

Federal Financial Institutions Examination Council



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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$300 Million or More—FFIEC 032

Report at the close of business September 30, 2000

(20000930)
(RCRI 9999)

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

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

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

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

I, _____
Name and Title of Officer Authorized to Sign Report

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

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

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number
(RCRI 9050)

Legal Title of Bank (TEXT 9010)

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

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$300 Million or More

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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.

Schedule RI—Continued

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

* 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.

		1386									
		(Column A) Charge-offs			(Column B) Recoveries						
		Calendar year-to-date									
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou				
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.			

Memoranda

		(Column A) Charge-offs				(Column B) Recoveries					
		Calendar year-to-date									
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou				
1.–3. Not applicable											
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above											
RIAD 5409				RIAD 5410				M.4.			
5. Loans secured by real estate (sum of Memorandum items 5.a through 5.e must equal sum of Schedule RI-B, part I, items 1.a and 1.b, above):											
a. Construction and land development	RIAD 3582				RIAD 3583				M.5.a.		
b. Secured by farmland	RIAD 3584				RIAD 3585				M.5.b.		
c. Secured by 1–4 family residential properties:											
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RIAD 5411				RIAD 5412				M.5.c.(1)		
(2) All other loans secured by 1–4 family residential properties	RIAD 5413				RIAD 5414				M.5.c.(2)		
d. Secured by multifamily (5 or more) residential properties	RIAD 3588				RIAD 3589				M.5.d.		
e. Secured by nonfarm nonresidential properties	RIAD 3590				RIAD 3591				M.5.e.		

Schedule RI-E—Continued

Dollar Amounts in Thousands						Year-to-date			
						Bil	Mil	Thou	
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):									
a.	(1)	<input type="text" value="TEXT 6373"/>	Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	RIAD 6373					3.a.(1)
	(2)	Applicable income tax effect			RIAD 4486				3.a.(2)
b.	(1)	<input type="text" value="TEXT 4487"/>		RIAD 4487					3.b.(1)
	(2)	Applicable income tax effect			RIAD 4488				3.b.(2)
c.	(1)	<input type="text" value="TEXT 4489"/>		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.		<input type="text" value="TEXT 4492"/>		RIAD 4492					4.a.
b.		<input type="text" value="TEXT 4493"/>		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.		<input type="text" value="TEXT 4494"/>		RIAD 4494					5.a.
b.		<input type="text" value="TEXT 4495"/>		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.		<input type="text" value="TEXT 4496"/>		RIAD 4496					6.a.
b.		<input type="text" value="TEXT 4497"/>		RIAD 4497					6.b.
7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions):									
a.		<input type="text" value="TEXT 4498"/>		RIAD 4498					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):						I398	I399	◀	
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
LIABILITIES							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON						13.a.
(1) Noninterest-bearing ¹	RCON						13.a.(1)
(2) Interest-bearing.....	RCON						13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....							
(1) Noninterest-bearing.....							
(2) Interest-bearing.....							
14. Federal funds purchased and securities sold under agreements to repurchase.....	RCON						14.
15. a. Demand notes issued to the U.S. Treasury.....	RCON						15.a.
b. Trading liabilities (from Schedule RC-D).....	RCON						15.b.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):							
a. With a remaining maturity of one year or less.....	RCON						16.a.
b. With a remaining maturity of more than one year through three years.....	RCON						16.b.
c. With a remaining maturity of more than three years.....	RCON						16.c.
17. Not applicable							
18. Bank's liability on acceptances executed and outstanding.....	RCON						18.
19. Subordinated notes and debentures ²	RCON						19.
20. Other liabilities (from Schedule RC-G).....	RCON						20.
21. Total liabilities (sum of items 13 through 20).....	RCON						21.
22. Not applicable							
EQUITY CAPITAL							
23. Perpetual preferred stock and related surplus.....	RCON						23.
24. Common stock.....	RCON						24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON						25.
26. a. Undivided profits and capital reserves.....	RCON						26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities.....	RCON						26.b.
c. Accumulated net gains (losses) on cash flow hedges.....	RCON						26.c.
27. Cumulative foreign currency translation adjustments.....							
28. Total equity capital (sum of items 23 through 27).....	RCON						28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON						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
RCON 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

¹Includes total demand deposits and noninterest-bearing time and savings deposits.

²Includes 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 ¹										
	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	RCON 1676				RCON 1677				RCON 1678				RCON 1679				3.a.						
b. Revenue obligations	RCON 1681				RCON 1686				RCON 1690				RCON 1691				3.b.						
c. Industrial development and similar obligations ..	RCON 1694				RCON 1695				RCON 1696				RCON 1697				3.c.						
4. Mortgage-backed securities (MBS):																							
a. Pass-through securities:																							
(1) Guaranteed by GNMA	RCON 1698				RCON 1699				RCON 1701				RCON 1702				4.a.(1)						
(2) Issued by FNMA and FHLMC	RCON 1703				RCON 1705				RCON 1706				RCON 1707				4.a.(2)						
(3) Other pass-through securities	RCON 1709				RCON 1710				RCON 1711				RCON 1713				4.a.(3)						
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																							
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1714				RCON 1715				RCON 1716				RCON 1717				4.b.(1)						
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCON 1718				RCON 1719				RCON 1731				RCON 1732				4.b.(2)						
(3) All other mortgage-backed securities...	RCON 1733				RCON 1734				RCON 1735				RCON 1736				4.b.(3)						
5. Other debt securities:																							
a. Other domestic debt securities	RCON 1737				RCON 1738				RCON 1739				RCON 1741				5.a.						
b. Foreign debt securities ..	RCON 1742				RCON 1743				RCON 1744				RCON 1746				5.b.						
6. Equity securities:																							
a. Investments in mutual funds and other equity securities with readily determinable fair values															RCON A510				RCON A511				6.a.
b. All other equity securities ¹															RCON 1752				RCON 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).....	RCON 1754				RCON 1771				RCON 1772				RCON 1773				7.						

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column 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.

	C315			◀
	Bil	Mil	Thou	
Dollar Amounts in Thousands				
1. Loans secured by real estate:				
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.:				
(1) To U.S. branches and agencies of foreign banks	RCON 1506			2.a.(1)
(2) To other commercial banks in the U.S.	RCON 1507			2.a.(2)
b. To other depository institutions in the U.S.	RCON 1517			2.b.
c. To banks in foreign countries:				
(1) To foreign branches of other U.S. banks	RCON 1513			2.c.(1)
(2) To other banks in foreign countries	RCON 1516			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCON 1590			3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCON 1763			4.a.
b. To non-U.S. addressees (domicile)	RCON 1764			4.b.
5. Acceptances of other banks:				
a. Of U.S. banks	RCON 1756			5.a.
b. Of foreign banks	RCON 1757			5.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards and related plans (includes check credit and other revolving credit plans)	RCON 2008			6.a.
b. Other (includes single payment, installment, and all student loans)	RCON 2011			6.b.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCON 2081			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCON 2107			8.
9. Other loans:				
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):				
a. Of U.S. addressees (domicile)	RCON 2182			10.a.
b. Of non-U.S. addressees (domicile)	RCON 2183			10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above	RCON 2123			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, item 4.a)	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)	RCON 1687				M.2.a.(1)
(2) To non-U.S. addressees (domicile)	RCON 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)	RCON 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	RCON 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 (reported in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing frequency of: ^{1,2}					
(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) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a)) with a remaining maturity or repricing frequency of: ^{1,3}					
(1) Three months or less	RCON A570				M.3.b.(1)
(2) Over three months through 12 months	RCON A571				M.3.b.(2)
(3) Over one year through three years	RCON A572				M.3.b.(3)
(4) Over three years through five years	RCON A573				M.3.b.(4)
(5) Over five years through 15 years	RCON A574				M.3.b.(5)
(6) Over 15 years	RCON A575				M.3.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10) with a REMAINING MATURITY of one year or less	RCON A247				M.3.c.
d. Loans secured by nonfarm nonresidential properties (reported in Schedule RC-C, part I, item 1.e) with a REMAINING MATURITY of over five years	RCON A577				M.3.d.
e. Commercial and industrial loans (reported in Schedule RC-C, part I, item 4) with a REMAINING MATURITY of over three years	RCON A578				M.3.e.

¹ Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

² 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 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).

³ 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 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, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a).

Schedule RC-E—Deposit Liabilities

												C325									
												◀									
												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	
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 either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less.....	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) (to be completed for the December report only)	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														

Schedule RC-F—Other Assets

Dollar Amounts in Thousands						C330			◀			
						RCON	Bil	Mil	Thou			
1. Income earned, not collected on loans						RCON 2164				1.		
2. Net deferred tax assets ¹						RCON 2148				2.		
3. Interest-only strips receivable (not in the form of a security) ² on:												
a. Mortgage loans						RCON A519				3.a.		
b. Other financial assets						RCON A520				3.b.		
4. Other (itemize and describe amounts that exceed 25% of this item)						RCON 2168				4.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT 3549</td><td></td></tr></table>						TEXT 3549		RCON 3549				4.a.
TEXT 3549												
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT 3550</td><td></td></tr></table>						TEXT 3550		RCON 3550				4.b.
TEXT 3550												
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT 3551</td><td></td></tr></table>						TEXT 3551		RCON 3551				4.c.
TEXT 3551												
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 11)						RCON 2160				5.		

Memorandum

Dollar Amounts in Thousands						C330				
						RCON	Bil	Mil	Thou	
1. Deferred tax assets disallowed for regulatory capital purposes						RCON 5610				M.1.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						C335			◀			
						RCON	Bil	Mil	Thou			
1. a. Interest accrued and unpaid on deposits ³						RCON 3645				1.a.		
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....						RCON 3646				1.b.		
2. Net deferred tax liabilities ¹						RCON 3049				2.		
3. Minority interest in consolidated subsidiaries						RCON 3000				3.		
4. Other (itemize and describe amounts that exceed 25% of this item)						RCON 2938				4.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT 3552</td><td></td></tr></table>						TEXT 3552		RCON 3552				4.a.
TEXT 3552												
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT 3553</td><td></td></tr></table>						TEXT 3553		RCON 3553				4.b.
TEXT 3553												
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="text-align: center;">TEXT 3554</td><td></td></tr></table>						TEXT 3554		RCON 3554				4.c.
TEXT 3554												
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)						RCON 2930				5.		

¹ See discussion of deferred income taxes in Glossary entry on "income taxes."

² 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.

³ For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-L—Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands				C360			
						Bil	Mil	Thou	
1.	Unused commitments:								
a.	Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines.....	RCON 3814							1.a.
b.	Credit card lines	RCON 3815							1.b.
c.	Commercial real estate, construction, and land development:								
(1)	Commitments to fund loans secured by real estate.....	RCON 3816							1.c.(1)
(2)	Commitments to fund loans not secured by real estate.....	RCON 6550							1.c.(2)
d.	Securities underwriting	RCON 3817							1.d.
e.	Other unused commitments	RCON 3818							1.e.
2.	Financial standby letters of credit	RCON 3819							2.
a.	Amount of financial standby letters of credit conveyed to others	RCON 3820							2.a.
3.	Performance standby letters of credit	RCON 3821							3.
a.	Amount of performance standby letters of credit conveyed to others	RCON 3822							3.a.
4.	Commercial and similar letters of credit.....	RCON 3411							4.
5.	Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank	RCON 3428							5.
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank	RCON 3429							6.
7.	Securities borrowed	RCON 3432							7.
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON 3433							8.
9.	Financial assets transferred with recourse that have been treated as sold for Call Report purposes:								
a.	First lien 1–4 family residential mortgage loans:								
(1)	Outstanding principal balance of mortgages transferred as of the report date.....	RCON A521							9.a.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date.....	RCON A522							9.a.(2)
b.	Other financial assets (excluding small business obligations reported in item 9.c.):								
(1)	Outstanding principal balance of assets transferred as of the report date	RCON A523							9.b.(1)
(2)	Amount of recourse exposure on these assets as of the report date	RCON A524							9.b.(2)
c.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:								
(1)	Outstanding principal balance of small business obligations transferred as of the report date	RCON A249							9.c.(1)
(2)	Amount of retained recourse on these obligations as of the report date	RCON A250							9.c.(2)
10.	Notional amount of credit derivatives:								
a.	Credit derivatives on which the reporting bank is the guarantor	RCON A534							10.a.
b.	Credit derivatives on which the reporting bank is the beneficiary	RCON A535							10.b.
11.	Spot foreign exchange contracts	RCON 8765							11.
12.	All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital").....	RCON 3430							12.
a.	TEXT 3555	RCON 3555							12.a.
b.	TEXT 3556	RCON 3556							12.b.
c.	TEXT 3557	RCON 3557							12.c.
d.	TEXT 3558	RCON 3558							12.d.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		C365			
		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	RCON 6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON 6165				1.b.
2. Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of foreign banks ¹ (included in Schedule RC, item 3).....	RCON 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	RCON 5500				4.a.
b. Mortgages serviced under a FHLMC contract:					
(1) Serviced with recourse to servicer	RCON 5501				4.b.(1)
(2) Serviced without recourse to servicer	RCON 5502				4.b.(2)
c. Mortgages serviced under a FNMA contract:					
(1) Serviced under a regular option contract	RCON 5503				4.c.(1)
(2) Serviced under a special option contract	RCON 5504				4.c.(2)
d. Mortgages serviced under other servicing contracts	RCON 5505				4.d.
5. <i>To be completed only by banks with \$1 billion or more in total assets:</i> 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).....	RCON 2103				5.a.
b. Non-U.S. addressees (domicile).....	RCON 2104				5.b.
6. Intangible assets:					
a. Mortgage servicing assets	RCON 3164				6.a.
(1) Estimated fair value of mortgage servicing assets	RCON A590				6.a.(1)
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships and nonmortgage servicing assets	RCON B026				6.b.(1)
(2) All other identifiable intangible assets	RCON 5507				6.b.(2)
c. Goodwill	RCON 3163				6.c.
d. Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10).....	RCON 2143				6.d.
e. Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes	RCON 6442				6.e.
7. Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt	RCON 3295				7.

¹ 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-O—Other Data for Deposit Insurance and FICO Assessments

		C375				
		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
1. Unposted debits (see instructions):						
a. Actual amount of all unposted debits	RCON 0030					1.a.
OR						
b. Separate amount of all unposted debits:						
(1) Actual amount of unposted debits to demand deposits	RCON 0031					1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits ¹	RCON 0032					1.b.(2)
2. Unposted credits (see instructions):						
a. Actual amount of all unposted credits	RCON 3510					2.a.
OR						
b. Separate amount of all unposted credits:						
(1) Actual amount of unposted credits to demand deposits	RCON 3512					2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits ¹	RCON 3514					2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits).....	RCON 3520					3.
4. Deposits of consolidated subsidiaries (not included in total deposits):						
a. Demand deposits of consolidated subsidiaries	RCON 2211					4.a.
b. Time and savings deposits ¹ of consolidated subsidiaries	RCON 2351					4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON 5514					4.c.
5. Not applicable						
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:						
a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B)	RCON 2314					6.a.
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, item 4 or 5, column A or C, but not column B).....	RCON 2315					6.b.
7. Unamortized premiums and discounts on time and savings deposits: ^{1, 2}						
a. Unamortized premiums	RCON 5516					7.a.
b. Unamortized discounts.....	RCON 5517					7.b.
8. To be completed by banks with "Oakar deposits."						
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:						
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	RCON A531					8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)	RCON A532					8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter	RCON A533					8.b.
9. Deposits in lifeline accounts.....	RCON 5596					9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits)	RCON 8432					10.

¹ For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

² Exclude core deposit intangibles.

Schedule RC-O—Continued

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

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands				
		Bil	Mil	Thou		
1.	Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
a.	Deposit account of \$100,000 or less:					
(1)	Amount of deposit accounts of \$100,000 or less.....	RCON 2702			M.1.a.(1)	
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	RCON 3779			M.1.a.(2)	
b.	Deposit accounts of more than \$100,000:					
(1)	Amount of deposit accounts of more than \$100,000	RCON 2710			M.1.b.(1)	
(2)	Number of deposit accounts of more than \$100,000	RCON 2722			M.1.b.(2)	
2.	Estimated amount of uninsured deposits of the bank:					
a.	An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above	RCON 6861	YES	NO	M.2.a.	
b.	If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure	RCON 5597	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			FDIC Cert No.	M.3.
	TEXT A545					

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

		C380	
		YES	NO
RCON 6056			

 1.

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

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

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

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

		Dollar Amounts in Thousands			
		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 ¹ and intermediate term preferred stock	RCON A515			2.a.
b.	Other limited-life capital instruments.....	RCON A516			2.b.
3.	Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):				
a.	(1) Tier 1 capital	RCON 8274			3.a.(1)
	(2) Tier 2 capital	RCON 8275			3.a.(2)
	(3) Tier 3 capital	RCON 1395			3.a.(3)
b.	Total risk-based capital	RCON 3792			3.b.
c.	Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets)	RCON A222			3.c.
d.	(1) Net risk-weighted assets (gross risk-weighted assets, including market risk equivalent assets, less excess allowance reported in item 3.c above and all other deductions)	RCON A223			3.d.(1)
	(2) Market risk equivalent assets (included in item 3.d.(1) above)	RCON 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)	RCON 1727			3.e.
f.	"Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital) ²	RCON A224			3.f.

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

		(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equivalent Amount of Off- Balance Sheet Items ³			
		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	RCON 5163						4.a.
b.	Credit equivalent amount of off-balance sheet items.....				RCON 3796			4.b.

¹ Exclude mandatory convertible debt reported in Schedule RC-M, item 7.
² Do not deduct excess allowance for loan and lease losses.
³ 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 ¹		
	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	RCON 5165					
b. Credit equivalent amount of off-balance sheet items				RCON 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	RCON 3802					
b. Credit equivalent amount of off-balance sheet items				RCON 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	RCON 3804					
b. Credit equivalent amount of off-balance sheet items				RCON 3805		
8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio ²	RCON 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).....	RCON 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			
	RCON 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 ³ :												
a. Interest rate contracts	RCON 3809				RCON 8766				RCON 8767			
b. Foreign exchange contracts	RCON 3812				RCON 8769				RCON 8770			
c. Gold contracts.....	RCON 8771				RCON 8772				RCON 8773			
d. Other precious metals contracts	RCON 8774				RCON 8775				RCON 8776			
e. Other commodity contracts	RCON 8777				RCON 8778				RCON 8779			
f. Equity derivative contracts.....	RCON A000				RCON A001				RCON A002			

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

² 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.

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

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 column A and in all of Memorandum item 1 of Schedule RC-N is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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)

C371	C372
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BANK MANAGEMENT STATEMENT (please type or print clearly):
(TEXT 6980)

Signature of Executive Officer of Bank Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002 SPECIAL REPORT (Dollar Amounts in Thousands)				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; font-size: small;">FDIC Certificate Number</td> <td style="width:20%; text-align: center; font-size: large;">C-700</td> <td style="width:20%; 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	RCON 3561			a.			
b. Total dollar amount of above loans (in thousands of dollars)	RCON 3562			b.			
c. Range of interest charged on above loans (example: 9¾% = 9.75)	RCON 7701	_ . _	% to	RCON 7702	_ . _	%	c.

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