

Federal Financial Institutions Examination Council



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

1

# Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of Less Than \$100 Million—FFIEC 034

Report at the close of business September 30, 1999

(19990930)  
(RCRI 9999)

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.

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.

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.

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

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

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

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

\_\_\_\_\_  
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 and Total Assets Less Than \$100 Million

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**Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 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.

Legal Title of Bank

City

State

Zip Code

FDIC Certificate Number

## Consolidated Report of Income for the period January 1, 1999–September 30, 1999

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

### Schedule RI—Income Statement

Dollar Amounts in Thousands	I180		
	Mil	Thou	
1. Interest income:			
a. Interest and fee income on loans: <sup>1,2</sup>			
(1) Total loans (to be completed only by those banks with less than \$25 million in total assets) .....	RIAD 4010		1.a.(1)
<b>The following four items are to be completed only by those banks with \$25 million or more in total assets:</b> <sup>1,2</sup>			
(2) Real estate loans .....	RIAD 4246		1.a.(2)
(3) Installment loans .....	RIAD 4247		1.a.(3)
(4) Credit cards and related plans .....	RIAD 4248		1.a.(4)
(5) Commercial (time and demand) and all other loans .....	RIAD 4249		1.a.(5)
b. Income from lease financing receivables .....	RIAD 4065		1.b.
c. Interest income on balances due from depository institutions <sup>3</sup> .....	RIAD 4115		1.c.
d. Interest and dividend income on securities:			
(1) Securities issued by states and political subdivisions in the U.S.:			
(a) Taxable securities .....	RIAD 4506		1.d.(1)(a)
(b) Tax-exempt securities .....	RIAD 4507		1.d.(1)(b)
(2) U.S. Government and other debt securities (including mortgage-backed securities) .....	RIAD 3660		1.d.(2)
(3) Equity securities (including investments in mutual funds) .....	RIAD 3659		1.d.(3)
e. Interest income from trading assets .....	RIAD 4069		1.e.
f. Interest income on federal funds sold <sup>4</sup> and securities purchased under agreements to resell .....	RIAD 4020		1.f.
g. Total interest income (sum of items 1.a through 1.f) .....	RIAD 4107		1.g.

<sup>1</sup> See instructions for loan classifications used in this schedule.

<sup>2</sup> The \$25 million asset size test is generally based on the total assets reported on the **June 30, 1998**, Report of Condition.

<sup>3</sup> Includes interest income on time certificates of deposit not held for trading.

<sup>4</sup> Report interest income on "term federal funds sold" in Schedule RI, item 1.a., "Interest and fee income on loans."

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
		Mil	Thou	
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD 4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Money market deposit accounts (MMDAs) .....	RIAD 4509			2.a.(2)(a)
(b) Other savings deposits .....	RIAD 4511			2.a.(2)(b)
(c) Time deposits of \$100,000 or more .....	RIAD A517			2.a.(2)(c)
(d) Time deposits of less than \$100,000 .....	RIAD A518			2.a.(2)(d)
b. Expense of federal funds purchased <sup>1</sup> and securities sold under agreements to repurchase .....	RIAD 4180			2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money .....	RIAD 4185			2.c.
d. Not applicable				
e. Interest on subordinated notes and debentures .....	RIAD 4200			2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	RIAD 4073			2.f.
3. Net interest income (item 1.g minus 2.f) .....				RIAD 4074
4. Provisions:				
a. Provision for credit losses .....				RIAD 4230
b. Provision for allocated transfer risk .....				RIAD 4243
5. Noninterest income:				
a. Service charges on deposit accounts .....	RIAD 4080			5.a.
b. Other noninterest income:				
(1) Other fee income .....	RIAD 5407			5.b.(1)
(2) All other noninterest income* .....	RIAD 5408			5.b.(2)
c. Total noninterest income (sum of items 5.a and 5.b) .....				RIAD 4079
6. a. Realized gains (losses) on held-to-maturity securities .....				RIAD 3521
b. Realized gains (losses) on available-for-sale securities .....				RIAD 3196
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD 4135			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD 4217			7.b.
c. Other noninterest expense* .....	RIAD 4092			7.c.
d. Total noninterest expense (sum of items 7.a through 7.c) .....				RIAD 4093
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d) .....				RIAD 4301
9. Applicable income taxes (on item 8) .....				RIAD 4302
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9) .....				RIAD 4300
11. Extraordinary items and other adjustments, net of income taxes* .....				RIAD 4320
12. Net income (loss) (sum of items 10 and 11) .....				RIAD 4340

<sup>1</sup> Report the expense of "term federal funds purchased" in Schedule RI, item 2.c, "Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money."  
\*Describe on Schedule RI-E—Explanations.

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

FDIC Certificate Number

## Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands					I181	
						Year-to-date	
						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 .....	RIAD 4513						M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD 8431						M.2.
3. Estimated income on tax-exempt loans and leases to states and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, items 7 and 9) included in Schedule RI, items 1.a and 1.b, above (excludes income on tax-exempt securities) .....	RIAD 4313						M.3.
4. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD 4150	Number					M.4.
5. Cash dividends declared during the calendar year to date (to be reported only with March, June, and September Reports of Income) .....	RIAD 4475						M.5.
6. <i>To be completed by banks with \$25 million or more in total assets and with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> <sup>2</sup> Interest and fee income on agricultural loans <sup>1</sup> (included in item 1.a above) .....	RIAD 4251						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>3</sup> .....	RIAD 9106	CC	YY	MM	DD		M.7.
8.–10. Not applicable							
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIAD A530					YES NO	M.11.
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income) .....	RIAD 4772					Mil Thou	M.12.

<sup>1</sup> See instructions for loan classifications used in this schedule.

<sup>2</sup> The \$25 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, 1998**, Report of Condition.

<sup>3</sup> For example, a bank acquired on June 1, 1997, would report 19970601.

## Schedule RI-A—Changes in Equity Capital

**Schedule RI-A is to be reported with the December Report of Income.**

Indicate decreases and losses in parentheses.

Indicate decreases and losses in parentheses.	Dollar Amounts in Thousands					I183	
						Mil	Thou
1. Total equity capital originally reported in the December 31, 1998, Reports of Condition and Income .....	RIAD 3215						1.
2. Equity capital adjustments from amended Reports of Income, net* .....	RIAD 3216						2.
3. Amended balance end of previous calendar year (sum of items 1 and 2) .....	RIAD 3217						3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD 4340						4.
5. Sale, conversion, acquisition, or retirement of capital stock, net .....	RIAD 4346						5.
6. Changes incident to business combinations, net .....	RIAD 4356						6.
7. LESS: Cash dividends declared on preferred stock .....	RIAD 4470						7.
8. LESS: Cash dividends declared on common stock .....	RIAD 4460						8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) .....	RIAD 4411						9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule) .....	RIAD 4412						10.
11. a. Change in net unrealized holding gains (losses) on available-for-sale securities .....	RIAD 8433						11.a.
b. Change in accumulated net gains (losses) on cash flow hedges .....	RIAD 4574						11.b.
12. Other transactions with parent holding company* (not included in items 5, 7, or 8 above) .....	RIAD 4415						12.
13. Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28) .....	RIAD 3210						13.

\*Describe on Schedule RI-E—Explanations.

## Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses

### Part I. Charge-offs and Recoveries on Loans and Leases<sup>1</sup>

		1186						
		(Column A) Charge-offs			(Column B) Recoveries			
		Calendar year-to-date						
Dollar Amounts in Thousands			Mil	Thou		Mil	Thou	
1. Real estate loans .....	RIAD 4256				RIAD 4257			1.
2. Installment loans .....	RIAD 4258				RIAD 4259			2.
3. Credit cards and related plans .....	RIAD 4262				RIAD 4263			3.
4. Commercial (time and demand) and all other loans .....	RIAD 4264				RIAD 4265			4.
5. Lease financing receivables .....	RIAD 4266				RIAD 4267			5.
6. Total (sum of items 1 through 5) .....	RIAD 4635				RIAD 4605			6.

### Memoranda

		Dollar Amounts in Thousands						
			Mil	Thou		Mil	Thou	
1. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i>								
Agricultural loans included in part I, items 1 through 4, above .....	RIAD 4268				RIAD 4269			M.1.
2.–3. Not applicable								
4. 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 2 through 4, above .....	RIAD 5443				RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal Schedule RI-B, part I, item 1, above):								
a. Construction and land development .....	RIAD 5445				RIAD 5446			M.5.a.
b. Secured by farmland .....	RIAD 5447				RIAD 5448			M.5.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 .....	RIAD 5449				RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1–4 family residential properties .....	RIAD 5451				RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties .....	RIAD 5453				RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties .....	RIAD 5455				RIAD 5456			M.5.e.

<sup>1</sup> See instructions for loan classifications used in this schedule.

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

FDIC Certificate Number

## Schedule RI-B—Continued

### Part II. Changes in Allowance for Credit Losses

**Part II is to be reported with the December Report of Income.**

	Dollar Amounts in Thousands			
		Mil	Thou	
1. Balance originally reported in the December 31, 1998, Reports of Condition and Income .....	RIAD 3124			1.
2. Recoveries (must equal or exceed part I, item 6, column B above) .....	RIAD 2419			2.
3. LESS: Charge-offs (must equal or exceed part I, item 6, column A above) .....	RIAD 2432			3.
4. Provision for credit losses (must equal Schedule RI, item 4.a) .....	RIAD 4230			4.
5. Adjustments* (see instructions for this schedule) .....	RIAD 4815			5.
6. Balance end of current period (sum of items 1 through 5) (must equal or exceed Schedule RC, item 4.b) .....	RIAD A512			6.

\*Describe on Schedule RI-E—Explanations

## Schedule RI-E—Explanations

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

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

		Year-to-date				
		Dollar Amounts in Thousands				
			Mil	Thou		
1. All other noninterest income (from Schedule RI, item 5.b.(2))						
Report amounts that exceed 10% of Schedule RI, item 5.b.(2):						
a.	Net gains (losses) on other real estate owned .....	RIAD 5415			1.a.	
b.	Net gains (losses) on sales of loans .....	RIAD 5416			1.b.	
c.	Net gains (losses) on sales of premises and fixed assets .....	RIAD 5417			1.c.	
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.b.(2):						
d.	<table border="1" style="font-size: 0.8em; width: 100px;"><tr><td style="text-align: center;">TEXT 4461</td></tr></table> .....	TEXT 4461	RIAD 4461			1.d.
TEXT 4461						
e.	<table border="1" style="font-size: 0.8em; width: 100px;"><tr><td style="text-align: center;">TEXT 4462</td></tr></table> .....	TEXT 4462	RIAD 4462			1.e.
TEXT 4462						
f.	<table border="1" style="font-size: 0.8em; width: 100px;"><tr><td style="text-align: center;">TEXT 4463</td></tr></table> .....	TEXT 4463	RIAD 4463			1.f.
TEXT 4463						
2. Other noninterest expense (from Schedule RI, item 7.c):						
a.	Amortization expense of intangible assets .....	RIAD 4531			2.a.	
Report amounts that exceed 10% of Schedule RI, item 7.c:						
b.	Net (gains) losses on other real estate owned .....	RIAD 5418			2.b.	
c.	Net (gains) losses on sales of loans .....	RIAD 5419			2.c.	
d.	Net (gains) losses on sales of premises and fixed assets .....	RIAD 5420			2.d.	
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:						
e.	<table border="1" style="font-size: 0.8em; width: 100px;"><tr><td style="text-align: center;">TEXT 4464</td></tr></table> .....	TEXT 4464	RIAD 4464			2.e.
TEXT 4464						
f.	<table border="1" style="font-size: 0.8em; width: 100px;"><tr><td style="text-align: center;">TEXT 4467</td></tr></table> .....	TEXT 4467	RIAD 4467			2.f.
TEXT 4467						
g.	<table border="1" style="font-size: 0.8em; width: 100px;"><tr><td style="text-align: center;">TEXT 4468</td></tr></table> .....	TEXT 4468	RIAD 4468			2.g.
TEXT 4468						

Schedule RI-E – Continued

		Dollar Amounts in Thousands			Year-to-date	
					Mil	Thou
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1)	<input type="text" value="TEXT 6373"/> Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	RIAD 6373			
		(2) Applicable income tax effect	RIAD 4486			
b.	(1)	<input type="text" value="TEXT 4487"/>	RIAD 4487			
		(2) Applicable income tax effect	RIAD 4488			
c.	(1)	<input type="text" value="TEXT 4489"/>	RIAD 4489			
		(2) Applicable income tax effect	RIAD 4491			
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):						
a.		<input type="text" value="TEXT 4492"/>	RIAD 4492			
b.		<input type="text" value="TEXT 4493"/>	RIAD 4493			
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):						
a.		<input type="text" value="TEXT 4494"/>	RIAD 4494			
b.		<input type="text" value="TEXT 4495"/>	RIAD 4495			
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):						
a.		<input type="text" value="TEXT 4496"/>	RIAD 4496			
b.		<input type="text" value="TEXT 4497"/>	RIAD 4497			
7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions):						
a.		<input type="text" value="TEXT 4498"/>	RIAD 4498			
b.		<input type="text" value="TEXT 4499"/>	RIAD 4499			
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):						
a.		<input type="text" value="TEXT 4521"/>	RIAD 4521			
b.		<input type="text" value="TEXT 4522"/>	RIAD 4522			
9. 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):		<b>1198</b>	<b>1199</b>			

No comment  (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)





Schedule RC—Continued

Dollar Amounts in Thousands					Mil	Thou	
<b>LIABILITIES</b>							
<b>13. Deposits:</b>							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....				RCON 2200			13.a.
(1) Noninterest-bearing <sup>1</sup> .....	RCON 6631						13.a.(1)
(2) Interest-bearing .....	RCON 6636						13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs .....							
(1) Noninterest-bearing .....							
(2) Interest-bearing .....							
<b>14. Federal funds purchased<sup>2</sup> and securities sold under agreements to repurchase .....</b>				RCON 2800			14.
<b>15. a. Demand notes issued to the U.S. Treasury .....</b>				RCON 2840			15.a.
b. Trading liabilities .....				RCON 3548			15.b.
<b>16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):</b>							
a. With a remaining maturity of one year or less .....				RCON 2332			16.a.
b. With a remaining maturity of more than one year through three years .....				RCON A547			16.b.
c. With a remaining maturity of more than three years .....				RCON A548			16.c.
<b>17. Not applicable</b>							
<b>18. Bank's liability on acceptances executed and outstanding .....</b>				RCON 2920			18.
<b>19. Subordinated notes and debentures<sup>3</sup> .....</b>				RCON 3200			19.
<b>20. Other liabilities (from Schedule RC-G) .....</b>				RCON 2930			20.
<b>21. Total liabilities (sum of items 13 through 20) .....</b>				RCON 2948			21.
<b>22. Not applicable</b>							
<b>EQUITY CAPITAL</b>							
<b>23. Perpetual preferred stock and related surplus .....</b>				RCON 3838			23.
<b>24. Common stock .....</b>				RCON 3230			24.
<b>25. Surplus (exclude all surplus related to preferred stock) .....</b>				RCON 3839			25.
<b>26. a. Undivided profits and capital reserves .....</b>				RCON 3632			26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities .....				RCON 8434			26.b.
<b>c. Accumulated net gains (losses) on cash flow hedges .....</b>				RCON 4336			26.c.
<b>27. Cumulative foreign currency translation adjustments .....</b>							
<b>28. Total equity capital (sum of items 23 through 27) .....</b>				RCON 3210			28.
<b>29. Total liabilities and equity capital (sum of items 21 and 28) .....</b>				RCON 3300			29.

Memorandum

**To be reported only 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 1998 .....

Number	RCON 6724		M.1.
--------	--------------	--	------

- |  |  |
|--|--|
| <p>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</p> <p>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)</p> <p>3 = 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)</p> | <p>4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>5 = Review of the bank's financial statements by external auditors</p> <p>6 = Compilation of the bank's financial statements by external auditors</p> <p>7 = Other audit procedures (excluding tax preparation work)</p> <p>8 = No external audit work</p> |
|--|--|

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.  
<sup>2</sup> Report "term federal funds purchased" in Schedule RC, item 16, "Other borrowed money."  
<sup>3</sup> Includes limited-life preferred stock and related surplus.

### Schedule RC-B—Securities

Exclude assets held for trading.

												C110											
												Held-to-maturity			Available-for-sale								
												(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>		
Dollar Amounts in Thousands													Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou
1. U.S. Treasury securities .....	RCON			RCON			RCON			RCON			1.										
2. U.S. Government agency obligations (exclude mortgage-backed securities):																							
a. Issued by U.S. Government agencies <sup>2</sup> .....	RCON			RCON			RCON			RCON			2.a.										
b. Issued by U.S. Government-sponsored agencies <sup>3</sup> .....	RCON			RCON			RCON			RCON			2.b.										
3. Securities issued by states and political subdivisions in the U.S.:																							
a. General obligations .....	RCON			RCON			RCON			RCON			3.a.										
b. Revenue obligations .....	RCON			RCON			RCON			RCON			3.b.										
c. Industrial development and similar obligations .....	RCON			RCON			RCON			RCON			3.c.										
4. Mortgage-backed securities (MBS):																							
a. Pass-through securities:																							
(1) Guaranteed by GNMA .....	RCON			RCON			RCON			RCON			4.a.(1)										
(2) Issued by FNMA and FHLMC .....	RCON			RCON			RCON			RCON			4.a.(2)										
(3) Other pass-through securities .....	RCON			RCON			RCON			RCON			4.a.(3)										
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																							
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON			RCON			RCON			RCON			4.b.(1)										
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON			RCON			RCON			RCON			4.b.(2)										
(3) All other mortgage-backed securities.....	RCON			RCON			RCON			RCON			4.b.(3)										
5. Other debt securities .....	RCON			RCON			RCON			RCON			5.										
6. Equity securities:																							
a. Investments in mutual funds and other equity securities with readily determinable fair values .....							RCON			RCON			6.a.										
b. All other equity securities <sup>1</sup> (includes Federal Reserve stock) .....							RCON			RCON			6.b.										
7. Total (sum of items 1 through 6) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b) .....	RCON			RCON			RCON			RCON			7.										

<sup>1</sup> Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.

<sup>2</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>3</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.

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## Schedule RC-B—Continued

### Memoranda

	Dollar Amounts in Thousands	C112		
		Mil	Thou	
1. Pledged securities <sup>1</sup> .....	RCON 0416			M.1.
2. Maturity and repricing data for <b>debt</b> 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 repricing frequency of: <sup>3,4</sup>				
(1) Three months or less .....	RCON A549			M.2.a.(1)
(2) Over three months through 12 months .....	RCON A550			M.2.a.(2)
(3) Over one year through three years .....	RCON A551			M.2.a.(3)
(4) Over three years through five years .....	RCON A552			M.2.a.(4)
(5) Over five years through 15 years .....	RCON A553			M.2.a.(5)
(6) Over 15 years .....	RCON 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 repricing frequency of: <sup>3,5</sup>				
(1) Three months or less .....	RCON A555			M.2.b.(1)
(2) Over three months through 12 months .....	RCON A556			M.2.b.(2)
(3) Over one year through three years .....	RCON A557			M.2.b.(3)
(4) Over three years through five years .....	RCON A558			M.2.b.(4)
(5) Over five years through 15 years .....	RCON A559			M.2.b.(5)
(6) Over 15 years .....	RCON 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 .....	RCON A561			M.2.c.(1)
(2) Over three years .....	RCON 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) .....	RCON A248			M.2.d.
3.—6. Not applicable				
7. 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) .....	RCON 1778			M.7.
8. <b>Not applicable</b>				
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost .....	RCON 8782			M.9.a.
b. Fair value .....	RCON 8783			M.9.b.

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

<sup>2</sup> Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.

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

<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 6, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, 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 6, 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 6, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

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

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule.  
Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

		C115		
		Mil	Thou	
Dollar Amounts in Thousands				
<b>1. Loans secured by real estate:</b>				
a. Construction and land development .....	RCON 1415			1.a.
b. Secured by farmland (including farm residential and other improvements) .....	RCON 1420			1.b.
<b>c. Secured by 1–4 family residential properties:</b>				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	RCON 1797			1.c.(1)
<b>(2) All other loans secured by 1–4 family residential properties:</b>				
(a) Secured by first liens .....	RCON 5367			1.c.(2)(a)
(b) Secured by junior liens .....	RCON 5368			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON 1460			1.d.
e. Secured by nonfarm nonresidential properties .....	RCON 1480			1.e.
2. Loans to depository institutions .....	RCON 1489			2.
3. Loans to finance agricultural production and other loans to farmers .....	RCON 1590			3.
4. Commercial and industrial loans .....	RCON 1766			4.
5. Acceptances of other banks .....	RCON 1755			5.
<b>6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>				
a. Credit cards and related plans (includes check credit and other revolving credit plans) .....	RCON 2008			6.a.
b. Other (includes single payment, installment, and all student loans) .....	RCON 2011			6.b.
7. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCON 2107			7.
8. All other loans (exclude consumer loans) .....	RCON 2080			8.
9. Lease financing receivables (net of unearned income) .....	RCON 2165			9.
10. LESS: Any unearned income on loans reflected in items 1–8 above .....	RCON 2123			10.
11. Total loans and leases, net of unearned income (sum of items 1 through 9 minus item 10) (must equal Schedule RC, item 4.a) .....	RCON 2122			11.

Schedule RC-C—Continued

Part I. Continued

Memoranda

	Dollar Amounts in Thousands			
		Mil	Thou	
1. Loans <sup>1</sup> and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Real estate loans .....	RCON 1617			M.1.a.
b. All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures) .....	RCON 8691			M.1.b.
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)) with a remaining maturity or repricing frequency of: <sup>2,3</sup>				
(1) Three months or less .....	RCON A564			M.2.a.(1)
(2) Over three months through 12 months .....	RCON A565			M.2.a.(2)
(3) Over one year through three years .....	RCON A566			M.2.a.(3)
(4) Over three years through five years .....	RCON A567			M.2.a.(4)
(5) Over five years through 15 years .....	RCON A568			M.2.a.(5)
(6) Over 15 years .....	RCON A569			M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 9) 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)) with a remaining maturity or repricing frequency of: <sup>2,4</sup>				
(1) Three months or less .....	RCON A570			M.2.b.(1)
(2) Over three months through 12 months .....	RCON A571			M.2.b.(2)
(3) Over one year through three years .....	RCON A572			M.2.b.(3)
(4) Over three years through five years .....	RCON A573			M.2.b.(4)
(5) Over five years through 15 years .....	RCON A574			M.2.b.(5)
(6) Over 15 years .....	RCON A575			M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 9) with a REMAINING MATURITY of one year or less .....	RCON A247			M.2.c.
d. Loans secured by nonfarm nonresidential properties (reported in Schedule RC-C, part I, item 1.e) with a REMAINING MATURITY of over five years .....	RCON A577			M.2.d.
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4) with a REMAINING MATURITY of over three years .....	RCON A578			M.2.e.
3. Not applicable				
4. 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 8, page RC-5 <sup>5</sup> .....	RCON 2746			M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above) .....	RCON 5369			M.5.
6. 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), page RC-5) .....	RCON 5370			M.6.

<sup>1</sup>See instructions for loan classifications used in Memorandum item 1.

<sup>2</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

<sup>3</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, Memorandum item 4.c.(2), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

<sup>4</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 5, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 4.c.(2), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 9, 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).

<sup>5</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-E—Deposit Liabilities

	C125								
	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)		
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou		Mil	Thou
Deposits of:									
1. Individuals, partnerships, and corporations .....	RCON 2201			RCON 2240			RCON 2346		
2. U.S. Government .....	RCON 2202			RCON 2280			RCON 2520		
3. States and political subdivisions in the U.S. ....	RCON 2203			RCON 2290			RCON 2530		
4. Commercial banks in the U.S. (including U.S. branches and agencies of foreign banks) .....	RCON 2206			RCON 2310			RCON 2550		
5. Other depository institutions in the U.S. ....	RCON 2207			RCON 2312			RCON 2349		
6. Certified and official checks .....	RCON 2330			RCON 2330					
7. Banks in foreign countries, foreign governments, and foreign official institutions .....	RCON 2184			RCON 2185			RCON 2186		
8. Total (sum of items 1 through 7) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON 2215			RCON 2210			RCON 2385		

Memoranda

	Dollar Amounts in Thousands		
		Mil	Thou
1. Selected components of total deposits (i.e., sum of item 8, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON 6835		
b. Total brokered deposits .....	RCON 2365		
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			
(1) Issued in denominations of less than \$100,000 .....	RCON 2343		
(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 .....	RCON 2344		
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) .....	RCON A243		
(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) .....	RCON A244		
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> .....	RCON 5590		
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 8, column C, above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs) .....	RCON 6810		
(2) Other savings deposits (excludes MMDAs) .....	RCON 0352		
b. Total time deposits of less than \$100,000 .....	RCON 6648		
c. Total time deposits of \$100,000 or more .....	RCON 2604		
3. All NOW accounts (included in column A above) .....	RCON 2398		
4. Not applicable			

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## Schedule RC-E—Continued

### Memoranda (Continued)

	Dollar Amounts in Thousands			
		Mil	Thou	
<b>5. 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 repricing frequency of: <sup>1, 2</sup>				
(1) Three months or less .....	RCON A579			M.5.a.(1)
(2) Over three months through 12 months .....	RCON A580			M.5.a.(2)
(3) Over one year through three years .....	RCON A581			M.5.a.(3)
(4) Over three years .....	RCON A582			M.5.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 5.a.(1) through 5.a.(4) above) .....				
	RCON A241			M.5.b.
<b>6. 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 repricing frequency of: <sup>1, 3</sup>				
(1) Three months or less .....	RCON A584			M.6.a.(1)
(2) Over three months through 12 months .....	RCON A585			M.6.a.(2)
(3) Over one year through three years .....	RCON A586			M.6.a.(3)
(4) Over three years .....	RCON A587			M.6.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 6.a.(1) through 6.a.(4) above) .....				
	RCON A242			M.6.b.

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency.  
<sup>2</sup> Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.  
<sup>3</sup> Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.



### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands			C130		
					Mil	Thou	
1.	Income earned, not collected on loans <sup>1</sup> .....	RCON					1.
		2164					
2.	Net deferred tax assets <sup>2</sup> .....	RCON					2.
		2148					
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:						
a.	Mortgage loans .....	RCON					3.a.
		A519					
b.	Other financial assets .....	RCON					3.b.
		A520					
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCON					4.
		2168					
a.	TEXT 3549 .....	RCON					4.a.
		3549					
b.	TEXT 3550 .....	RCON					4.b.
		3550					
c.	TEXT 3551 .....	RCON					4.c.
		3551					
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 11) .....	RCON					5.
		2160					

Memorandum		Dollar Amounts in Thousands			C130		
					Mil	Thou	
1.	Deferred tax assets disallowed for regulatory capital purposes .....	RCON					M.1.
		5610					

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands			C135		
					Mil	Thou	
1. a.	Interest accrued and unpaid on deposits <sup>4</sup> .....	RCON					1.a.
		3645					
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCON					1.b.
		3646					
2.	Net deferred tax liabilities <sup>2</sup> .....	RCON					2.
		3049					
3.	Minority interest in consolidated subsidiaries .....	RCON					3.
		3000					
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCON					4.
		2938					
a.	TEXT 3552 .....	RCON					4.a.
		3552					
b.	TEXT 3553 .....	RCON					4.b.
		3553					
c.	TEXT 3554 .....	RCON					4.c.
		3554					
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCON					5.
		2930					

<sup>1</sup> Report income earned, not collected on securities (and on other assets) in item 4 of Schedule RC-F.

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

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

		C155		
		Mil	Thou	
		Dollar Amounts in Thousands		
<b>ASSETS</b>				
1.	Interest-bearing balances due from depository institutions .....	RCON 3381		1.
2.	a. U.S. Treasury securities, U.S. Government agency obligations, and other debt securities <sup>4</sup> (excluding securities issued by states and political subdivisions in the U.S.) .....	RCON 3649		2.a.
	b. Equity securities <sup>5</sup> (includes investments in mutual funds and Federal Reserve stock) .....	RCON 3648		2.b.
3.	Securities issued by states and political subdivisions in the U.S. <sup>4</sup> .....	RCON 3383		3.
4.	Federal funds sold and securities purchased under agreements to resell .....	RCON 3365		4.
5.	Loans <sup>2,3</sup> :			
	a. Total loans, net of unearned income ( <i>to be completed only by those banks with less than \$25 million in total assets</i> ) .....	RCON 3360		5.a.
	<b>The following four items are to be completed only by those banks with \$25 million or more in total assets.</b>			
	b. Real estate loans .....	RCON 3286		5.b.
	c. Installment loans .....	RCON 3287		5.c.
	d. Credit cards and related plans .....	RCON 3288		5.d.
	e. Commercial (time and demand) and all other loans .....	RCON 3289		5.e.
6.	Lease financing receivables (net of unearned income) .....	RCON 3484		6.
7.	Total assets <sup>6</sup> .....	RCON 3368		7.
<b>LIABILITIES</b>				
8.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON 3485		8.
9.	Nontransaction accounts:			
	a. Money market deposit accounts (MMDAs) .....	RCON 3486		9.a.
	b. Other savings deposits .....	RCON 3487		9.b.
	c. Time deposits of \$100,000 or more .....	RCON A514		9.c.
	d. Time deposits of less than \$100,000 .....	RCON A529		9.d.
10.	Federal funds purchased and securities sold under agreements to repurchase .....	RCON 3353		10.

#### Memorandum

		Dollar Amounts in Thousands		
		Mil	Thou	
1.	<i>To be completed by banks with \$25 million or more in total assets and with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.<sup>3</sup></i>			
	Agricultural loans included in items 5.b through 5.e above .....	RCON 3379		M.1.

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter). In addition, averages of four month-end figures (the last day of the preceding quarter and of each month of the currently-reported quarter) are allowed for items 2, 3, 5.a through 5.e, 6, 7, and Memorandum item 1.

<sup>2</sup> See instructions for loan classifications used in this schedule.

<sup>3</sup> The \$25 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, 1998**, Report of Condition.

<sup>4</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>5</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>6</sup> The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

## Schedule RC-L—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			C160		
					Mil	Thou	
1.	Unused commitments:						
a.	Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....	RCON					1.a.
		3814					
b.	Credit card lines .....	RCON					1.b.
		3815					
c.	Commercial real estate, construction, and land development:						
(1)	Commitments to fund loans secured by real estate .....	RCON					1.c.(1)
		3816					
(2)	Commitments to fund loans not secured by real estate .....	RCON					1.c.(2)
		6550					
d.	Securities underwriting .....	RCON					1.d.
		3817					
e.	Other unused commitments .....	RCON					1.e.
		3818					
2.	Financial standby letters of credit <sup>1</sup> .....	RCON					2.
		3819					
a.	Amount of financial standby letters of credit conveyed to others .....	RCON					2.a.
		3820					
3.	Performance standby letters of credit <sup>1</sup> .....	RCON					3.
		3821					
a.	Amount of performance standby letters of credit conveyed to others .....	RCON					3.a.
		3822					
4.	Commercial and similar letters of credit <sup>1</sup> .....	RCON					4.
		3411					
5.	Not applicable						
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank .....	RCON					6.
		3429					
7.	Securities borrowed .....	RCON					7.
		3432					
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCON					8.
		3433					
9.	Financial assets transferred with recourse that have been treated as sold for Call Report purposes:						
a.	First lien 1–4 family residential mortgage loans:						
(1)	Outstanding principal balance of mortgages transferred as of the report date .....	RCON					9.a.(1)
		A521					
(2)	Amount of recourse exposure on these mortgages as of the report date .....	RCON					9.a.(2)
		A522					
b.	Other financial assets (excluding small business obligations reported in item 9.c):						
(1)	Outstanding principal balance of assets transferred as of the report date .....	RCON					9.b.(1)
		A523					
(2)	Amount of recourse exposure on these assets as of the report date .....	RCON					9.b.(2)
		A524					
c.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:						
(1)	Outstanding principal balance of small business obligations transferred as of the report date .....	RCON					9.c.(1)
		A249					
(2)	Amount of retained recourse on these obligations as of the report date .....	RCON					9.c.(2)
		A250					
10.	Notional amount of credit derivatives:						
a.	Credit derivatives on which the reporting bank is the guarantor .....	RCON					10.a.
		A534					
b.	Credit derivatives on which the reporting bank is the beneficiary .....	RCON					10.b.
		A535					
11.	Spot foreign exchange contracts .....	RCON					11.
		8765					
12.	All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCON					12.
		3430					
a.	TEXT 3555	RCON					12.a.
		3555					
b.	TEXT 3556	RCON					12.b.
		3556					
c.	TEXT 3557	RCON					12.c.
		3557					
d.	TEXT 3558	RCON					12.d.
		3558					

<sup>1</sup> Do not report letters of credit as "contra" items in "Other assets" (Schedule RC-F) and "Other liabilities" (Schedule RC-G).

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Schedule RC-L—Continued

		Dollar Amounts in Thousands				Mil	Thou	
13. All other off-balance sheet assets (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....					RCON 5591			13.
a.	TEXT 5592				RCON 5592			13.a.
b.	TEXT 5593				RCON 5593			13.b.
c.	TEXT 5594				RCON 5594			13.c.
d.	TEXT 5595				RCON 5595			13.d.

		C161											
		(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts		
		Mil	Thou	Mil	Thou	Mil	Thou	Mil	Thou	Mil	Thou		
14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e must equal sum of items 15, 16.a, and 16.b):													
a.	Futures contracts .....	RCON 8693		RCON 8694		RCON 8695		RCON 8696					14.a.
b.	Forward contracts .....	RCON 8697		RCON 8698		RCON 8699		RCON 8700					14.b.
c. Exchange-traded option contracts:													
(1)	Written options .....	RCON 8701		RCON 8702		RCON 8703		RCON 8704					14.c.(1)
(2)	Purchased options .....	RCON 8705		RCON 8706		RCON 8707		RCON 8708					14.c.(2)
d. Over-the-counter option contracts:													
(1)	Written options .....	RCON 8709		RCON 8710		RCON 8711		RCON 8712					14.d.(1)
(2)	Purchased options .....	RCON 8713		RCON 8714		RCON 8715		RCON 8716					14.d.(2)
e.	Swaps .....	RCON 3450		RCON 3826		RCON 8719		RCON 8720					14.e.
15. Total gross notional amount of derivative contracts held for trading .....		RCON A126		RCON A127		RCON 8723		RCON 8724					15.
16. Gross notional amount of derivative contracts held for purposes other than trading:													
a.	Contracts marked to market .....	RCON 8725		RCON 8726		RCON 8727		RCON 8728					16.a.
b.	Contracts not marked to market .....	RCON 8729		RCON 8730		RCON 8731		RCON 8732					16.b.
c.	Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCON A589											16.c.

Memoranda

		Dollar Amounts in Thousands				Mil	Thou	
1.—2. Not applicable								
3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments that are fee paid or otherwise legally binding) .....					RCON 3833			M.3.

Schedule RC-M—Memoranda

		C165		
		Dollar Amounts in Thousands		
		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 .....	RCON 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 .....	RCON 6165	Number	1.b.
2.	Not applicable			
3.	a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule RC, item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of collection) .....	RCON 0050		3.a.
	b. Currency and coin (included in Schedule RC, item 1.a) .....	RCON 0080		3.b.
4.	Outstanding principal balance of 1—4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):			
a.	Mortgages serviced under a GNMA contract .....	RCON 5500		4.a.
b.	Mortgages serviced under a FHLMC contract:			
	(1) Serviced with recourse to servicer .....	RCON 5501		4.b.(1)
	(2) Serviced without recourse to servicer .....	RCON 5502		4.b.(2)
c.	Mortgages serviced under a FNMA contract:			
	(1) Serviced under a regular option contract .....	RCON 5503		4.c.(1)
	(2) Serviced under a special option contract .....	RCON 5504		4.c.(2)
d.	Mortgages serviced under other servicing contracts .....	RCON 5505		4.d.
5.	Not applicable			
6.	Intangible assets:			
a.	Mortgage servicing assets .....	RCON 3164		6.a.
	(1) Estimated fair value of mortgage servicing assets .....	RCON A590		6.a.(1)
b.	Other identifiable intangible assets:			
	(1) <b>Purchased credit card relationships and nonmortgage servicing assets</b> .....	RCON 8026		6.b.(1)
	(2) All other identifiable intangible assets .....	RCON 5507		6.b.(2)
c.	Goodwill .....	RCON 3163		6.c.
d.	Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10) .....	RCON 2143		6.d.
e.	Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes .....	RCON 6442		6.e.
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt .....	RCON 3295		7.
8.	a. Other real estate owned:			
	(1) Direct and indirect investments in real estate ventures .....	RCON 5372		8.a.(1)
	(2) All other real estate owned:			
	(a) Construction and land development .....	RCON 5508		8.a.(2)(a)
	(b) Farmland .....	RCON 5509		8.a.(2)(b)
	(c) 1—4 family residential properties .....	RCON 5510		8.a.(2)(c)
	(d) Multifamily (5 or more) residential properties .....	RCON 5511		8.a.(2)(d)
	(e) Nonfarm nonresidential properties .....	RCON 5512		8.a.(2)(e)
	(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7) .....	RCON 2150		8.a.(3)
b.	Investments in unconsolidated subsidiaries and associated companies:			
	(1) Direct and indirect investments in real estate ventures .....	RCON 5374		8.b.(1)
	(2) All other investments in unconsolidated subsidiaries and associated companies .....	RCON 5375		8.b.(2)
	(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8) .....	RCON 2130		8.b.(3)

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## Schedule RC-M – Continued

	Dollar Amounts in Thousands			
		Mil	Thou	
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus" .....	RCON 3778			9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):				
a. Money market funds .....	RCON 6441			10.a.
b. Equity securities funds .....	RCON 8427			10.b.
c. Debt securities funds .....	RCON 8428			10.c.
d. Other mutual funds .....	RCON 8429			10.d.
e. Annuities .....	RCON 8430			10.e.
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above) .....	RCON 8784			10.f.
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts included in assets and liabilities reported in Schedule RC .....	RCON A525			11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles <sup>1</sup> .....	RCON A526			12.

Memorandum	Dollar Amounts in Thousands			
		Mil	Thou	
1. Reciprocal holdings of banking organizations' capital instruments (to be completed for the December report only) .....	RCON 3836			M.1.

<sup>1</sup>Exclude netted on-balance sheet amounts associated with off-balance sheet derivative contracts, deferred tax assets netted against deferred tax liabilities, and assets netted in accounting for pensions.

### Schedule RC-N—Past Due and Nonaccrual Loans,<sup>1</sup> Leases, and Other Assets

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 7, column A, and in Memorandum items 2 through 4, column A, as confidential.

	C170									
	(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			
		Mil	Thou		Mil	Thou		Mil	Thou	
Dollar Amounts in Thousands										
1. Real estate loans .....	RCON 1210			RCON 1211			RCON 1212			1.
2. Installment loans .....	RCON 1214			RCON 1215			RCON 1216			2.
3. Credit cards and related plans .....	RCON 1218			RCON 1219			RCON 1220			3.
4. Commercial (time and demand) and all other loans .....	RCON 1222			RCON 1223			RCON 1224			4.
5. Lease financing receivables .....	RCON 1226			RCON 1227			RCON 1228			5.
6. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON 3505			RCON 3506			RCON 3507			6.

Amounts reported in items 1 through 5 above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 7 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 5.

	Mil	Thou	Mil	Thou	Mil	Thou				
7. Loans and leases reported in items 1 through 5 above which are wholly or partially guaranteed by the U.S. Government .....	RCON 5612			RCON 5613			RCON 5614			7.
a. Guaranteed portion of loans and leases included in item 7 above .....	RCON 5615			RCON 5616			RCON 5617			7.a.

#### Memoranda

	C173									
	(Column A)			(Column B)			(Column C)			
		Mil	Thou		Mil	Thou		Mil	Thou	
Dollar Amounts in Thousands										
1. Restructured loans and leases included in Schedule RC-N, items 1 through 5, above (and not reported in Schedule RC-C, Part I, Memorandum item 1) .....	RCON 1658			RCON 1659			RCON 1661			M.1.
2. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:</i> Agricultural loans included in Schedule RC-N, items 1 through 4, above .....	RCON 1230			RCON 1231			RCON 1232			M.2.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 2 through 4, above .....	RCON 5421			RCON 5422			RCON 5423			M.3.
4. Real estate loans (sum of Memorandum items 4.a through 4.e must equal Schedule RC-N, item 1, above):										
a. Construction and land development .....	RCON 5424			RCON 5425			RCON 5426			M.4.a.
b. Secured by farmland .....	RCON 5427			RCON 5428			RCON 5429			M.4.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 .....	RCON 5430			RCON 5431			RCON 5432			M.4.c.(1)
(2) All other loans secured by 1–4 family residential properties .....	RCON 5433			RCON 5434			RCON 5435			M.4.c.(2)
d. Secured by multifamily (5 or more) residential properties .....	RCON 5436			RCON 5437			RCON 5438			M.4.d.
e. Secured by nonfarm nonresidential properties .....	RCON 5439			RCON 5440			RCON 5441			M.4.e.

<sup>1</sup> See instructions for loan classifications used in this schedule.

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

		C175		
		Mil	Thou	
Dollar Amounts in Thousands				
1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits .....	RCON 0030			1.a.
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits .....	RCON 0031			1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....	RCON 0032			1.b.(2)
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits .....	RCON 3510			2.a.
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits .....	RCON 3512			2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....	RCON 3514			2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits) .....	RCON 3520			3.
4. Deposits of consolidated subsidiaries (not included in total deposits):				
a. Demand deposits of consolidated subsidiaries .....	RCON 2211			4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....	RCON 2351			4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON 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 4 or 5, column B) .....	RCON 2314			6.a.
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 4 or 5, column A or C, but not column B) .....	RCON 2315			6.b.
7. Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup>				
a. Unamortized premiums .....	RCON 5516			7.a.
b. Unamortized discounts .....	RCON 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 .....	RCON 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) .....	RCON A532			8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter .....	RCON A533			8.b.

<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.

Person to whom questions about the Reports of Condition and Income should be directed:	<span style="border: 1px solid black; padding: 2px;">C177</span>
<hr/> Name and Title (TEXT 8901)	
<hr/> Telephone: Area code/phone number/extension (TEXT 8902)	<hr/> FAX: Area code/phone number (TEXT 9116)



Schedule RC-O – Continued

		Dollar Amounts in Thousands		Mil	Thou	
9.	Deposits in lifeline accounts .....	RCON 5596				9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits) .....	RCON 8432				10.
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 .....	RCON 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 .....	RCON 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 .....	RCON 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 .....	RCON A527				12.a.
	b. Amount of assets netted against time and savings deposits .....	RCON A528				12.b.

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands		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 accounts of \$100,000 or less:					
	(1) Amount of deposit accounts of \$100,000 or less .....	RCON 2702				M.1.a.(1)
	(2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only) .....	RCON 3779				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					
	(1) Amount of deposit accounts of more than \$100,000 .....	RCON 2710				M.1.b.(1)
	(2) Number of deposit accounts of more than \$100,000 .....	RCON 2722				M.1.b.(2)
2.	Estimated amount of uninsured deposits of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above .....	RCON 6861		YES	NO	M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure .....	RCON 5597		Mil	Thou	M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings 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 A545				M.3.

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## Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1998, must complete items 2 through 9 and Memoranda items 1 and 2. **Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.**

1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion.** Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets ..... 

<b>C180</b>			
YES	NO	NO	NO
RCON 6056	RCON 6056	RCON 6056	RCON 6056

 1.

For purposes of this test, adjusted total assets equals total assets less cash, U.S. Treasuries, U.S. Government agency obligations, and 80 percent of U.S. Government-sponsored agency obligations plus the allowance for loan and lease losses and selected off-balance sheet items as reported on Schedule RC-L (see instructions).

If the box marked YES has been checked, then the bank only has to complete items 2 and 3 below. If the box marked NO has been checked, the bank must complete the remainder of this schedule.

A NO response to item 1 does not necessarily mean that the bank's actual risk-based capital ratio is less than eight percent or that the bank is not in compliance with the risk-based capital guidelines.

**NOTE: All banks are required to complete items 2 and 3 below. See optional worksheet for items 3.a through 3.f.**

		Dollar Amounts in Thousands			
			Mil	Thou	
2.	Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:				
	a. Subordinated debt <sup>1</sup> and intermediate term preferred stock .....	RCON A515			2.a.
	b. Other limited-life capital instruments .....	RCON A516			2.b.
3.	Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):				
	a. (1) Tier 1 capital .....	RCON 8274			3.a.(1)
	(2) Tier 2 capital .....	RCON 8275			3.a.(2)
	(3) Not applicable				
	b. Total risk-based capital .....	RCON 3792			3.b.
	c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets) .....	RCON A222			3.c.
	d. (1) Net risk-weighted assets (gross risk-weighted assets less excess allowance reported in item 3.c above and all other deductions) .....	RCON A223			3.d.(1)
	(2) Not applicable				
	e. Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank uses the "direct reduction method" to report these transactions in Schedule RC-R) .....	RCON 1727			3.e.
	f. "Average total assets" (quarterly average reported in Schedule RC-K, item 7, less all assets deducted from Tier 1 capital) <sup>2</sup> .....	RCON A224			3.f.

**Items 4–9 and Memoranda items 1 and 2 are to be completed by banks that answered NO to item 1 above and by banks with total assets of \$1 billion or more.**

		(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>3</sup>		
			Mil	Thou		Mil	Thou
4.	Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:						
	a. Assets recorded on the balance sheet .....	RCON 5163					4.a.
	b. Credit equivalent amount of off-balance sheet items .....				RCON 3796		4.b.

<sup>1</sup> Exclude mandatory convertible debt reported in Schedule RC-M, item 7.  
<sup>2</sup> Do not deduct excess allowance for loan and lease losses.  
<sup>3</sup> Do not report in column B the risk-weighted amount of assets reported in column A.

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

FDIC Certificate Number

Schedule RC-R—Continued

	(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>1</sup>			
		Mil	Thou		Mil	Thou	
Dollar Amounts in Thousands							
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:							
a. Assets recorded on the balance sheet .....	RCON 5165						5.a.
b. Credit equivalent amount of off-balance sheet items .....				RCON 3801			5.b.
6. Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category:							
a. Assets recorded on the balance sheet .....	RCON 3802						6.a.
b. Credit equivalent amount of off-balance sheet items .....				RCON 3803			6.b.
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:							
a. Assets recorded on the balance sheet .....	RCON 3804						7.a.
b. Credit equivalent amount of off-balance sheet items .....				RCON 3805			7.b.
8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio <sup>2</sup> .....	RCON 3806						8.
9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c) .....	RCON 3807						9.

Memoranda

	Dollar Amounts in Thousands			
		Mil	Thou	
1. Current credit exposure across all off-balance sheet derivative contracts covered by the risk-based capital standards .....	RCON 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			
	Mil	Thou	Mil	Thou	Mil	Thou	Mil	Thou		
2. Notional principal amounts of off-balance sheet derivative contracts: <sup>3</sup>										
a. Interest rate contracts .....	RCON 3809			RCON 8766			RCON 8767			M.2.a.
b. Foreign exchange contracts .....	RCON 3812			RCON 8769			RCON 8770			M.2.b.
c. Gold contracts .....	RCON 8771			RCON 8772			RCON 8773			M.2.c.
d. Other precious metals contracts .....	RCON 8774			RCON 8775			RCON 8776			M.2.d.
e. Other commodity contracts .....	RCON 8777			RCON 8778			RCON 8779			M.2.e.
f. Equity derivative contracts .....	RCON A000			RCON A001			RCON A002			M.2.f.

<sup>1</sup> Do not report in column B the risk-weighted amount of assets reported in column A.

<sup>2</sup> Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

<sup>3</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

at close of business on \_\_\_\_\_ 19\_\_\_\_

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 column A and in all of Memorandum item 1 of Schedule RC-N 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-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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.**

No comment  (RCON 6979)

C171	C172
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**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	OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002  SPECIAL REPORT (Dollar Amounts in Thousands)				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; font-size: small;">FDIC Certificate Number</td> <td style="width:15%; text-align: center; font-size: x-large;">C-700</td> <td style="width:20%; text-align: center; font-size: x-large;">◀</td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀
CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀		

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

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

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)
--	-------------------------