

Federal Financial Institutions Examination Council



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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 December 31, 2000

(20001231)  
(RCRI 9999)

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

This report form is to be filed by banks with 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.

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

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

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

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

## Submission of Reports

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

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

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

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

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

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

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

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

\_\_\_\_\_  
State Abbrev. (TEXT 9200) ZIP Code (TEXT 9220)

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

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### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 34.1 hours per respondent and is estimated to vary from 15 to 400 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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

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

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

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



Dollar Amounts in Thousands	Year-to-date			
	Bil	Mil	Thou	
1. Interest income (continued):				
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD 4020			1.f.
g. Total interest income (sum of items 1.a through 1.f) .....	RIAD 4107			1.g.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD 4508			2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Money market deposit accounts (MMDAs) .....	RIAD 4509			2.a.(1)(b)(1)
(2) Other savings deposits .....	RIAD 4511			2.a.(1)(b)(2)
(3) Time deposits of \$100,000 or more .....	RIAD A517			2.a.(1)(b)(3)
(4) Time deposits of less than \$100,000 .....	RIAD A518			2.a.(1)(b)(4)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD 4172			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD 4180			2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money .....	RIAD 4185			2.c.
d. Not applicable				
e. Interest on subordinated notes and debentures .....	RIAD 4200			2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	RIAD 4073			2.f.
3. Net interest income (item 1.g minus 2.f) .....	RIAD 4074			3.
4. Provisions:				
a. Provision for credit losses .....	RIAD 4230			4.a.
b. Provision for allocated transfer risk .....	RIAD 4243			4.b.
5. Noninterest income:				
a. Income from fiduciary activities .....	RIAD 4070			5.a.
b. Service charges on deposit accounts in domestic offices .....	RIAD 4080			5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d) .....	RIAD A220			5.c.
d.–e. Not applicable				
f. Other noninterest income:				
(1) Other fee income .....	RIAD 5407			5.f.(1)
(2) All other noninterest income* .....	RIAD 5408			5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f) .....	RIAD 4079			5.g.
6. a. Realized gains (losses) on held-to-maturity securities .....	RIAD 3521			6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD 3196			6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD 4135			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD 4217			7.b.
c. Other noninterest expense* .....	RIAD 4092			7.c.
d. Total noninterest expense (sum of items 7.a through 7.c) .....	RIAD 4093			7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d) .....	RIAD 4301			8.
9. Applicable income taxes (on item 8) .....	RIAD 4302			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9) .....	RIAD 4300			10.
11. Extraordinary items and other adjustments, net of income taxes* .....	RIAD 4320			11.
12. Net income (loss) (sum of items 10 and 11) .....	RIAD 4340			12.

\*Describe on Schedule RI-E—Explanations



## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	1483			
	Bil	Mil	Thou	
Dollar Amounts in Thousands				
1. Total equity capital originally reported in the December 31, 1999, Reports of Condition and Income .....	RIAD 3215			1.
2. Equity capital adjustments from amended Reports of Income, net* .....	RIAD 3216			2.
3. Amended balance end of previous calendar year (sum of items 1 and 2) .....	RIAD 3217			3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD 4340			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net .....	RIAD 4346			5.
6. Changes incident to business combinations, net .....	RIAD 4356			6.
7. LESS: Cash dividends declared on preferred stock .....	RIAD 4470			7.
8. LESS: Cash dividends declared on common stock .....	RIAD 4460			8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) .....	RIAD 4411			9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule) .....	RIAD 4412			10.
11. a. Change in net unrealized holding gains (losses) on available-for-sale securities .....	RIAD 8433			11.a.
b. Change in accumulated net gains (losses) on cash flow hedges .....	RIAD 4574			11.b.
12. Foreign currency translation adjustments .....	RIAD 4414			12.
13. Other transactions with parent holding company* (not included in items 5, 7, or 8 above) .....	RIAD 4415			13.
14. Total equity capital end of current period (sum of items 3 through 13) (must equal Schedule RC, item 28) .....	RIAD 3210			14.

\*Describe on Schedule RI-E—Explanations.

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

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

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

	1486							
	(Column A) Charge-offs			(Column B) Recoveries				
	Calendar year-to-date							
	Bil	Mil	Thou	Bil	Mil	Thou		
Dollar Amounts in Thousands								
1. Loans secured by real estate:								
a. To U.S. addressees (domicile) .....	RIAD 4651			RIAD 4661				1.a.
b. To non-U.S. addressees (domicile) .....	RIAD 4652			RIAD 4662				1.b.
2. Loans to depository institutions and acceptances of other banks:								
a. To U.S. banks and other U.S. depository institutions .....	RIAD 4653			RIAD 4663				2.a.
b. To foreign banks .....	RIAD 4654			RIAD 4664				2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RIAD 4655			RIAD 4665				3.
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile) .....	RIAD 4645			RIAD 4617				4.a.
b. To non-U.S. addressees (domicile) .....	RIAD 4646			RIAD 4618				4.b.
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards and related plans .....	RIAD 4656			RIAD 4666				5.a.
b. Other (includes single payment, installment, and all student loans) .....	RIAD 4657			RIAD 4667				5.b.
6. Loans to foreign governments and official institutions .....	RIAD 4643			RIAD 4627				6.
7. All other loans .....	RIAD 4644			RIAD 4628				7.
8. Lease financing receivables:								
a. Of U.S. addressees (domicile) .....	RIAD 4658			RIAD 4668				8.a.
b. Of non-U.S. addressees (domicile) .....	RIAD 4659			RIAD 4669				8.b.
9. Total (sum of items 1 through 8) .....	RIAD 4635			RIAD 4605				9.



## 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.

### Part I. Estimated Income from International Operations

		1492			
		Year-to-date			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Interest income and expense booked at foreign offices, Edge and Agreement subsidiaries, and IBFs:					
a. Interest income booked .....	RIAD 4837				1.a.
b. Interest expense booked .....	RIAD 4838				1.b.
c. Net interest income booked at foreign offices, Edge and Agreement subsidiaries, and IBFs (item 1.a minus 1.b).....	RIAD 4839				1.c.
2. Adjustments for booking location of international operations:					
a. Net interest income attributable to international operations booked at domestic offices .....	RIAD 4840				2.a.
b. Net interest income attributable to domestic business booked at foreign offices .....	RIAD 4841				2.b.
c. Net booking location adjustment (item 2.a minus 2.b).....	RIAD 4842				2.c.
3. Noninterest income and expense attributable to international operations:					
a. Noninterest income attributable to international operations.....	RIAD 4097				3.a.
b. Provision for loan and lease losses attributable to international operations .....	RIAD 4235				3.b.
c. Other noninterest expense attributable to international operations .....	RIAD 4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c).....	RIAD 4843				3.d.
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 1.c, 2.c, and 3.d).....	RIAD 4844				4.
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs.....	RIAD 4845				5.
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5).....	RIAD 4846				6.
7. Income taxes attributable to income from international operations as estimated in item 6 .....	RIAD 4797				7.
8. Estimated net income attributable to international operations (item 6 minus 7).....	RIAD 4341				8.

### Memoranda

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
1. Intracompany interest income included in item 1.a above.....	RIAD 4847				M.1.
2. Intracompany interest expense included in item 1.b above.....	RIAD 4848				M.2.

### Part II. Supplementary Details on Income from International Operations Required by the Departments of Commerce and Treasury for Purposes of the U.S. International Accounts and the U.S. National Income and Product Accounts

		Dollar Amounts in Thousands			
		Year-to-date			
		Bil	Mil	Thou	
1. Interest income booked at IBFs.....	RIAD 4849				1.
2. Interest expense booked at IBFs .....	RIAD 4850				2.
3. Noninterest income attributable to international operations booked at domestic offices (excluding IBFs):					
a. Gains (losses) and extraordinary items .....	RIAD 5491				3.a.
b. Fees and other noninterest income .....	RIAD 5492				3.b.
4. Provision for loan and lease losses attributable to international operations booked at domestic offices (excluding IBFs).....	RIAD 4852				4.
5. Other noninterest expense attributable to international operations booked at domestic offices (excluding IBFs) .....	RIAD 4853				5.



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

FDIC Certificate Number

## Schedule RI-E—Explanations

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

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

		1495			◀
		Year-to-date			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. All other noninterest income (from Schedule RI, item 5.f.(2))					
Report amounts that exceed 10% of Schedule RI, item 5.f.(2):					
a.	Net gains (losses) on other real estate owned .....	RIAD 5415			1.a.
b.	Net gains (losses) on sales of loans .....	RIAD 5416			1.b.
c.	Net gains (losses) on sales of premises and fixed assets .....	RIAD 5417			1.c.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):					
d.	<span style="border: 1px solid black; padding: 1px;">TEXT 4461</span> .....	RIAD 4461			1.d.
e.	<span style="border: 1px solid black; padding: 1px;">TEXT 4462</span> .....	RIAD 4462			1.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT 4463</span> .....	RIAD 4463			1.f.
2. Other noninterest expense (from Schedule RI, item 7.c):					
a.	Amortization expense of intangible assets .....	RIAD 4531			2.a.
Report amounts that exceed 10% of Schedule RI, item 7.c:					
b.	Net (gains) losses on other real estate owned .....	RIAD 5418			2.b.
c.	Net (gains) losses on sales of loans .....	RIAD 5419			2.c.
d.	Net (gains) losses on sales of premises and fixed assets .....	RIAD 5420			2.d.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:					
e.	<span style="border: 1px solid black; padding: 1px;">TEXT 4464</span> .....	RIAD 4464			2.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT 4467</span> .....	RIAD 4467			2.f.
g.	<span style="border: 1px solid black; padding: 1px;">TEXT 4468</span> .....	RIAD 4468			2.g.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 6373</span> Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	RIAD 6373			3.a.(1)
	(2) Applicable income tax effect	RIAD 4486			3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4487</span> .....	RIAD 4487			3.b.(1)
	(2) Applicable income tax effect	RIAD 4488			3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4489</span> .....	RIAD 4489			3.c.(1)
	(2) Applicable income tax effect	RIAD 4491			3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):					
a.	<span style="border: 1px solid black; padding: 1px;">TEXT 4492</span> .....	RIAD 4492			4.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 4493</span> .....	RIAD 4493			4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):					
a.	<span style="border: 1px solid black; padding: 1px;">TEXT 4494</span> .....	RIAD 4494			5.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 4495</span> .....	RIAD 4495			5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):					
a.	<span style="border: 1px solid black; padding: 1px;">TEXT 4496</span> .....	RIAD 4496			6.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 4497</span> .....	RIAD 4497			6.b.

Schedule RI-E—Continued

		Year-to-date			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
7.	Other transactions with parent holding company (from Schedule RI-A, item 13) (itemize and describe all such transactions):				
a.	<input type="text" value="TEXT 4498"/>	RIAD 4498			7.a.
b.	<input type="text" value="TEXT 4499"/>	RIAD 4499			7.b.
8.	Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):				
a.	<input type="text" value="TEXT 4521"/>	RIAD 4521			8.a.
b.	<input type="text" value="TEXT 4522"/>	RIAD 4522			8.b.
9.	Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
	No comment <input type="checkbox"/> (RIAD 4769)				
	Other explanations (please type or print clearly): <small>(TEXT 4769)</small>				
		<b>I498</b>	<b>I499</b>		◀



Schedule RC—Continued

		Dollar Amounts in Thousands					Bil	Mil	Thou	
<b>LIABILITIES</b>										
13. Deposits:										
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 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.....					RCFD 2800					14.
15. a. Demand notes issued to the U.S. Treasury.....					RCON 2840					15.a.
b. Trading liabilities (from Schedule RC-D).....					RCFD 3548					15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):										
a. With a remaining maturity of one year or less.....					RCFD 2332					16.a.
b. With a remaining maturity of more than one year through three years.....					RCFD A547					16.b.
c. With a remaining maturity of more than three years.....					RCFD A548					16.c.
17. Not applicable										
18. Bank's liability on acceptances executed and outstanding.....					RCFD 2920					18.
19. Subordinated notes and debentures <sup>2</sup> .....					RCFD 3200					19.
20. Other liabilities (from Schedule RC-G).....					RCFD 2930					20.
21. Total liabilities (sum of items 13 through 20).....					RCFD 2948					21.
22. Not applicable										
<b>EQUITY CAPITAL</b>										
23. Perpetual preferred stock and related surplus.....					RCFD 3838					23.
24. Common stock.....					RCFD 3230					24.
25. Surplus (exclude all surplus related to preferred stock).....					RCFD 3839					25.
26. a. Undivided profits and capital reserves.....					RCFD 3632					26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities.....					RCFD 8434					26.b.
c. Accumulated net gains (losses) on cash flow hedges.....					RCFD 4336					26.c.
27. Cumulative foreign currency translation adjustments.....					RCFD 3284					27.
28. Total equity capital (sum of items 23 through 27).....					RCFD 3210					28.
29. Total liabilities and equity capital (sum of items 21 and 28).....					RCFD 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 1999.....

Number	
RCFD 6724	M.1.

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

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

<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.



Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale													
	(Column A) Amortized Cost			(Column B) Fair Value					(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>										
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou							
3. Securities issued by states and political subdivisions in the U.S.:																						
a. General obligations .....	RCFD 1676			RCFD 1677			RCFD 1678			RCFD 1679						3.a.						
b. Revenue obligations ....	RCFD 1681			RCFD 1686			RCFD 1690			RCFD 1691						3.b.						
c. Industrial development and similar obligations .	RCFD 1694			RCFD 1695			RCFD 1696			RCFD 1697						3.c.						
4. Mortgage-backed securities (MBS):																						
a. Pass-through securities:																						
(1) Guaranteed by GNMA.....	RCFD 1698			RCFD 1699			RCFD 1701			RCFD 1702						4.a.(1)						
(2) Issued by FNMA and FHLMC .....	RCFD 1703			RCFD 1705			RCFD 1706			RCFD 1707						4.a.(2)						
(3) Other pass-through securities .....	RCFD 1709			RCFD 1710			RCFD 1711			RCFD 1713						4.a.(3)						
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD 1714			RCFD 1715			RCFD 1716			RCFD 1717						4.b.(1)						
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD 1718			RCFD 1719			RCFD 1731			RCFD 1732						4.b.(2)						
(3) All other mortgage-backed securities...	RCFD 1733			RCFD 1734			RCFD 1735			RCFD 1736						4.b.(3)						
5. Other debt securities:																						
a. Other domestic debt securities.....	RCFD 1737			RCFD 1738			RCFD 1739			RCFD 1741						5.a.						
b. Foreign debt securities	RCFD 1742			RCFD 1743			RCFD 1744			RCFD 1746						5.b.						
6. Equity securities:																						
a. Investments in mutual funds and other equity securities with readily determinable fair values .....															RCFD A510			RCFD A511				6.a.
b. All other equity securities <sup>1</sup> .....															RCFD 1752			RCFD 1753				6.b.
7. Total (sum of items 1 through 6) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCFD 1754			RCFD 1771			RCFD 1772			RCFD 1773						7.						

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

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

FDIC Certificate Number

## Schedule RC-B—Continued

### Memoranda

	C412			◀
	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup> .....	RCFD 0416			M.1.
2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup>				
(1) Three months or less.....	RCFD A549			M.2.a.(1)
(2) Over three months through 12 months.....	RCFD A550			M.2.a.(2)
(3) Over one year through three years .....	RCFD A551			M.2.a.(3)
(4) Over three years through five years .....	RCFD A552			M.2.a.(4)
(5) Over five years through 15 years .....	RCFD A553			M.2.a.(5)
(6) Over 15 years.....	RCFD A554			M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup>				
(1) Three months or less.....	RCFD A555			M.2.b.(1)
(2) Over three months through 12 months.....	RCFD A556			M.2.b.(2)
(3) Over one year through three years .....	RCFD A557			M.2.b.(3)
(4) Over three years through five years .....	RCFD A558			M.2.b.(4)
(5) Over five years through 15 years .....	RCFD A559			M.2.b.(5)
(6) Over 15 years.....	RCFD A560			M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>				
(1) Three years or less.....	RCFD A561			M.2.c.(1)
(2) Over three years.....	RCFD A562			M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFD A248			M.2.d.
3.–6. Not applicable				
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCFD 1778			M.7.
8. Not applicable				
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost .....	RCFD 8782			M.9.a.
b. Fair value .....	RCFD 8783			M.9.b.

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

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

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

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

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

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

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands

C415

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. Loans secured by real estate .....	RCFD 1410								1.
a. Construction and land development .....					RCON 1415				1.a.
b. Secured by farmland (including farm residential and other improvements).....					RCON 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 .....					RCON 1797				1.c.(1)
(2) All other loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....					RCON 5367				1.c.(2)(a)
(b) Secured by junior liens .....					RCON 5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....					RCON 1460				1.d.
e. Secured by nonfarm nonresidential properties .....					RCON 1480				1.e.
2. Loans to depository institutions:									
a. To commercial banks in the U.S.....					RCON 1505				2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFD 1506								2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFD 1507								2.a.(2)
b. To other depository institutions in the U.S. ....	RCFD 1517				RCON 1517				2.b.
c. To banks in foreign countries .....					RCON 1510				2.c.
(1) To foreign branches of other U.S. banks .....	RCFD 1513								2.c.(1)
(2) To other banks in foreign countries .....	RCFD 1516								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....	RCFD 1590				RCON 1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	RCFD 1763				RCON 1763				4.a.
b. To non-U.S. addressees (domicile) .....	RCFD 1764				RCON 1764				4.b.
5. Acceptances of other banks:									
a. Of U.S. banks .....	RCFD 1756				RCON 1756				5.a.
b. Of foreign banks .....	RCFD 1757				RCON 1757				5.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....					RCON 1975				6.
a. Credit cards and related plans (includes check credit and other revolving credit plans) .....	RCFD 2008								6.a.
b. Other (includes single payment, installment, and all student loans) .....	RCFD 2011								6.b.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD 2081				RCON 2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD 2107				RCON 2107				8.
9. Other loans .....	RCFD 1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured) ..					RCON 1545				9.a.
b. All other loans (exclude consumer loans) .....					RCON 1564				9.b.
10. Lease financing receivables (net of unearned income) .....					RCON 2165				10.
a. Of U.S. addressees (domicile) .....	RCFD 2182								10.a.
b. Of non-U.S. addressees (domicile) .....	RCFD 2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above .....	RCFD 2123				RCON 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, item 4.a.) .....	RCFD 2122				RCON 2122				12.



# Schedule RC-C—Continued

## Part I. Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Not applicable					
2. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Loans secured by real estate:					
(1) To U.S. addressees (domicile) .....	RCFD 1687				M.2.a.(1)
(2) To non-U.S. addressees (domicile) .....	RCFD 1689				M.2.a.(2)
b. All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures) .....	RCFD 8691				M.2.b.
c. Commercial and industrial loans to and lease financing receivables of non-U.S. addressees (domicile) included in Memorandum item 2.b above .....	RCFD 8692				M.2.c.
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or repricing frequency of: <sup>1, 2</sup>					
(1) Three months or less .....	RCON A564				M.3.a.(1)
(2) Over three months through 12 months .....	RCON A565				M.3.a.(2)
(3) Over one year through three years .....	RCON A566				M.3.a.(3)
(4) Over three years through five years .....	RCON A567				M.3.a.(4)
(5) Over five years through 15 years .....	RCON A568				M.3.a.(5)
(6) Over 15 years .....	RCON A569				M.3.a.(6)
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 repricing frequency of: <sup>1, 3</sup>					
(1) Three months or less .....	RCFD A570				M.3.b.(1)
(2) Over three months through 12 months .....	RCFD A571				M.3.b.(2)
(3) Over one year through three years .....	RCFD A572				M.3.b.(3)
(4) Over three years through five years .....	RCFD A573				M.3.b.(4)
(5) Over five years through 15 years .....	RCFD A574				M.3.b.(5)
(6) Over 15 years .....	RCFD A575				M.3.b.(6)
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 .....	RCFD A247				M.3.c.
d. Loans secured by nonfarm nonresidential properties in domestic offices (reported in Schedule RC-C, part I, item 1.e, column B) with a REMAINING MATURITY of over five years .....	RCON A577				M.3.d.
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4, column A) with a REMAINING MATURITY of over three years .....	RCFD A578				M.3.e.

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

<sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.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, Memorandum item 3.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 3.b.(1) through 3.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, Memorandum item 3.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.



# Schedule RC-E—Deposit Liabilities

## Part I. Deposits in Domestic Offices

													C425											
													◀											
													Transaction Accounts				Nontransaction Accounts							
													(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)			
Dollar Amounts in Thousands													Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Deposits of:																								
1. Individuals, partnerships, and corporations .....	RCON 2201				RCON 2240				RCON 2346				1.											
2. U.S. Government .....	RCON 2202				RCON 2280				RCON 2520				2.											
3. States and political subdivisions in the U.S. ....	RCON 2203				RCON 2290				RCON 2530				3.											
4. Commercial banks in the U.S. ....	RCON 2206				RCON 2310				RCON 2550				4.											
5. Other depository institutions in the U.S. ....	RCON 2207				RCON 2312				RCON 2349				5.											
6. Banks in foreign countries .....	RCON 2213				RCON 2320				RCON 2236				6.											
7. Foreign governments and official institutions (including foreign central banks).....	RCON 2216				RCON 2300				RCON 2377				7.											
8. Certified and official checks .....	RCON 2330				RCON 2330								8.											
9. Total (sum of items 1 through 8) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON 2215				RCON 2210				RCON 2385				9.											

### Memoranda

													Dollar Amounts in Thousands			
													Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):																
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON 6835										M.1.a.					
b. Total brokered deposits.....	RCON 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 .....	RCON 2343										M.1.c.(1)					
(2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.....	RCON 2344										M.1.c.(2)					
d. Maturity data for brokered deposits:																
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCON A243										M.1.d.(1)					
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCON A244										M.1.d.(2)					
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <b>(to be completed for the December report only)</b> .....	RCON 5590										M.1.e.					
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 9, column C above):																
a. Savings deposits:																
(1) Money market deposit accounts (MMDAs) .....	RCON 6810										M.2.a.(1)					
(2) Other savings deposits (excludes MMDAs) .....	RCON 0352										M.2.a.(2)					
b. Total time deposits of less than \$100,000.....	RCON 6648										M.2.b.					
c. Total time deposits of \$100,000 or more.....	RCON 2604										M.2.c.					
3. All NOW accounts (included in column A above) .....	RCON 2398										M.3.					
4. Not applicable																

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

FDIC Certificate Number

## Schedule RC-E—Continued

### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

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

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

## Schedule RC-E—Continued

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

	Dollar Amounts in Thousands				
		Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations .....	RCFN 2621				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks).....	RCFN 2623				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN 2625				3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN 2650				4.
5. Certified and official checks .....	RCFN 2330				5.
6. All other deposits .....	RCFN 2668				6.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 13.b) .....	RCFN 2200				7.

#### Memorandum

	Dollar Amounts in Thousands				
		Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 7 above) .....	RCFN A245				M.1.

## Schedule RC-F—Other Assets

	Dollar Amounts in Thousands					C430	
		Bil	Mil	Thou		◀	
1. Income earned, not collected on loans .....	RCFD 2164				1.		
2. Net deferred tax assets <sup>1</sup> .....	RCFD 2148				2.		
3. Interest-only strips receivable (not in the form of a security) <sup>2</sup> on:							
a. Mortgage loans .....	RCFD A519				3.a.		
b. Other financial assets .....	RCFD A520				3.b.		
4. Other (itemize and describe amounts that exceed 25% of this item) .....	RCFD 2168				4.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px; height: 15px;">TEXT 3549</td></tr></table> .....	TEXT 3549	RCFD 3549				4.a.	
TEXT 3549							
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px; height: 15px;">TEXT 3550</td></tr></table> .....	TEXT 3550	RCFD 3550				4.b.	
TEXT 3550							
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px; height: 15px;">TEXT 3551</td></tr></table> .....	TEXT 3551	RCFD 3551				4.c.	
TEXT 3551							
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11) .....	RCFD 2160				5.		

#### Memorandum

	Dollar Amounts in Thousands				
		Bil	Mil	Thou	
1. Deferred tax assets disallowed for regulatory capital purposes .....	RCFD 5610				M.1.

## Schedule RC-G—Other Liabilities

	Dollar Amounts in Thousands					C435	
		Bil	Mil	Thou		◀	
1. a. Interest accrued and unpaid on deposits in domestic offices <sup>3</sup> .....	RCON 3645				1.a.		
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD 3646				1.b.		
2. Net deferred tax liabilities <sup>1</sup> .....	RCFD 3049				2.		
3. Minority interest in consolidated subsidiaries .....	RCFD 3000				3.		
4. Other (itemize and describe amounts that exceed 25% of this item) .....	RCFD 2938				4.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px; height: 15px;">TEXT 3552</td></tr></table> .....	TEXT 3552	RCFD 3552				4.a.	
TEXT 3552							
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px; height: 15px;">TEXT 3553</td></tr></table> .....	TEXT 3553	RCFD 3553				4.b.	
TEXT 3553							
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 50px; height: 15px;">TEXT 3554</td></tr></table> .....	TEXT 3554	RCFD 3554				4.c.	
TEXT 3554							
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD 2930				5.		

<sup>1</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>2</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>3</sup> For savings banks, include "dividends" accrued and unpaid on deposits.











Schedule RC-L—Continued

		C462												
Dollar Amounts in Thousands		(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts			
Off-balance Sheet Derivatives Position Indicators		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
17. Gross fair values of derivative contracts:														
a. Contracts held for trading:														
(1) Gross positive fair value .....		RCFD 8733			RCFD 8734			RCFD 8735			RCFD 8736			17.a.(1)
(2) Gross negative fair value .....		RCFD 8737			RCFD 8738			RCFD 8739			RCFD 8740			17.a.(2)
b. Contracts held for purposes other than trading that are marked to market:														
(1) Gross positive fair value .....		RCFD 8741			RCFD 8742			RCFD 8743			RCFD 8744			17.b.(1)
(2) Gross negative fair value .....		RCFD 8745			RCFD 8746			RCFD 8747			RCFD 8748			17.b.(2)
c. Contracts held for purposes other than trading that are not marked to market:														
(1) Gross positive fair value .....		RCFD 8749			RCFD 8750			RCFD 8751			RCFD 8752			17.c.(1)
(2) Gross negative fair value .....		RCFD 8753			RCFD 8754			RCFD 8755			RCFD 8756			17.c.(2)

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1.–2. Not applicable					
3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments that are fee paid or otherwise legally binding) .....		RCFD 3833			M.3.
a. Participations in commitments with an original maturity exceeding one year conveyed to others .....		RCFD 3834			M.3.a.
4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit and foreign office guarantees (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above.....		RCFD 3377			M.4.
5. Loans to individuals for household, family, and other personal expenditures that have been securitized and sold (with servicing retained), amounts outstanding by type of loan:					
a. Loans to purchase private passenger automobiles (to be completed for the September report only) .....		RCFD 2741			M.5.a.
b. Credit cards and related plans (TO BE COMPLETED QUARTERLY) .....		RCFD 2742			M.5.b.
c. All other consumer credit (including mobile home loans) (to be completed for the September report only) .....		RCFD 2743			M.5.c.

Schedule RC-M—Memoranda

		C465			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
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 .....	RCFD 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 .....	RCFD 6165				1.b.
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3).....	RCFD 3405				2.
3. Not applicable					
4. Outstanding principal balance of 1–4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):					
a. Mortgages serviced under a GNMA contract .....	RCFD 5500				4.a.
b. Mortgages serviced under a FHLMC contract:					
(1) Serviced with recourse to servicer .....	RCFD 5501				4.b.(1)
(2) Serviced without recourse to servicer .....	RCFD 5502				4.b.(2)
c. Mortgages serviced under a FNMA contract:					
(1) Serviced under a regular option contract .....	RCFD 5503				4.c.(1)
(2) Serviced under a special option contract .....	RCFD 5504				4.c.(2)
d. Mortgages serviced under other servicing contracts .....	RCFD 5505				4.d.
5. To be completed only by banks with \$1 billion or more in total assets: Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must equal Schedule RC, item 9):					
a. U.S. addressees (domicile).....	RCFD 2103				5.a.
b. Non-U.S. addressees (domicile).....	RCFD 2104				5.b.
6. Intangible assets:					
a. Mortgage servicing assets .....	RCFD 3164				6.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFD A590				6.a.(1)
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships and nonmortgage servicing assets .....	RCFD B026				6.b.(1)
(2) All other identifiable intangible assets .....	RCFD 5507				6.b.(2)
c. Goodwill .....	RCFD 3163				6.c.
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10).....	RCFD 2143				6.d.
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes .....	RCFD 6442				6.e.
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt .....	RCFD 3295				7.

<sup>1</sup> Do not report federal funds sold and securities purchased under agreements to resell with other commercial banks in the U.S. in this item.





Schedule RC-N—Continued

													C473			◀						
Memoranda	Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual														
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou												
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 2) .....													M.1.									
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....													M.2.									
3. Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above):																						
a. Construction and land development .....													M.3.a.									
b. Secured by farmland.....													M.3.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 .....													M.3.c.(1)									
(2) All other loans secured by 1–4 family residential properties .....													M.3.c.(2)									
d. Secured by multifamily (5 or more) residential properties .....													M.3.d.									
e. Secured by nonfarm nonresidential properties ..													M.3.e.									
													(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more						
													Bil			Mil			Thou			
4. Interest rate, foreign exchange rate, and other commodity and equity contracts:																						
a. Book value of amounts carried as assets .....													M.4.a.									
b. Replacement cost of contracts with a positive replacement cost .....													M.4.b.									

Person to whom questions about the Reports of Condition and Income should be directed:										C477			◀
<p>_____</p> <p>Name and Title (TEXT 8901)</p>													
<p>_____</p> <p>Telephone: Area code/phone number/extension (TEXT 8902)</p>					<p>_____</p> <p>FAX: Area code/phone number (TEXT 9116)</p>								



Schedule RC-O—Continued

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
9.	Deposits in lifeline accounts.....	RCON 5596				9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....	RCON 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.....	RCON 8785				11.a.
b.	Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	RCON A181				11.b.
c.	Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E .....	RCON A182				11.c.
12.	Amount of assets netted against deposit liabilities 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 .....	RCON A527				12.a.
b.	Amount of assets netted against time and savings deposits .....	RCON A528				12.b.

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands				
			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.....	RCON 2702				M.1.a.(1)
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only) .....	RCON 3779				M.1.a.(2)
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000 .....	RCON 2710				M.1.b.(1)
(2)	Number of deposit accounts of more than \$100,000.....	RCON 2722				M.1.b.(2)
2.	Estimated amount of uninsured deposits 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 6861	YES	NO		M.2.a.
b.	If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure .....	RCON 5597	Bil	Mil	Thou	M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent 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:					
	association:	RCON A545				M.3.



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

FDIC Certificate Number

## Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1999, must complete items 2 through 9 and Memoranda items 1 and 2. **Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.**

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

		<b>C480</b>	
		YES	NO
RCFD 6056			

 1.

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

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

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

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

		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
2.	Portion of qualifying limited-life capital instruments (original weighted average maturity of at least five years) that is includible in Tier 2 capital:				
a.	Subordinated debt <sup>1</sup> and intermediate term preferred stock .....	RCFD A515			2.a.
b.	Other limited-life capital instruments.....	RCFD A516			2.b.
3.	Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):				
a.	(1) Tier 1 capital .....	RCFD 8274			3.a.(1)
	(2) Tier 2 capital .....	RCFD 8275			3.a.(2)
	(3) Tier 3 capital .....	RCFD 1395			3.a.(3)
b.	Total risk-based capital .....	RCFD 3792			3.b.
c.	Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets) .....	RCFD A222			3.c.
d.	(1) Net risk-weighted assets (gross risk-weighted assets, including market risk equivalent assets, less excess allowance reported in item 3.c above and all other deductions) .....	RCFD A223			3.d.(1)
	(2) Market risk equivalent assets (included in item 3.d.(1) above) .....	RCFD 1651			3.d.(2)
e.	Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank uses the "direct reduction method" to report these transactions in Schedule RC-R) .....	RCFD 1727			3.e.
f.	"Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital) <sup>2</sup> .....	RCFD A224			3.f.

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

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

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

Schedule RC-R—Continued

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

Memoranda

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

	With a remaining maturity of											
	(Column A) One year or less				(Column B) Over one year through five years				(Column C) Over five years			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
2. Notional principal amounts of off-balance sheet derivative contracts <sup>3</sup> :												
a. Interest rate contracts .....	RCFD 3809				RCFD 8766				RCFD 8767			
b. Foreign exchange contracts .....	RCFD 3812				RCFD 8769				RCFD 8770			
c. Gold contracts.....	RCFD 8771				RCFD 8772				RCFD 8773			
d. Other precious metals contracts .....	RCFD 8774				RCFD 8775				RCFD 8776			
e. Other commodity contracts .....	RCFD 8777				RCFD 8778				RCFD 8779			
f. Equity derivative contracts.....	RCFD A000				RCFD A001				RCFD A002			

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

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

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



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

NAME AND ADDRESS OF BANK	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002  SPECIAL REPORT (Dollar Amounts in Thousands)				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width: 45%; font-size: small;">FDIC Certificate Number</td> <td style="width: 15%; text-align: center; font-size: large;">C-700</td> <td style="width: 25%; text-align: center;">◀</td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀
CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀		

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

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

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

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