

Federal Financial Institutions Examination Council

Board of Governors of the Federal Reserve System

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Federal Deposit Insurance Corporation

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

Expires March 31, 2002



EDS.

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

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

Report at the close of business March 31, 2001

(b) in hard-copy (paper) form and arrange for another party to

convert the paper report to electronic form. That party (if other

than EDS) must transmit the bank's computer data file to

(20010331)(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 domestic offices only. banks); 12 U.S.C. §1817 (State nonmember banks); and Banks with foreign offices (as defined in the instructions) must file 12 U.S.C. §161 (National banks). FFIEC 031. NOTE: The Reports of Condition and Income must be signed The Reports of Condition and Income are to be prepared in 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: phone (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

Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, tele-

page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number		
(RCRI 9050)	Legal Title of Bank (TEXT 9010)	
h. M / /		
http://Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) (Example: www.examplebank.com	City (TEXT 9130)	
	State Abbrev. (TEXT 9200)	ZIP Code (TEXT 9220)

FFIEC 041 Page i



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

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 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

Report of Condition

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Special Report (to be completed by all banks)

For information or assistance, National and State nonmember banks should contact the FDIC's Reports Analysis and Quality Control Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

FFIE	041
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3
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_	R		
Legal Title of Bank			

L			

FDIC Certificate Number

City

State

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			1380				■
Dol	lar Amounts i	n Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:					<u>'</u>	<u>'</u>	
a. Item 1.a.(6) is to be completed by all banks. Items 1.a.(1) through (5) are to be co	ompleted by					
banks with \$25 million or more in total assets:							
Interest and fee income on loans:							
(1) Loans secured by real estate							1.a
(2) Commercial and industrial loans	4012						1.a
(3) Loans to individuals for household, family, and other perso	nal						
expenditures:							
(a) Credit cards	[XXXX						1.a
(b) Other (includes single payment, installment, all student							
loans, and revolving credit plans other than credit cards	s) XXXX						1.a
(4) Loans to foreign governments and official institutions	4056						1.a
(5) All other loans ¹	4058					_	1.a
(6) Total interest and fee income on loans			. 4010				_ 1.a
b. Income from lease financing receivables			4065				_ 1.b
c. Interest income on balances due from depository institutions ²			. 4115				1.c
d. Interest and dividend income on securities:							
(1) U.S. Treasury securities and U.S. Government agency oblig	ations (excl	uding				_	
mortgage-backed securities)			. XXXX				_ 1.d
(2) Mortgage-backed securities			. XXXX				_ 1.d
(3) All other securities			. XXXX				1.d
e. Interest income from trading assets			. 4069				1.e
f. Interest income on federal funds sold and securities purchased under	er agreement	s 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) Transaction accounts (NOW accounts, ATS accounts, and telep	hone and						
preauthorized transfer accounts)			4508				2.a
(2) Nontransaction accounts:						_	
(a) Savings deposits			. XXXX				2.a
(b) Time deposits of \$100,000 or more			. A517				2.a
(c) Time deposits of less than \$100,000			. A518				2.a
b. Expense of federal funds purchased and securities sold under agree	ements to rep	urchase					2.b
c. Interest on trading liabilities and other borrowed money			4185				2.c
d. Interest on subordinated notes and debentures							2.d
e. Total interest expense (sum of items 2.a through 2.d)			4073				2.e

¹ Includes interest and fee income on "Loans to finance agricultural production and other loans to farmers."

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



Schedule RI—Continued

		,	Year-t	o-date]		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	-		
3	Net interest income (item 1.h minus 2.e)					4074		3.
	Provision for loan and lease losses					4230		4.
	Noninterest income:							
٠.	a. Income from fiduciary activities	4070				5.a.		
	b. Service charges on deposit accounts	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	XXXX				5.f.		
	g. Net securitization income	XXXX				5.g.		
	h. Insurance commissions and fees	XXXX				5.h.		
	i. Loan and other credit-related fees	XXXX				5.1.		
	j. Net gains (losses) on sales of loans	5416				5.j.		
	k. Net gains (losses) on sales of other real estate owned	XXXX				5.k.		
	I. Net gains (losses) on sales of other assets (excluding securities) .	XXXX				5.l.		
	m. Other noninterest income*	XXXX				5.m.		
	n. Total noninterest income (sum of items 5.a through 5.m)					4079		5.n.
6.	a. Realized gains (losses) on held-to-maturity securities					3521		6.a.
	b. Realized gains (losses) on available-for-sale securities					3196		6.b.
7.	Noninterest expense:							
	a. Salaries and employee benefits	4135				7.a.		
	b. Expenses of premises and fixed assets (net of rental income)							
	(excluding salaries and employee benefits and mortgage interest)	4217				7.b.		
	c. Amortization expense of intangible assets (excluding goodwill)	XXXX				7.c.		
	d. Other noninterest expense*	4092				7.d.		
	e. Total noninterest expense (sum of items 7.a through 7.d)					XXXX		7.e.
8.	Income (loss) before income taxes, goodwill charges , extraordinary							
	items, and other adjustments (item 3 plus or minus items 4, 5.n,							
	6.a, 6.b, and 7.e)					XXXX		8.
9.	Applicable income taxes (on item 8)					XXXX		9.
	Income (loss) before goodwill charges, extraordinary items, and							
	other adjustments (item 8 minus 9)					XXXX	4	10.
11.	Goodwill charges					XXXX		11.
12.	Income (loss) before extraordinary items and other adjustments							
	(item 10 minus item 11)					4300		 12.
13.	Extraordinary items and other adjustments, net of income taxes*					4320		 13.
14.	Net income (loss) (sum of items 12 and 13)					4340		14.

^{*} 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.

Legal Title of Bank

Schedule RI—Continued

FDIC Certificate Number

Memoranda								81
	Memoranda Dollar Amounts in Thousa			ndo		Year-to-date		
				arius	RIAD	Bil	Mil	Thou
 Interest expense incurred to carry tax-exempt securities, loans, and lease 	-				45.40		1	1
August 7, 1986, that is not deductible for federal income tax purposes					4513			
Income from the sale and servicing of mutual funds and annuities (include					0.404			
item 8)					8431			
3. Income on tax-exempt loans and leases to states and political subdi					40.40		1	
the U.S. (included in Schedule RI, items 1.a and 1.b, above)					4313			
4. Income on tax-exempt securities issued by states and political subdivision					4507		1	1
(included in Schedule RI, item 1.d.(3), above)					4507			
5. Number of full-time equivalent employees at end of current period (round					4450	r	Numbe	er
number)					4150			
6. Memorandum item 6 is to be completed by:								
banks with \$300 million or more in total assets, and								
banks with \$25 million or more in total assets, but less than \$300 million		l asse	ets,					
that have loans to finance agricultural production and other loans to far	mers							
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.								
Interest and fee income on loans to finance agricultural production					4004		Ι	Ι
loans to farmers (included in Schedule RI, item 1.a.(5), above)					4024	107	N 4 N 4	- DD
If the reporting bank has restated its balance sheet as a result of applying					CC	YY	MM	DD
accounting this calendar year, report the date of the bank's acquisition1				9106				
8. Trading revenue (from cash instruments and derivative instruments)								
o. Hading revenue (nom cash histraments and derivative histraments)								
=								
(sum of Memorandum items 8.a through 8.d, column B, must equal		(Colu	mn A)			(Colu	mn B)	
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B is to be completed by banks that	1		mn A) ue froi	m		•	mn B)	
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of	R	eveni	ue fro		T	otal r	evenu	ıe
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A	R	eveni h ins	ue froi trume	nts	T	otal r	•	ıe
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had	R	eveni h ins	ue fro	nts	T	otal r	evenu	ıe
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.):	R cas	evenish ins by exp	ue froi trume posure	nts	T k	otal re	evenu posur	ie e
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	evenish ins by exp	ue froi trume posure	nts	RIAD	otal re	evenu posur	ie e
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	evenish ins by exp	ue froi trume posure	nts	RIAD 8757	otal re	evenu posur	ie e
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	evenish ins by exp	ue froi trume posure	nts	RIAD 8757 8758	otal re	evenu posur	ie e
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	evenish ins by exp	ue froi trume posure	nts	RIAD 8757 8758 8759	otal re	evenu posur	ie e
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	evenish ins by exp	ue froi trume posure	nts	RIAD 8757 8758 8759	otal re	evenu posur	ie e
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures b. Foreign exchange exposures c. Equity security and index exposures d. Commodity and other exposures 7. To be completed by banks with \$100 million or more in total assets: Impact on income of derivatives held for purposes other than trading:	R cas	evenish ins by exp	ue froi trume posure	nts	RIAD 8757 8758 8759 8760	otal ropy exp	evenu	Thou
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	eveni sh ins by exp Bil	ue froi trume oosure Mil	nts Find Thou	RIAD 8757 8758 8759 8760	otal ropy exp	evenu	Thou
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	eveni sh ins by exp Bil	ue froi trume oosure Mil	Thou	RIAD 8757 8758 8759 8760 RIAD 8761 8762	otal ropy exp	evenu	Thou
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	eveni sh ins by exp Bil	ue froi trume oosure Mil	Thou	RIAD 8757 8758 8759 8760	otal ropy exp	evenu	Thou
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas t RIAD XXXX XXXX XXXX XXXX	eveni sh ins by exp Bil	ue froi trume posure Mil	nts Thou	RIAD 8757 8758 8759 8760 RIAD 8761 8762 8763	otal ropy exp	evenu	Thou
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas t RIAD XXXX XXXX XXXX XXXX	eveni sh ins by exp Bil	ue froi trume posure Mil	nts Thou	RIAD 8757 8758 8759 8760 RIAD 8761 8762	otal ropy exp	evenu	Thou
(sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) (Column B 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. Column A is to be completed by banks that completed column B and had \$5 billion or more in notional amount of derivatives.): a. Interest rate exposures	R cas	evenush ins	ue froi trume posure Mil	nts	RIAD 8757 8758 8759 8760 RIAD 8761 8762 8763	otal ropy exp	evenu	Thou

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.			1383		
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1. Total equity capital most recently reported for the December 31					
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

Part I. Charge-offs and Recoveries on Loans and Leases								13	86	
Tarti. Ondigo one and recoverior on Loane and Loadoo		(Column A)					(Colu	ımn B)		
Part I excludes charge-offs and recove	Part I excludes charge-offs and recoveries through		Charge-offs				Recoveries			
the 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, a	nd other land loans	3582				3583				
b. Secured by farmland		3584				3585				
c. Secured by 1–4 family residential p	properties:									
(1) Revolving, open-end loans sec	cured 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	3588				3589				
e. Secured by nonfarm nonresidential		3590				3591				
2. Loans to depository institutions an	d acceptances of other banks	XXXX				XXXX				
3. Not applicable										
4. Commercial and industrial loans		XXXX				XXXX	<u> </u>	<u> </u>		
5. Loans to individuals for household	, family, and other personal									
expenditures:		2000		I	T	2000				
a. Credit cards		XXXX				XXXX	<u> </u>			
b. Other (includes single payment,	•	VVVV				VVVV				
	than credit cards)					XXXX		+		
6. Loans to foreign governments and						4627		+		
7. All other loans ¹						4628		 		
Lease financing receivables						4267				
9. Total (sum of items 1 through 8)		4635				4605				

¹ Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers."

Legal Title of Bank

Schedule RI-B—Continued

FDIC Certificate Number

Part I. Continued		,	,						
Memoranda Dollar Amounts in Thousands RIAD 1. 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	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
•									
Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
\$300 million or more in total assets:									
•	4652				4662		T		M.2.a.
							1		IVI.Z.a.
•	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile)	4646				4618				M.2.c.
(included in Schedule RI-B, part I, item 8, above)	4659				4669				M.2.d.
 banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: 									
	4655				4665				M.3.
4. Subprime loans: a. Secured by real estate (included in Schedule RI-B, part I,	XXXX				xxxx				M.4.a.
•	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

Legal Title of Bank

FDIC Certificate Number

Schedule RI-E—Explanations

(TEXT 4769)

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.)

						139	95
					∕ear-t	o-date	
	Dollar Amo	unts in	Thousands	RIAD	Bil	Mil	Thou
Other noninterest income (from Schedule RI, item 5.m)							
Itemize and describe the three largest amounts that exce	ed 10% of Sche	dule R	l, item 5.m:				
a. TEXT 4461				4461			
b. TEXT 4462				4462			
C. TEXT 4463				4463			
Other noninterest expense (from Schedule RI, item 7.d):							
Itemize and describe the three largest amounts that exce	ed 10% of Sche	dule R	l, item 7.d:				
a. 4464 TEXT				4464			
D. 4467 TEXT				4467			
C. 4468				4468			
Extraordinary items and other adjustments and applicable inc	•	om Sc	hedule RI,				
item 13) (itemize and describe all extraordinary items and oth	• ,		A	6373			
a. (1) Effect of adopting FAS 133, "Accounting for Derivative	e Instruments and F		Activities"	6373			
(2) Applicable income tax effect b. (1) TEXT / TEXT	440	00		4487			
(2) Applicable income tax effect	448	38		·			
C. (1) TEXT 4489		•	·	4489			
(2) Applicable income tax effect	449	91					
Restatements due to corrections of material accounting	errors and chan	ges in	accounting				
principles (from Schedule RI-A, item 2) (itemize and describ	e all restatements	s):					
a. TEXT 4496				XXXX			
b. TEXT 4497				XXXX			
Other transactions with parent holding company (from Sched	ule RI-A, item 11))					
(itemize and describe all such transactions):							
a. TEXT 4498				4498			
b. TEXT 4499				4499			
Adjustments to allowance for loan and lease losses (from	n Schedule RI-B,	part II,	item 5)				
(itemize and describe all adjustments):						, , , , , , , , , , , , , , , , , , ,	
a. TEXT 4521 TEXT				4521			
b. TEXT 4522				4522			
Other explanations (the space below is provided for the bank	•	e, at its	;	139	8	139	99
option, any other significant items affecting the Report of Inco	ome):						
No comment (RIAD 4769)							
Other explanations (please type or print clearly):							

FFIEC 041	
Page RC-	1

Г	DRAE	
Legal Title of Bank		
City		
State	Zip Code	
L		

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

FDIC Certificate Number

				C3	00
Dollar Amounts in	Thousands	RCON	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)		3545			
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 Schedul	e 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 Amounts in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES					
13. Deposits:	·				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200				13.a.
(1) Noninterest-bearing ¹					13.a.(1)
(2) Interest-bearing 6636					13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					
(1) Noninterest-bearing					
(2) Interest-bearing					
14. Federal funds purchased and securities sold under agreements to repurchase					14.
15. Trading liabilities (from Schedule RC-D)	3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under			T		
capitalized leases) (from Schedule RC-M)	XXXX				16.
17. Not applicable			T		
18. Bank's liability on acceptances executed and outstanding					18.
19. Subordinated notes and debentures ²					19.
20. Other liabilities (from Schedule RC-G)				-	20.
21. Total liabilities (sum of items 13 through 20)				-	21.
22. Minority interest in consolidated subsidiaries	3000				22.
EQUITY CAPITAL			I		
23. Perpetual preferred stock and related surplus					23.
24. Common stock					24.
25. Surplus (exclude all surplus related to preferred stock)	1 1				25.
26. a. Retained earnings					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 21, 22, and 28)	3300				29.

Memorandum

To be reported with the March Report of Condition.

RCON	Number
6724	

M.1.

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

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

² Includes limited-life preferred stock and related surplus.

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

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

in total assets. Exclude assets held for trading.							
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou		
1. Cash items in process of collection, unposted debits, and currence	y and coin:						
a. Cash items in process of collection and unposted debits		0020				1.a.	
b. Currency and coin		0800				1.b.	
2. Balances due from depository institutions in the U.S:							
a. U.S. branches and agencies of foreign banks		0083				2.a.	
b. Other commercial banks in the U.S. and other depository institu						2.b.	
3. Balances due from banks in foreign countries and foreign central l							
a. Foreign branches of other U.S. banks		0073				3.a.	
b. Other banks in foreign countries and foreign central banks		1 ~ ~ ~ .				3.b.	
4. Balances due from Federal Reserve Banks						4.	
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum o	f items 1.a and 1.b)	0010				5.	

Schedule RC-B—Securities

FDIC Certificate Number

Exclude assets held for trading.

Exclude assets held for trading	g.														C	310	◀
			Н	eld-to-	-maturi	ity					Αv	ailable	e-for-sa	ale			
		mortiz	mn A) ed Co			•	mn B) Value			`	mn C) ed Co	st		`	ımn D) Value		
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities	0211				0213				1286				1287				1.
U.S. Government agency obligations (exclude mortgage-backed securities): a. Issued by U.S. Government																	
agencies ¹	1289				1290				1291				1293				2.a
b. Issued by U.S. Government-																	
sponsored agencies ²	1294				1295				1297				1298				2.b
3. Securities issued by																	
states and political sub-				_													
divisions 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.

		, =			maturi	_				(a :		ole-for-sale				
			mn A) ed Co			•	mn B) Value				mn C) ed Co				ımn D) Value)
lar Amounts in Thousands		Bil	Mil		RCON	Bil	Mil	Thou	RCON	Bil	Mil		RCON	Bil	Mil	Thou
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-															1	_
backed securities																
(include CMOs,																
REMICs, and stripped																
MBS):																
(1) Issued or guar-																
anteed by FNMA,	1714				1715				1716				1717		T	I
FHLMC, or GNMA	17 14				17 10				17 10				17 17			
(2) Collateralized by																
MBS issued or																
guaranteed by																
FNMA, FHLMC,	4740				4740				4701		I		4700			I
or GNMA	1718				1719				1731				1732			
(3) All other																
mortgage-backed	4===				4==-				4===				4===		T	I
securities	1733				1734				1735				1736			
Asset-backed securities																
(ABS):																
a. Credit card			T	1							1					
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				XXXX				XXXX				XXXX		1	
Other debt securities:				<u> </u>							<u> </u>				1	
a. Other domestic debt																
securities	1737				1738				1739				1741			
b. Foreign debt			1													
securities	1742				1743				1744				1746			
	1174				1773				.,,				1770			
nvestments in mutual																
inds and other equity																
ecurities with readily									A 5.4.0				A F 4.4			
leterminable fair values									A510				A511			
Total (sum of items 1																
rough 7) (total of																
olumn A must equal																
Schedule RC, item 2.a)																
(total of column D must																
equal Schedule RC,																
	1754				1771				XXXX				XXXX			

Schedule RC-B—Continued

13

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda			C	312	•
Dollar Amounts in Thousa	nds RCON	l Bil	Mil	Thou	
1. Pledged securities ¹	0416				М
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	ıl				
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 mortgage:	s				
with a remaining maturity or next repricing date of: 3, 4					
(1) Three months or less	A549				М
(2) Over three months through 12 months	A550				М
(3) Over one year through three years	A551				М
(4) Over three years through five years					М
(5) Over five years through 15 years	A553				М
(6) Over 15 years	A554				М
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	A555				M
(2) Over three months through 12 months	A556				M
(3) Over one year through three years	A557	'			M
(4) Over three years through five years	A558				M
(5) Over five years through 15 years	A559				М
(6) Over 15 years	A560				M
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	A561				М
(2) Over three years	A562				М
d. Debt securities with a REMAINING MATURITY of one year or less (included in					
Memorandum items 2.a through 2.c above)	A248				М
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 transfe	er) 1778				М
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	8782			\perp	М
b. Fair value	8783				M

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

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

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

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

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Oo not deduct the allowance for loan and lease losses from amounts eported in this schedule. Report (1) loans and leases held for sale and					_		C	315
2) other loans and leases, net of unearned income. Report loans and eases net of any applicable allocated transfer risk reserve. Exclude assets held for trading and commercial paper.	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets				(Column B) To Be Completed by All Banks			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:							T	Т
a. Construction, land development, and other land loans					1415			
b. Secured by farmland (including farm residential and other					1100		Т	T
improvements)					1420			
c. Secured by 1–4 family residential properties:								
(1) Revolving, open-end loans secured by 1–4 family residential					4=0=		Т	T
properties and extended under lines of credit					1797			
(2) Closed-end loans secured by 1–4 family residential properties:								
(a) Secured by first liens					5367			
(b) Secured by junior liens					5368		+	
d. Secured by multifamily (5 or more) residential properties					1460		+	
e. Secured by nonfarm nonresidential properties					1480			1
2. Loans to depository institutions and acceptances of other banks					XXXX			
a. To commercial banks in the U.S.:			1	1				
(1) To U.S. branches and agencies of foreign banks	XXXX				_			
(2) To other commercial banks in the U.S	XXXX				_			
b. To other depository institutions in the U.S	XXXX							
c. To banks in foreign countries:								
(1) To foreign branches of other U.S. banks	XXXX							
(2) To other banks in foreign countries	XXXX							
3. Loans to finance agricultural production and other loans to farmers					1590			
4. Commercial and industrial loans					1766			
a. To U.S. addressees (domicile)	1763							
b. To non-U.S. addressees (domicile)	1764							
5. Not applicable								
6. Loans to individuals for household, family, and other personal								
expenditures (i.e., consumer loans) (includes purchased paper):								T
a. Credit cards					XXXX			-
b. Other revolving credit plans					XXXX			
c. Other consumer loans (includes single payment, installment, and								T
all student loans)					2011			
7. Loans to foreign governments and official institutions (including								<u> </u>
foreign central banks)					2081			
8. Obligations (other than securities and leases) of states and political								<u> </u>
subdivisions in the U.S					2107			
9. Other loans					1563			
a. Loans for purchasing or carrying securities (secured and unsecured)	1545							
b. All other loans (exclude consumer loans)	1564							
0. Lease financing receivables (net of unearned income)					2165			
a. Of U.S. addressees (domicile)	2182		1					
b. Of non-U.S. addressees (domicile)	2183							
11. LESS: Any unearned income on loans reflected in items 1–9 above					2123			
2. Total loans and leases, net of unearned income (sum of items 1								
through 10 minus item 11) (must equal Schedule RC, sum of items 4.a								
and 4.b)					2122			

Schedule RC-C—Continued RAFT

Part I. Continued

Memoranda Dollar Amounts in Thousands	RCON	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		Τ	M.1.
 Maturity and repricing data for loans and leases (excluding those in nonaccrual status): 	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			IVI. I.
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in				
Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next				
repricing date of: 1,2				
(1) Three months or less	A564			M.2.a.(
(2) Over three months through 12 months	A565			M.2.a.(
(3) Over one year through three years	··			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	·· 			M.2.a.(
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above				IVI.2.a.(
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties	'			
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturit	,			
or next repricing date of: 1,3	,			
(1) Three months or less	A570			M.2.b.(
(2) Over three months through 12 months				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	·· 			M.2.b.(
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above)				141.2.0.(
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247			M.2.c.
B. Loans to finance commercial real estate, construction, and land development activities				101.2.0.
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B,				
above ⁴	2746			M.3.
Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties				
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B, above)	5370			M.4.
5. To be completed by banks with \$300 million or more in total assets:		<u>'</u>		
Loans secured by real estate to non-U.S. addressees (domicile) (included in				
Schedule RC-C, part I, item 1, column B, above)	XXXX			M.5.
6. Subprime loans secured by real estate:				
a. Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans extended under lines of credit (included in				
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 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 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 B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

FDIC Certificate Number

DRAFT

Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
7. Subprime loans not secured by real estate:					
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.

			C	320
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
ASSETS				
1. U.S. Treasury securities	. 3531			
2. U.S. Government agency obligations (exclude mortgage-backed securities)	. 3532			
3. Securities issued by states and political subdivisions in the U.S.	. 3533			
4. Mortgage-backed securities (MBS):				
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				1
(include CMOs, REMICs, and stripped MBS)	. 3535			
c. All other mortgage-backed securities	. 3536			
5. Other debt securities	. 3537			
6.–8. Not applicable				1
9. Other trading assets	. 3541			
0. Not applicable				
1. Revaluation gains on interest rate, foreign exchange rate, and other commodity and				1
equity contracts	. 3543			
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	. 3545			
IABILITIES	RCON	Bil	Mil	Thou
3. Liability for short positions	. 3546			
4. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity				
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 when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

			C3	18	◀
RC	NC	YES		NO	
69	99] .

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

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

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

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

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e):	RCON	RCON Bil Mil Thou	
a. With original amounts of \$100,000 or less b. With original amounts of more than \$100,000 through \$250,000	5564 5566 5568	5565 5567 5569	3.
 c. With original amounts of more than \$250,000 through \$1,000,000 4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4¹ (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4¹): 	3300	3303	3.
a. With original amounts of \$100,000 or lessb. With original amounts of more than \$100,000 through \$250,000c. With original amounts of more than \$250,000 through \$1,000,000	5570 5572 5574	5571 5573 5575	4.

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

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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)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, 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		

5.

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

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

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

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



Schedule RC-E—Deposit Liabilities

											C	325
		Transaction Accounts						Nontransaction Accounts				
	Tot acco	al trai	mn A) nsaction (include emand osits)	on ding	den (lemonand inclu	mn B) c: Tota depos ded ir mn A)	ıl sits 1	n	To ontrar acco	mn C) tal nsactio ounts I MMD	on
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of: 1. Individuals, partnerships, and corporations (include all certified and official checks)	XXXX 2202 2203 XXXX								XXXX 2520 2530 XXXX			
5. Banks in foreign countries	2213								2236			
 6. Foreign governments and official institutions (including foreign central banks) 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, 	2216								2377			
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.

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Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	DOON			T
Bollat / thousands	RCON	Bil	Mil	Thou
. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: 1,2				
(1) Three months or less	. A579			
(2) Over three months through 12 months				
(3) Over one year through three years	A581			
(4) Over three years				
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year				
or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) ³	A241			
. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: 1,4				
(1) Three months or less	A584			
(2) Over three months through 12 months	A585			
(3) Over one year through three years	1 4 500			
(4) Over three years	A587			
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year				•
or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) ³	A242			

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

² Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b 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	330	
Do	ollar Amounts	in Thousands	RCON	Bil	Mil	Thou
1. Accrued interest receivable	XXXX					
2. Net deferred tax assets1			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 value	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)			2160			

Schedule RC-G—Other Liabilities

	ollar Amounts ir	n Thousands	RCON	Bil	Mil	Thou		
1. a. Interest accrued and unpaid on deposits 3	3645							
b. Other expenses accrued and unpaid (includes accrued income ta	3646							
2. Net deferred tax liabilities ¹	3049							
3. Allowance for credit losses on off-balance sheet credit exposure	XXXX							
4. Other (itemize and describe amounts that exceed 25% of this item)	2938							
a. TEXT 3552	3552							
b. TEXT 3553	3553							
C. 3554	3554							
5. Total (sum of items 1 through 4) (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.

Legal Title of Bank

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Schedule RC-K—Quarterly Averages¹

, ,			C3]◀	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	. 3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding					
mortgage-backed securities)	. XXXX				2.
3. Mortgage-backed securities ²	. XXXX				3.
4. All other securities ^{2, 3}	. XXXX				4.
5. Federal funds sold and securities purchased under agreements to resell					5.
6. Loans:					
a. Total loans	. 3360				6.a.
The following four loan items are to be completed by banks with \$25 million or more in total assets:					
b. Loans secured by real estate	. 3385				6.b.
c. Commercial and industrial loans	. 3387				6.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	. XXXX				6.d.(
(2) Other (includes single payment, installment, all student loans, and revolving					
credit plans other than credit cards)	. XXXX				6.d.(
7. To be completed by banks with \$100 million or more in total assets:					
Trading assets	. 3401				7.
8. Lease financing receivables (net of unearned income)	. 3484				8.
9. Total assets ⁴	. 3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and					
preauthorized transfer accounts) (exclude demand deposits)	. 3485				10.
11. Nontransaction accounts:					
a. Savings deposits	. XXXX				11.a.
b. Time deposits of \$100,000 or more	. A514				11.b.
c. Time deposits of less than \$100,000	. A529				11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	. 3353				12.
13. To be completed by banks with \$100 million or more in total assets:					
Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases)	3355				13.
Memorandum					,
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Memorandum item 1 is to be completed by:					
 banks with \$300 million or more in total assets, and 					
• banks with \$25 million or more in total assets, but less than \$300 million in total assets, that					
have loans to finance agricultural production and other loans to farmers (Schedule RC-C,					
part I, item 3) exceeding five percent of total loans.					
	0000			1	1

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).

Loans to finance agricultural production and other loans to farmers......

3386

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.

			.	C3			360
	Dolla	ar Amounts i	n Thousands	RCON	Bil	Mil	Thou
U	nused commitments:						
a	Revolving, open-end lines secured by 1-4 family residential properties	es, e.g., hom	ne equity				
	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			
е	Other unused commitments			3818			
2. F	nancial standby letters of credit			3819			
а	Amount of financial standby letters of credit conveyed to others	3820					
8. P	erformance standby letters of credit			3821			
	Amount of performance standby letters of credit conveyed to others						
	ommercial and similar letters of credit			3411			
. <i>T</i> e	be completed by banks with \$100 million or more in total assets:						
	articipations in acceptances (as described in the instructions) conveye	d to others b	y the				
	porting bank		-	3428			
	ecurities lent (including customers' securities lent where the customer						
	ss by the reporting bank)		•	3433			
	otional amount of credit derivatives:						
а	Credit derivatives on which the reporting bank is the guarantor			A534			
	Credit derivatives on which the reporting bank is the beneficiary			A535			
	oot foreign exchange contracts			8765			
	I other off-balance sheet liabilities (exclude derivatives) (itemize and d					•	
	this item over 25% of Schedule RC, item 28, "Total equity capital")		•	3430			
•	and norm over 20% of correction (to, norm 20, norm equity capital)			1			
а	TEXT 3555	3555		-			
b.	TEXT 3556	3556		-			
C.	TEXT 3557	3557		-			
d.	TEXT 3558	3558					
-	I other off-balance sheet assets (exclude derivatives) (itemize and des	cribe each o	component	-			
	this item over 25% of Schedule RC, item 28, "Total equity capital")		-	5591			
J	inio nom over 2070 or obliedule NO, hem 20, Total equity capital /						
а	TEXT 5592	5592					
a. b.	TEXT 5593	5593					
C.	5593 TEXT 5594	5994					
	JJJ74			-			

FDIC Certificate Number

Legal Title of Bank

Schedule RC-L—Continued

															C3	361	┫
Dollar Amounts in Thousands		(Column A)(Column B)(Column C)Interest RateForeign ExchangeEquity DerivativeContractsContractsContracts															
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																	4
sum of items 12 and 13):	<u> </u>	RCC	ON 8693			RC	ON 8694		L.,	RCC	ON 8695		L.,	RC	ON 8696		
a. Futures contracts																	11.a.
	L.,	RCC	ON 8697			RC	ON 8698		<u> </u>	RCC	ON 8699		ļ.,	RC	ON 8700		
b. Forward contracts	Ш																11.b.
c. Exchange-traded option contracts:	L.,	RCC	ON 8701			RC	ON 8702		<u> </u>	RCC	ON 8703		ļ.,	RC	ON 8704		
(1) Written options	Ш																11.c.(1)
	L.,	RCC	ON 8705			RC	ON 8706		<u> </u>	RCC	ON 8707		ļ.,	RC	ON 8708		_
(2) Purchased options	Ш																11.c.(2)
d. Over-the-counter option contracts:	<u> </u>	RC	ON 8709			RC	ON 8710		ļ.,	RCC	ON 8711		<u> </u>	RC	ON 8712		_
(1) Written options																	11.d.(1
	L.,	RCC	ON 8713			RC	ON 8714		<u> </u>	RCC	ON 8715		ļ.,	RC	ON 8716		
(2) Purchased options																	11.d.(2
	L.,	RCC	ON 3450			RC	ON 3826		<u> </u>	RCC	ON 8719		ļ.,	RC	ON 8720		
e. Swaps																	11.e.
12. Total gross notional amount of	<u> </u>	RCC	ON A126			RC	ON A127		ļ.,	RCC	ON 8723		<u> </u>	RC	ON 8724		_
derivative contracts held for trading																	12.
13. Total gross notional amount of																	4
derivative contracts held for	<u> </u>	RCC	ON 8725			RC	ON 8726		L.,	RCC	ON 8727		L.,	RC	ON 8728		_
purposes other than trading																	13.
 a. Interest rate swaps where the 					_												
bank has agreed to pay a	L.,	RCC	ON A589		_												
fixed rate									l .								13.a.
																	٦ .
															C	362	
14. To be completed by banks with																	
\$100 million or more in total assets:																	
Gross fair values:							<u> </u>								<u> </u>		4
 a. Contracts held for trading: 		RCC	DN 8733	_		RC	ON 8734	_		RCC	ON 8735	_	<u> </u>	RC	ON 8736	_	-
(1) Gross positive fair value	\sqcup																14.a.(1
		RCC	ON 8737			RC	ON 8738			RCC	ON 8739		<u> </u>	RCC	ON 8740		4
(2) Gross negative fair value																	14.a.(2
b. Contracts held for purposes other							<u> </u>								<u> </u>		4
than trading:	<u></u>	RC	ON 8741	_		RC	ON 8742	_		RCC	ON 8743	_	<u> </u>	RC	ON 8744	_	-
(1) Gross positive fair value	\square										<u></u>				<u> </u>		14.b.(1
		RCC	ON 8745			RC	ON 8746			RCC	ON 8747		<u> </u>	RC	ON 8748		-
(2) Gross negative fair value	Ш																14.b.(2

Memorandum

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Schedule RC-M—Memoranda

					C	365	◀
Dollar Amou	ints in Thous	sands	RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, prir	ncipal						
shareholders, and their related interests as of the report date:							
a. Aggregate amount of all extensions of credit to all executive officers, director	s, principal				T		
shareholders, and their related interests			6164				1.a
b. Number of executive officers, directors, and principal shareholders to whom	the amount						
of all extensions of credit by the reporting bank (including extensions of credit							
related interests) equals or exceeds the lesser of \$500,000 or 5 percent		mber					
of total capital as defined for this purpose in agency regulations	6165						1.b
2. Intangible assets other than goodwill:							
a. Mortgage servicing assets			3164				2.a
(1) Estimated fair value of mortgage servicing assets					T		2.a
b. Purchased credit card relationships and nonmortgage servicing assets			B026				2.b
c. All other identifiable intangible assets			5507				2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			2143				2.d
B. Other real estate owned:					T		
Direct and indirect investments in real estate ventures			5372				3.a
b. All other real estate owned:							
(1) Construction and land development			5508				3.b
(2) Farmland			5509				3.b
(3) 1–4 family residential properties			5510				3.b
(4) Multifamily (5 or more) residential properties			5511				3.b
(5) Nonfarm nonresidential properties			5512				3.b
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)			2150				3.c
Investments in unconsolidated subsidiaries and associated companies:							
a. Direct and indirect investments in real estate ventures			5374				4.a
b. All other investments in unconsolidated subsidiaries and associated compan	ies		5375				4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			2130				4.c
. Other borrowed money:							
a. Federal Home Loan Bank advances:							
(1) With a remaining maturity of one year or less			XXXX				5.a
(2) With a remaining maturity of more than one year through three year	rs		XXXX				5.a
(3) With a remaining maturity of more than three years			XXXX				5.a
b. Other borrowings:							
(1) With a remaining maturity of one year or less			XXXX				5.b
(2) With a remaining maturity of more than one year through three year			XXXX				5.b
(3) With a remaining maturity of more than three years			XXXX				5.b
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item	m 16)		XXXX				5.c
				Voc		No	
5. Does the reporting bank sell private label or third party mutual funds and	annuities?		XXXX	Yes		INO	6.
							0.
			RCON	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual fund	ds and anni	uities	XXXX				7.



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

											C	370	◀
		Pas 30 thro days a	imn A) t due ough 8 and sti ruing	39		Past of days of and	imn B) due 90 or mor d still ruing)		`	umn C accrua	, I	
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					2769				3492		↓		1.a.
b. Secured by farmland	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by													
1-4 family residential properties and													
extended under lines of credit	5398				5399				5400		<u> </u>		1.c.
(2) Closed-end loans secured by 1-4 family													
residential properties	5401				5402				5403		\perp		1.c.
d. Secured by multifamily (5 or more) residential													
properties	3499				3500				3501				1.d
e. Secured by nonfarm nonresidential													
properties	3502				3503				3504				1.e.
2. Loans to depository institutions and													
acceptances of other banks	XXXX				XXXX				XXXX				2.
Not applicable													
Commercial and industrial loans	XXXX				XXXX				XXXX				4.
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-													
ment, all student loans, and revolving													
credit plans other than credit cards)	XXXX				XXXX				XXXX				5.b.
Loans to foreign governments and official													
institutions	5389				5390				5391				6.
. All other loans ¹	5459				5460				5461				7.
8. Lease financing receivables					1227				1228				8.
Debt securities and other assets (exclude													
other real estate owned and other repossessed													
assets)	3505				3506				3507				9.

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

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

IJ	the 0.0. Government
a.	Guaranteed portion of loans and leases
	included in item 10 above

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

¹ Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers."

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FDIC Certificate Number

Schedule RC-N—Continued

	o ito it continuos					1						С	373	◀
Memoranda		1	Pas 30 thro days	imn A t due ough 8 and st ruing	39		Past days days	imn B) due 90 or mor d still ruing)		•	ımn C accrua	•	
	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Schedul	ured loans and leases included in e RC-N, items 1 through 8, above reported in Schedule RC-C, Part I,													
-	ndum item 1)	1658				1659				1661				M.1.
construc	finance commercial real estate, tion, and land development activities cured by real estate) included in													
-	e RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. Memoral complete in total a	ndum items 3.a. through 3.d are to be ed by banks with \$300 million or more													IVI. Z.
addre	essees (domicile) (included in				T				1			1		M.3.a
Sche	dule RC-N, item 1, above)	1248				1249				1250				
b. Loans	s to foreign banks (included in				T				T			T	T	
Sche	dule RC-N, item 2, above)	5380				5381				5382				M.3.b
	nercial and industrial loans to non-U.S.													
	essees (domicile) (included in	1254		Ι	T T	1255		Ι	l	1256		Π	Τ	
	dule RC-N, item 4, above)	1234				1233				1230				M.3.c
	e financing receivables of non-U.S.													
	essees (domicile) (included in	1271		Τ	T .	1272		Ι	l	1791		l	T	M 2 -
	dule RC-N, item 8, above)ndum item 4 is to be completed by:	1211				1212		1		1731				M.3.c
	with \$300 million or more in total assets													
 banks that had produce 	with less than \$300 million in total assets ave loans to finance agricultural ction and other loans to farmers													
	dule RC-C, part I, item 3) exceeding ercent of total loans:													
•	o finance agricultural production													
	er loans to farmers (included in													
	le RC-N, item 7, above)	1594				1597				1583				M.4.
5. Subprin	-		_				_		·			·		
•	red by real estate (included in													
	dule RC-N, item 1, above)	XXXX				XXXX				XXXX				M.5.a
	ecured by real estate (included in													
		XXXX				XXXX				XXXX				M.5.b



Schedule RC-N—Continued

Memoranda—Continued	F	ast c	mn A) lue 30 89 da			Past c	mn B) lue 90 r more)	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: Interest rate, foreign exchange rate, and other commodity and equity contracts:									
Eair value of amounts carried as assets	3529				3530				MA

Person to whom questions about the Reports of Conditi	on and Income should be directed:
Name and Title (TEXT 8901)	



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

			C	375
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
1. Unposted debits (see instructions):				
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 deposits1	. 0032			
2. Unposted credits (see instructions):				
Actual amount of all unposted credits	. 3510			
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits				
(2) Actual amount of unposted credits to time and savings deposits ¹	. 3514			
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total				
deposits)	. 3520			
4. Deposits of consolidated subsidiaries (not included in total deposits):				
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			
5. Not applicable				
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on				
behalf of its respondent depository institutions that are also reflected as deposit liabilities of				
the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)	. 2314			
b. Amount reflected in time and savings deposits1 (included in Schedule RC-E,				
item 7, column A or C, but not column B)	. 2315			
7. Unamortized premiums and discounts on time and savings deposits: 1, 2				
a. Unamortized premiums	. 5516			
b. Unamortized discounts	. 5517			
B. To be completed by banks with "Oakar deposits."				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during				
the quarter	. A531			
(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	. A533			
9. Deposits in lifeline accounts	. 5596			
0. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	. 8432			

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 M	1il Thou	
11.	Adjustments to demand deposits 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				
	on a gross basis in Schedule RC-E had been reported on a net basis	8785			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				
	on a net basis in Schedule RC-E had been reported on a gross basis	A181			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				
	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 on the balance sheet (Schedule RC) in				
	accordance with generally accepted accounting principles (exclude amounts related to				
	reciprocal demand balances):				
	a. Amount of assets netted against demand deposits	A527			12.a.
	b. Amount of assets netted against time and savings deposits	A528			12.b.
Ме	moranda (to be completed each quarter except as noted) Dollar Amounts in Thousands	RCON	Bil M	1il Thou	
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1)				
	must equal Schedule RC, item 13.a):				
	a. Deposit account of \$100,000 or less:				
	(1) Amount of deposit accounts of \$100,000 or less	2702			M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be Number	-			
	completed for the June report only)	-			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) Number of deposit accounts of more than \$100,000				M.1.b.(2)
2.	Estimated amount of uninsured deposits 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 Y	ES	NO	
	described above	6861			M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil M	1il 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				ı
	association:		FDIC C	ert No.	
	TEXT A5A5	A545			M3

Legal Title of Bank

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousan	ds RCON B	l 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			
8. LESS: Disallowed servicing assets and purchased credit card relationships			
9. LESS: Disallowed deferred tax assets	1 1		
10. Other additions to (deductions from) Tier 1 capital			T .
11. Tier 1 capital (sum of items 1 through 10)			
Tier 2 capital 12. Qualifying subordinated debt and redeemable preferred stock	xxxx		
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			1 .
16. Other Tier 2 capital components			
17. Tier 2 capital (sum of items 12 through 16)			1 .
18. Allowable Tier 2 capital (lesser of item 11 or 17)			1 .
10. Allowable Hel 2 capital (lessel of item 11 of 17)			
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)			
		l	
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	xxxx		T .
item 22; if a loss, add it to item 22)			+
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		
less items 24 through 28)	[AZZ4]		:
Capital ratios	Vacas		
30. Tier 1 leverage ratio (item 11 divided by item 29)			
31. Tier 1 risk-based capital ratio (item 11 divided by item 67)			
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 RCON XXXX RCON 0081 RCON XXXX** RCON XXXX 33. Noninterest-bearing balances due from depository institutions and currency and coin..... 33. **RCON 0071** RCON XXXX RCON XXXX **RCON XXXX** 34. Interest-bearing balances due from depository 34. institutions **RCON 1754** RCON XXXX RCON XXXX RCON XXXX **RCON XXXX** RCON XXXX 35. Held-to-maturity securities 35. **RCON 1773** RCON XXXX RCON XXXX **RCON XXXX RCON XXXX** RCON XXXX 36. 36. Available-for-sale securities **RCON 1350** RCON XXXX **RCON XXXX RCON XXXX** RCON XXXX 37. Federal funds sold and securities purchased under 37. agreements to resell **RCON 5369** RCON XXXX RCON XXXX **RCON XXXX RCON XXXX** RCON XXXX 38. 38. Loans and leases held for sale RCON XXXX RCON XXXX RCON XXXX **RCON XXXX** RCON XXXX RCON XXXX 39. 39. Loans and leases, net of unearned income¹..... **RCON 3123 RCON 3123** 40. LESS: Allowance for loan and lease losses...... 40. **RCON 3545** RCON XXXX RCON XXXX **RCON XXXX** RCON XXXX RCON XXXX 41. Trading assets..... 41. **RCON 2145 RCON 2145** 42. 42. Premises and fixed assets **RCON 2150 RCON 2150** 43. 43. Other real estate owned..... **RCON 2130** RCON XXXX **RCON XXXX** 44. Investments in unconsolidated subsidiaries and 44. associated companies **RCON 2155** RCON XXXX **RCON XXXX RCON XXXX RCON XXXX** 45. Customers' liability on acceptances outstanding 45. **RCON 2143** RCON XXXX **RCON XXXX** 46. Goodwill and other intangible assets (column A equals 46. the sum of Schedule RC, items 10.a and 10.b) **RCON 2160** RCON XXXX RCON XXXX **RCON XXXX RCON XXXX** RCON XXXX 47. 47. Other assets..... **RCON 2170** RCON XXXX RCON XXXX **RCON XXXX** RCON XXXX RCON 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



	(C	olumn	A)		(C	olumn	B)	(Co	olumr	n C)	(C	olumn	D)	(Co	olumn	E)	(Co	olumn l	-)
		ce Val Notio		Credit Conversion	1	Credit quivale					Alloca	ation b	y Risk	Weigl	ht Cat	egory			
		Amour	-	Factor		moun			0%			20%			50%			100%	
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Derivatives and Off-Balance Sheet Items	R	CON 38	19		R	ON XX	XX	RC	ON XX	ΚΧΧ	RC	ON XX	XX	RC	ON XX	xx	RC	ON XXX	X
9. Financial standby letters of credit				1.00															
50. Performance standby letters of	R	CON 38	21		R	ON XX	XX	RC	ON XX	(XX	RC	ON XX	XX	RC	ON XX	XX	RC	ON XXX	X
credit				.50															
51. Commercial and similar letters of	R	CON 34	11		R	ON XX	XX	RC	ON XX	(XX	RC	ON XX	XX	RC	ON XX	XX	RC	ON XXX	X
credit				.20															
2. Risk participations in bankers																			
acceptances acquired by the	R	CON 34	29	1.00	R	CON XX	XX	RC	ON XX	(XX	RC	ON XX	XX				RC	ON XXX	X
reporting institution				1.00						001									.,
	R	CON 34	33	4.00	R	CON XX	XX	RC	ON XX	(XX	RC	CON XX	XX	RC	ON XX	XX	RC	ON XXX	X
3. Securities lent		201140	50	1.00		 	V/V	D.C		004			\			\		0111000	
4. Retained recourse on small business	R	CON A2	50	4.00	R	ON XX	XX	RC	ON XX	XXX	RC	CON XX	XX	RC	ON XX	XX	RC	ON XXX	Х
obligations sold with recourse	DC		VV	1.00			VV											ON VVV	
55. Retained recourse on financial assets	RC	ON XX	XX	12.5*	R	CON XX	**									-	RC	ON XXX	X
sold with low-level recourse	DC	ON XX		12.5		ON XX	VV	DC	ON XX		D.C	ON XX			ON XX			ON XXX	·
66. All other financial assets sold with	RC		^^	1.00	K		^^	RC	ON X		K		^^	- RC	ON XX	^^			^
recourse	D.C	ON XX		1.00		ON XX		D.C	ON XX	///	DC	L CON XX			ON XX			ON XXX	
7. All other off-balance sheet	RC		^^	1.00	K		^^	RU	JOIN X/	\^^	, , ,		^^	70		^^	- 70		^
liabilities	P(L CON 38	33	1.00	P	ON XX	XX	P.C	ON XX	/XX	PC	LON XX	XX	RC	ON XX	XX		ON XXX	x
8. Commitments with an original	100	0014 30	00	.50			, , , ,	110	JIN //		110			1.0		///			^
maturity exceeding one year		I		.00	R	ON XX	XX	RC	ON XX	(XX	RC	ON XX	XX	RC	ON XX	XX			
- O. Davidastina anatomata					<u> </u>			110			110			1	11777				
59. Derivative contracts																			

^{*} Or institution-specific factor.

¹ Column A multiplied by credit conversion factor.

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Schedule RC-R—Continued

		(Co	olumn	C)	(C	olumn	D)	(C	olumn	E)	(Co	olumn	F)
					Alloca	ation b	y Risk	Weig	ht Cat	egory			
			0%			20%			50%			100%	
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Totals													
60. Total assets, derivatives, and off-													
balance sheet items by risk weight													
category (for each column, sum of		RC	ON XXX	(X	RC	ON XXX	ΚΧ 	RC	ON XXX	X	RCC	XXX NC	Х
items 48 through 59)			00/						500/			1000/	
61. Risk weight factor			× 0%			× 20%			× 50%		×	100%	
62. Risk-weighted assets by risk		DC.	ON XXX		DC	ON XX		DC	ON XXX		DC(ON XXX	· · ·
weight category (for each column,		RU			RC			RC			RCC		^
item 60 multiplied by item 61)											PC	ON 165	1
00 M 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1											1.0	011 103	'
63. Market risk equivalent assets													
64. Risk-weighted assets before deductions for excess allowance													
for loan and lease losses and													
allocated transfer risk reserve													
(sum of item 62, columns C											RC	XXX NC	X
through F, and item 63)													
65. LESS: Excess allowance for loan											RC	ON A22	2
and lease losses													
66. LESS: Allocated transfer risk											RC	ON 312	8
reserve													
67. Total risk-weighted assets (item 64											RC	ON A22	3
minus items 65 and 66)													

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Schedule RC-R—Continued

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

	With a remaining maturity of																
		(Column A) (Column B) (Column B) Over one year or less through five years															
2. Notional principal amounts of derivative contracts:1	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	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.

FDIC Certificate Number



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Schedule RC-S—Securitization and Asset Sale Activities

	(Column A 1–4 Famil Residentia Loans	ý i	Column B) Home Equity Lines	C	umn C) redit Card eivables	(Colum Auto Loan)	Co	olumn E) Other onsumer Loans	Co and	olumn mmero Indust Loans	cial trial	(Colu	mn G) Other ans
Dollar Amounts in Thousands	Bil Mil	Γhou Bil	Mil Thou	Bil	Mil Thou	Bil Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil M	1il Thou
ank Securitization Activities														
. Outstanding principal balance of														
assets sold and securitized with	DOON YYY	,		Boo	NI VVVVV	DOON V	V///	DO	ON VVVV	DC	ON V//	///	DOON	VVVV
recourse or other seller-provided	RCON XXX		RCON XXXX	RCO	N XXXX	RCON X	XXX 	RC	ON XXXX	RC	ON XXX	XX	RCON	XXXX
credit enhancements														
2. Maximum amount of credit exposure														
arising from recourse or other														
seller-provided credit enhancements														
provided to structures reported in														
item 1 in the form of:	RCON XXX	/	RCON XXXX	PCC	N XXXX	RCON X	YYY	DC.	ON XXXX	DC.	ON XXX	/Y	PCON	XXXX
a. Retained interest-only strips	INCON XXX.	` '		RCC		RCON X		I KC		INC		^	RCON	
(included in RC-B, RC-D, or RC-F).														
b. Standby letters of credit, sub-	RCON XXX	(RCON XXXX	BCC	N XXXX	RCON X	YYY	RC.	ON XXXX	BC.	ON XXX	/Y	BCON.	XXXX
ordinated securities, and other	10017000	`	1000000	1 1		ROON				110			1,001	
enhancements														
3. Reporting bank's unused commit-	RCON XXX	(RCON XXXX	RCC	N XXXX	RCON X	XXX	RC	ON XXXX	RC	ON XXX	·Χ	RCON	XXXX
ments to provide liquidity to structures	1,001,700	` '		1 1		11001171		1.0		1.0		-	1,001	
reported in item 1														
Past due loan amounts included in	RCON XXX	(RCON XXXX	RCC	N XXXX	RCON X	XXX	RC	ON XXXX	RC	ON XXX	·Χ	RCON	XXXX
item 1:	1	`		1 1		1.00.17.	1						1.00.	
a. 30–89 days past due	RCON XXX	(RCON XXXX	RCC	N XXXX	RCON X	XXX	RC	ON XXXX	RC	CON XXX	ίχ	RCON	XXXX
b 00 days ar mare past due														
b. 90 days or more past due														
sold and securitized with recourse or														
other seller-provided credit enhance-	RCON XXX	<	RCON XXXX	RCO	N XXXX	RCON X	XXX	RC	ON XXXX	RC	ON XXX	ΚX	RCON	XXXX
ments (calendar year-to-date):												-		
a. Charge-offs	RCON XXX	(RCON XXXX	RCO	N XXXX	RCON X	XXX	RC	ON XXXX	RC	CON XXX	κx	RCON	XXXX
b. Recoveries				1 1		1								

Schedule RC-S—Continued				F	

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	Auto Ot Loans Cons	mn E) (Column F) her Commercial sumer and Industrial Loans	(Column G) All Other Loans	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou Bil M	Mil Thou Bil Mil Thou	u Bil Mil Thou	
6. Amount of ownership (or seller's) interests carried as securities (included in RC-B)		RCON XXXX	RCON XXXX		RCON XXXX	6.	; .
interests reported in item 6: a. 30–89 days past due		RCON XXXX RCON XXXX	RCON XXXX RCON XXXX		RCON XXXX RCON XXXX	7.	7.a.
b. 90 days or more past due8. Charge-offs and recoveries on loan amounts included in interests reported						7.	7.b.
in item 6 (calendar year-to-date): a. Charge-offs		RCON XXXX	RCON XXXX		RCON XXXX	8.	3.a.
b. Recoveries		RCON XXXX	RCON XXXX		RCON XXXX	8.	3.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit,							
purchased subordinated securities,	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX RCON	I XXXX RCON XXXX	RCON XXXX	
and other enhancements	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX RCON	I XXXX RCON XXXX	RCON XXXX	1.
securitization structures						10).
Bank Asset Sales 11. Assets sold with recourse or other seller-provided credit enhancements	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX RCON	I XXXX RCON XXXX	RCON XXXX	
and not securitized						11.	
provided credit enhancements provided to assets reported in item 11	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX RCON	I XXXX RCON XXXX	RCON XXXX	<u>2</u> .

Schedule RC-S—Continued



Memoranda Dollar Amounts in Thousands	PCON 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:	IXCOIV BII	IVIII	THOU	
a. Outstanding principal balance	A249			M.1.
b. Amount of retained recourse or other seller-provided credit enhancements on these obligations as of the report date	A250			M.1.
2. Outstanding principal balance of assets serviced for others (Memorandum item 2.c is to be completed if the balance is more than \$10 million): a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements				M.2.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	XXXX			M.2.
c. Other financial assets	A591			M.2.
 3. Asset-backed commercial paper conduits: a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: 				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	XXXX			M.3.
(2) Conduits sponsored by other unrelated institutions	XXXX			M.3.
b. Unused commitments to provide liquidity to conduit structures:(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	XXXX XXXX			M.3.
(2) Conduits sponsored by other unrelated institutions	7000			M.3.

Legal Title of Bank

FDIC Certificate Number

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Schedule RC-T—Fiduciary and Related Services

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

	RCON	Yes	No	
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.	RCON	Yes	No	
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.				
Does the bank have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?	RCON XXXX	Yes	No	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				
	If the answer to item 1 is "YES," go to item 2. Does the bank exercise the fiduciary powers it has been granted?	Does the bank have fiduciary powers?	Does the bank have fiduciary powers?	Does the bank have fiduciary powers? 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. Does the bank exercise the fiduciary powers it has been granted? 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. Does the bank have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? If the answer to item 3 is "NO," do not complete the rest of Schedule RC-T. 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 trust companies must complete items 4 through 23 quarterly and Memorandum items 1 through 4 annually (as of December 31).
- All other banks must complete items 4 through 10 and Memorandum items 1 through 3 annually (as of December 31).

												C000
		Man	mn A) aged sets		Non-Managed Number of Number of Number of Number of Number of Non-Managed Number of Nu				Number of Managed		olumn D) umber of -Managed ccounts	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON		RCON	
FIDUCIARY AND RELATED ASSETS												
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 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. Not applicable												



Schedule RC-T—Continued

D	ollar 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		XXXX			
c. Other retirement accounts					
14. Corporate trust and agency accounts					
15. Investment management agency accounts		XXXX			
16. Other fiduciary accounts					
17. Custody and safekeeping accounts					
18. Other fiduciary and related services income		XXXX			
19. Total gross fiduciary and related services income (sum of items 12					
Schedule RI, item 5.a)		XXXX			
20. Less: Expenses		XXXX			
21. Less: Net losses from fiduciary and related services		XXXX			
22. Plus: Intracompany income credits for fiduciary and related service					
23. Net fiduciary and related services income		XXXX			

Memoranda		Managed A			Assets		
Dollar Amounts in Thousands R		RCON	Bil	Mil	Thou		
Managed personal trust and agency accounts:							
a. Non-interest bearing deposits		XXXX					
b. Interest-bearing deposits		XXXX					
c. U.S. Treasury and U.S. Government agency obligations		XXXX					
d. State, county and municipal obligations	- 13	XXXX					
e. Money market mutual funds	13	XXXX					
f. Other short-term obligations		XXXX					
g. Other notes and bonds		XXXX					
h. Common and preferred stocks	- 1,	XXXX					
i. Real estate mortgages	- 13	XXXX					
j. Real estate	13	XXXX					
k. Miscellaneous assets		XXXX					
I. 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)	- 1,	XXXX					

	Nu I	olumn A) umber of ssues	(Column B) Principal Amount Outstanding						
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou			
Corporate trust and agency accounts	XXXX		XXXX						
	XXXX		XXXX				М		
	XXXX		XXXX				M		

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



Schedule RC-T—Continued

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

Memoranda—Continued			(Column A) Number of Funds		of	М				
Dollar Amounts in	Thouse	ands	RCON	-		RCON		Mil	Thou	
3. Collective investment funds and common trust funds:			xxxx		;	XXXX				M.3.a.
a. Domestic equityb. International/Global equity			XXXX		-	XXXX				M3.b.
c. Stock/Bond blend			XXXX			XXXX	-			M.3.c.
d. Taxable bond			XXXX		7	XXXX				M.3.d.
e. Municipal bond			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		•••••								wi.J.g.
through 3.g)		ļ	XXXX		- ;	XXXX				M.3.h.
	Ma	ss Los anage ccoun	ed	Non-	ss Los: -Manaç ccount	ged	110	cover	163	
Dollar Amounts in Thousands	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	XXXX			XXXX	\longrightarrow		XXXX			M.4.a.
b. Retirement related trust and agency accounts	XXXX			XXXX	\longrightarrow		XXXX			M.4.b.
or invocation management agency accounts	XXXX			XXXX	\longrightarrow		XXXX			M.4.c.
d. Other fiduciary accounts and related services	XXXX			XXXX	\rightarrow		XXXX			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses										
(sum of Memorandum items 4.a through 4.d) (sum of										
columns A and B minus column C must equal	VVVV			VVVV			VVVV			
Schedule RC-T, item 21)	XXXX			XXXX			XXXX			M.4.e.

FAX: Area code/phone number (TEXT XXXX)

FDIC Certificate Number L

at close of business on _

40

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	appear as the bank's statement both	on agency computerized
brief narrative statement on the amounts reported in the Reports	records and in computer-file releases to	
of Condition and Income. This optional statement will be made		
available to the public, along with the publicly available data in the	All information furnished by the bank	in the narrative statement

available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT 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

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 SUPERVI-SORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLO-SURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CON-FIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUB-MITTED BY THE MANAGEMENT OF THE REPORTING BANK.

No comment (RCON 6979)

C371 C372

BANK MANAGEMENT STATEMENT (please type or print clearly):



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	FDIC Certificate Number		
DATE		C-700	◀

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.	Total dollar amount of above loans (in thousands of dollars)	lar amount of above loans (in thousands of dollars)		RCON 3561 RCON 3562		
C.	Range of interest charged on above loans (example: 93/4% = 9.75)	RCON 7701		_ %	to RCON 7702	 %

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT

DATE (Month, Day, Year)