

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 and Foreign Offices—FFIEC 031

Report at the close of business June 30, 2001 <sup>(20010630)</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 branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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 and Foreign Offices

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### Disclosure of Estimated Burden

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

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

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

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

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 (continued):  |              |     |     |      |      |  |  |      |
| 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. <b>Provision for loan and lease losses</b> .....   |              |     |     |      | 4230 |  |  | 4.   |
| 5. Noninterest income:  |              |     |     |      |      |  |  |      |
| a. Income from fiduciary activities <sup>1</sup> .....  | 4070         |     |     |      | 5.a. |  |  |      |
| b. Service charges on deposit accounts in domestic offices .....  | 4080         |     |     |      | 5.b. |  |  |      |
| c. Trading revenue <sup>2</sup> .....   | A220         |     |     |      | 5.c. |  |  |      |
| d. <b>Investment banking, advisory, brokerage, and underwriting fees and commissions</b> .....  | B490         |     |     |      | 5.d. |  |  |      |
| e. <b>Venture capital revenue</b> .....   | B491         |     |     |      | 5.e. |  |  |      |
| f. <b>Net servicing fees</b> .....  | B492         |     |     |      | 5.f. |  |  |      |
| g. <b>Net securitization income</b> .....   | B493         |     |     |      | 5.g. |  |  |      |
| h. <b>Insurance commissions and fees</b> .....  | B494         |     |     |      | 5.h. |  |  |      |
| i. <b>Net gains (losses) on sales of loans and leases</b> .....   | 5416         |     |     |      | 5.i. |  |  |      |
| j. <b>Net gains (losses) on sales of other real estate owned</b> .....  | 5415         |     |     |      | 5.j. |  |  |      |
| k. <b>Net gains (losses) on sales of other assets (excluding securities)</b> ..   | 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. <b>Amortization expense of intangible assets (including goodwill)</b> .....  | 4531         |     |     |      | 7.c. |  |  |      |
| d. Other noninterest expense* .....   | 4092         |     |     |      | 7.d. |  |  |      |
| e. Total noninterest expense (sum of items 7.a through 7.d) .....   |              |     |     |      | 4093 |  |  | 7.e. |
| 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) ..... |              |     |     |      | 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.



## 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 <b>most recently reported</b> for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | 3217 |     |     |      | 1.  |
| 2. <b>Restatements due to corrections of material accounting errors and changes in accounting principles*</b> .....  | B507 |     |     |      | 2.  |
| 3. <b>Balance end of previous calendar year as restated</b> (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 ( <b>excluding treasury stock transactions</b> ) .....   | B509 |     |     |      | 5.  |
| 6. <b>Treasury stock transactions, net</b> .....   | 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. <b>Other comprehensive income</b> <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, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

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

### Part I. Charge-offs and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands

|   | (Column A)<br>Charge-offs <sup>1</sup> |     |     |      | (Column B)<br>Recoveries |     |     |      |         |
|---|--|-----|-----|------|--------------------------|-----|-----|------|---------|
|   | Calendar year-to-date                  |     |     |      |                          |     |     |      |         |
|   | RIAD                                   | Bil | Mil | Thou | RIAD                     | Bil | Mil | Thou |         |
| 1. Loans secured by real estate:  |  |     |     |      |                          |     |     |      |         |
| a. Construction, land development, <b>and other land loans</b> in domestic offices .....  | 3582                                   |     |     |      | 3583                     |     |     |      | 1.a.    |
| b. Secured by farmland in domestic offices .....  | 3584                                   |     |     |      | 3585                     |     |     |      | 1.b.    |
| c. Secured by 1–4 family residential properties in domestic offices:  |  |     |     |      |                          |     |     |      |         |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....                  | 5411                                   |     |     |      | 5412                     |     |     |      | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties .....   | 5413                                   |     |     |      | 5414                     |     |     |      | 1.c.(2) |
| d. Secured by multifamily (5 or more) residential properties in domestic offices .....  | 3588                                   |     |     |      | 3589                     |     |     |      | 1.d.    |
| e. Secured by nonfarm nonresidential properties in domestic offices .....   | 3590                                   |     |     |      | 3591                     |     |     |      | 1.e.    |
| f. <b>In foreign offices</b> .....  | B512                                   |     |     |      | B513                     |     |     |      | 1.f.    |
| 2. Loans to depository institutions and acceptances of other banks:   |  |     |     |      |                          |     |     |      |         |
| a. To U.S. banks and other U.S. depository institutions .....   | 4653                                   |     |     |      | 4663                     |     |     |      | 2.a.    |
| b. To foreign banks .....   | 4654                                   |     |     |      | 4664                     |     |     |      | 2.b.    |
| 3. Loans to finance agricultural production and other loans to farmers .....  | 4655                                   |     |     |      | 4665                     |     |     |      | 3.      |
| 4. Commercial and industrial loans:   |  |     |     |      |                          |     |     |      |         |
| a. To U.S. addressees (domicile).....   | 4645                                   |     |     |      | 4617                     |     |     |      | 4.a.    |
| b. To non-U.S. addressees (domicile) .....  | 4646                                   |     |     |      | 4618                     |     |     |      | 4.b.    |
| 5. Loans to individuals for household, family, and other personal expenditures:   |  |     |     |      |                          |     |     |      |         |
| a. <b>Credit cards</b> .....  | B514                                   |     |     |      | B515                     |     |     |      | 5.a.    |
| b. <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> ..... | B516                                   |     |     |      | B517                     |     |     |      | 5.b.    |

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



## Schedule RI-D—Income from International Operations

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

Dollar Amounts in Thousands

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





## Schedule RI-E—Continued

Dollar Amounts in Thousands

|  |  | Year-to-date |     |     |      |      |
|--|--|--------------|-----|-----|------|------|
|  |  | RIAD         | Bil | Mil | Thou |      |
| <b>4. Restatements due to corrections of material accounting errors and changes in accounting principles</b> (from Schedule RI-A, item 2) (itemize and describe all restatements): |  |              |     |     |      |      |
| a.   | <small>TEXT</small><br>B526  | B526         |     |     |      | 4.a. |
| b.   | <small>TEXT</small><br>B527  | B527         |     |     |      | 4.b. |
| <b>5. Other transactions with parent holding company</b> (from Schedule RI-A, item 11) (itemize and describe all such transactions):   |  |              |     |     |      |      |
| a.   | <small>TEXT</small><br>4498  | 4498         |     |     |      | 5.a. |
| b.   | <small>TEXT</small><br>4499  | 4499         |     |     |      | 5.b. |
| <b>6. Adjustments to allowance for loan and lease losses</b> (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):   |  |              |     |     |      |      |
| a.   | <small>TEXT</small><br>5523 Write-downs arising from transfers of loans to the held-for-sale account | 5523         |     |     |      | 6.a. |
| b.   | <small>TEXT</small><br>4522  | 4522         |     |     |      | 6.b. |
| <b>7. Other explanations</b> (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):   |  |              |     |     |      |      |
| <small>(TEXT 4769)</small>   |  |              |     |     |      |      |



Schedule RC—Continued

| Dollar Amounts in Thousands   |  |  |  |  |  | Bil  | 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, part I).....   |  |  |  |  |  | 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 (from Schedule RC-E, part II).....                                 |  |  |  |  |  | RCFN |      |      |  |       | 13.b.    |
|   |  |  |  |  |  | 2200 |      |      |  | 13.b. |          |
| (1) Noninterest-bearing.....  |  |  |  |  |  | RCFN | 6631 |      |  |       | 13.b.(1) |
| (2) Interest-bearing.....   |  |  |  |  |  | RCFN | 6636 |      |  |       | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase.....   |  |  |  |  |  | 2800 |      |      |  |       | 14.      |
| 15. Trading liabilities (from Schedule RC-D).....   |  |  |  |  |  | 3548 |      |      |  |       | 15.      |
| 16. <b>Other borrowed money</b> (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>2</sup> .....  |  |  |  |  |  | 3200 |      |      |  |       | 19.      |
| 20. Other liabilities (from Schedule RC-G).....   |  |  |  |  |  | 2930 |      |      |  |       | 20.      |
| 21. Total liabilities (sum of items 13 through 20).....   |  |  |  |  |  | 2948 |      |      |  |       | 21.      |
| 22. <b>Minority interest in consolidated subsidiaries</b> .....   |  |  |  |  |  | 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. <b>Accumulated other comprehensive income</b> <sup>3</sup> .....   |  |  |  |  |  | B530 |      |      |  |       | 26.b.    |
| 27. <b>Other equity capital components</b> <sup>4</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 2000.....

|      |        |
|------|--------|
| RCFD | Number |
| 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 = <b>Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm</b></p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.  
<sup>2</sup> Includes limited-life preferred stock and related surplus.  
<sup>3</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.  
<sup>4</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.



Schedule RC-B—Continued

| Dollar Amounts in Thousands   | Held-to-maturity             |     |     |      |                          |     |     |      | Available-for-sale           |     |     |      |                          |     |     |      |         |
|---|------------------------------|-----|-----|------|--------------------------|-----|-----|------|------------------------------|-----|-----|------|--------------------------|-----|-----|------|---------|
|   | (Column A)<br>Amortized Cost |     |     |      | (Column B)<br>Fair Value |     |     |      | (Column C)<br>Amortized Cost |     |     |      | (Column D)<br>Fair Value |     |     |      |         |
|   | RCFD                         | Bil | Mil | Thou | RCFD                     | Bil | Mil | Thou | RCFD                         | Bil | Mil | Thou | RCFD                     | Bil | Mil | Thou |         |
| 4. Mortgage-backed securities (MBS):  |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| a. Pass-through securities:   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| (1) Guaranteed by GNMA .....  | 1698                         |     |     |      | 1699                     |     |     |      | 1701                         |     |     |      | 1702                     |     |     |      | 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.



## 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)<br>Consolidated<br>Bank |     |     |      | (Column B)<br>Domestic<br>Offices |     |     |      |            |
|---|------------------------------------|-----|-----|------|-----------------------------------|-----|-----|------|------------|
|   | RCFD                               | Bil | Mil | Thou | RCON                              | Bil | Mil | Thou |            |
| 1. Loans secured by real estate .....   | 1410                               |     |     |      |                                   |     |     |      | 1.         |
| a. Construction, land development, <b>and other land loans</b> .....  |                                    |     |     |      | 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 <b>and acceptances of other banks:</b>  |                                    |     |     |      |                                   |     |     |      |            |
| a. To commercial banks in the U.S. ....   |                                    |     |     |      | B531                              |     |     |      | 2.a.       |
| (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                               |     |     |      | B534                              |     |     |      | 2.b.       |
| c. To banks in foreign countries.....   |                                    |     |     |      | B535                              |     |     |      | 2.c.       |
| (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                               |     |     |      | 1590                              |     |     |      | 3.         |
| 4. Commercial and industrial loans:   |                                    |     |     |      |                                   |     |     |      |            |
| a. To U.S. addressees (domicile) .....  | 1763                               |     |     |      | 1763                              |     |     |      | 4.a.       |
| b. To non-U.S. addressees (domicile) .....  | 1764                               |     |     |      | 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. <b>Credit cards</b> .....  | B538                               |     |     |      | B538                              |     |     |      | 6.a.       |
| b. <b>Other revolving credit plans</b> .....  | B539                               |     |     |      | B539                              |     |     |      | 6.b.       |
| c. Other consumer loans (includes single payment, installment, and all student loans) .....   | 2011                               |     |     |      | 2011                              |     |     |      | 6.c.       |
| 7. Loans to foreign governments and official institutions (including foreign central banks).....  | 2081                               |     |     |      | 2081                              |     |     |      | 7.         |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....  | 2107                               |     |     |      | 2107                              |     |     |      | 8.         |
| 9. Other loans.....   | 1563                               |     |     |      |                                   |     |     |      | 9.         |
| a. Loans for purchasing or carrying securities (secured and unsecured)....  |                                    |     |     |      | 1545                              |     |     |      | 9.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                               |     |     |      | 2123                              |     |     |      | 11.        |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) ..... | 2122                               |     |     |      | 2122                              |     |     |      | 12.        |



## Schedule RC-C—Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands

|  | RCFD | Bil | Mil | Thou |           |
|--|------|-----|-----|------|-----------|
| <b>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) .....</b> | 1616 |     |     |      | M.1.      |
| <b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>   |      |     |     |      |           |
| <b>a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 2</sup></b>   | RCON |     |     |      |           |
| (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>b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1, 3</sup></b>      | RCON |     |     |      |           |
| (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) |
| <b>c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....</b>   | A247 |     |     |      | M.2.c.    |
| <b>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 A<sup>4</sup> .....</b>   | 2746 |     |     |      | M.3.      |
| <b>4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....</b>  | RCON |     |     |      |           |
|  | 5370 |     |     |      | M.4.      |
| <b>5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) .....</b>   | RCON |     |     |      |           |
|  | 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 in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

# Schedule RC-C—Continued

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

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

Report the number and amount currently outstanding as of June 30 of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment 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” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, **and** all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an “X” in the box marked “NO.”) .....

|      |     |    |
|------|-----|----|
| RCON | YES | NO |
| 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” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

| Number of Loans |  |
|-----------------|--|
| RCON            |  |
| 5562            |  |
| RCON            |  |
| 5563            |  |

2.a.

2.b.

3. Number and amount **currently outstanding** of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

4. Number and amount **currently outstanding** of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

|    |  | Dollar Amounts in Thousands |            |                       |     |      |
|----|--|-----------------------------|------------|-----------------------|-----|------|
|    |  | (Column A)                  | (Column B) |                       |     |      |
|    |  | Number of Loans             | Amount     | Currently Outstanding |     |      |
|    |  |                             |            |                       |     |      |
|    |  | RCON                        | RCON       | Bil                   | Mil | Thou |
|    |  |                             |            |                       |     |      |
| a. |  | 5564                        | 5565       |                       |     |      |
| b. |  | 5566                        | 5567       |                       |     |      |
| c. |  | 5568                        | 5569       |                       |     |      |
|    |  |                             |            |                       |     |      |
| a. |  | 5570                        | 5571       |                       |     |      |
| b. |  | 5572                        | 5573       |                       |     |      |
| c. |  | 5574                        | 5575       |                       |     |      |

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.



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

FDIC Certificate Number

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

## Part I. Deposits in Domestic Offices

| Dollar Amounts in Thousands  | Transaction Accounts  |     |     |      |   |     |     |      | Nontransaction Accounts  |     |     |      |    |
|--|---|-----|-----|------|---|-----|-----|------|--|-----|-----|------|----|
|  | (Column A)<br>Total transaction<br>accounts (including<br>total demand<br>deposits) |     |     |      | (Column B)<br><b>Memo: Total<br/>demand deposits<br/>(included in<br/>column A)</b> |     |     |      | (Column C)<br>Total<br>nontransaction<br>accounts<br>(including MMDAs) |     |     |      |    |
|  | RCON  | Bil | Mil | Thou | RCON  | Bil | Mil | Thou | RCON   | Bil | Mil | Thou |    |
| Deposits of:   |   |     |     |      |   |     |     |      |  |     |     |      |    |
| 1. Individuals, partnerships, and corporations<br>(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. <b>Commercial banks and other depository<br/>institutions in the U.S.</b> .....                         | B551  |     |     |      |   |     |     |      | B552   |     |     |      | 4. |
| 5. Banks in foreign countries .....  | 2213  |     |     |      |   |     |     |      | 2236   |     |     |      | 5. |
| 6. Foreign governments and official institutions<br>(including foreign central banks) .....                | 2216  |     |     |      |   |     |     |      | 2377   |     |     |      | 6. |
| 7. Total (sum of items 1 through 6) (sum of<br>columns A and C must equal Schedule RC,<br>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 either in denominations of \$100,000 or in denominations greater than<br>\$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<br>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<br>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.<br>reported in item 3 above which are secured or collateralized as required under state law)<br><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<br>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

### Part I. 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 <b>next repricing date of:</b> <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 <b>next repricing date of:</b> <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.

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

Dollar Amounts in Thousands

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

Memorandum

Dollar Amounts in Thousands

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

## Schedule RC-F—Other Assets

|    |   |                             |   |      |  | Dollar Amounts in Thousands |     |     |      |      |
|----|---|-----------------------------|---|------|--|-----------------------------|-----|-----|------|------|
|    |   |                             |   |      |  | RCFD                        | Bil | Mil | Thou |      |
| 1. | <b>Accrued interest receivable</b> <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. | <b>Equity securities that DO NOT have readily determinable fair values</b> <sup>4</sup> ..... |                             |   |      |  | 1752                        |     |     |      | 4.   |
| 5. | Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....  |                             |   |      |  | 2168                        |     |     |      | 5.   |
|    | a.  | TEXT<br>2166                | Prepaid expenses  | 2166 |  |                             |     |     |      | 5.a. |
|    | b.  | TEXT<br>C009                | Cash surrender value of life insurance                                      | C009 |  |                             |     |     |      | 5.b. |
|    | c.  | TEXT<br>1578                | Repossessed personal property (including vehicles)                          | 1578 |  |                             |     |     |      | 5.c. |
|    | d.  | TEXT<br>C010                | Derivatives with a positive fair value held for purposes other than trading | C010 |  |                             |     |     |      | 5.d. |
|    | e.  | TEXT<br>3549                |   | 3549 |  |                             |     |     |      | 5.e. |
|    | f.  | TEXT<br>3550                |   | 3550 |  |                             |     |     |      | 5.f. |
|    | g.  | TEXT<br>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 in domestic offices <sup>5</sup> ..... |   |      |  | 3645                        |     |     |      | 1.a. |
|    | b.   | Other expenses accrued and unpaid (includes accrued income taxes payable)..... |   |      |  | RCFD<br>3646                |     |     |      | 1.b. |
| 2. | Net deferred tax liabilities <sup>2</sup> .....  |  |   |      |  | 3049                        |     |     |      | 2.   |
| 3. | <b>Allowance for credit losses on off-balance sheet credit exposures</b> .....               |  |   |      |  | B557                        |     |     |      | 3.   |
| 4. | Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)..... |  |   |      |  | 2938                        |     |     |      | 4.   |
|    | a.   | TEXT<br>3066   | Accounts payable  | 3066 |  |                             |     |     |      | 4.a. |
|    | b.   | TEXT<br>C011   | Deferred compensation liabilities   | C011 |  |                             |     |     |      | 4.b. |
|    | c.   | TEXT<br>2932   | Dividends declared but not yet payable                                      | 2932 |  |                             |     |     |      | 4.c. |
|    | d.   | TEXT<br>C012   | Derivatives with a negative fair value held for purposes other than trading | C012 |  |                             |     |     |      | 4.d. |
|    | e.   | TEXT<br>3552   |   | 3552 |  |                             |     |     |      | 4.e. |
|    | f.   | TEXT<br>3553   |   | 3553 |  |                             |     |     |      | 4.f. |
|    | g.   | TEXT<br>3554   |   | 3554 |  |                             |     |     |      | 4.g. |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....                      |  |   |      |  | 2930                        |     |     |      | 5.   |

<sup>1</sup> Include 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> Include 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.

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

| Dollar Amounts in Thousands   | Domestic Offices |     |     |      |          |
|---|------------------|-----|-----|------|----------|
|   | RCON             | Bil | Mil | Thou |          |
| 1. Customers' liability to this bank on acceptances outstanding .....   | 2155             |     |     |      | 1.       |
| 2. Bank's liability on acceptances executed and outstanding .....   | 2920             |     |     |      | 2.       |
| 3. Federal funds sold and securities purchased under agreements to resell .....   | 1350             |     |     |      | 3.       |
| 4. Federal funds purchased and securities sold under agreements to repurchase .....   | 2800             |     |     |      | 4.       |
| 5. Other borrowed money .....   | 3190             |     |     |      | 5.       |
| <i>EITHER</i>   |                  |     |     |      |          |
| 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....  | 2163             |     |     |      | 6.       |
| <i>OR</i>   |                  |     |     |      |          |
| 7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs .....  | 2941             |     |     |      | 7.       |
| 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....                                       | 2192             |     |     |      | 8.       |
| 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....                                    | 3129             |     |     |      | 9.       |
| <b>In items 10–17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.</b> |                  |     |     |      |          |
|   | RCON             | Bil | Mil | Thou |          |
| 10. U.S. Treasury securities .....  | 1039             |     |     |      | 10.      |
| 11. U.S. Government agency obligations (exclude mortgage-backed securities).....  | 1041             |     |     |      | 11.      |
| 12. Securities issued by states and political subdivisions in the U.S. ....   | 1042             |     |     |      | 12.      |
| 13. Mortgage-backed securities (MBS):   |                  |     |     |      |          |
| a. Pass-through securities:   |                  |     |     |      |          |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....   | 1043             |     |     |      | 13.a.(1) |
| (2) Other pass-through securities .....   | 1044             |     |     |      | 13.a.(2) |
| b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):   |                  |     |     |      |          |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....   | 1209             |     |     |      | 13.b.(1) |
| (2) All other mortgage-backed securities.....   | 1280             |     |     |      | 13.b.(2) |
| 14. Other domestic debt securities (include domestic asset-backed securities).....  | 1281             |     |     |      | 14.      |
| 15. Foreign debt securities (include foreign asset-backed securities) .....   | 1282             |     |     |      | 15.      |
| 16. Investments in mutual funds and other equity securities with readily determinable fair values.....  | A510             |     |     |      | 16.      |
| 17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....           | 1374             |     |     |      | 17.      |
| 18. Equity securities that do not have readily determinable fair values .....   | 1752             |     |     |      | 18.      |

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

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

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



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

|                    |  | Dollar Amounts in Thousands |     |     |      |            |
|--------------------|--|-----------------------------|-----|-----|------|------------|
|                    |  | RCFD                        | Bil | Mil | Thou |            |
| <b>ASSETS</b>      |  |                             |     |     |      |            |
| 1.                 | Interest-bearing balances due from depository institutions.....  | 3381                        |     |     |      | 1.         |
| 2.                 | <b>U.S. Treasury securities and U.S. Government agency obligations<sup>2</sup> (excluding mortgage-backed securities)</b> .....  | B558                        |     |     |      | 2.         |
| 3.                 | <b>Mortgage-backed securities<sup>2</sup></b> .....  | B559                        |     |     |      | 3.         |
| 4.                 | <b>All other securities<sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.)</b> .....   | B560                        |     |     |      | 4.         |
| 5.                 | Federal funds sold and securities purchased under agreements to resell.....  | 3365                        |     |     |      | 5.         |
| 6.                 | Loans:   |                             |     |     |      |            |
| a.                 | Loans in domestic offices:   | RCFN                        |     |     |      |            |
| (1)                | Total loans.....   | 3360                        |     |     |      | 6.a.(1)    |
| (2)                | Loans secured by real estate.....  | 3385                        |     |     |      | 6.a.(2)    |
| (3)                | Loans to finance agricultural production and other loans to farmers.....   | 3386                        |     |     |      | 6.a.(3)    |
| (4)                | Commercial and industrial loans.....   | 3387                        |     |     |      | 6.a.(4)    |
| (5)                | Loans to individuals for household, family, and other personal expenditures:   |                             |     |     |      |            |
| (a)                | <b>Credit cards</b> .....  | B561                        |     |     |      | 6.a.(5)(a) |
| (b)                | <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....   | B562                        |     |     |      | 6.a.(5)(b) |
| b.                 | Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....   | RCFN 3360                   |     |     |      | 6.b.       |
| 7.                 | Trading assets.....  | RCFD 3401                   |     |     |      | 7.         |
| 8.                 | Lease and financing receivables (net of unearned income).....  | RCFD 3484                   |     |     |      | 8.         |
| 9.                 | Total assets <sup>4</sup> .....  | RCFD 3368                   |     |     |      | 9.         |
| <b>LIABILITIES</b> |  |                             |     |     |      |            |
| 10.                | Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)..... | RCFN 3485                   |     |     |      | 10.        |
| 11.                | Nontransaction accounts in domestic offices:   |                             |     |     |      |            |
| a.                 | <b>Savings deposits (includes MMDAs)</b> .....   | B563                        |     |     |      | 11.a.      |
| b.                 | Time deposits of \$100,000 or more.....  | A514                        |     |     |      | 11.b.      |
| c.                 | Time deposits of less than \$100,000.....  | A529                        |     |     |      | 11.c.      |
| 12.                | Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....   | RCFN 3404                   |     |     |      | 12.        |
| 13.                | Federal funds purchased and securities sold under agreements to repurchase.....  | RCFD 3353                   |     |     |      | 13.        |
| 14.                | Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....  | RCFD 3355                   |     |     |      | 14.        |

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of **DAILY** figures for the quarter, or (2) an average of **WEEKLY** figures (i.e., the Wednesday of each week of the quarter).

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

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

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

## 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 |     |     |      |         |
|-----|---|--|--|------|-----------------------------|-----|-----|------|---------|
|     |   |  |  |      | RCFD                        | 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 and foreign office guarantees .....   |  |  |      | 3819                        |     |     |      | 2.      |
| a.  | Amount of financial standby letters of credit conveyed to others .....  |  |  |      | 3820                        |     |     |      | 2.a.    |
| 3.  | Performance standby letters of credit and foreign office guarantees .....   |  |  |      | 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>   |  |  |      |                             |     |     |      |         |
|     | 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.  | Notional amount of credit derivatives:  |  |  |      |                             |     |     |      |         |
| a.  | Credit derivatives on which the reporting bank is the guarantor .....   |  |  |      | A534                        |     |     |      | 7.a.    |
| b.  | Credit derivatives on which the reporting bank is the beneficiary .....   |  |  |      | A535                        |     |     |      | 7.b.    |
| 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.  | TEXT 3432   | Securities borrowed                            |  | 3432 |                             |     |     |      | 9.a.    |
| b.  | TEXT 3434   | Commitments to purchase when-issued securities |  | 3434 |                             |     |     |      | 9.b.    |
| c.  | TEXT 3555   |  |  | 3555 |                             |     |     |      | 9.c.    |
| d.  | TEXT 3556   |  |  | 3556 |                             |     |     |      | 9.d.    |
| e.  | TEXT 3557   |  |  | 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.  | TEXT 3435   | Commitments to sell when-issued securities     |  | 3435 |                             |     |     |      | 10.a.   |
| b.  | TEXT 5592   |  |  | 5592 |                             |     |     |      | 10.b.   |
| c.  | TEXT 5593   |  |  | 5593 |                             |     |     |      | 10.c.   |
| d.  | TEXT 5594   |  |  | 5594 |                             |     |     |      | 10.d.   |
| e.  | TEXT 5595   |  |  | 5595 |                             |     |     |      | 10.e.   |

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### Schedule RC-L—Continued

| Dollar Amounts in Thousands   | (Column A)<br>Interest Rate<br>Contracts |     |     |      | (Column B)<br>Foreign Exchange<br>Contracts |     |     |      | (Column C)<br>Equity Derivative<br>Contracts |     |     |      | (Column D)<br>Commodity and<br>Other Contracts |     |     |      |          |
|---|--|-----|-----|------|---|-----|-----|------|--|-----|-----|------|--|-----|-----|------|----------|
|   | Tril                                     | Bil | Mil | Thou | Tril  | Bil | Mil | Thou | Tril   | Bil | Mil | Thou | Tril   | Bil | Mil | Thou |          |
| <b>Derivatives Position Indicators</b>  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
| 11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13): | RCFD 8693                                |     |     |      | RCFD 8694                                   |     |     |      | RCFD 8695                                    |     |     |      | RCFD 8696                                      |     |     |      |          |
| a. Futures contracts.....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.a.    |
|   | RCFD 8697                                |     |     |      | RCFD 8698                                   |     |     |      | RCFD 8699                                    |     |     |      | RCFD 8700                                      |     |     |      |          |
| b. Forward contracts.....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.b.    |
| c. Exchange-traded option contracts:  | RCFD 8701                                |     |     |      | RCFD 8702                                   |     |     |      | RCFD 8703                                    |     |     |      | RCFD 8704                                      |     |     |      |          |
| (1) Written options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.c.(1) |
| (2) Purchased options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.c.(2) |
| d. Over-the-counter option contracts:   | RCFD 8709                                |     |     |      | RCFD 8710                                   |     |     |      | RCFD 8711                                    |     |     |      | RCFD 8712                                      |     |     |      |          |
| (1) Written options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.d.(1) |
| (2) Purchased options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.d.(2) |
| e. Swaps.....   | RCFD 3450                                |     |     |      | RCFD 3826                                   |     |     |      | RCFD 8719                                    |     |     |      | RCFD 8720                                      |     |     |      |          |
|   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.e.    |
| 12. Total gross notional amount of derivative contracts held for trading .....  | RCFD A126                                |     |     |      | RCFD A127                                   |     |     |      | RCFD 8723                                    |     |     |      | RCFD 8724                                      |     |     |      |          |
|   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 12.      |
| 13. Total gross notional amount of derivative contracts held for purposes other than trading .....                              | RCFD 8725                                |     |     |      | RCFD 8726                                   |     |     |      | RCFD 8727                                    |     |     |      | RCFD 8728                                      |     |     |      |          |
|   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 13.      |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate.....   | RCFD A589                                |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
|   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 13.a.    |
| 14. Gross fair values of derivative contracts:  | RCFD 8733                                |     |     |      | RCFD 8734                                   |     |     |      | RCFD 8735                                    |     |     |      | RCFD 8736                                      |     |     |      |          |
| a. Contracts held for trading:  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
| (1) Gross positive fair value.....  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.a.(1) |
| (2) Gross negative fair value .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.a.(2) |
| b. Contracts held for purposes other than trading:  | RCFD 8741                                |     |     |      | RCFD 8742                                   |     |     |      | RCFD 8743                                    |     |     |      | RCFD 8744                                      |     |     |      |          |
| (1) Gross positive fair value.....  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.b.(1) |
| (2) Gross negative fair value .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.b.(2) |

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands

|  | RCFD      | Bil | Mil | Thou |         |
|--|-----------|-----|-----|------|---------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:   |           |     |     |      |         |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal 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. <b>Intangible assets other than goodwill:</b>   |           |     |     |      |         |
| 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. <b>Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)</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:  | RCFN      |     |     |      |         |
| (1) Construction, land development, <b>and other land</b> in domestic offices .....  | 5508      |     |     |      | 3.b.(1) |
| (2) Farmland in domestic offices .....   | 5509      |     |     |      | 3.b.(2) |
| (3) 1–4 family residential properties in domestic offices .....  | 5510      |     |     |      | 3.b.(3) |
| (4) Multifamily (5 or more) residential properties in domestic offices .....   | 5511      |     |     |      | 3.b.(4) |
| (5) Nonfarm nonresidential properties in domestic offices .....  | 5512      |     |     |      | 3.b.(5) |
| (6) In foreign offices .....   | RCFN 5513 |     |     |      | 3.b.(6) |
| c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....  | RCFD 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. <b>Other borrowed money:</b>  |           |     |     |      |         |
| a. <b>Federal Home Loan Bank advances:</b>   |           |     |     |      |         |
| (1) <b>With a remaining maturity of one year or less</b> .....   | 2651      |     |     |      | 5.a.(1) |
| (2) <b>With a remaining maturity of more than one year through three years</b> .....   | B565      |     |     |      | 5.a.(2) |
| (3) <b>With a remaining maturity of more than three years</b> .....  | B566      |     |     |      | 5.a.(3) |
| b. <b>Other borrowings:</b>  |           |     |     |      |         |
| (1) <b>With a remaining maturity of one year or less</b> .....   | B571      |     |     |      | 5.b.(1) |
| (2) <b>With a remaining maturity of more than one year through three years</b> .....   | B567      |     |     |      | 5.b.(2) |
| (3) <b>With a remaining maturity of more than three years</b> .....  | B568      |     |     |      | 5.b.(3) |
| c. <b>Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)</b> .....   | 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..  | RCFD B570 |     |     |      | 7.      |



### Schedule RC-N—Continued

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

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |     |     |      | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |     |     |      | (Column C)<br>Nonaccrual |     |     |      |  |       |
|--|---|-----|-----|------|--|-----|-----|------|--------------------------|-----|-----|------|--|-------|
|  | RCFD  | Bil | Mil | Thou | RCFD   | Bil | Mil | Thou | RCFD                     | Bil | Mil | Thou |  |       |
| Dollar Amounts in Thousands  |   |     |     |      |  |     |     |      |                          |     |     |      |  |       |
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government ..... | 5612  |     |     |      | 5613   |     |     |      | 5614                     |     |     |      |  | 10.   |
| a. Guaranteed portion of loans and leases included in item 10 above .....  | 5615  |     |     |      | 5616   |     |     |      | 5617                     |     |     |      |  | 10.a. |

| Memoranda   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |     |     |      | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |     |     |      | (Column C)<br>Nonaccrual |     |     |      |  |      |
|---|---|-----|-----|------|--|-----|-----|------|--------------------------|-----|-----|------|--|------|
|   | RCFD  | Bil | Mil | Thou | RCFD   | Bil | Mil | Thou | RCFD                     | Bil | Mil | Thou |  |      |
| Dollar Amounts in Thousands   |   |     |     |      |  |     |     |      |                          |     |     |      |  |      |
| 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. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....  | 1248  |     |     |      | 1249   |     |     |      | 1250                     |     |     |      |  | M.3. |
| 4. Not applicable   |   |     |     |      |  |     |     |      |                          |     |     |      |  |      |

| 5. Interest rate, foreign exchange rate, and other commodity and equity contracts:<br><b>Fair value of amounts carried as assets</b> ..... | (Column A)<br>Past due 30<br>through 89 days |     |     |      | (Column B)<br>Past due 90<br>days or more |     |     |      |      |
|--|--|-----|-----|------|---|-----|-----|------|------|
|  | RCFD   | Bil | Mil | Thou | RCFD                                      | Bil | Mil | Thou |      |
|  | 3529   |     |     |      | 3530                                      |     |     |      | M.5. |

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

\_\_\_\_\_  
Name and Title (TEXT 8901)

\_\_\_\_\_  
E-mail Address (TEXT 4086)

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

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



## Schedule RC-O—Continued

|     |  | Dollar Amounts in Thousands |     |     |      |       |
|-----|--|-----------------------------|-----|-----|------|-------|
|     |  | RCON                        | Bil | Mil | Thou |       |
| 9.  | Deposits in lifeline accounts .....  | 5596                        |     |     |      | 9.    |
| 10. | Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....  | 8432                        |     |     |      | 10.   |
| 11. | Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:   |                             |     |     |      |       |
| a.  | Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis .....        | 8785                        |     |     |      | 11.a. |
| 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 in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):                                      |                             |     |     |      |       |
| 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 in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):  |                             |               |     |      |           |
| a.  | Deposit account of \$100,000 or less:  |                             |               |     |      |           |
| (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.  | Estimated amount of uninsured deposits in domestic offices of the bank:  |                             |               |     |      |           |
| a.  | An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above. |                             |               |     |      |           |
|     | Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above .....   | RCON                        | YES           | NO  |      |           |
|     |  | 6861                        |               |     |      | 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 .....  |                             | Bil           | Mil | Thou |           |
|     |  | 5597                        |               |     |      | M.2.b.    |
| 3.  | Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:                           |                             |               |     |      |           |
|     |  | RCON                        | FDIC Cert No. |     |      |           |
|     |  | 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)<br>Totals<br>(from<br>Schedule RC) |     |      | (Column B)<br>Items Not<br>Subject to<br>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<br>(Column A equals the sum of Schedule RC, items 1.a<br>and 1.b) ..... | RCFD 0010                                     |     |      |   |     |      | RCFD B600  |     |      | RCFD B601  |     |      |            |     |      | RCFD B602  |     |      | 34. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 35. Held-to-maturity securities .....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 35. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 36. Available-for-sale securities .....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 36. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 37. Federal funds sold and securities purchased under<br>agreements to resell.....   | RCFD 1350                                     |     |      |   |     |      | RCFD B613  |     |      | RCFD B614  |     |      |            |     |      | RCFD B616  |     |      | 37. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 38. Loans and leases held for sale .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 38. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 39. Loans and leases, net of unearned income <sup>1</sup> .....  | RCFD 3123                                     |     |      | RCFD 3123   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 39. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 40. LESS: Allowance for loan and lease losses .....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 40. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 41. Trading assets.....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 41. |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 42. All other assets <sup>2</sup> .....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 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

| Dollar Amounts in Thousands   | (Column A)<br>Face Value<br>or Notional<br>Amount |      |     | Credit<br>Conversion<br>Factor | (Column B)<br>Credit<br>Equivalent<br>Amount <sup>1</sup> |     |     | (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       | Bil | Mil | Thou |     |
| <b>Derivatives and Off-Balance Sheet Items</b>  | RCFD 3819   |      |     |                                | RCFD B645   |     |     | RCFD B646  |     |     | RCFD B647  |     |     | RCFD B648  |     |     | RCFD B649  |     |     |      |     |
| 44. Financial standby letters of credit.....  |   |      |     | 1.00                           |   |     |     |            |     |     |            |     |     |            |     |     |            |     |     |      | 44. |
| 45. Performance standby letters of credit .....   | RCFD 3821   |      |     | .50                            | RCFD B650   |     |     | RCFD B651  |     |     | RCFD B652  |     |     | RCFD B653  |     |     | RCFD B654  |     |     |      |     |
| 46. Commercial and similar letters of credit .....  | RCFD 3411   |      |     | .20                            | RCFD B655   |     |     | RCFD B656  |     |     | RCFD B657  |     |     | RCFD B658  |     |     | RCFD B659  |     |     |      |     |
| 47. Risk participations in bankers acceptances acquired by the reporting institution..... | RCFD 3429   |      |     | 1.00                           | RCFD B660   |     |     | RCFD B661  |     |     | RCFD B662  |     |     |            |     |     | RCFD B663  |     |     |      |     |
| 48. Securities lent.....  | RCFD 3433   |      |     | 1.00                           | RCFD B664   |     |     | RCFD B665  |     |     | RCFD B666  |     |     | RCFD B667  |     |     | RCFD B668  |     |     |      |     |
| 49. Retained recourse on small business obligations sold with recourse .....              | RCFD A250   |      |     | 1.00                           | RCFD B669   |     |     | RCFD B670  |     |     | RCFD B671  |     |     | RCFD B672  |     |     | RCFD B673  |     |     |      |     |
| 50. Retained recourse on financial assets sold with low-level recourse .....              | RCFD 1727   |      |     | 12.5*                          | RCFD 2243   |     |     |            |     |     |            |     |     |            |     |     | RCFD B674  |     |     |      |     |
| 51. All other financial assets sold with recourse .....                                   | RCFD B675   |      |     | 1.00                           | RCFD B676   |     |     | RCFD B677  |     |     | RCFD B678  |     |     | RCFD B679  |     |     | RCFD B680  |     |     |      |     |
| 52. All other off-balance sheet liabilities.....  | RCFD B681   |      |     | 1.00                           | RCFD B682   |     |     | RCFD B683  |     |     | RCFD B684  |     |     | RCFD B685  |     |     | RCFD B686  |     |     |      |     |
| 53. Unused commitments with an original maturity exceeding one year.....                  | RCFD 3833   |      |     | .50                            | RCFD B687   |     |     | RCFD B688  |     |     | RCFD B689  |     |     | RCFD B690  |     |     | RCFD B691  |     |     |      |     |
| 54. Derivative contracts.....   |   |      |     |                                | RCFD A167   |     |     | RCFD B693  |     |     | RCFD B694  |     |     | RCFD B695  |     |     |            |     |     |      |     |

\* Or institution-specific factor.  
<sup>1</sup> Column A multiplied by credit conversion factor.

Schedule RC-R—Continued

|   | (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 |     |
| Dollar Amounts in Thousands   |                                    |     |      |            |     |      |            |     |      |            |     |      |     |
| <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).....   | RCFD B696                          |     |      | RCFD B697  |     |      | RCFD B698  |     |      | RCFD 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).....  | RCFD B700                          |     |      | RCFD B701  |     |      | RCFD B702  |     |      | RCFD B703  |     |      | 57. |
|   | 0                                  |     |      |            |     |      |            |     |      |            |     | 57.  |     |
| 58. Market risk equivalent assets.....  |                                    |     |      |            |     |      |            |     |      | RCFD 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)..... |                                    |     |      |            |     |      |            |     |      | RCFD B704  |     |      | 59. |
| 60. LESS: Excess allowance for loan and lease losses.....   |                                    |     |      |            |     |      |            |     |      | RCFD A222  |     |      | 60. |
| 61. LESS: Allocated transfer risk reserve.....  |                                    |     |      |            |     |      |            |     |      | RCFD 3128  |     |      | 61. |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61).....   |                                    |     |      |            |     |      |            |     |      | RCFD A223  |     |      | 62. |

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|   | Dollar Amounts in Thousands |     |     |      |      |
|---|-----------------------------|-----|-----|------|------|
|   | RCFD                        | 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)<br>One year or less |      |     |     |      | (Column B)<br>Over one year through five years |      |     |     |      | (Column C)<br>Over five years |      |     |     |      |        |
|   | RCFD                           | Tril | Bil | Mil | Thou | RCFD   | Tril | Bil | Mil | Thou | RCFD                          | 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—Securitization and Asset Sale Activities

All of Schedule RC-S is to be completed beginning June 30, 2001.

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family Residential Loans |     |      | (Column B)<br>Home Equity Lines |     |      | (Column C)<br>Credit Card Receivables |     |      | (Column D)<br>Auto Loans |     |      | (Column E)<br>Other Consumer Loans |     |      | (Column F)<br>Commercial and Industrial Loans |     |      | (Column G)<br>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 ..... | RCFD B705                                  |     |      | RCFD B706                       |     |      | RCFD B707                             |     |      | RCFD B708                |     |      | RCFD B709                          |     |      | RCFD B710                                     |     |      | RCFD 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) ....  | RCFD B712                                  |     |      | RCFD B713                       |     |      | RCFD B714                             |     |      | RCFD B715                |     |      | RCFD B716                          |     |      | RCFD B717                                     |     |      | RCFD B718                                    |     |      | 2.a. |
| b. Standby letters of credit, subordinated securities, and other enhancements.....  | RCFD B719                                  |     |      | RCFD B720                       |     |      | RCFD B721                             |     |      | RCFD B722                |     |      | RCFD B723                          |     |      | RCFD B724                                     |     |      | RCFD B725                                    |     |      | 2.b. |
| 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....  | RCFD B726                                  |     |      | RCFD B727                       |     |      | RCFD B728                             |     |      | RCFD B729                |     |      | RCFD B730                          |     |      | RCFD B731                                     |     |      | RCFD B732                                    |     |      | 3.   |
| 4. Past due loan amounts included in item 1:  | RCFD B733                                  |     |      | RCFD B734                       |     |      | RCFD B735                             |     |      | RCFD B736                |     |      | RCFD B737                          |     |      | RCFD B738                                     |     |      | RCFD B739                                    |     |      |      |
| a. 30-89 days past due .....  | RCFD B740                                  |     |      | RCFD B741                       |     |      | RCFD B742                             |     |      | RCFD B743                |     |      | RCFD B744                          |     |      | RCFD B745                                     |     |      | RCFD B746                                    |     |      | 4.a. |
| b. 90 days or more past due .....   | RCFD B747                                  |     |      | RCFD B748                       |     |      | RCFD B749                             |     |      | RCFD B750                |     |      | RCFD B751                          |     |      | RCFD B752                                     |     |      | RCFD B753                                    |     |      | 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

|   | (Column A)<br>1-4 Family Residential Loans |     |      | (Column B)<br>Home Equity Lines |     |      | (Column C)<br>Credit Card Receivables |     |      | (Column D)<br>Auto Loans |     |      | (Column E)<br>Other Consumer Loans |     |      | (Column F)<br>Commercial and Industrial Loans |     |      | (Column G)<br>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 |           |  |  |     |
| Dollar Amounts in Thousands   |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |           |  |  |     |
| 6. Amount of ownership (or seller's) interests carried as:  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |           |  |  |     |
| a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....   |  |     |      | RCFD B761                       |     |      | RCFD B762                             |     |      |                          |     |      | RCFD B763                          |     |      |   |     |      |  |     |      | 6.a.      |  |  |     |
| b. Loans (included in Schedule RC-C) .....  |  |     |      | RCFD B500                       |     |      | RCFD B501                             |     |      |                          |     |      | RCFD B502                          |     |      |   |     |      |  |     |      | 6.b.      |  |  |     |
| 7. Past due loan amounts included in interests reported in item 6.a:  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |           |  |  |     |
| a. 30-89 days past due .....  |  |     |      | RCFD B764                       |     |      | RCFD B765                             |     |      |                          |     |      | RCFD B766                          |     |      |   |     |      |  |     |      | 7.a.      |  |  |     |
| b. 90 days or more past due .....   |  |     |      | RCFD B767                       |     |      | RCFD B768                             |     |      |                          |     |      | RCFD 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 ..... |  |     |      | RCFD B776                       |     |      | RCFD B777                             |     |      | RCFD B778                |     |      | RCFD B779                          |     |      | RCFD B780                                     |     |      | RCFD B781                                    |     |      | RCFD B782 |  |  | 9.  |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....   |  |     |      | RCFD B783                       |     |      | RCFD B784                             |     |      | RCFD B785                |     |      | RCFD B786                          |     |      | RCFD B787                                     |     |      | RCFD B788                                    |     |      | RCFD B789 |  |  | 10. |

Schedule RC-S—Continued

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family<br>Residential<br>Loans |     |      | (Column B)<br>Home<br>Equity<br>Lines |     |      | (Column C)<br>Credit<br>Card<br>Receivables |     |      | (Column D)<br>Auto<br>Loans |     |      | (Column E)<br>Other<br>Consumer<br>Loans |     |      | (Column F)<br>Commercial<br>and Industrial<br>Loans |     |      | (Column G)<br>All Other<br>Loans and<br>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 .....                            | RCFD B790  |     |      | RCFD B791                             |     |      | RCFD B792                                   |     |      | RCFD B793                   |     |      | RCFD B794                                |     |      | RCFD B795   |     |      | RCFD B796  |     |      | 11. |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 ..... | RCFD B797  |     |      | RCFD B798                             |     |      | RCFD B799                                   |     |      | RCFD B800                   |     |      | RCFD B801                                |     |      | RCFD B802   |     |      | RCFD B803  |     |      | 12. |

Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

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|   | Dollar Amounts in Thousands |     |     |      |           |
|---|-----------------------------|-----|-----|------|-----------|
|   | RCFD                        | Bil | Mil | Thou |           |
| 1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:   |                             |     |     |      |           |
| a. Outstanding principal balance .....  | A249                        |     |     |      | M.1.a.    |
| b. Amount of retained recourse on these obligations as of the report date .....   | A250                        |     |     |      | M.1.b.    |
| 2. Outstanding principal balance of assets serviced for others:   |                             |     |     |      |           |
| a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....   | B804                        |     |     |      | M.2.a.    |
| b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....  | B805                        |     |     |      | M.2.b.    |
| c. Other financial assets <sup>1</sup> .....  | A591                        |     |     |      | M.2.c.    |
| 3. Asset-backed commercial paper conduits:  |                             |     |     |      |           |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: |                             |     |     |      |           |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....   | B806                        |     |     |      | M.3.a.(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 beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.





Schedule RC-T—Continued

|   | (Column A)<br>Managed Assets |     |     |      | (Column B)<br>Non-Managed Assets |     |     |      | (Column C)<br>Number of<br>Managed<br>Accounts | (Column D)<br>Number of<br>Non-Managed<br>Accounts |     |
|---|------------------------------|-----|-----|------|----------------------------------|-----|-----|------|--|--|-----|
|   | Tril                         | Bil | Mil | Thou | Tril                             | Bil | Mil | Thou |  |  |     |
| Dollar Amounts in Thousands   |                              |     |     |      |                                  |     |     |      |  |  |     |
| <b>FIDUCIARY AND RELATED ASSETS—Continued</b>                                     |                              |     |     |      |                                  |     |     |      |  |  |     |
| 9. Total fiduciary accounts (sum of items 4 through 8) .....                      | RCFD B894                    |     |     |      | RCFD B895                        |     |     |      | RCFD B896                                      | RCFD B897  | 9.  |
| 10. Custody and safekeeping accounts .....  |                              |     |     |      | RCFD B898                        |     |     |      |  | RCFD B899  | 10. |
| 11. Fiduciary accounts held in foreign offices (included in items 9 and 10) ..... |                              |     |     |      | RCFN B900                        |     |     |      |  | RCFN B901  |     |

|   | 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.   |
| a. Fiduciary and related services income—foreign offices (included in item 19) .....  | B912                        |     |     |      | 19.a. |
| 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 |     |     |      |        |
|   | RCFD                        | 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. |

## Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

| RCFD | (Column A)<br>Number of<br>Issues | (Column B)<br>Principal Amount<br>Outstanding |     |     |      |
|------|-----------------------------------|---|-----|-----|------|
|      |                                   | Tril  | Bil | Mil | Thou |
|      |                                   | RCFD B928                                     |     |     |      |
| B927 |                                   |   |     |     |      |
| B929 |                                   |   |     |     |      |

2. Corporate trust and agency accounts:
- a. Corporate and municipal trusteeships.....
  - b. Transfer agent, registrar, paying agent, and other corporate agency .....

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

Dollar Amounts in Thousands

| RCFD | (Column A)<br>Number of<br>Funds | (Column B)<br>Market Value of<br>Fund Assets |     |     |      |
|------|----------------------------------|--|-----|-----|------|
|      |                                  | RCFD   | Bil | Mil | Thou |
| B931 |                                  | B932   |     |     |      |
| B933 |                                  | B934   |     |     |      |
| B935 |                                  | B936   |     |     |      |
| B937 |                                  | B938   |     |     |      |
| B939 |                                  | B940   |     |     |      |
| B941 |                                  | B942   |     |     |      |
| B943 |                                  | B944   |     |     |      |
| B945 |                                  | B946   |     |     |      |

3. Collective investment funds and common trust funds:
- a. Domestic equity.....
  - b. International/Global equity .....
  - c. Stock/Bond blend .....
  - d. Taxable bond.....
  - e. Municipal bond .....
  - f. Short term investments/Money market .....
  - g. Specialty/Other.....
  - h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....

M.3.a.  
M.3.b.  
M.3.c.  
M.3.d.  
M.3.e.  
M.3.f.  
M.3.g.  
M.3.h.

Dollar Amounts in Thousands

| RIAD | (Column A)<br>Gross Losses<br>Managed<br>Accounts |      |  | RIAD | (Column B)<br>Gross Losses<br>Non-Managed<br>Accounts |      |  | RIAD | (Column C)<br>Recoveries |      |  |
|------|---|------|--|------|---|------|--|------|--------------------------|------|--|
|      | Mil   | Thou |  |      | Mil   | Thou |  |      | Mil                      | Thou |  |
| B947 |   |      |  | B948 |   |      |  | B949 |                          |      |  |
| B950 |   |      |  | B951 |   |      |  | B952 |                          |      |  |
| B953 |   |      |  | B954 |   |      |  | B955 |                          |      |  |
| B956 |   |      |  | B957 |   |      |  | B958 |                          |      |  |
| B959 |   |      |  | B960 |   |      |  | B961 |                          |      |  |

4. Fiduciary settlements, surcharges, and other losses:
- a. Personal trust and agency accounts.....
  - b. Retirement related trust and agency accounts.....
  - c. Investment management agency accounts.....
  - d. Other fiduciary accounts and related services .....
  - 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) .....

M.4.a.  
M.4.b.  
M.4.c.  
M.4.d.  
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."

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

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

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

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

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

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<br/>                 OMB No. For FDIC: 3064-0052<br/>                 OMB No. for Federal Reserve: 7100-0036<br/>                 Expiration Date: 3/31/2004</p> <p style="text-align: center;">SPECIAL REPORT<br/>                 (Dollar Amounts in Thousands)</p> |                        |                         |  |  |
|                          | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 75%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;">         </td> </tr> </table>           | CLOSE OF BUSINESS DATE | FDIC Certificate Number |  |  |
| CLOSE OF BUSINESS DATE   | FDIC Certificate Number   |                        |                         |  |  |
|                          |   |                        |                         |  |  |

**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 ..... | RCFD<br>3561 |         | a.   |              |         |   |    |
| b. Total dollar amount of above loans (in thousands of dollars) .....                   | RCFD<br>3562 |         | b.   |              |         |   |    |
| c. Range of interest charged on above loans<br>(example: 9¾% = 9.75) .....              | RCFD<br>7701 | __ . __ | % to | RCFD<br>7702 | __ . __ | % | c. |

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