

Federal Financial Institutions Examination Council



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

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

Report at the close of business March 31, 2002 <sup>(20020331)</sup>  
<sub>(RCRI 9999)</sub>

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

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.

I, \_\_\_\_\_  
Name and Title of Officer Authorized to Sign Report

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.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Officer Authorized to Sign Report

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

### Submission of Reports

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

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

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

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

FDIC Certificate Number \_\_\_\_\_  
(RCRI 9050)

\_\_\_\_\_  
Legal Title of Bank (TEXT 9010)

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

\_\_\_\_\_  
City (TEXT 9130)

\_\_\_\_\_  
State Abbrev. (TEXT 9200)

\_\_\_\_\_  
ZIP Code (TEXT 9220)

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

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**Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 36.7 hours per respondent and is estimated to vary from 15 to 550 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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.



Schedule RI—Continued

	Year-to-date								
	RIAD	Bil	Mil	Thou					
Dollar Amounts in Thousands									
2. Interest expense:									
a. Interest on deposits:									
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	4508				2.a.(1)				
(2) Nontransaction accounts:									
(a) Savings deposits (includes MMDAs) .....	0093				2.a.(2)(a)				
(b) Time deposits of \$100,000 or more .....	A517				2.a.(2)(b)				
(c) Time deposits of less than \$100,000 .....	A518				2.a.(2)(c)				
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 .....	4185				2.c.				
d. Interest on subordinated notes and debentures .....	4200				2.d.				
e. Total interest expense (sum of items 2.a through 2.d) .....	4073				2.e.				
3. Net interest income (item 1.h minus 2.e) .....					4074				3.
4. Provision for loan and lease losses .....					4230				4.
5. Noninterest income:									
a. Income from fiduciary activities <sup>1</sup> .....	4070								5.a.
b. Service charges on deposit accounts .....	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.
f. Net servicing fees .....	B492								5.f.
g. Net securitization income .....	B493								5.g.
h. Insurance commissions and fees .....	B494								5.h.
i. Net gains (losses) on sales of loans and leases .....	5416								5.i.
j. Net gains (losses) on sales of other real estate owned .....	5415								5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	B496								5.k.
l. Other noninterest income* .....	B497								5.l.
m. Total noninterest income (sum of items 5.a through 5.l) .....					4079				5.m.
6. a. Realized gains (losses) on held-to-maturity securities .....					3521				6.a.
b. Realized gains (losses) on available-for-sale securities .....					3196				6.b.
7. Noninterest expense:									
a. Salaries and employee benefits .....	4135								7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217								7.b.
c. (1) <b>Goodwill impairment losses</b> .....	C216								7.c.(1)
(2) <b>Amortization expense and impairment losses for other intangible assets</b> .....	C232								7.c.(2)
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) .....					4301				8.
9. Applicable income taxes (on item 8) .....					4302				9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....					4300				10.
11. Extraordinary items and other adjustments, net of income taxes* .....					4320				11.
12. Net income (loss) (sum of items 10 and 11) .....					4340				12.

\* 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>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 \_\_\_\_\_

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## Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

Year-to-date			
RIAD	Bil	Mil	Thou

1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513					M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	8431					M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	4313					M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	4507					M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	4150	Number				M.5.
6. <i>Memorandum item 6 is to be completed by:</i> <sup>1</sup>						
• banks with \$300 million or more in total assets, and						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.						
Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	4024					M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>2</sup> .....	9106	CC	YY	MM	DD	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) <b>(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.):</b>	RIAD	Bil	Mil	Thou		
a. Interest rate exposures .....	8757					M.8.a.
b. Foreign exchange exposures .....	8758					M.8.b.
c. Equity security and index exposures .....	8759					M.8.c.
d. Commodity and other exposures .....	8760					M.8.d.
9. <i>To be completed by banks with \$100 million or more in total assets:</i> <sup>1</sup>						
Impact on income of derivatives held for purposes other than trading:	RIAD	Bil	Mil	Thou		
a. Net increase (decrease) to interest income .....	8761					M.9.a.
b. Net (increase) decrease to interest expense .....	8762					M.9.b.
c. Other (noninterest) allocations .....	8763					M.9.c.
10. <i>To be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup>						
Credit losses on derivatives (see instructions) .....	A251					M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	A530	YES	NO			M.11.

<sup>1</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 2001**, Report of Condition.

<sup>2</sup> For example, a bank acquired on June 1, 2001, would report 20010601.

# Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles* .....	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12).....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509				5.
6. Treasury stock transactions, net.....	B510				6.
7. Changes incident to business combinations, net .....	4356				7.
8. LESS: Cash dividends declared on preferred stock .....	4470				8.
9. LESS: Cash dividends declared on common stock.....	4460				9.
10. Other comprehensive income <sup>1</sup> .....	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28).....	3210				12.

\*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, 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

**Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.**

Dollar Amounts in Thousands

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans.....	3582				3583				1.a.
b. Secured by farmland.....	3584				3585				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) <b>Secured by first liens</b> .....	C234				C217				1.c.(2)(a)
(b) <b>Secured by junior liens</b> .....	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties .....	3590				3591				1.e.
2. Loans to depository institutions and acceptances of other banks.....	4481				4482				2.
3. Not applicable									
4. Commercial and industrial loans .....	4638				4608				4.
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.
6. Loans to foreign governments and official institutions .....	4643				4627				6.
7. All other loans <sup>2</sup> .....	4644				4628				7.
8. Lease financing receivables.....	4266				4267				8.
9. Total (sum of items 1 through 8).....	4635				4605				9.

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

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

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	5409				5410			
2. <i>Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:</i> <sup>2</sup>								
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652				4662			
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above) .....	4654				4664			
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646				4618			
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 8, above).....	4659				4669			
3. <i>Memorandum item 3 is to be completed by:</i> <sup>2</sup>								
• banks with \$300 million or more in total assets, and								
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:								
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655				4665			

M.1.

M.2.a.

M.2.b.

M.2.c.

M.2.d.

M.3.

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

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

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522			
2. Recoveries (must equal part I, item 9, column B above) .....	4605			
3. LESS: Charge-offs <b>(must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)</b> .....	C079			
4. <b>LESS: Write-downs arising from transfers of loans to a held-for-sale account</b> .....	5523			
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	4230			
6. <b>Adjustments*</b> (see instructions for this schedule) .....	C233			
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	3123			

1.

2.

3.

4.

5.

6.

7.

\* Describe on Schedule RI-E—Explanations.





Schedule RI-E—Continued

Dollar Amounts in Thousands

	Year-to-date				
	RIAD	Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. <input type="text" value="TEXT B526"/>	B526				4.a.
b. <input type="text" value="TEXT B527"/>	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. <input type="text" value="TEXT 4498"/>	4498				5.a.
b. <input type="text" value="TEXT 4499"/>	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. <input type="text" value="TEXT 4521"/>	4521				6.a.
b. <input type="text" value="TEXT 4522"/>	4522				6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
No comment <input type="checkbox"/> (RIAD 4769)					
Other explanations (please type or print clearly):					
(TEXT 4769)					



Schedule RC—Continued

				Dollar Amounts in Thousands				
				RCON	Bil	Mil	Thou	
<b>LIABILITIES</b>								
13. Deposits:								
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....				2200				13.a.
(1) Noninterest-bearing <sup>1</sup> .....				6631				13.a.(1)
(2) Interest-bearing.....				6636				13.a.(2)
b. Not applicable								
14. Federal funds purchased and securities sold under agreements to repurchase:								
a. <b>Federal funds purchased</b> <sup>2</sup> .....				B993				14.a.
b. <b>Securities sold under agreements to repurchase</b> <sup>3</sup> .....				B995				14.b.
15. Trading liabilities (from Schedule RC-D).....				3548				15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....				3190				16.
17. Not applicable								
18. Bank's liability on acceptances executed and outstanding.....				2920				18.
19. Subordinated notes and debentures <sup>4</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.
<b>EQUITY CAPITAL</b>								
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>5</sup> .....				B530				26.b.
27. Other equity capital components <sup>6</sup> .....				A130				27.
28. Total equity capital (sum of items 23 through 27).....				3210				28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....				3300				29.

Memorandum

To be reported with the March Report of Condition.

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 auditors as of any date during 2001.....

RCON	Number
6724	

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

<sup>3</sup> Includes all securities repurchase agreements, regardless of maturity.

<sup>4</sup> Includes limited-life preferred stock and related surplus.

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

<sup>6</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number             

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

**Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.** Exclude assets held for trading.

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits.....	0020				1.a.
b. Currency and coin .....	0080				1.b.
2. Balances due from depository institutions in the U.S.:					
a. U.S. branches and agencies of foreign banks.....	0083				2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. ....	0085				2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks.....	0073				3.a.
b. Other banks in foreign countries and foreign central banks .....	0074				3.b.
4. Balances due from Federal Reserve Banks.....	0090				4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010				5.

## Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities..	0211				0213				1286				1287				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies <sup>1</sup> .....	1289				1290				1291				1293				2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> ..	1294				1295				1297				1298				2.b.
3. Securities issued by states and political subdivisions in the U.S. ...	8496				8497				8498				8499				3.

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

<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.

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

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

Legal Title of Bank \_\_\_\_\_

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## Schedule RC-B—Continued

### Memoranda

Dollar Amounts in Thousands

	RCON	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 or next repricing date of: <sup>3, 4</sup>					
(1) Three months or less .....	A549				M.2.a.(1)
(2) Over three months through 12 months .....	A550				M.2.a.(2)
(3) Over one year through three years .....	A551				M.2.a.(3)
(4) Over three years through five years.....	A552				M.2.a.(4)
(5) Over five years through 15 years.....	A553				M.2.a.(5)
(6) Over 15 years .....	A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>					
(1) Three months or less .....	A555				M.2.b.(1)
(2) Over three months through 12 months .....	A556				M.2.b.(2)
(3) Over one year through three years .....	A557				M.2.b.(3)
(4) Over three years through five years.....	A558				M.2.b.(4)
(5) Over five years through 15 years.....	A559				M.2.b.(5)
(6) Over 15 years .....	A560				M.2.b.(6)
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 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				M.4.a.
b. Fair value.....	8783				M.4.b.

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

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

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

<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>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>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.

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 commercial paper.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>1</sup>				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans .....					1415				1.a.
b. Secured by farmland (including farm residential and other improvements).....					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....					5367				1.c.(2)(a)
(b) Secured by junior liens .....					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....					1460				1.d.
e. Secured by nonfarm nonresidential properties .....					1480				1.e.
2. Loans to depository institutions and acceptances of other banks.....					1288				2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks .....	B532								2.a.(1)
(2) To other commercial banks in the U.S. ....	B533								2.a.(2)
b. To other depository institutions in the U.S. ....	B534								2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks.....	B536								2.c.(1)
(2) To other banks in foreign countries.....	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....					1590				3.
4. Commercial and industrial loans .....					1766				4.
a. To U.S. addressees (domicile) .....	1763								4.a.
b. To non-U.S. addressees (domicile) .....	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards .....					B538				6.a.
b. Other revolving credit plans.....					B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....					2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....					2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....					2107				8.
9. Other loans.....					1563				9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	1545								9.a.
b. All other loans (exclude consumer loans) .....	1564								9.b.
10. Lease financing receivables (net of unearned income).....					2165				10.
a. Of U.S. addressees (domicile) .....	2182								10.a.
b. Of non-U.S. addressees (domicile) .....	2183								10.b.
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) (must equal Schedule RC, sum of items 4.a and 4.b).....					2122				12.

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

Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	RCON	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 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 (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: <sup>1, 2</sup>					
(1) Three months or less .....	A564				M.2.a.(1)
(2) Over three months through 12 months .....	A565				M.2.a.(2)
(3) Over one year through three years .....	A566				M.2.a.(3)
(4) Over three years through five years .....	A567				M.2.a.(4)
(5) Over five years through 15 years .....	A568				M.2.a.(5)
(6) Over 15 years .....	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: <sup>1, 3</sup>					
(1) Three months or less .....	A570				M.2.b.(1)
(2) Over three months through 12 months .....	A571				M.2.b.(2)
(3) Over one year through three years .....	A572				M.2.b.(3)
(4) Over three years through five years .....	A573				M.2.b.(4)
(5) Over five years through 15 years .....	A574				M.2.b.(5)
(6) Over 15 years .....	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B <sup>4</sup> .....	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....	5370				M.4.
5. To be completed by banks with \$300 million or more in total assets: <sup>5</sup> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B) .....	B837				M.5.

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

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

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

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

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



Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” reported in Schedule RC-C, part I, item 1.e, **and** all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans” reported in Schedule RC-C, part I, item 4,<sup>1</sup> 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
6999		

1.

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

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

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

2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:

- a. “Loans secured by nonfarm nonresidential properties” reported in Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the number of loans should NOT exceed \$100,000.).....
- b. “Commercial and industrial loans” reported in Schedule RC-C, part I, item 4.<sup>1</sup> (Note: Item 4,<sup>1</sup> divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5562	
RCON	
5563	

2.a.

2.b.

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

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

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



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

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts					
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Deposits of:														
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B549									B550				1.
2. U.S. Government .....	2202									2520				2.
3. States and political subdivisions in the U.S.....	2203									2530				3.
4. Commercial banks and other depository institutions in the U.S.....	B551									B552				4.
5. Banks in foreign countries.....	2213									2236				5.
6. Foreign governments and official institutions (including foreign central banks) .....	2216									2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	2215				2210					2385				7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	6835				M.1.a.
b. Total brokered deposits .....	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000 .....	2343				M.1.c.(1)
(2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> 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) <b>(to be completed for the December report only)</b> .....	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs) .....	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	6648				M.2.b.
c. Total time deposits of \$100,000 or more .....	2604				M.2.c.

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## Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
<b>3. Maturity and repricing data for time deposits of less than \$100,000:</b>					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: <sup>1, 2</sup>					
(1) Three months or less .....	A579				M.3.a.(1)
(2) Over three months through 12 months .....	A580				M.3.a.(2)
(3) Over one year through three years .....	A581				M.3.a.(3)
(4) Over three years .....	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) <sup>3</sup> .....					
	A241				M.3.b.
<b>4. Maturity and repricing data for time deposits of \$100,000 or more:</b>					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>1, 4</sup>					
(1) Three months or less .....	A584				M.4.a.(1)
(2) Over three months through 12 months .....	A585				M.4.a.(2)
(3) Over one year through three years .....	A586				M.4.a.(3)
(4) Over three years .....	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) <sup>3</sup> .....					
	A242				M.4.b.

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

<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.

Schedule RC-F—Other Assets

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						RCON	Bil	Mil	Thou	
1. a.	Interest accrued and unpaid on deposits <sup>5</sup>					3645				1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)					3646				1.b.
2.	Net deferred tax liabilities <sup>2</sup>					3049				2.
3.	Allowance for credit losses on off-balance sheet credit exposures					B557				3.
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2938				4.
a.	Accounts payable	3066								4.a.
b.	Deferred compensation liabilities	C011								4.b.
c.	Dividends declared but not yet payable	2932								4.c.
d.	Derivatives with a negative fair value held for purposes other than trading	C012								4.d.
e.	TEXT 3552	3552								4.e.
f.	TEXT 3553	3553								4.f.
g.	TEXT 3554	3554								4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					2930				5.

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

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

<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>4</sup> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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



### 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.

					Dollar Amounts in Thousands				
					RCON	Bil	Mil	Thou	
1. Unused commitments:									
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines					3814				1.a.
b. Credit card lines					3815				1.b.
c. Commercial real estate, construction, and land development:									
(1) Commitments to fund loans secured by real estate					3816				1.c.(1)
(2) Commitments to fund loans not secured by real estate					6550				1.c.(2)
d. Securities underwriting					3817				1.d.
e. Other unused commitments					3818				1.e.
2. Financial standby letters of credit					3819				2.
a. Amount of financial standby letters of credit conveyed to others	3820								2.a.
3. Performance standby letters of credit					3821				3.
a. Amount of performance standby letters of credit conveyed to others	3822								3.a.
4. Commercial and similar letters of credit					3411				4.
5. <i>To be completed by banks with \$100 million or more in total assets:</i> <sup>1</sup> Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank					3428				5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)					3433				6.
7. <b>Credit derivatives:</b>									
a. <b>Notional amount of credit derivatives on which the reporting bank is the guarantor</b>					A534				7.a.
(1) <b>Gross positive fair value</b>					C219				7.a.(1)
(2) <b>Gross negative fair value</b>					C220				7.a.(2)
b. <b>Notional amount of credit derivatives on which the reporting bank is the beneficiary</b>					A535				7.b.
(1) <b>Gross positive fair value</b>					C221				7.b.(1)
(2) <b>Gross negative fair value</b>					C222				7.b.(2)
8. Spot foreign exchange contracts					8765				8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")					3430				9.
a. Securities borrowed	3432								9.a.
b. Commitments to purchase when-issued securities	3434								9.b.
c. <small>TEXT 3555</small>	3555								9.c.
d. <small>TEXT 3556</small>	3556								9.d.
e. <small>TEXT 3557</small>	3557								9.e.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")					5591				10.
a. Commitments to sell when-issued securities	3435								10.a.
b. <small>TEXT 5592</small>	5592								10.b.
c. <small>TEXT 5593</small>	5593								10.c.
d. <small>TEXT 5594</small>	5594								10.d.
e. <small>TEXT 5595</small>	5595								10.e.
11. <b>Year-to-date merchant credit card sales volume:</b>					RCON	Tril	Bil	Mil	Thou
a. <b>Sales for which the reporting bank is the acquiring bank</b>					C223				11.a.
b. <b>Sales for which the reporting bank is the agent bank with risk</b>					C224				11.b.

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





Legal Title of Bank \_\_\_\_\_

FDIC Certificate Number [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCON	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 shareholders, and their related interests .....	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165				1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets.....	3164				2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590				2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	B026				2.b.
c. All other identifiable intangible assets .....	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	0426				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures.....	5372				3.a.
b. All other real estate owned:					
(1) Construction, land development, and other land .....	5508				3.b.(1)
(2) Farmland.....	5509				3.b.(2)
(3) 1–4 family residential properties.....	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties.....	5511				3.b.(4)
(5) Nonfarm nonresidential properties.....	5512				3.b.(5)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....	2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures.....	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies .....	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less <sup>1</sup> .....	2651				5.a.(1)
(2) With a remaining maturity of more than one year through three years.....	B565				5.a.(2)
(3) With a remaining maturity of more than three years .....	B566				5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less.....	B571				5.b.(1)
(2) With a remaining maturity of more than one year through three years.....	B567				5.b.(2)
(3) With a remaining maturity of more than three years .....	B568				5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) .....	3190				5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	B569				6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	B570				7.

<sup>1</sup> Includes overnight Federal Home Loan Bank advances.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual					
	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 .....	2759				2769				3492					1.a.
b. Secured by farmland .....	3493				3494				3495					1.b.
c. Secured by 1–4 family residential properties:														
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5398				5399				5400					1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:														
(a) <b>Secured by first liens</b> .....	C236				C237				C229					1.c.(2)(a)
(b) <b>Secured by junior liens</b> .....	C238				C239				C230					1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	3499				3500				3501					1.d.
e. Secured by nonfarm nonresidential properties .....	3502				3503				3504					1.e.
2. Loans to depository institutions and acceptances of other banks .....	B834				B835				B836					2.
3. Not applicable														
4. Commercial and industrial loans .....	1606				1607				1608					4.
5. Loans to individuals for household, family, and other personal expenditures:														
a. Credit cards .....	B575				B576				B577					5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	B578				B579				B580					5.b.
6. Loans to foreign governments and official institutions .....	5389				5390				5391					6.
7. All other loans <sup>1</sup> .....	5459				5460				5461					7.
8. Lease financing receivables .....	1226				1227				1228					8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	3505				3506				3507					9.

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

	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	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.

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

Schedule RC-N—Continued

DRAFT

Memoranda

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1).....	1658				1659				1661				M.1.
2. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-N, items 4 and 7, above.....	6558				6559				6560				M.2.
3. <i>Memorandum items 3.a. through 3.d are to be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup>													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248				1249				1250				M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) ....	5380				5381				5382				M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254				1255				1256				M.3.c.
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RC-N, item 8, above).....	1271				1272				1791				M.3.d.
4. <i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>													
• banks with \$300 million or more in total assets													
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:													
Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....	1594				1597				1583				M.4.
5. <b>Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....</b>	C240				C241				C226				M.5.

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. <i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup>									
Interest rate, foreign exchange rate, and other commodity and equity contracts:									
Fair value of amounts carried as assets.....	3529				3530				M.6.

<sup>1</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2001, Report of Condition.

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)      FAX: Area code/phone number (TEXT 9116)

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).....	3520					3.
4. Deposits of consolidated subsidiaries (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. Not applicable						
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:						
a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B).....	2314					6.a.
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 7, column A or C, but not column B).....	2315					6.b.
7. Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup>						
a. Unamortized premiums .....	5516					7.a.
b. Unamortized discounts.....	5517					7.b.
8. <b>To be completed by banks with "Oakar deposits."</b>						
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:						
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter.....	A531					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 .....	A533					8.b.
9. Deposits in lifeline accounts.....	5596					9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits).....	8432					10.

<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.

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

Schedule RC-O—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
11.	Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:					
a.	Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....	8785				11.a.
b.	Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	A181				11.b.
c.	Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E.....	A182				11.c.
12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
a.	Amount of assets netted against demand deposits.....	A527				12.a.
b.	Amount of assets netted against time and savings deposits.....	A528				12.b.

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
a.	Deposit account of \$100,000 or less:					
(1)	Amount of deposit accounts of \$100,000 or less.....	2702				M.1.a.(1)
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only).....	3779				M.1.a.(2)
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000.....	2710				M.1.b.(1)
(2)	Number of deposit accounts of more than \$100,000.....	2722				M.1.b.(2)
2.	<b>Memorandum item 2 is to be completed by all banks.</b> <b>Estimated amount of uninsured deposits (see instructions).....</b>	5597				M.2.
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	FDIC Cert No.			
	<small>TEXT A545</small>	A545				M.3.



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).

Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																		
	0%			20%			50%			100%									
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Balance Sheet Asset Categories</b>																			
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b).....	RCON 0010						RCON B600			RCON B601						RCON B602			34.
	RCON 1754			RCON B603			RCON B604			RCON B605			RCON B606			RCON B607			
35. Held-to-maturity securities .....	RCON 1773			RCON B608			RCON B609			RCON B610			RCON B611			RCON B612			35.
36. Available-for-sale securities .....	RCON C225						RCON B613			RCON B614						RCON B616			36.
37. Federal funds sold and securities purchased under agreements to resell.....	RCON 5369			RCON B617			RCON B618			RCON B619			RCON B620			RCON B621			37.
38. Loans and leases held for sale .....	RCON B528			RCON B622			RCON B623			RCON B624			RCON B625			RCON B626			38.
39. Loans and leases, net of unearned income <sup>1</sup> .....	RCON 3123			RCON 3123															39.
40. LESS: Allowance for loan and lease losses .....	RCON 3545			RCON B627			RCON B628			RCON B629			RCON B630			RCON B631			40.
41. Trading assets.....	RCON B639			RCON B640			RCON B641			RCON B642			RCON B643			RCON 5339			41.
42. All other assets <sup>2</sup> .....	RCON 2170			RCON B644			RCON 5320			RCON 5327			RCON 5334			RCON 5340			42.
43. Total assets (sum of items 34 through 42) .....																			43.

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

<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

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount <sup>1</sup>			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																			
	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	
<b>Derivatives and Off-Balance Sheet Items</b>	RCON B546				RCON B547			RCON B548			RCON B581			RCON B582			RCON B583			
44. Financial standby letters of credit.....				1.00 or 12.5 <sup>2</sup>																44.
45. Performance standby letters of credit .....	RCON 3821			.50	RCON B650			RCON B651			RCON B652			RCON B653			RCON B654			45.
46. Commercial and similar letters of credit .....	RCON 3411			.20	RCON B655			RCON B656			RCON B657			RCON B658			RCON B659			46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON 3429			1.00	RCON B660			RCON B661			RCON B662						RCON B663			47.
48. Securities lent.....	RCON 3433			1.00	RCON B664			RCON B665			RCON B666			RCON B667			RCON B668			48.
49. Retained recourse on small business obligations sold with recourse.....	RCON A250			1.00	RCON B669			RCON B670			RCON B671			RCON B672			RCON B673			49.
50. <b>Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....</b>	RCON B541			12.5 <sup>3</sup>	RCON B542												RCON B543			50.
51. All other financial assets sold with recourse .....	RCON B675			1.00	RCON B676			RCON B677			RCON B678			RCON B679			RCON B680			51.
52. All other off-balance sheet liabilities.....	RCON B681			1.00	RCON B682			RCON B683			RCON B684			RCON B685			RCON B686			52.
53. Unused commitments with an original maturity exceeding one year.....	RCON 3833			.50	RCON B687			RCON B688			RCON B689			RCON B690			RCON B691			53.
54. Derivative contracts.....					RCON A167			RCON B693			RCON B694			RCON B695						54.

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

<sup>2</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

<sup>3</sup> Or institution-specific factor.

	Dollar Amounts in Thousands												
	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Totals</b>													
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	RCON B696			RCON B697			RCON B698			RCON B699			55.
56. Risk weight factor.....	× 0%			× 20%			× 50%			× 100%			56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....	RCON B700			RCON B701			RCON B702			RCON B703			57.
	0												57.
58. Market risk equivalent assets.....										RCON 1651			58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) .....										RCON B704			59.
60. LESS: Excess allowance for loan and lease losses.....										RCON A222			60.
61. LESS: Allocated transfer risk reserve.....										RCON 3128			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCON A223			62.

Memoranda

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

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: <sup>1</sup>																
a. Interest rate contracts.....	3809					8766					8767					M.2.a.
b. Foreign exchange contracts .....	3812					8769					8770					M.2.b.
c. Gold contracts .....	8771					8772					8773					M.2.c.
d. Other precious metals contracts.....	8774					8775					8776					M.2.d.
e. Other commodity contracts .....	8777					8778					8779					M.2.e.
f. Equity derivative contracts .....	A000					A001					A002					M.2.f.

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

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Bank Securitization Activities</b>																						
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCON B705			RCON B706			RCON B707			RCON B708			RCON B709			RCON B710			RCON B711			1.
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 (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCON B712			RCON B713			RCON B714			RCON B715			RCON B716			RCON B717			RCON B718			2.a.
b. Standby letters of credit, subordinated securities, and other enhancements.....	RCON B719			RCON B720			RCON B721			RCON B722			RCON B723			RCON B724			RCON B725			2.b.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCON B726			RCON B727			RCON B728			RCON B729			RCON B730			RCON B731			RCON B732			3.
4. Past due loan amounts included in item 1:	RCON B733			RCON B734			RCON B735			RCON B736			RCON B737			RCON B738			RCON B739			
a. 30-89 days past due.....	RCON B740			RCON B741			RCON B742			RCON B743			RCON B744			RCON B745			RCON B746			4.a.
b. 90 days or more past due.....																						4.b.
5. 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):																						
a. Charge-offs.....	RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			5.a.
b. Recoveries .....	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			5.b.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....	RCON B761			RCON B762												RCON B763						6.a.
b. Loans (included in Schedule RC-C) .....	RCON B500			RCON B501												RCON B502						6.b.
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due .....	RCON B764			RCON B765												RCON B766						7.a.
b. 90 days or more past due.....	RCON B767			RCON B768												RCON B769						7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs.....	RIAD B770			RIAD B771												RIAD B772						8.a.
b. Recoveries .....	RIAD B773			RIAD B774												RIAD B775						8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>																						
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, and other enhancements .....	RCON B776			RCON B777			RCON B778			RCON B779			RCON B780			RCON B781			RCON B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCON B783			RCON B784			RCON B785			RCON B786			RCON B787			RCON B788			RCON B789			10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Bank Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCON B790			RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCON B797			RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	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.(1)
(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.(1)
(2) Conduits sponsored by other unrelated institutions .....	B809				M.3.b.(2)

<sup>1</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.



Schedule RC-T—Continued

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

Memoranda

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

		(Column A) Number of Issues	(Column B) Principal Amount Outstanding				
		Dollar Amounts in Thousands					
		RCON	Tril	Bil	Mil	Thou	
<b>2. Corporate trust and agency accounts:</b>							
a. Corporate and municipal trusteeships.....	B927						M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency .....	B929						M.2.b.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity.....	B931		B932				M.3.a.
b. International/Global equity.....	B933		B934				M.3.b.
c. Stock/Bond blend.....	B935		B936				M.3.c.
d. Taxable bond.....	B937		B938				M.3.d.
e. Municipal bond.....	B939		B940				M.3.e.
f. Short term investments/Money market.....	B941		B942				M.3.f.
g. Specialty/Other.....	B943		B944				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945		B946				M.3.h.

Dollar Amounts in Thousands

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	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.....	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services.....	B956			B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21).....	B959			B960			B961			M.4.e.

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)      FAX: Area code/phone number (TEXT B964)



FDIC Certificate Number [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

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

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

\_\_\_\_\_  
Legal Title of Bank

\_\_\_\_\_  
City

\_\_\_\_\_  
State

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made 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 CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE 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."

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

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

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

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

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)

\_\_\_\_\_  
Signature of Executive Officer of Bank

\_\_\_\_\_  
Date of Signature

**THIS PAGE IS TO BE COMPLETED BY ALL BANKS**

NAME AND ADDRESS OF BANK	<p style="text-align: center;">OMB No. For OCC: 1557-0081          OMB No. For FDIC: 3064-0052          OMB No. for Federal Reserve: 7100-0036          Expiration Date: 3/31/2004</p> <p style="text-align: center;">SPECIAL REPORT          (Dollar Amounts in Thousands)</p>										
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width:70%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table> </td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number		<table style="width:100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table>						
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**LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)**

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

a. Number of loans made to executive officers since the previous Call Report date.....	RCON 3561		a.					
b. Total dollar amount of above loans (in thousands of dollars).....	RCON 3562		b.					
c. Range of interest charged on above loans (example: 9¾% = 9.75) .....	RCON 7701	___ . ___	%	to	RCON 7702	___ . ___	%	c.

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