#### Federal Financial Institutions Examination Council

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081 Expires March 31, 2002



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 and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2001

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

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

I, <u>Name and Title of Officer Authorized to Sign Report</u>

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

Signature of Officer Authorized to Sign Report

Date of Signature

#### **Submission of Reports**

Each bank must prepare its Reports of Condition and Income either:

- (a) in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- (b) in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party (if other than EDS) must transmit the bank's computer data file to EDS.

FDIC Certificate Number

http://

Primary Internet Web Address of Bank (Home Page), if any (TEXT 4087) (Example: www.examplebank.com

(20010331) (RCRI 9999)

> This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

Cover

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

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#### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 35.5 hours per respondent and is estimated to vary from 14 to 500 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary Board of Governors of the Federal Reserve System Washington, D.C. 20551

Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, D.C. 20219

Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, D.C. 20429

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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.

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Zip Code

Legal Title of Bank

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State

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FDIC Certificate Number

## 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

	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. I	nterest income:					
6	a. Interest and fee income on loans:					
	(1) In domestic offices:					
	(a) Loans secured by real estate	4011				1.a.(1)(a)
	(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
	(c) Commercial and industrial loans	4012				1.a.(1)(c)
	(d) Loans to individuals for household, family, and other personal expenditures:					
	(1) Credit cards	B485				1.a.(1)(d)(1)
	(2) Other (includes single payment, installment, all student loans, and revolving					
	credit plans other than credit cards)	B486				1.a.(1)(d)(2
	(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
	(f) All other loans in domestic offices	B487				1.a.(1)(f)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
	(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
t	b. Income from lease financing receivables	4065				1.b.
	c. Interest income on balances due from depository institutions <sup>1</sup>					1.c.
C	d. Interest and dividend income on securities:					
	(1) U.S. Treasury securities and U.S. Government agency obligations (excluding					
	mortgage-backed securities)	B488				1.d.(1)
	(2) Mortgage-backed securities	B489				1.d.(2)
	(3) All other securities (includes securities issued by states and political subdivisions					
	in the U.S.)	4060				1.d.(3)
e	e. Interest income from trading assets	4069				1.e.
	. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
ç	g. Other interest income	4518				1.g.
ł	n. Total interest income (sum of items 1.a.(3) through 1.g)	4107				1.h.
2. I	nterest expense:					
	a. Interest on deposits:					
	(1) Interest on deposits in domestic offices:					
	(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and					
	preauthorized transfer accounts)	4508				2.a.(1)(a)
	(b) Nontransaction accounts:					
	(1) Savings deposits	0093				2.a.(1)(b)(1
	(2) Time deposits of \$100,000 or more	A517				2.a.(1)(b)(2
	(3) Time deposits of less than \$100,000					2.a.(1)(b)(3
	(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172				2.a.(2)
k	b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
	c. Interest on trading liabilities and other borrowed money					2.c.

<sup>&</sup>lt;sup>1</sup> Includes interest income on time certificates of deposit not held for trading.



### Schedule RI—Continued

# DRAFT 12/00

Dollar Amounts in Thousands           2. Interest expense (continued):	RIAD	Bil	o-date			
	·			Thou		
d. Interest on subordinated notes and debentures	4200				2.d.	
	4073				2.e.	
3. Net interest income (item 1.h minus 2.e)					4074	3.
4. Provision for loan and lease losses					1000	4.
5. Noninterest income:						
a. Income from fiduciary activities <sup>1</sup>	4070				5.a.	
b. Service charges on deposit accounts in domestic offices	4080				5.b.	
c. Trading revenue <sup>2</sup>	A220				5.c.	
d. Investment banking, advisory, brokerage, and underwriting fees						
and commissions	B490				5.d.	
e. venture capital revenue	B491				5.e.	
	B492				5.f.	
g. Net Securitization income	B493				5.g.	
	B494				5.h.	
	5416				5.i.	
	5415				5.j.	
R. Net gains (103563) on sales of other assets (excluding seconders).	B496				5.k.	
I. Other noninterest income*	B497				5.l.	
m. Total noninterest income (sum of items 5.a through 5.l)						5.m.
6. a. Realized gains (losses) on held-to-maturity securities						6.a.
b. Realized gains (losses) on available-for-sale securities					3196	6.b.
7. Noninterest expense:			1	1		
a. Salaries and employee benefits	4135				7.a.	
<li>b. Expenses of premises and fixed assets (net of rental income)</li>						
(excluding salaries and employee benefits and mortgage interest)	4217				7.b.	
c. Amortization expense of intangible assets (including goodwin)	4531				7.c.	
d. Other noninterest expense*	4092				7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d)					4093	7.e.
8. Income (loss) before income taxes and extraordinary items and other						
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)						8.
9. Applicable income taxes (on item 8)					4302	9.
10. Income (loss) before extraordinary items and other adjustments						
(item 8 minus item 9)					1000	10.
11. Extraordinary items and other adjustments, net of income taxes*					1010	11.
12. Net income (loss) (sum of items 10 and 11)					4340 1	12.

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>1</sup> For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

<sup>&</sup>lt;sup>2</sup> For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.d.

Legal Title of Bank

#### Schedule RI—Continued

<ol> <li>Memoranda Dollar Amounts in</li> <li>1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes</li> <li>2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)</li></ol>							
Dollar Amour	nts in Thousar	ds <sub>RI</sub>	AD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acqu	ired						
after August 7, 1986, that is not deductible for federal income tax purposes		45	13				M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic of	fices						
(included in Schedule RI, item 8)		84	31				M.2
3. Income on tax-exempt loans and leases to states and political subdivisions	5						
in the U.S. (included in Schedule RI, items 1.a and 1.b)		43	13				M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the	e U.S.						
(included in Schedule RI, item 1.d.(3))		45	07				M.4
5. Number of full-time equivalent employees at end of current period (round to near	rest			Ν	lumbe	r	
whole number)		41	50				M.5
6. Not applicable							
7. If the reporting bank has restated its balance sheet as a result of applying push of	down	C	C	ΥY	MM	DD	
accounting this calendar year, report the date of the bank's acquisition <sup>1</sup>		106					M.7
items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by b reported average trading assets (Schedule RC-K, item 7) of \$2 million or me quarter of the preceding calendar year.):		RI	AD	Bil	Mil	Thou	
a. Interest rate exposures			57			mou	M.8
b. Foreign exchange exposures		····· –	'58				M.8
c. Equity security and index exposures			'59				M.8
d. Commodity and other exposures		····· —	60				M.8
		·····					111.0
9. Impact on income of derivatives held for purposes other than trading:					N.4:1	Thou	
a. Net increase (decrease) to interest income		RI	AD	Bil	Mil	mou	
			AD '61	Bil	IVIII	mou	M.9
b. Net (Increase) decrease to interest expense		87		Bil	IVIII	mou	M.9 M.9
<ul> <li>b. Net (increase) decrease to interest expense</li> <li>c. Other (noninterest) allocations</li> </ul>		87 87	'61	Bil			M.9
c. Other (noninterest) allocations		87 87 87	'61 '62	Bil			М.9 М.9
		87 87 87	'61 '62 '63	Bil			М.9 М.9
c. Other (noninterest) allocations		87 87 87 A2	'61 '62 '63	YES		NO	M.9 M.9 M.9 M.1

FFIEC 031

<sup>1</sup> For example, a bank acquired on June 1, 2001, would report 20010601.

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#### Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.						
		Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
1.	Total equity capital most recently reported for the December 31,	2000, Reports of Condition				
	and Income (i.e., after adjustments from amended Reports of Inco	ome)	3217			
2.	Restatements due to corrections of material accounting error	rs and changes in				
	accounting principles*		B507			
3.	Balance end of previous calendar year as restated (sum of iter	ms 1 and 2)	B508			
4.	Net income (loss) (must equal Schedule RI, item 12)		4340			
5.	Sale, conversion, acquisition, or retirement of capital stock, net (e	xcluding treasury				
	stock transactions)		B509			
6.	Treasury stock transactions, net		B510			
7.	Changes incident to business combinations, net		4356			
8.	LESS: Cash dividends declared on preferred stock		4470			
	LESS: Cash dividends declared on common stock		4460			
10.	Other comprehensive income <sup>1</sup>		B511			
	Other transactions with parent holding company* (not included in		4415			
12.	Total equity capital end of current period (sum of items 3 through 1	11) (must equal				
	Schedule RC, item 28)		3210			

\* Describe on Schedule RI-E—Explanations.

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

#### 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

5		·	mn A)			(Colu	mn B)		
Part I excludes charge-offs and recoveries through		Char	ge-offs				veries		
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, and other land loans in domestic									
offices	3582				3583				1.a.
b. Secured by farmland in domestic offices	3584				3585				1.b.
<li>c. Secured by 1–4 family residential properties in domestic offices:</li>									
(1) Revolving, open-end loans secured by 1–4 family residential									
properties and extended under lines of credit	5411				5412				1.c.(1
(2) Closed-end loans secured by 1-4 family residential properties	5413				5414				1.c.(2
d. Secured by multifamily (5 or more) residential properties in domestic									,
offices	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	3590				3591				1.e.
f. In foreign offices	B512				B513				1.f.
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653				4663				2.a.
b. To foreign banks	4654				4664				2.b.
3. Loans to finance agricultural production and other loans to farmers	4655				4665				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645				4617				4.a.
b. To non-U.S. addressees (domicile)	4646				4618				4.b.
5. Loans to individuals for household, family, and other personal									
expenditures:									
a. Credit cards	B514				B515				5.a.
b. Other (includes single payment, installment, all student loans,									
and revolving credit plans other than credit cards)	B516				B517				5.b.

Legal Title of Bank

#### Schedule RI-B—Continued

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

Memoranda		`	mn A) je-offs						
		<u>e</u>			ear-to		veries		
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
<ol> <li>Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in</li> </ol>									
Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile)									
(included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.

#### 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			-	-
(i.e., after adjustments from amended Reports of Income)	B522			
2. Recoveries (must equal part I, item 9, column B above)	4605			
B. LESS: Charge-offs (must equal part I, item 9, column A above)	4635			
. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230			
. Adjustments* (see instructions for this schedule)	4045			
5. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)				

<sup>\*</sup>Describe on Schedule RI-E—Explanations

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### Schedule RI-D—Income from International Operations

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

		Year-t	o-date	•	
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income and expense attributable to international operations:					
a. Gross interest income	B523				1.a.
b. Gross interest expense	B524				1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b.)	B525				2.
3. Noninterest income and expense attributable to international operations:			-		
a. Noninterest income attributable to international operations	4097				3.a.
b. Provision for loan and lease losses attributable to international operations	4235				3.b.
c. Other noninterest expense attributable to international operations	4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus					
3.b and 3.c)	4843				3.d.
4. Estimated pretax income attributable to international operations before capital allocation					
adjustment (sum of items 2 and 3.d)	4844				4.
5. Adjustment to pretax income for internal allocations to international operations to reflect					
the effects of equity capital on overall bank funding costs	4845				5.
6. Estimated pretax income attributable to international operations after capital allocation					
adjustment (sum of items 4 and 5)	4846				6.
7. Income taxes attributable to income from international operations as estimated in item 6	4797				7.
8. Estimated net income attributable to international operations (item 6 minus 7)	4341				8.



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### Schedule RI-E—Explanations

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

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

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			Year-to-date				
	Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
Other	oninterest income (from Schedule RI, item 5.I)						
temiz	and describe amounts that exceed 1% of the sum of Schedule RI,						
	h and 5.m:			1			
a. TEX	Income and fees from the printing and sale of checks	C013					
). TEX	Earnings on/increase in value of cash surrender value of life insurance	C014					
C01	Income and fees from automated teller machines (ATMs)	C016					
<b>1.</b> TEX 404	Rent and other income from other real estate owned	4042					
e. TEX	Safe deposit box rent	C015					
. TEX		4461					
J. TEX 446		4462					
TEX 446		4463					
Other	oninterest expense (from Schedule RI, item 7.d)						
temiz	and describe amounts that exceed 1% of the sum of Schedule RI,						
tems	.h and 5.m:			_	_		
1. TEX	Data processing expenses	C017					
). TEX	Advertising and marketing expenses	0497					
TEX 413	Directors' fees	4136					
I. TEX	Printing, stationery, and supplies	C018					
. TEX	Postage	8403					
TEX 414	Legal fees and expenses	4141					
. TEX	FDIC deposit insurance assessments	4146					
TEX 446		4464					
TEX 446		4467					
TEX 446		4468					
	dinary items and other adjustments and applicable income tax effect (from Schedule RI,						
	(itemize and describe all extraordinary items and other adjustments):						
a. (1)	TEXT G373 Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	6373					
( )	Applicable income tax effect 4486						
		4487					
• • •				I	1		
o. (1)	Applicable income tax effect 4488						
o. (1)	Applicable income tax effect	4489			1		

### Schedule RI-E—Continued

		Year-t	o-date	•
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou
4. Restatements due to corrections of material accounting errors and changes in accounting				
principles from prior years (from Schedule RI-A, item 2) (itemize and describe all restatements)				
a. B526	B526			
b. TEXT B527	B527			
<ol><li>Other transactions with parent holding company (from Schedule RI-A, item 11)</li></ol>				
(itemize and describe all such transactions):			_	_
a. TEXT 4498	4498			
b. TEXT 4499	4499			
Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5)				
(ite <u>mize</u> and describe all adjustments):				
a. TEXT 4521	4521			
b. TEXT 4522	4522			
A Other evidencians (the ender helps is provided for the bank to briefly departing of its				•

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

No comment (RIAD 4769)

Other explanations (please type or print clearly):  $_{\scriptscriptstyle (\text{TEXT 4769})}$ 



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Legal Title of Bank		
City		
State	Zip Code	)
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FDIC Certificate Number		

### 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

	Dolla	Amour	nts in T	housa	ands	RCFD	Bil	Mil	Thou	
AS	SETS									
1.	Cash and balances due from depository institutions (from Schedule RC-A	<b>A):</b>								
	a. Noninterest-bearing balances and currency and coin <sup>1</sup>					0081				1.a.
	b. Interest-bearing balances <sup>2</sup>					0071				1.b.
2.	Securities:									
	a. Held-to-maturity securities (from Schedule RC-B, column A)					1754				2.a.
	b. Available-for-sale securities (from Schedule RC-B, column D)					1773				2.b.
3.	Federal funds sold and securities purchased under agreements to resell.					1350				3.
4.	Loans and lease financing receivables (from Schedule RC-C):									
	a. Loans and leases held for sale					5369				4.a.
	b. Loans and leases, net of unearned income	B528								4.b.
	c. LESS: Allowance for loan and lease losses	3123								4.c.
	d. Loans and leases, net of unearned income and allowance (item 4					B529				4.d.
5.	Trading assets (from Schedule RC-D)					3545				5.
6.	Premises and fixed assets (including capitalized leases)					2145				6.
7.	Other real estate owned (from Schedule RC-M)					2150				7.
8.	Investments in unconsolidated subsidiaries and associated companies (f	rom Sch	nedule	RC-N	l)	2130				8.
9.	Customers' liability to this bank on acceptances outstanding					2155				9.
10.	Intangible assets:									
	a. Goodwill					3163				10.a.
	b. Other intangible assets (from Schedule RC-M)									10.b.
11.	Other assets (from Schedule RC-F)					2160				11.
12.	Total assets (sum of items 1 through 11)					2170				12.

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<sup>&</sup>lt;sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>&</sup>lt;sup>2</sup> Includes time certificates of deposit not held for trading.

#### Schedule RC—Continued

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	Dollar /	Amounts in The	ousands		Bil	Mil	Thou	
LIABILITIES							-	
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from Sche	edule R	С-Е,		RCON				
part I)	<u></u>		<u></u>	2200				13.a
(1) Noninterest-bearing <sup>1</sup>	RCON	6631						13.a
(2) Interest-bearing	RCON	6636						13.a
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs				RCFN				
(from Schedule RC-E, part II)	<u></u>			2200				13.b
(1) Noninterest-bearing	RCFN	6631						13.b
(2) Interest-bearing	RCFN	6636		RCFD				13.b
14. Federal funds purchased and securities sold under agreements to				2800				14.
15. Trading liabilities (from Schedule RC-D)				3548				15.
16. Other borrowed money (includes mortgage indebtedness and ob	ligations	under						
capitalized leases) (from Schedule RC-M)				3190				16.
17. Not applicable								
18. Bank's liability on acceptances executed and outstanding				2920				18.
19. Subordinated notes and debentures <sup>2</sup>				3200				19.
20. Other liabilities (from Schedule RC-G)				2930				20.
21. Total liabilities (sum of items 13 through 20)				2948				21.
22. Minority interest in consolidated subsidiaries				3000				22.
EQUITY CAPITAL								
23. Perpetual preferred stock and related surplus				3838				23.
24. Common stock				3230				24.
25. Surplus (exclude all surplus related to preferred stock)				3839				25.
26. a. Retained earnings				3632				26.a
b. Accumulated other comprehensive income <sup>3</sup>				B530				26.b
27. Other equity capital components <sup>4</sup>								27.
28. Total equity capital (sum of items 23 through 27)								28.
29. Total liabilities, minority interest, and equity capital (sum of items 2				3300				29.

#### Memorandum

#### To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the			
most comprehensive level of auditing work performed for the bank by independent external	RCFD	Number	
auditors as of any date during 2000	6724		M.1.
addition do of any date daming 2000			

- 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

<sup>&</sup>lt;sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.

<sup>&</sup>lt;sup>2</sup> Includes limited-life preferred stock and related surplus.

<sup>&</sup>lt;sup>3</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

<sup>&</sup>lt;sup>4</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Legal Title of Bank

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

#### Exclude assets held for trading.

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

### Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity Available-for-sale											l				
		(Colu	mn A)			(Column B)				(Colu	mn C)		(Column D)				l
	A	mortiz	ed Co	st		Fair	Value		Ar	mortiz	ed Co	st		Fair	Value		1
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	I
1. U.S. Treasury securities	0211				0213				1286				1287				1.
2. U.S. Government agency																	I
obligations (exclude																	I
mortgage-backed																	l
securities):																	l
a. Issued by U.S. Gov-																	l
ernment agencies <sup>1</sup>	1289				1290				1291				1293				2.a.
b. Issued by U.S.																	l
Government-																	I
sponsored agencies <sup>2</sup>	1294				1295				1297				1298				2.b.
3. Securities issued by																	I
states and political																	I
subdivisions in the U.S.	8496				8497				8498				8499				3.

<sup>&</sup>lt;sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.



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

## Schedule RC-B—Continued RAFT 12/00

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

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

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Legal Title of Bank

FDIC Certificate Number

### Schedule RC-B—Continued

Memoranda					
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup>	0416				M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political					
subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through					
securities other than those backed by closed-end first lien 1-4 family residential mortgages					
with a remaining maturity <b>or next repricing date</b> of: 3, 4			-	1	
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months					M.2.a.(2
(3) Over one year through three years					M.2.a.(3
(4) Over three years through five years					M.2.a.(4)
(5) Over five years through 15 years					M.2.a.(5
(6) Over 15 years	A554				M.2.a.(6
<li>b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential</li>					
mortgages with a remaining maturity <b>or next repricing date</b> of: <sup>3, 5</sup>			-	1	
(1) Three months or less	A555				M.2.b.(1)
(2) Over three months through 12 months					M.2.b.(2)
(3) Over one year through three years					M.2.b.(3)
(4) Over three years through five years					M.2.b.(4)
(5) Over five years through 15 years					M.2.b.(5
(6) Over 15 years	A560				M.2.b.(6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude					
mortgage pass-through securities) with an expected average life of: <sup>6</sup>			-	-	
(1) Three years or less	A561				M.2.c.(1)
(2) Over three years	A562				M.2.c.(2
d. Debt securities with a REMAINING MATURITY of one year or less (included in			-		
Memorandum items 2.a through 2.c above)	A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading			-	1	
securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				M.3.
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			ļ	M.4.a.
b. Fair value	8783				M.4.b.

<sup>&</sup>lt;sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

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<sup>&</sup>lt;sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>&</sup>lt;sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>&</sup>lt;sup>4</sup> 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.

<sup>&</sup>lt;sup>5</sup> 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.

<sup>&</sup>lt;sup>6</sup> 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.

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### Schedule RC-C—Loans and Lease Financing Receivables

#### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts								
reported in this schedule. Report (1) loans and leases held for sale at the								
lower of cost or market value and (2) other loans and leases, net of								
unearned income. Report loans and leases net of any applicable								
allocated transfer risk reserve. Exclude assets held for trading and			imn A				ımn B	)
commercial paper.			olidate	d			nestic fices	
Dollar Amounts in Thousands	RCFD	Bil	ank Mil	Thou	RCON	Thou		
	1410	DII		Thou	RCON	Bil	Mil	
1. Loans secured by real estate					1415		1	1.
a. Construction, land development, and other land loans					1413			⊥ 1.
b. Secured by farmland (including farm residential and other					1420			
improvements)					1420			1.
<ul> <li>c. Secured by 1–4 family residential properties:</li> <li>(1) Development of the second base of the second bas</li></ul>								
(1) Revolving, open-end loans secured by 1–4 family residential					4707			
properties and extended under lines of credit					1797			⊥ 1.
(2) Closed-end loans secured by 1–4 family residential properties:					5007			1
(a) Secured by first liens					5367			1.
(b) Secured by junior liens					5368			1.
d. Secured by multifamily (5 or more) residential properties					1460			1.
e. Secured by nonfarm nonresidential properties					1480			1.
2. Loans to depository institutions and acceptances of other banks:							1	
a. To commercial banks in the U.S			-		B531			2.
(1) To U.S. branches and agencies of foreign banks					-			2.
(2) To other commercial banks in the U.S.								2.
b. To other depository institutions in the U.S.					B534			2.
c. To banks in foreign countries				1	B535			2.
(1) To foreign branches of other U.S. banks								2.
(2) To other banks in foreign countries								2.
3. Loans to finance agricultural production and other loans to farmers	. 1590				1590			3.
4. Commercial and industrial loans:		1						_
a. To U.S. addressees (domicile)					1763			4.
b. To non-U.S. addressees (domicile)	. 1764				1764			4.
5. Not applicable								
6. Loans to individuals for household, family, and other personal expendi-								
tures (i.e., consumer loans) (includes purchased paper):				-				-
a. Credit cards	. B538				B538			6.
b. Other revolving credit plans	. B539				B539			6.
c. Other consumer loans (includes single payment, installment, and								_
all student loans)	. 2011				2011			6.
7. Loans to foreign governments and official institutions (including foreign								
central banks)	. 2081				2081			7.
8. Obligations (other than securities and leases) of states and political								
subdivisions in the U.S	2107				2107			8.
9. Other loans	1563							9.
a. Loans for purchasing or carrying securities (secured and unsecured) .					1545			9.
b. All other loans (exclude consumer loans)					1564			9.
10. Lease financing receivables (net of unearned income)					2165			10.
a. Of U.S. addressees (domicile)								10.
b. Of non-U.S. addressees (domicile)								10.
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123			11.
12. Total loans and leases, net of unearned income (sum of items 1								
through 10 minus item 11) (total of column A must equal								
Schedule RC, sum of items 4.a and 4.b)	2122				2122			12.

#### Schedule RC-C—Continued

#### Part I. Continued

Memoranda Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in					
Schedule RC-C, part I, 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		1			
loans to individuals for household, family, and other personal expenditures)	. 1616				M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or		1			
next repricing date of: 1, 2	RCON		-		
(1) Three months or less	. A564				M.2.a
(2) Over three months through 12 months					M.2.a
(3) Over one year through three years					M.2.a
(4) Over three years through five years					M.2.a
(5) Over five years through 15 years	. A568				M.2.a
(6) Over 15 years	. A569				M.2.a
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)					
EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties					
in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a		1			
remaining maturity or next repricing date of: 1,3	RCFD			1	
(1) Three months or less					M.2.I
(2) Over three months through 12 months					M.2.I
(3) Over one year through three years	. A572				M.2.I
(4) Over three years through five years					M.2.
(5) Over five years through 15 years					M.2.I
(6) Over 15 years	. A575				M.2.I
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A)				1	
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	. A247				M.2.
. Loans to finance commercial real estate, construction, and land development activities				1	
(not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A <sup>4</sup>	. 2746				M.3.
Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties	RCON		1	1	
in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	. 5370				M.4.
. Loans secured by real estate to non-U.S. addressees (domicile) (included in	RCFD		-	1	
Schedule RC-C, part I, item 1, column A)	. B837				M.5.

<sup>&</sup>lt;sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

<sup>&</sup>lt;sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

### Schedule RC-C—Continued

#### Part II. Loans to Small Businesses and Small Farms

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

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment 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

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

RCON YES NO

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" in domestic		
offices reported in Schedule RC-C, part I, item 1.e, column B		
(Note: Item 1.e, column B, divided by the number of loans should	RCON	
NOT exceed \$100,000.)	5562	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic		
offices reported in Schedule RC-C, part I, item 4.a, column B		
(Note: Item 4.a, column B, divided by the number of loans should		
NOT exceed \$100,000.)	5563	2.b.

Dollar Amounts in Thousands	Nu	(Column A)		` Am Curr	mn B) ount ently anding		
3. Number and amount currently outstanding of "Loans secured by	RCON		RCON	Bil	Mil	Thou	
nonfarm nonresidential properties" in domestic offices reported in							
Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c							
must be less than or equal to Schedule RC-C, part I, item 1.e, column B):							I
a. With original amounts of \$100,000 or less	5564		5565				3.8
b. With original amounts of more than \$100,000 through \$250,000	5566		5567				3.1
c. With original amounts of more than \$250,000 through \$1,000,000	5568		5569				3.
<ol><li>Number and amount currently outstanding of "Commercial and</li></ol>							
industrial loans to U.S. addressees" in domestic offices reported in							
Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c							
must be less than or equal to Schedule RC-C, part I, item 4.a, column B):							
a. With original amounts of \$100,000 or less	5570		5571				4.
b. With original amounts of more than \$100,000 through \$250,000	5572		5573				4.
c. With original amounts of more than \$250,000 through \$1,000,000	5574		5575				4.



Legal Title of Bank

FDIC Certificate Number

### Schedule RC-C—Continued

#### Part II. Continued

#### **Agricultural Loans to Small Farms**

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

RCON YES

5.

NO

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

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



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#### Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities in domestic offices	3531				1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed					
securities)	3532				2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533				3.
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA				1	
(include CMOs, REMICs, and stripped MBS)	3535				4.b
c. All other mortgage-backed securities	3536				4.c
5. Other debt securities in domestic offices	3537				5.
6.–8. Not applicable				1	l
9. Other trading assets in domestic offices	3541				9.
10. Trading assets in foreign offices	3542				10.
<ol> <li>Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:</li> </ol>					
a. In domestic officesRCON	3543				11.a
b. In foreign officesRCFN					11.b
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) RCFD	3545				12.
LIABILITIES	RCFD	Bil	Mil	Thou	
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity					1
contracts	3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548				15.

### Schedule RC-E—Deposit Liabilities

#### Part I. Deposits in Domestic Offices

	Transaction Accounts							Nontransaction Accounts				
	To acco	tal tra	mn A) nsacti (incluo emano osits)	on ding	der (	Nemo nand (inclu	mn B) : Tota depos ded ir nn A)	l sits 1	(Column C) Total nontransaction accounts (including MMDAs)			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of: 1. Individuals, partnerships, and corporations (include all contified and official checks)	B549								B550			
(include all certified and official checks) 2. U.S. Government	0000				-				2520			
3. States and political subdivisions in the U.S	2203								2530			
4. Commercial banks and other depository institutions in the U.S.	B551				-				B552			
<ol> <li>5. Banks in foreign countries</li> <li>6. Foreign governments and official institutions</li> </ol>	2213								2236			
(including foreign central banks)	2216				-				2377			
<ol> <li>Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC,</li> </ol>							1					
item 13.a)	2215				2210				2385			

#### Memoranda

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

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#### Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in 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				
(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) <sup>3</sup>	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 <b>next repricing date of:</b> <sup>1,4</sup>			-	
(1) Three months or less	A584			
(2) Over three months through 12 months				
(3) Over one year through three years				
(4) Over three years				
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) <sup>3</sup>	A242			

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

<sup>3</sup> 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.

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

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

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S.					
depository institutions	B554				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625				3.
4. Foreign governments and official institutions (including foreign central banks)	2650				4.
5. U.S. Government and states and political subdivisions in the U.S.	B555				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200				6.

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

<sup>&</sup>lt;sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

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#### Schedule RC-F—Other Assets

	Do	lar Amour	nts in Thousand	s RCFD	Bil	Mil	Thou
1. <b>A</b>	crued interest receivable <sup>1</sup>			B556			
2. Ne	et deferred tax assets <sup>2</sup>			2148			
3. Int	erest-only strips receivable (not in the form of a security) <sup>3</sup> on:						
a.	Mortgage loans			A519			
b.	Other financial assets			A520			
4. <b>Ec</b>	uity securities that DO NOT have readily determinable fair valu	es <sup>4</sup>		1752			
5. Ot	her (itemize and describe amounts that exceed 25% of this item)	·····		2168			
a.	TEXT 2166 Prepaid expenses	2166					
b.	Cash surrender value of life insurance	C009					
c.	TEXT 1578 Repossessed personal property (including vehicles)	1578					
d.	TEXT CO10 Derivatives with a positive fair value held for purposes other						
	than trading	C010					
e.	TEXT 3549	3549					
f.	TEXT 3550	3550					
g.	TEXT 3551	3551					
6. To	tal (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160			

### Schedule RC-G—Other Liabilities

	Dollar Amou	ints in <sup>·</sup>	Thousands	RCON	Bil	Mil	Thou
1. a. Interest accrued and unpaid on deposits in domestic offices 5				3645			
b. Other expenses accrued and unpaid (includes accrued income	e taxes			RCFD			
payable)				3646			
2. Net deferred tax liabilities <sup>2</sup>							
3. Allowance for credit losses on off-balance sheet credit expo	sures			B557			
4. Oth <u>er (ite</u> mize and describe amounts that exceed 25% of this iter	m)			2938			
a. TEXT 3066 Accounts payable	3066	;					
b. Text Deferred compensation liabilities	C01						
c. TEXT Dividends declared but not yet payable	2932	2					
d. TEXT Derivatives with a negative fair value held for purposes	other						
than trading	C012	2					
e. TEXT 3552	3552	2					
f. TEXT 3553	3553						
g. TEXT 3554	3554						
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 2	20)			2930			

<sup>&</sup>lt;sup>1</sup> Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>&</sup>lt;sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>&</sup>lt;sup>3</sup> 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.

<sup>&</sup>lt;sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>&</sup>lt;sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

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

	Domestic Offic			es	
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Customers' liability to this bank on acceptances outstanding	. 2155				1.
2. Bank's liability on acceptances executed and outstanding	. 2920				2.
3. Federal funds sold and securities purchased under agreements to resell	. 1350				3.
4. Federal funds purchased and securities sold under agreements to repurchase	. 2800				4.
5. Other borrowed money	. 3190				5.
EITHER					
6. Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs OR	. 2163				6.
<ol> <li>7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs</li> </ol>	. 2941				7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	. 2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and					
IBFs)	. 3129				9.
In items 10–17, report the amortized (historical) cost of both held-to-maturity and	RCON	Bil	Mil	Thou	
available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	. 1039				10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	. 1041				11.
12. Securities issued by states and political subdivisions in the U.S.	. 1042				12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	. 1043				13.a.(1)
(2) Other pass-through securities	. 1044				13.a.(2)
<li>b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</li>					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	. 1209				13.b.(1)
(2) All other mortgage-backed securities					13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	. 1281				14.
15. Foreign debt securities (include foreign asset-backed securities)	. 1282				15.
16. Investments in mutual funds and other equity securities with readily determinable					
fair values	. A510				16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities					
(sum of items 10 through 16)	. 1374				17.
				_	
18. Equity securities that do not have readily determinable fair values	. 1752				18.

#### Schedule RC-I—Assets and Liabilities of IBFs

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

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

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#### Schedule RC-K—Quarterly Averages<sup>1</sup>

Dollar Amounts in Thousar	nds	RCFD	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 <sup>2</sup> (excluding mortgage	e-					
backed securities)		B558				2.
3. Mortgage-backed securities <sup>2</sup>		B559				3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions ir	n					
the U.S.)		B560				4.
5. Federal funds sold and securities purchased under agreements to resell		3365				5.
6. Loans:						
a. Loans in domestic offices:		RCON				
(1) Total loans		3360				6.a.(1)
(2) Loans secured by real estate		3385				6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers		3386				6.a.(3)
(4) Commercial and industrial loans		3387				6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards		B561				6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving						
credit plans other than credit cards)		B562				6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN	3360				6.b.
	RCFD					7.
8. Lease and financing receivables (net of unearned income)	RCFD	3484				8.
9. Total assets <sup>4</sup> F	RCFD	3368				9.
LIABILITIES						
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts,		RCON				
and telephone and preauthorized transfer accounts) (exclude demand deposits)		3485				10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits		B563				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. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs						12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under						
capitalized leases)	RCFD	3355				14.

<sup>&</sup>lt;sup>1</sup> 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).

<sup>&</sup>lt;sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>&</sup>lt;sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>&</sup>lt;sup>4</sup> 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.

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### 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.

	Dolla	ar Amounts in The	ousands	RCFD	Bil	Mil	Thou
1. U	nused commitments:						
a	. Revolving, open-end lines secured by 1-4 family residential propertie	es, e.g., home eq	uity				
	lines	•	-	3814			
b	. Credit card lines			3815			
	Commercial real estate, construction, and land development:						
	(1) Commitments to fund loans secured by real estate			3816			
	(2) Commitments to fund loans not secured by real estate			6550			
d	Securities underwriting			3817			
e	. Other unused commitments			3818			
	inancial standby letters of credit and foreign office guarantees			3819			
	. Amount of financial standby letters of credit conveyed to others						
	erformance standby letters of credit and foreign office guarantees			3821			
	. Amount of performance standby letters of credit conveyed to others						
	ommercial and similar letters of credit			3411			
	o be completed by banks with \$100 million or more in total assets:						
	articipations in acceptances (as described in the instructions) conveyed	d to others by the					
	eporting bank	-		3428			
	ecurities lent (including customers' securities lent where the customer i						
	ss by the reporting bank)	•		3433			
	otional amount of credit derivatives:						
	. Credit derivatives on which the reporting bank is the guarantor			A534			
	. Credit derivatives on which the reporting bank is the beneficiary			A535			
	pot foreign exchange contracts			8765			
	Il other off-balance sheet liabilities (exclude derivatives) (itemize and de						
	f this item over 25% of Schedule RC, item 28, "Total equity capital")		•	3430			
a	Securities borrowed	3432					
b	TEXT O 14 A A A A A A A A A A A A A A A A A A	3434					
C.	TEXT	3555					
d	TEXT	3556					
e	TEXT	3557					
-	Il other off-balance sheet assets (exclude derivatives) (itemize and des	cribe each comp	onent	1			
	f this item over 25% of Schedule RC, item 28, "Total equity capital")	-		5591			
0							
a	TEXT 3435 Commitments to sell when-issued securities	3435					
a b	TEXT	5592					
	TEXT						
	TEXT						
	TEXT	_					
c. d. e.	TEXT 5593 TEXT 5594 TEXT	5593           5594           5595		-			

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### Schedule RC-L—Continued

Dollar Amounts in Thousands	Contracts				Fo	rèign	(Column B) Foreign Exchange Contracts				umn C Deriva htracts	tive		(Column D) Commodity and Other Contracts			
Derivatives Position Indicators	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	1
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal																	
sum of items 12 and 13):		RCF	D 8693			RC	FD 8694			RCI	D 8695			RC	FD 8696		
a. Futures contracts		RCF	D 8697			RC	-D 8698			RCI	D 8699			RC	FD 8700		11.a
b. Forward contracts																	11.b
c. Exchange-traded option contracts:		RCF	D 8701			RC	- FD 8702			RCI	D 8703			RC	FD 8704		
(1) Written options																	11.c
		RCF	D 8705			RC	FD 8706			RCI	D 8707			RC	FD 8708		
(2) Purchased options																	11.c
d. Over-the-counter option contracts:		RCF	D 8709			RC	FD 8710			RC	D 8711			RC	FD 8712		
(1) Written options																	11.d
		RCF	D 8713			RC	FD 8714			RCI	D 8715			RC	FD 8716		1
(2) Purchased options																	11.d
		RCF	D 3450			RC	FD 3826			RCI	D 8719			RC	FD 8720		
e. Swaps																	11.e
<ol><li>Total gross notional amount of</li></ol>		RCF	D A126			RCI	-D A127	1		RCI	D 8723			RC	FD 8724		
derivative contracts held for trading																	12.
13. Total gross notional amount of					-				-			-	-			-	4
derivative contracts held for		RCI	D 8725			RC	FD 8726			RU	-D 8727			RU	FD 8728		
purposes other than trading																	13.
a. Interest rate swaps where the	-	PCE	D A589		-												
bank has agreed to pay a			D 7,303		-												10-
fixed rate 14. Gross fair values of derivative																	13.a
contracts:																	
a. Contracts held for trading:	· ·	RCF	D 8733		· ·	RC	FD 8734	•	· ·	RCI	-D 8735	•		RC	FD 8736		1
(1) Gross positive fair value			-								-						14.a
		RCF	D 8737	I		RC	I FD 8738	1		RCI	D 8739			RC	FD 8740		1-7.a
(2) Gross negative fair value																	14.a
b. Contracts held for purposes other								1								-	1
than trading:		RCF	D 8741			RC	- FD 8742			RCI	D 8743			RC	FD 8744		1
(1) Gross positive fair value																	14.b
( )		RCF	D 8745			RC	FD 8746			RCI	D 8747			RC	FD 8748	·	
(2) Gross negative fair value																	14.b



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### Schedule RC-M-Memoranda

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal					
	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount					
of all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent Number					
of total capital as defined for this purpose in agency regulations					1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					
	5372				3.a.
	RCON				
(1) Construction and land development in domestic offices	5508				3.b.(1)
(2) Farmland in domestic offices	5509				3.b.(2)
(3) 1–4 family residential properties in domestic offices	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	5511				3.b.(4)
	5512				3.b.(5)
(6) In foreign officesRCFN					3.b.(6)
F F	RCFD				
	2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
	5374				4.a.
	5375				4.b.
	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
	2651	-+			5.a.(1)
	B565				5.a.(2)
(c)	B566				5.a.(3)
b. Other borrowings:					
(·/ ···································	B571				5.b.(1)
(-/	B567	—			5.b.(2)
(-)	B568	—			5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190				5.c.
		Yes		No	
C. Deep the repetition bank call private label on third parts mutual funds and any 10 - C		162			
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
Г		Bil	Mil	Thou	
F	RCFD		Mil	mou	_
7. Assets under the reporting bank's management in proprietary mutual funds and annuities L	B570				7.

Legal Title of Bank



FDIC Certificate Number

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

		Pas 80 thro days a	umn A t due ough 8 and st ruing	39		) D re		•	imn C) iccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:				•							•	•	
a. Construction, land development, and other				_									
land loans in domestic offices	2759				2769				3492				1.a.
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1–4 family residential													
properties in domestic offices:													
(1) Revolving, open-end loans secured by													
1-4 family residential properties and													
extended under lines of credit	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by													
1-4 family residential properties	5401				5402				5403				1.c.(2)
d. Secured by multifamily (5 or more) residential			_	_							_	_	
properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential													
properties in domestic offices	3502				3503				3504				1.e.
	RCFN				RCFN				RCFN				
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances													
of other banks:													
a. To U.S. banks and other U.S. depository	RCFD				RCFD				RCFD				
institutions	5377				5378				5379				2.a.
b. To foreign banks	5380				5381				5382				2.b.
3. Loans to finance agricultural production and													
other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:			_	_							_	_	
a. To U.S. addressees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and													
other personal expenditures:			_	_							_	_	
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, install-													
ment, all student loans, and revolving													
credit plans other than credit cards)	B578				B579				B580				5.b.
6. Loans to foreign governments and official				_									
institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257				1258				1259				8.a.
b. Of non-U.S. addressees (domicile)	1271				1272				1791				8.b.
9. Debt securities and other assets (exclude													
other real estate owned and other repossessed													
	3505				3506		1		3507				9.

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### Schedule RC-N—Continued

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.

		ÈPast 0 thro days a	•	9		(Colur Past d lays o and accr	lue 90 r more still						
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed													
by the U.S. Government	5612				5613				5614				10.
a. Guaranteed portion of loans and leases												_	
included in item 10 above	5615				5616				5617				] 10.a.

Memoranda				(Column A) Past due 30 through 89 days and still accruing					e					
	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	1
Schedule RC-N	ans and leases included in I, items 1 through 8, above ed in Schedule RC-C, Part I,													
Memorandum it	tem 1)	1658				1659				1661				M.1.
construction, ar	e commercial real estate, nd land development activities y <b>real estate)</b> included in													
Schedule RC-N	I, items 4 and 7, above	6558				6559				6560				M.2.
	by real estate to non-U.S. micile) (included in											1		
Schedule RC-N 4. Not applicable	I, item 1, above)	1248				1249				1250				M.3.

	(Column A)								
	Past due 30				Past o	due 90	i		
	through 89 days				0				
5. Interest rate, foreign exchange rate, and other	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
commodity and equity contracts:									
Fair value of amounts carried as assets	3529				3530				M.5.

Person to whom questions about the Reports of Condition and Income should be directed:

Name and Title (TEXT 8901)

E-mail Address (TEXT 4086)

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

Legal Title of Bank

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

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.	Unposted debits (see instructions):					
	a. Actual amount of all unposted debits	0030				1.a.
	OR					
	b. Separate amount of unposted debits:				_	
	(1) Actual amount of unposted debits to demand deposits	0031				1.b.(1)
	(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup>	0032				1.b.(2)
2.	Unposted credits (see instructions):					
	a. Actual amount of all unposted credits	3510				2.a.
	OR					
	b. Separate amount of unposted credits:					
	(1) Actual amount of unposted credits to demand deposits	3512				2.b.(1)
	(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup>	3514				2.b.(2)
3.	Uninvested trust funds (cash) held in bank's own trust department (not included in total					
	deposits in domestic offices)	3520				3.
4.	Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico					
	and U.S. territories and possessions (not included in total deposits):					
	a. Demand deposits of consolidated subsidiaries	2211				4.a.
	b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries	2351				4.b.
	c. Interest accrued and unpaid on deposits of consolidated subsidiaries	5514				4.c.
5.	Deposits in insured branches in Puerto Rico and U.S. territories and possessions:					
	a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	2229				5.a.
	b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II)	2383				5.b.
	c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G,					
	item 1.b.)	5515				5.c.
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, Part I, item 7,					
	column B)	2314				6.a.
	b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, Part I,					
	item 7, column A or C, but not column B)	2315				6.b.
7.	Unamortized premiums and discounts on time and savings deposits: 1, 2					
	a. Unamortized premiums	5516				7.a.
	b. Unamortized discounts	5517				7.b.
8.	To be completed by banks with "Oakar deposits."					
	a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter					
	(exclude deposits purchased or acquired from foreign offices other than insured branches					
	in Puerto Rico and U.S. territories and possessions):					
	(1) Total deposits purchased or acquired from other FDIC-insured institutions during					
	the quarter	A531				8.a.(1)
	(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				8.a.(2)
	b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter					- (-)
	(exclude sales or transfers by the reporting bank of deposits in foreign offices other than					
	insured branches in Puerto Rico and U.S. territories and possessions)	A533				8.b.

<sup>2</sup> Exclude core deposit intangibles.



<sup>&</sup>lt;sup>1</sup> For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

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### Schedule RC-O—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
9	Deposits in lifeline accounts	5596				9.
	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits					0.
	in domestic offices)	8432				10.
11	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico					10.
•••	and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal					
	demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal					
	demand balances with the domestic offices of U.S. banks and savings associations and					
	insured branches in Puerto Rico and U.S. territories and possessions that were reported					
	on a gross basis in Schedule RC-E had been reported on a net basis	8785				11.a.
	<ul> <li>b. Amount by which demand deposits would be increased if the reporting bank's reciprocal</li> </ul>					11.a.
	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					11.0.
	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	A182				44 -
40	branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E					11.c.
12.	Amount of assets netted against deposit liabilities in domestic offices and in insured branches					
	in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in					
	accordance with generally accepted accounting principles (exclude amounts related to					
	reciprocal demand balances):	A527				40
	a. Amount of assets netted against demand deposits	A527				12.a.
	b. Amount of assets netted against time and savings deposits	A520				12.b.
Me	moranda (to be completed each quarter except as noted) Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
_		RCON		IVIII	mou	
1.	Total deposits in domestic offices 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:	2702				••••
	<ul> <li>(1) Amount of deposit accounts of \$100,000 or less</li> <li>(2) Number of deposit accounts of \$100,000 or less (to be Number</li> </ul>	2702				M.1.a.(1)
		-				
	completed for the June report only) 3779	-				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:	0740	<u> </u>			
	(1) Amount of deposit accounts of more than \$100,000 Number	2710				M.1.b.(1)
		-				
	(2) Number of deposit accounts of more than \$100,000					M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the					
	number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2)					
	above by \$100,000 and subtracting the result from the amount of deposit accounts of					
	more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or	[]				
	procedure for determining a better estimate of uninsured deposits than the estimate	RCON	YES		NO	
	described above	6861				M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits		Bil	Mil	Thou	
	determined by using your bank's method or procedure	5597				M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association					
	in that parent bank's or parent saving association's Call Report or Thrift Financial Report?					
	If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings					
	association:	RCON		C Cert	No.	
	TEXT A545	A545				M.3.

	RCON	FI	DIC	Ce	rt N	0.	
_	A545						M.3.

FDIC Certificate Number

### Schedule RC-R—Regulatory Capital

in Thousands	RCFD	Bil	Mil	Thou
	3210			
	8434			
	A221			
	4336			
	B588			
	B589			
	0271			
	5306			
	B593			
	5310			
	2221			
	B594			
	5311			
	8275			
	1205			
	5192			
	3368			
	B590			
	B591			
-	5610			
	B596			
6)	A224			
	B503			
	B202			
	[B202]			
olumn A)	. <u> </u>	(Colui	mn B)	
	. <u> </u>	-	mn B) ercentaç	ge
olumn A)		-		ge
olumn A)	RCFD	-		ge 
	n item 1 in	NOT D         3210         3210         3210         a         3210         n item 1 in         8434         A221         I in the         4336         B588         B590         B591         5610         B592         8274         5306         B593         5310         2221         B593         5310         2221         B594         5311         8275         1395         B594         5311         8275	Image: Normal System       3210         3210       3210         m item 1 in       8434         A221       A221         I in the       4336         B588       B589         B590       B591         5610       5610         B592       8274         S306       B593         5310       2221         B594       5310         2221       B594         5310       2221         B594       5311         8275       1395         S368       8595         33792       3368         //e)       B590         em 8 above)       B591         5610       B596         6)       A224	Item 1 in       3210         an item 1 in       8434         A221       A221         an item 1 in       8434         A221       Bit         bit       8588         B588       Bit         B590       Bit         B591       Bit         S610       Bit         B592       Bit         B593       Bit         S306       Bit         B593       Bit         S310       2221         B594       Bit         S311       Bit         B275       Bit         S311       Bit         B275       Bit         S311       Bit         B275       Bit         S311       Bit         B275       Bit         B595       Bit         B596       Bit         A224       Bit         B596       A224



<sup>&</sup>lt;sup>1</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus one half of item 28 divided by (item 27 minus item 30).

<sup>&</sup>lt;sup>2</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus item 29).

<sup>&</sup>lt;sup>3</sup> The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28 divided by (item 62 minus item 29).

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#### Schedule RC-R—Continued

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

	(C	olumn A)	· ·	Colum	'	(C	olumn	C)	(Co	olumn	D)	(C	olumr	E)	(C	olumn	F)	
		Totals (from		tems N Subjec					Alloca	ation b	oy Risk	Weig	ght Ca	tegory				
	Sch	edule RC)		k-Weig			0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories																		
34. Cash and balances due from depository institutions			_				-	-			-					-		
(Column A equals the sum of Schedule RC, items 1.a	F	RCFD 0010					RCFD B6	00	R	CFD B6	01				F	CFD B60	)2	
and 1.b)				_	_													3
,	F	RCFD 1754		RCFD B6	03	1	RCFD B6	04	R	CFD B6	05	1	RCFD B6	06	F	RCFD B60	)7	
35. Held-to-maturity securities																		3
	F	RCFD 1773		RCFD B6	08	1	RCFD B6	09	R	CFD B6	10	1	RCFD B6	11	F	RCFD B61	2	
36. Available-for-sale securities																		3
37. Federal funds sold and securities purchased under	F	RCFD 1350				1	RCFD B6	13	R	CFD B6	14				F	RCFD B61	6	
agreements to resell																		3
	F	RCFD 5369		RCFD B6	17	1	RCFD B6	18	R	CFD B6	19	I	RCFD B6	20	F	RCFD B62	21	
38. Loans and leases held for sale																		3
	R	CFD B528		RCFD B6	22	1	RCFD B62	23	R	CFD B6	24	I	RCFD B6	25	F	RCFD B62	26	
39. Loans and leases, net of unearned income <sup>1</sup>																		3
	F	RCFD 3123		RCFD 31	23													
40. LESS: Allowance for loan and lease losses						İ												4
	F	RCFD 3545		RCFD B6	27	1	RCFD B62	28	R	CFD B6	29	1	RCFD B6	30	F	CFD B63	31	1
41. Trading assets																		4
41. ITaulity assets	R	CFD B639		RCFD B6	40	1	RCFD B64	41	R	CFD B6	42	1	I RCFD B6	43	F	I RCFD 533	1 19	1
42. All other assets <sup>2</sup>																		4
42. AII UIIIEI 233E13	F	RCFD 2170		RCFD B6	44		RCFD 532	20	R	CFD 532	27		RCFD 53	34	F	I RCFD 534	0	- <b>-</b>
43. Total assets (sum of items 34 through 42)																		4

<sup>&</sup>lt;sup>1</sup> Include any allocated transfer risk reserve in column B.

<sup>&</sup>lt;sup>2</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

### Schedule RC-R—Continued

	Èa	Columr ace Va	lué	Credit	l `	olumn Credit	; ,	(Col	lumn	,	( -	olumn ation b	/	(-	olumn ht Cat	/	(C	olumn F	<u>)</u>
		<sup>.</sup> Notio Amour		Conversion Factor		quivale 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 T	hou
Derivatives and Off-Balance Sheet Items	I	RCFD 38	19		R	CFD B64	15	RC	FD B64	ŀ6	R	CFD B64	7	R	RCFD B64	8	R	CFD B649	
44. Financial standby letters of credit				1.00															44.
45. Performance standby letters of	1	RCFD 38	21		R	CFD B65	50	RC	FD B65	51	R	CFD B65	52	R	RCFD B65	3	R	CFD B654	
credit				.50	_														45.
46. Commercial and similar letters of		RCFD 34	11		R	CFD B65	55	RC	FD B65	6	R	CFD B65	57	R	RCFD B65	8	R	CFD B659	
credit				.20															46.
47. Risk participations in bankers		RCFD 34			B	CFD B66		RC	FD B66	 51	R	CFD B66					R		
acceptances acquired by the				1.00															47.
reporting institution	I	I RCFD 34	33		R	CFD B66	1 64	RC	FD B66	65	R	CFD B66	6	R	RCFD B66	57	R	CFD B668	
48. Securities lent				1.00															48.
49. Retained recourse on small business	í	RCFD A2	50		R	CFD B66	59	RC	FD B67	0	R	CFD B67	<b>'</b> 1	R	RCFD B67	2	R	CFD B673	
obligations sold with recourse				1.00															49.
50. Retained recourse on financial assets	I	RCFD 17	27		R	CFD 224	13										F	CFD B674	
sold with low-level recourse				12.5*															50.
51. All other financial assets sold with	F	RCFD B6	75		R	CFD B67	76	RC	FD B67	7	R	CFD B67	'8	R	RCFD B67	9	R	CFD B680	
recourse				1.00															51.
52. All other off-balance sheet	F	RCFD B6	81		R	CFD B68	32	RC	FD B68	33	R	CFD B68	34	R	RCFD B68	5	R	CFD B686	
liabilities				1.00															52.
53. Unused commitments with an original	I	RCFD 38	33		R	CFD B68	37	RC	FD B68	88	R	CFD B68	89	R	RCFD B69	0	R	CFD B691	
maturity exceeding one year				.50															53.
					R	CFD A16	67	RC	FD B69	93	R	CFD B69	94	R	RCFD B69	5			
54. Derivative contracts																			54.

\* Or institution-specific factor.

<sup>1</sup> Column A multiplied by credit conversion factor.



#### Schedule RC-R—Continued

## DRAFT 12/00

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	(C	olumn	C)	(C	olumn	D)	(C	olumi	ו E)	(C	olumn	F)	
				Alloca	ation b	oy Risk	Weig	ght Ca	tegory				
		0%			20%			50%			100%		
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals		-	-										
55. Total assets, derivatives, and off-balance sheet items by risk weight category	F	RCFD B6	96	R	CFD B6	97	F	RCFD B	98	R	CFD B69	9	
(for each column, sum of items 43 through 54)													5
56. Risk weight factor		× 0%			× 20%			× 50%			× 100%		5
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by	F	RCFD B7	00	R	CFD B7	01	F	RCFD B7	02	R	CFD B70	3	
item 56)		0	-										5
										R	CFD 165	1	
58. Market risk equivalent assets													5
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and										R	CFD B70	4	
allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													5
										R	CFD A22	2	
60. LESS: Excess allowance for loan and lease losses													6
										R	CFD 312	8	
61. LESS: Allocated transfer risk reserve													6
										R	CFD A22	3	
62. Total risk-weighted assets (item 59 minus items 60 and 61)													6

#### Memoranda

Dollar Amounts in Thousan	ds <sub>RCFE</sub>	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764				M.1.

						With a	ren	nainin	g mati	urity of	:				
			Colum year	n A) or les:	5		Ôv		n B) e year e year			•	Colum er five	n C) years	
2. Notional principal amounts of derivative contracts: <sup>1</sup>	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
a. Interest rate contracts	3809					8766					8767				
b. Foreign exchange contracts	3812					8769					8770				
c. Gold contracts	8771					8772					8773				
d. Other precious metals contracts	8774					8775					8776				
e. Other commodity contracts	8777					8778					8779				
f. Equity derivative contracts	A000					A001					A002				

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

Legal Title of Bank

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FDIC Certificate Number

#### Schedule RC-S—Securitization and Asset Sale Activities

Memorandum items 1, 2, 4, and 5 only are to be completed in the March 31, 2001, Report of Condition. All of Schedule RC-S (excluding Memorandum items 4 and 5) is to be completed beginning June 30, 2001.

	1– Re	olumr -4 Fan esiden Loans	nilý tial		olumr Home Equity Lines	) /	·	olumn Credi Card ceival	t		olumn Auto Loans		C	olumr Othei onsun Loans	ner	Čo and	olumr mmer Indus Loans	cial strial	A Lo	olumn G) Il Other ans and Leases	
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	1
ank Securitization Activities																					
1. Outstanding principal balance of																					
assets sold and securitized with servic-		CFD B7			RCFD B7			CFD B7			CFD B70			CFD B7			CFD B7			CFD B711	4
ing retained or with recourse or other	ĸ		15			06	ĸ	CFD B7	1	ĸ	CFDB/(	8	R		09	ĸ	CFD B7		R	JED B/11	-
seller-provided 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:																					
a. Retained interest-only strips	R	RCFD B7		F	RCFD B7	13	R	CFD B7	14	R	CFD B71		R	CFD B7		R	CFD B7		R	 CFD B718	
(included in Schedules RC-B or								-			-			-	-		-				-
RC-F or in Schedule RC, item 5)					-				1					1				1			
<ul> <li>b. Standby letters of credit, sub- ordinated securities, and other</li> </ul>	R	RCFD B7		F	RCFD B7	20	R	CFD B7	21	R	CFD B72		R	CFD B7	23	R	CFD B7	24	R	CFD B725	
enhancements																					
. Reporting bank's unused commit-					1				1					1				1			
ments to provide liquidity to structures	R	RCFD B7	26	F	RCFD B7	27	R	CFD B7	28	R	CFD B72	29	R	CFD B7	30	R	CFD B7	31	R	CFD B732	٦.
reported in item 1																					
. Past due loan amounts included in									1									1			
item 1:	R	RCFD B7	33	F	RCFD B7	34	R	CFD B7	35	R	CFD B73	 36	R	CFD B7	37	R	CFD B7	38	R	CFD B739	7
a. 30–89 days past due																					
	R	RCFD B7	40	F	RCFD B7	41	R	CFD B7	42	R	CFD B74	13	R	CFD B7	44	R	CFD B7	45	R	CFD B746	1
b. 90 days or more past due																					
. Charge-offs and recoveries on assets																					
sold and securitized with servicing																					
retained or with recourse or other																					
seller-provided credit enhancements																					
(calendar year-to-date):	F	RIAD B74	17		RIAD B74	18	R	RIAD B74	49	R	IAD B75	0	F	RIAD B7	51	R	IAD B7	52	R	IAD B753	
a. Charge-offs																					
	F	RIAD B7	54		RIAD B7	55	F	RIAD B7	56	R	IAD B75	7	F	RIAD B7	58	F	RIAD B7	59	R	IAD B760	
b. Recoveries																					

#### Schedule RC-S—Continued

# DRAFT 12/00

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		umn A)	(Colur	· · ·	•	umn C)	(Co	olumn	D)	· ·	umn E)		Column	· ·		olumn	
		Family dential	Hor Equ			edit ard		Auto Loans			other Isumer		ommerc d Indusi			II Othe ans a	
		ans	Lin	-		ivables		LUaris			bans		Loans	liai		l Leas	
Dollar Amounts in Thousands		Mil Thou	Bil M	il Thou		Mil Thou	Bil	Mil	Thou		Mil Thou	_		Thou	Bil	Mil	Thou
6. Amount of ownership (or seller's)																	
interests carried as:																	
a. Securities (included in			DOED	D704		D D 700						<u> </u>					
Schedule RC-B or in Schedule RC,			RCFD	B761	RUF	D B762							RCFD B76	3			
item 5)			RCFD	D500		D B501						<u> </u>	RCFD B50				
b. Loans (included in				8500	RUF	J B201								2			
Schedule RC-C)																	
7. Past due loan amounts included in			RCFD	P764	PCE	D B765							RCFD B76	6			
interests reported in item 6.a:				6704		5 8705						'					
a. 30–89 days past due			RCFD	B767	RCF	D B768							RCFD B76	<u>م</u>			
				5,01		5 8700						<u> </u>					
b. 90 days or more past due													1 1				
3. Charge-offs and recoveries on loan																	
amounts included in interests reported			RIAD	B770	RIA	D B771							RIAD B772	,			
in item 6.a (calendar year-to-date):																	
a. Charge-offs			RIAD	B773	I RIAI	D B774							RIAD B775	5			
h Deceveries																	
b. Recoveries													11				
or Securitization Facilities Sponsored																	
y or Otherwise Established By Other																	
stitutions																	
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,	RCF	D B776	RCFD	В777	RCF	D B778	R	CFD B77	'9 	RCF	D B780	F	RCFD B78	1	R	CFD B78	32
and other enhancements																	
<ol> <li>Reporting bank's unused commitments</li> </ol>		D D700	0.055	D704	565	D D ZOS	-				D D707	-		0		055 55	
to provide liquidity to other institutions'	RCF	D B783	RCFD	В784	RCF	D B785	R	CFD B78	56		D B787		RCFD B78	8	R	CFD B78	19
securitization structures																	

#### Schedule RC-S—Continued

	1– Re	olum 4 Fa side Loar	milý ntial	,	olumn Home Equity Lines	; /	,	columr Credi Card ceival	t	,	olumn Auto Loans	,	Ċ	olumn Other onsum Loans	ner	Co and	olumn mmero I Indus Loans	cial trial	Â Lo	olumn Il Othe ans a Leas	er
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<ul> <li>Bank Asset Sales</li> <li>11. Assets sold with recourse or other seller-provided credit enhancements and not securitized</li> </ul>	R	CFD B	790	F	CFD B79	91	F	RCFD B7	92	R	CFD B79	13	R	CFD B7	94	R	CFD B79	15	R	CFD B79	96
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements pro- vided to assets reported in item 11	R	CFD B	797	F	CFD B79	98	F	RCFD B7	99	R	CFD B80	0	R	CFD B8	 D1	F	CFD B80	12	R	CFD B80	03

### Memorandum items 1, 2, 4, and 5 are to be completed in the March 31, 2001, Report of Condition. Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

Memoranda Dollar Amounts in Thousands	RCFD Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance	A249			M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250			M.1.b.
2. Outstanding principal balance of assets serviced for others:		-		
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804			M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805			M.2.b.
c. Other financial assets <sup>1</sup>	A591			M.2.c.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806			M.3.a.(*
(2) Conduits sponsored by other unrelated institutions	B807			M.3.a.(2
b. Unused commitments to provide liquidity to conduit structures:		_		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808			M.3.b.(
(2) Conduits sponsored by other unrelated institutions				M.3.b.(2

<sup>1</sup> Memorandum item 2.c is to be completed in the March 31, 2001, Report of Condition if the principal balance of other financial assets serviced for others is more than \$10 million and exceeds 10 percent of total assets. Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

#### Schedule RC-S—Continued

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Iemoranda—Continued Dolla	ar Amounts in Thousands	RCFD	Bil	Mil	Thou	
4. Financial assets transferred with recourse that have been treated as sold for Call Report purposes:						
<ul> <li>a. First lien 1–4 family residential mortgage loans:</li> </ul>						
(1) Outstanding principal balance of mortgages transferred as of the report date		A521				M.4.a.(
(2) Amount of recourse exposure on these mortgages as of the report date		A522				M.4.a.(2
b. Other financial assets (excluding small business obligations reported in Memorandum item 1):						
(1) Outstanding principal balance of assets transferred as of the report date		A523				M.4.b.(*
(2) Amount of recourse exposure on these assets as of the report date		A524				M.4.b.(2
5. Loans extended under credit cards and related plans to individuals for household, family, and other personal expended						· ·
securitized and sold (with servicing retained)		2742				M.5.

# 

FDIC Certificate Number

#### Schedule RC-T—Fiduciary and Related Services

Schedule RC-T is to be completed beginning December 31, 2001.

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

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

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

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

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

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

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

- · Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				Non-I	lumn E Manag ssets	· ·	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS		RC	D B868			RC	FD B869		RCFD B870	RCFD B871	
4. Personal trust and agency accounts											4.
<ol> <li>Retirement related trust and agency accounts:</li> </ol>											
a. Employee benefit—defined	RCFD B872				RCFD B873				RCFD B874	RCFD B875	
contribution											5.a.
<ul> <li>Employee benefit—defined</li> </ul>		RC	D B876			RCFD B877			RCFD B878	RCFD B879	
benefit											5.b.
		RC	D B880			RC	FD B881		RCFD B882	RCFD B883	
c. Other retirement accounts											5.c.
		RC	D B884			RC	FD B885		RCFD C001	RCFD C002	
6. Corporate trust and agency accounts											6.
7. Investment management agency	<b>—</b>	RCI	D B886						RCFD B888	-	
accounts	$\square$										7.
	<b>—</b>	RCI	D B890			RC	FD B891		RCFD B892	RCFD B893	
8. Other fiduciary accounts											8.

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### Schedule RC-T—Continued

	(Column A) Managed Assets				Non-N	umn E Ianag ssets	'	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts		
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS—Continued											
9. Total fiduciary accounts		RC	FD B894			RCF	D B895		RCFD B896	RCFD B897	
(sum of items 4 through 8)											9.
(						RCF	D B898			RCFD B899	
10. Custody and safekeeping accounts											10.
11. Fiduciary accounts held in foreign			RCFN B901				RCFN B902	RCFN B903			
offices (included in items 9 and 10)											11.

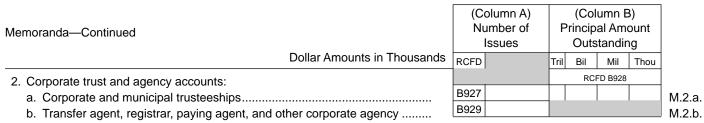
D	ollar Amounts in Thous	ands [	RIAD	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME						
12. Personal trust and agency accounts		[	B904			
13. Retirement related trust and agency accounts:						
a. Employee benefit-defined contribution			B905			
b. Employee benefit—defined benefit			B906			
c. Other retirement accounts			B907			
14. Corporate trust and agency accounts			A479			
15. Investment management agency accounts			B908			
16. Other fiduciary accounts			A480			
17. Custody and safekeeping accounts			B909			
18. Other fiduciary and related services income			B910			
19. Total gross fiduciary and related services income (sum of items 12						
Schedule RI, item 5.a)			4070			
a. Fiduciary and related services income—foreign offices (included in item 19)	· · · · · ·					
20. Less: Expenses			4130			
21. Less: Net losses from fiduciary and related services			A488			
22. Plus: Intracompany income credits for fiduciary and related service			B911			
23. Net fiduciary and related services income			A491			

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

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### Schedule RC-T—Continued



	Ň	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
Dollar Amounts in Thousands	RCFD		RCFD	Bil	Mil	Thou		
3. Collective investment funds and common trust funds:					1	1		
a. Domestic equity	B931		B932				M.3.a.	
b. International/Global equity			B934				M3.b.	
c. Stock/Bond blend	B935		B936				M.3.c.	
d. Taxable bond	B937		B938				M.3.d.	
e. Municipal bond	B939		B940				M.3.e.	
f. Short term investments/Money market	D044		B942				M.3.f.	
g. Specialty/Other	B943		B944				M.3.q.	
h. Total collective investment funds (sum of Memorandum items 3.a					_		lineigi	
through 3.g)	B945		B946				] M.3.h.	

	Gro M	(Column A) Gross Losses Managed Accounts		Gross Losses Gross Losses Reco Managed Non-Managed						
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	B947			B948			B949			M.4.a.
b. Retirement related trust and agency accounts	B950			B951			B952			M.4.b.
c. Investment management agency accounts				B954			B955			M.4.c.
d. Other fiduciary accounts and related services				B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses										
(sum of Memorandum items 4.a through 4.d) (sum of										
columns A and B minus column C must equal									_	
Schedule RC-T, item 21)	B959			B960			B961			M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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



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Citv

at close of business on \_\_\_\_

#### Legal Title of Bank

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CON-TAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVID-UAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T. OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING. TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

No comment (RCON 6979)

BANK MANAGEMENT STATEMENT (please type or print clearly): (TEXT 6980)

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

State

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL *NOT* BE EDITED OR SCREENED IN ANY WAY BY THE 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.

#### 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
LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date	te)
The following information is required by Public Laws 90-44 and 102-242, but does n	ot 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 extense	
the previous Report of Condition. Data regarding individual loans or other extension	•
of credit were made during the period, insert "none" against subitem (a). (Exclude the	
credit card plan.) See Sections 215.2 and 215.3 of Title 12 of the Code of Federal	
definitions of "executive officer" and "extension of credit," respectively. Exclusion shareholders who are not executive officers.	de loans and other extensions of credit to directors and principal
a. Number of loans made to executive officers since the previous Call Rep	ort date RCFD a
b. Total dollar amount of above loans (in thousands of dollars)	RCED

c.	Range of interest charged on above loans						
	$(example: 9^{3}/6) = 9.75)$	RCFD 7701	·	% to	RCFD 7702	·	%
							· ·

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)