00	F	CFD XXX	X	R	CFD XXX	XX	R	CFD XXX	X	RCF	D XXX	(X	R	CFD XXXX	
liabilities			1.00				_											
8. Commitments with an original	RCFD 38	33	F0	F	CFD XXX	X	R	CFD XXX	xx T	R	CFD XXX	X	RCF	D XXX	X I	R	CFD XXXX	
maturity exceeding one year			.50	<u> </u>	CED VV	~		2ED VV				~	PO	-D V)/				
				<u> </u>	CFD XXX	^	R	CFD XXX	<u> </u>	R	CFD XXX	^	RCI	D XXX	$\stackrel{\sim}{\Box}$			
59. Derivative contracts																		

^{*} Or institution-specific factor.

¹ Column A multiplied by credit conversion factor.

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DRAFT

Schedule RC-R—Continued

		(Col	umn	C)	(Co	olumn	D)	(C	olumn	E)	(C	olumn F)	
					Alloca	ation b	y Risk	Weig	ht Ca	tegory			
			0%			20%			50%			100%	
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	ou
Totals													
60. Total assets, derivatives, and off-													
balance sheet items by risk weight													
category (for each column, sum of		RCF	FD XXX	X	R	CFD XXX	XX T	R	CFD XX	XX	R	CFD XXXX	_
items 48 through 59)													6
61. Risk weight factor		:	× 0%			× 20%			× 50%			× 100%	6
62. Risk-weighted assets by risk						055 100							
weight category (for each column,		RCF	FD XXX	X	R	CFD XXX	XX	R	CFD XX	XX	R	CFD XXXX	_
item 60 multiplied by item 61)												CFD 1651	6
												1651	\dashv ,
63. Market risk equivalent assets													6
64. Risk-weighted assets before													
deductions for excess allowance													
for loan and lease losses and													
allocated transfer risk reserve											R	CFD XXXX	
(sum of item 62, columns C													
through F, and item 63)											F	CFD A222	⊣ "
and lease losses													 6
66. LESS: Allocated transfer risk											F	CFD 3128	٦ '
reserve													一 6
67. Total risk-weighted assets (item 64											F	CFD A223	\dashv $"$
minus items 65 and 66)													



Schedule RC-R—Continued

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

						with a	ren	naının	g matu	irity of					
			Colum				(0	Colum	n B)				olum		
	(One	year	or less	S				year			Ove	r five	years	
						tl	hrou	gh fiv	e year	s					
2. Notional principal amounts of derivative contracts:1	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts	3812					8769					8770				
c. Gold contracts	8771					8772					8773				
d. Other precious metals contracts	8774					8775					8776				
e. Other commodity contracts	8777					8778					8779				
f. Equity derivative contracts	A000					A001					A002				

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

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C000

FDIC Certificate Number



Schedule RC-S—Securitization and Asset Sale Activities

1	(0	olumr	۸۱	(C	olumn B)	1 (0	olumn	C)	(Colu	ımn	D)	(C	olum	n E)	1 10	Columr	, E)	(Colu	C000 mn G)	
	1-	-4 Fan esiden Loans	nily itial	,	Home Equity Lines	,	Credi Card ceival	t	` A	uto ans	,	Ċ	Oth onsu Loar	er ımer) C	ommer d Indus Loans	cial strial	`All C	,	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Tho	u Bil	Mil	Thou	Bil N	1il Thou	
Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized with																				
recourse or other seller-provided	R	RCFD XX	XX	R	CFD XXXX	F	CFD XX	XX T	RCF) XXX	(X	R	RCFD X	XXX		RCFD XX	XX	RCFD	XXXX	_
credit enhancements																				1.
 Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of: 																				
a. Retained interest-only strips	R	RCFD XX	XX	R	CFD XXXX	F	CFD XX	XX	RCF) XX	ΚX	R	RCFD X	XXX		RCFD XX	XX	RCFD	XXXX	
(included in RC-B, RC-D, or RC-F).																				2.8
b. Standby letters of credit, sub-																				4
ordinated securities, and other	R	RCFD XX	XX	R	CFD XXXX	F	CFD XX	XX	RCF) XXX	(X	R	RCFD X	XXX		RCFD XX	XX	RCFD	XXXX	4
enhancements																				2.1
3. Reporting bank's unused commit-			V04		255 1000/		055 100		505	2 200				0001		2055 101	· · · · · · · · · · · · · · · · · · ·	2050	2000/	4
ments to provide liquidity to structures	R	RCFD XX	XX T	R	CFD XXXX		CFD XX	XX 	RCF) XX		K	RCFD X			RCFD XX	XX T	RCFL	XXXX	
reported in item 1																				3.
4. Past due loan amounts included in	E	RCFD XX	YY	P.	CFD XXXX	-	CFD XX	YY	RCE) XXX	(Y	P	RCFD X	YYY		RCFD XX	YY	RCED	XXXX	4
item 1:		1		10	31 0 7000				1.01	<i>3 ////</i>		- 1			+-'	TOIBAX		TKOI E		١,
a. 30–89 days past due	R	CFD XX	XX	R	CFD XXXX	F	CFD XX	XX	RCF) XXX	(X	R	L RCFD X	XXX		L RCFD XX	XX	RCFD	XXXX	4.6
h 00 days an magna magh dua		T						<u> </u>					T	1		T	T			1 4.k
b. 90 days or more past due		1											1			1	1			4.1
5. Charge-offs and recoveries on assets sold and securitized with recourse or																				
other seller-provided credit enhance-																				
ments (calendar year-to-date):	R	RCFD XX	XX	R	CFD XXXX	F	CFD XX	XX	RCF) XX	ΚΧ	R	RCFD X	XXX		RCFD XX	XX	RCFD	XXXX	1
a. Charge-offs																				5.
a. Ondryo ono	R	RCFD XX	XX	R	CFD XXXX	F	CFD XX	XX	RCF) XX	·X	R	RCFD X	XXX		RCFD XX	XX	RCFD	xxxx]
b. Recoveries																				

36

																				30
		olumn A		•	olumn B)	(C	olumn (′ 1	(C	olumn	D)	•	olumn E)	,	olumn	· · ·	٠,	olumr	, ,	
	ı	4 Famil sidentia	٠ ١		Home Equity		Credit Card			Auto Loans			Other onsumer		mmero d Indus			All Oth Loan:		
		_oans	"		Lines	Re	ceivabl	les		Loans			Loans		Loans		l	Loan		
Dollar Amounts in Thousands	Bil	Mil ·	Thou	Bil	Mil Thou	ı Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	
6. Amount of ownership (or seller's)																				
interests carried as securities				R	CFD XXXX	F	CFD XXX	×						R	RCFD XXX	(X				
(included in RC-B)																				6.
Past due loan amounts included in interests reported in item 6:				R	CFD XXXX	R	CFD XXX	x						F	CFD XXX	¢χ				
a. 30–89 days past due																				7.a.
a. oo oo aayo past aac				R	CFD XXXX	R	CFD XXX	х						R	CFD XXX	ΚΧ				7.0.
b. 90 days or more past due																				7.b.
8. Charge-offs and recoveries on loan																				
amounts included in interests reported					OFF 1000/	_		,						<u> </u>	055 100	04				
in item 6 (calendar year-to-date):				R	CFD XXXX	H	CFD XXX	<u> </u>						R	RCFD XXX	(X				
a. Charge-offs				R	CFD XXXX	R	CFD XXX	x						F	CFD XXX	(X				8.a.
h Pacayarias							1								10.2700					8.b.
b. Recoveries																				0.0.
For Securitization Facilities Sponsored																				
By or Otherwise Established By Other																				
Institutions																				
9. Maximum amount of credit exposure																				
arising from credit enhancements																				
provided by the reporting bank to other																				
institutions' securitization structures in the form of standby letters of credit,																				
purchased subordinated securities,	RC	FD XXXX		R	CFD XXXX	R	CFD XXX	x	R	RCFD XXX	x	R	CFD XXXX	P	RCFD XXX	ΚΧ	R	RCFD XX	xx	
and other enhancements																				9.
10. Reporting bank's unused commitments		<u> </u>																		
to provide liquidity to other institutions'	RC	FD XXXX		R	CFD XXXX	R	CFD XXX	X	R	RCFD XXX	X	R	CFD XXXX	R	RCFD XXX	(X	R	RCFD XX	XX	
securitization structures																				10.
5																				
Bank Asset Sales																				
Assets sold with recourse or other seller-provided credit enhancements	RC	FD XXXX		R	CFD XXXX	R	CFD XXX	x	R	RCFD XXX	x	R	CFD XXXX	F	RCFD XXX	ΚΧ	F	RCFD XX	xx	
and not securitized																				11.
12. Maximum amount of credit exposure																				
arising from recourse or other seller-																				
provided credit enhancements pro-	RO	FD XXXX		R	CFD XXXX	R	CFD XXX	X	R	RCFD XXX	X	R	CFD XXXX	R	RCFD XXX	(X	R	RCFD XX	XX	
vided to assets reported in item 11																				12.

Schedule RC-S—Continued



Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou]
 Small business obligations transferred with recourse or other seller-provided credit enhancements under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: Outstanding principal balance	XXXX				M.1.a. M.1.b. M.2.a. M.2.b.
c. Other financial assets	A591				M.2.c.
 (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	XXXX				M.3.a. M.3.a. M.3.b.
(2) Conduits sponsored by other unrelated institutions	XXXX				M.3.b.

FDIC Certificate Number



Schedule RC-T—Fiduciary and Related Services

Items 12 through 24 and Memorandum item 4 will not be made available to the public on an individual institution basis.

		RCFD	Yes	No	
1.	Does the bank have fiduciary powers?	XXXX			1.
	If the answer to item 1 is "NO," do not complete Schedule RC-T.				
	If the answer to item 1 is "YES," go to item 2.	DOED			
		RCFD	Yes	No	
2.	Does the bank exercise the fiduciary powers it has been granted?	XXXX			2.
	If the answer to item 2 is "NO," do not complete the rest of Schedule RC-T.				
	If the answer to item 2 is "YES," go to item 3.				
3	Does the bank have any fiduciary or related activity (in the form of assets or accounts) to report in	RCFD	Yes	No	
Ο.	this schedule?	XXXX			3.
	If the answer to item 3 is "NO," do not complete the rest of Schedule RC-T.				
	If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T either quarterly or				
	annually (as of December 31), as follows:				
	Banks with total fiduciary and related assets greater than \$100 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, and all nondeposit				

annually (as of December 31).
All other banks must complete items 4 through 11 and Memorandum items 1 through 3 annually (as of December 31).

trust companies must complete items 4 through 24 quarterly and Memorandum items 1 through 4

												C000
		Man	mn A) aged sets		1	on-M	mn B) anage sets		Nı M	olumn C) umber of lanaged ccounts	Nu Non	olumn D) umber of -Managed ccounts
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		RCFD	
FIDUCIARY AND RELATED ASSETS												
4. Personal trust and agency accounts	xxxx				xxxx				XXXX		XXXX	
5. Retirement related trust and												
agency accounts:												
a. Employee benefit—defined contribution	xxxx				xxxx				xxxx		xxxx	
b. Employee benefit—defined												
benefit	XXXX				XXXX				XXXX		XXXX	
c. Other retirement accounts	XXXX				XXXX				XXXX		XXXX	
6. Corporate trust and agency accounts	xxxx				xxxx							
7. Investment management			1									
agency accounts	XXXX				XXXX				XXXX		XXXX	
8. Other fiduciary accounts	XXXX				XXXX				XXXX		XXXX	
9. Total fiduciary accounts												
(sum of items 4 through 8)	XXXX				XXXX				XXXX		XXXX	
10. Custody and safekeeping accounts					xxxx						xxxx	
11. Fiduciary accounts held in foreign offices (included in	RCFN				RCFN				RCFN		RCFN	
items 9 and 10)	XXXX				XXXX				XXXX		XXXX	



Schedule RC-T—Continued

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME				
12. Personal trust and agency accounts	XXXX			
13. Retirement related trust and agency accounts:				
a. Employee benefit—defined contribution	XXXX			
b. Employee benefit—defined benefit				
c. Other retirement accounts	XXXX			
14. Corporate trust and agency accounts	XXXX			
15. Investment management agency accounts	XXXX			
16. Other fiduciary accounts	XXXX			
17. Custody and safekeeping accounts	XXXX			
18. Other fiduciary and related services income	XXXX			
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal				
Schedule RI, item 5.a)	XXXX			
20. Less: Expenses				
21. Less: Net losses from fiduciary and related services				
22. Plus: Intracompany income credits for fiduciary and related services	10000			
23. Net fiduciary and related services income				
24. Fiduciary and related services income—foreign offices (included in item 19)	10000			

Memoranda	Ma	anage	d Asse	ets
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou
1. Managed personal trust and agency accounts:				
a. Non-interest bearing deposits	XXXX			
b. Interest-bearing deposits	11/1/1/1/			
c. U.S. Treasury and U.S. Government agency obligations	10000			
d. State, county and municipal obligations				
e. Money market mutual funds	VVVV			
f. Other short-term obligations	10000			
g. Other notes and bonds				
h. Common and preferred stocks	10000			
i. Real estate mortgages	10000			
j. Real estate				
k. Miscellaneous assets	VVVV			
Total assets of managed personal trust and agency accounts (sum of Memorandum				
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	XXXX			

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding			
Dollar Amounts in Thousands	RCFD		RCFD	Bil	Mil	Thou
Corporate trust and agency accounts	XXXX		XXXX			
a. Corporate and municipal trusteeships	XXXX		XXXX			
b. Transfer agent, registrar, paying agent, and other corporate agency	XXXX		XXXX			

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



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Schedule RC-T—Continued

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

Memoranda—Continued Dollar Amounts in Thousands			(Column A) Number of Funds			(Column B) Market Value of Fund Assets RCFD Bil Mil Thou				
Bener, meaniem		11140	KCFD			RCFD	BII	IVIII	Thou	
3. Collective investment funds and common trust funds:		ļ	20004							
a. Domestic equity			XXXX	1		XXXX	-			M.3.a.
b. International/Global equity			XXXX	-	-	XXXX			\sqcup	M3.b.
c. Stock/Bond blend			XXXX		-	XXXX				M.3.c.
u. Taxable bullu			XXXX			XXXX				M.3.d.
			XXXX		;	XXXX				M.3.e.
f. Short term investments/Money market			XXXX			XXXX				M.3.f.
g. Specialty/Other			XXXX			XXXX				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.										W
through 3.g)			XXXX			XXXX				M.3.h.
	(Column A Gross Loss Managed Accounts		sses ed	(Column B) Gross Losses Non-Managed Accounts		ses ged	(Column C) Recoveries		, ,	
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Fiduciary settlements, surcharges, and other losses:	TAINE	141	Thou	TUI	14111	THE	107.0	141	11100	
	xxxx			xxxx			xxxx			M.4.a.
a. I croonal trust and agency accounts	XXXX			XXXX	$\overline{}$		XXXX			M.4.b.
b. Retirement related trust and agency accounts	XXXX			XXXX	$\overline{}$		XXXX		\vdash	M.4.c.
c. invocation management agoney accounts	XXXX			XXXX	$\overline{}$		XXXX			M.4.d.
d. Other haddary addedness and related convices	VVV			7,000			7000			Wi.4.U.
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										
	XXXX			xxxx			xxxx			M.4.e.

FAX: Area code/phone number (TEXT XXXX)

FDIC Certificate Number

at close of business on _

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

Legal Title of Bank	City	State

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 24 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

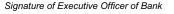
The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT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

cters, as defined, it will be truncated at 750 characters with no otice to the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the truncated statement will military by the management of the submitting bank and the submitting bank and the submitted by the management of the managemen

BANK MANAGEMENT STATEMENT (please type or print clearly):

No comment (RCON 6979)

C471 C472





THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK

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

SPECIAL REPORT (Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	FDIC Certificate Number	C 700	
		C-700	•

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

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

b.	Number of loans made to executive officers since the previous Call Report d Total dollar amount of above loans (in thousands of dollars)	ate	 RCFD 3561 RCFD 3562				ł
	(example: 9 ³ / ₄ % = 9.75)	RCFD 7701	 _ % t	RCFD 7702	·	%	C

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)