

Federal Financial Institutions Examination Council



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

1

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business March 31, 1998

(980331)
(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:

(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.

(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

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature 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)

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

Legal Title of Bank _____

City _____

State _____

Zip Code _____

FDIC Certificate Number | | | | | | |

Consolidated Report of Income for the period January 1, 1998–March 31, 1998

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

Schedule RI—Income Statement

| Dollar Amounts in Thousands | 1480 | | | |
|---|-----------|-----|------|---------------|
| | Bil | Mil | Thou | |
| 1. Interest income: | | | | |
| a. Interest and fee income on loans: | | | | |
| (1) In domestic offices: | | | | |
| (a) Loans secured by real estate | RIAD 4011 | | | 1.a.(1)(a) |
| (b) Loans to depository institutions | RIAD 4019 | | | 1.a.(1)(b) |
| (c) Loans to finance agricultural production and other loans to farmers | RIAD 4024 | | | 1.a.(1)(c) |
| (d) Commercial and industrial loans..... | RIAD 4012 | | | 1.a.(1)(d) |
| (e) Acceptances of other banks | RIAD 4026 | | | 1.a.(1)(e) |
| (f) Loans to individuals for household, family, and other personal expenditures: | | | | |
| (1) Credit cards and related plans | RIAD 4054 | | | 1.a.(1)(f)(1) |
| (2) Other | RIAD 4055 | | | 1.a.(1)(f)(2) |
| (g) Loans to foreign governments and official institutions | RIAD 4056 | | | 1.a.(1)(g) |
| (h) Obligations (other than securities and leases) of states and political subdivisions in the U.S.: | | | | |
| (1) Taxable obligations | RIAD 4503 | | | 1.a.(1)(h)(1) |
| (2) Tax-exempt obligations | RIAD 4504 | | | 1.a.(1)(h)(2) |
| (i) All other loans in domestic offices | RIAD 4058 | | | 1.a.(1)(i) |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs | RIAD 4059 | | | 1.a.(2) |
| b. Income from lease financing receivables: | | | | |
| (1) Taxable leases | RIAD 4505 | | | 1.b.(1) |
| (2) Tax-exempt leases | RIAD 4307 | | | 1.b.(2) |
| c. Interest income on balances due from depository institutions¹: | | | | |
| (1) In domestic offices | RIAD 4105 | | | 1.c.(1) |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs | RIAD 4106 | | | 1.c.(2) |
| d. Interest and dividend income on securities: | | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations | RIAD 4027 | | | 1.d.(1) |
| (2) Securities issued by states and political subdivisions in the U.S.: | | | | |
| (a) Taxable securities | RIAD 4506 | | | 1.d.(2)(a) |
| (b) Tax-exempt securities | RIAD 4507 | | | 1.d.(2)(b) |
| (3) Other domestic debt securities | RIAD 3657 | | | 1.d.(3) |
| (4) Foreign debt securities | RIAD 3658 | | | 1.d.(4) |
| (5) Equity securities (including investments in mutual funds) | RIAD 3659 | | | 1.d.(5) |
| e. Interest income from trading assets | RIAD 4069 | | | 1.e. |

¹ Includes interest income on time certificates of deposit not held for trading.

| 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 |
| 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 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 |
| 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.

Legal Title of Bank _____

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

Schedule RI – Continued

| Memoranda | Dollar Amounts in Thousands | 1481 | | | | |
|---|-----------------------------|--------------|-----|------|------|--------|
| | | Year-to-date | | | | |
| | | Bil | Mil | Thou | | |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes | RIAD 4513 | | | | | M.1. |
| 2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) | RIAD 8431 | | | | | M.2. |
| 3.–4. Not applicable | | | | | | |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | RIAD 4150 | Number | | | | M.5. |
| 6. Not applicable | | | | | | |
| 7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ¹ | RIAD 9106 | CC | YY | MM | DD | M.7. |
| 8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c): | | | Bil | Mil | Thou | |
| a. Interest rate exposures | RIAD 8757 | | | | | M.8.a. |
| b. Foreign exchange exposures | RIAD 8758 | | | | | M.8.b. |
| c. Equity security and index exposures | RIAD 8759 | | | | | M.8.c. |
| d. Commodity and other exposures | RIAD 8760 | | | | | M.8.d. |
| 9. Impact on income of off-balance sheet derivatives held for purposes other than trading: | | | | | | |
| a. Net increase (decrease) to interest income | RIAD 8761 | | | | | M.9.a. |
| b. Net (increase) decrease to interest expense | RIAD 8762 | | | | | M.9.b. |
| c. Other (noninterest) allocations | RIAD 8763 | | | | | M.9.c. |
| 10. Credit losses on off-balance sheet derivatives (see instructions) | RIAD A251 | | | | | M.10. |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIAD A530 | YES | | NO | | M.11. |
| 12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income) | RIAD 4772 | | Bil | Mil | Thou | M.12. |

¹ For example, a bank acquired on June 1, 1997, would report 19970601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

| | Dollar Amounts in Thousands | | | I483 | | | |
|---|-----------------------------|-----|------|------|-----|------|-----|
| | Bil | Mil | Thou | Bil | Mil | Thou | |
| 1. Total equity capital originally reported in the December 31, 1997, Reports of Condition and Income | | | | | | | 1. |
| 2. Equity capital adjustments from amended Reports of Income, net* | | | | | | | 2. |
| 3. Amended balance end of previous calendar year (sum of items 1 and 2) | | | | | | | 3. |
| 4. Net income (loss) (must equal Schedule RI, item 12) | | | | | | | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net | | | | | | | 5. |
| 6. Changes incident to business combinations, net | | | | | | | 6. |
| 7. LESS: Cash dividends declared on preferred stock | | | | | | | 7. |
| 8. LESS: Cash dividends declared on common stock | | | | | | | 8. |
| 9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) | | | | | | | 9. |
| 10. Corrections of material accounting errors from prior years* (see instructions for this schedule) | | | | | | | 10. |
| 11. Change in net unrealized holding gains (losses) on available-for-sale securities | | | | | | | 11. |
| 12. Foreign currency translation adjustments | | | | | | | 12. |
| 13. Other transactions with parent holding company* (not included in items 5, 7, or 8 above) | | | | | | | 13. |
| 14. Total equity capital end of current period (sum of items 3 through 13) (must equal Schedule RC, item 28) | | | | | | | 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.

| | Dollar Amounts in Thousands | | | I486 | | | |
|---|-----------------------------|-----|------|--------------------------|-----|------|------|
| | (Column A) Charge-offs | | | (Column B) Recoveries | | | |
| | Bil | Mil | Thou | Bil | Mil | Thou | |
| 1. Loans secured by real estate: | | | | | | | |
| a. To U.S. addressees (domicile) | | | | | | | 1.a. |
| b. To non-U.S. addressees (domicile) | | | | | | | 1.b. |
| 2. Loans to depository institutions and acceptances of other banks: | | | | | | | |
| a. To U.S. banks and other U.S. depository institutions | | | | | | | 2.a. |
| b. To foreign banks | | | | | | | 2.b. |
| 3. Loans to finance agricultural production and other loans to farmers | | | | | | | 3. |
| 4. Commercial and industrial loans: | | | | | | | |
| a. To U.S. addressees (domicile) | | | | | | | 4.a. |
| b. To non-U.S. addressees (domicile) | | | | | | | 4.b. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | |
| a. Credit cards and related plans | | | | | | | 5.a. |
| b. Other (includes single payment, installment, and all student loans) | | | | | | | 5.b. |
| 6. Loans to foreign governments and official institutions | | | | | | | 6. |
| 7. All other loans | | | | | | | 7. |
| 8. Lease financing receivables: | | | | | | | |
| a. Of U.S. addressees (domicile) | | | | | | | 8.a. |
| b. Of non-U.S. addressees (domicile) | | | | | | | 8.b. |
| 9. Total (sum of items 1 through 8) | | | | | | | 9. |

Legal Title of Bank _____

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Schedule RI-B—Continued

Part I. Continued

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 in domestic offices (included in Schedule RI-B, part I, item 1, 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. |

Part II. Changes in Allowance for Credit Losses

| | Dollar Amounts in Thousands | | | | |
|--|-----------------------------|-----|-----|------|----|
| | | Bil | Mil | Thou | |
| 1. Balance originally reported in the December 31, 1997, Reports of Condition and Income | RIAD 3124 | | | | 1. |
| 2. Recoveries (must equal or exceed part I, item 9, column B above) | RIAD 2419 | | | | 2. |
| 3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above) | RIAD 2432 | | | | 3. |
| 4. Provision for credit losses (must equal Schedule RI, item 4.a) | RIAD 4230 | | | | 4. |
| 5. Adjustments* (see instructions for this schedule) | RIAD 4815 | | | | 5. |
| 6. Balance end of current period (sum of items 1 through 5) (must equal or exceed Schedule RC, item 4.b) | RIAD A512 | | | | 6. |

*Describe on Schedule RI-E—Explanations

Schedule RI-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

| Dollar Amounts in Thousands | 1492 | | | |
|--|--------------|-----|------|------|
| | Year-to-date | | | |
| | Bil | Mil | Thou | |
| 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 _____

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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 | | | |
| | | Dollar Amounts in Thousands | | | |
| | | | Bil | Mil | Thou |
| 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. | TEXT 4461 | RIAD 4461 | | | 1.d. |
| e. | TEXT 4462 | RIAD 4462 | | | 1.e. |
| f. | TEXT 4463 | 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. | TEXT 4464 | RIAD 4464 | | | 2.e. |
| f. | TEXT 4467 | RIAD 4467 | | | 2.f. |
| g. | TEXT 4468 | 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) TEXT 4469 | RIAD 4469 | | | 3.a.(1) |
| | (2) Applicable income tax effect | RIAD 4486 | | | 3.a.(2) |
| b. | (1) TEXT 4487 | RIAD 4487 | | | 3.b.(1) |
| | (2) Applicable income tax effect | RIAD 4488 | | | 3.b.(2) |
| c. | (1) 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. | TEXT 4492 | RIAD 4492 | | | 4.a. |
| b. | 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. | TEXT 4494 | RIAD 4494 | | | 5.a. |
| b. | 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. | TEXT 4496 | RIAD 4496 | | | 6.a. |
| b. | TEXT 4497 | 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): | | | | | |
| <input type="text" value="(TEXT 4769)"/> | | | | | |
| | | 1498 | 1499 | | ◀ |

Legal Title of Bank _____

City _____

State _____ Zip _____

FDIC Certificate Number

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 1998

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

| | | Dollar Amounts in Thousands | | | C400 | | |
|--|-----------|-----------------------------|-----|-----|------|--|-------|
| | | | Bil | Mil | Thou | | |
| ASSETS | | | | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | | | | |
| a. Noninterest-bearing balances and currency and coin ¹ | RCFD 0081 | | | | | | 1. a. |
| b. Interest-bearing balances ² | RCFD 0071 | | | | | | 1. b. |
| 2. Securities: | | | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | RCFD 1754 | | | | | | 2. a. |
| b. Available-for-sale securities (from Schedule RC-B, column D) | RCFD 1773 | | | | | | 2. b. |
| 3. Federal funds sold and securities purchased under agreements to resell | RCFD 1350 | | | | | | 3. |
| 4. Loans and lease financing receivables: | | | | | | | |
| a. Loans and leases, net of unearned income (from Schedule RC-C) | RCFD 2122 | | | | | | 4. a. |
| b. LESS: Allowance for loan and lease losses | RCFD 3123 | | | | | | 4. b. |
| c. LESS: Allocated transfer risk reserve | RCFD 3128 | | | | | | 4. c. |
| d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c) | RCFD 2125 | | | | | | 4. d. |
| 5. Trading assets (from Schedule RC-D) | RCFD 3545 | | | | | | 5. |
| 6. Premises and fixed assets (including capitalized leases) | RCFD 2145 | | | | | | 6. |
| 7. Other real estate owned (from Schedule RC-M) | RCFD 2150 | | | | | | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) | RCFD 2130 | | | | | | 8. |
| 9. Customers' liability to this bank on acceptances outstanding | RCFD 2155 | | | | | | 9. |
| 10. Intangible assets (from Schedule RC-M) | RCFD 2143 | | | | | | 10. |
| 11. Other assets (from Schedule RC-F) | RCFD 2160 | | | | | | 11. |
| 12. Total assets (sum of items 1 through 11) | RCFD 2170 | | | | | | 12. |

¹ Includes cash items in process of collection and unposted debits.

² Includes time certificates of deposit not held for trading.

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, part I) | | | | | | | 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 (from Schedule RC-E, part II) | | | | | | | RCFN | | | | | 13. b. |
| (1) Noninterest-bearing | | | | | | | RCFN | | | | | 13. b. (1) |
| (2) Interest-bearing | | | | | | | RCFN | | | | | 13. b. (2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase | | | | | | | RCFD | | | | | 14. |
| 15. a. Demand notes issued to the U.S. Treasury | | | | | | | RCON | | | | | 15. a. |
| b. Trading liabilities (from Schedule RC-D) | | | | | | | RCFD | | | | | 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 | | | | | 16. a. |
| b. With a remaining maturity of more than one year through three years | | | | | | | RCFD | | | | | 16. b. |
| c. With a remaining maturity of more than three years | | | | | | | RCFD | | | | | 16. c. |
| 17. Not applicable | | | | | | | | | | | | |
| 18. Bank's liability on acceptances executed and outstanding | | | | | | | RCFD | | | | | 18. |
| 19. Subordinated notes and debentures ² | | | | | | | RCFD | | | | | 19. |
| 20. Other liabilities (from Schedule RC-G) | | | | | | | RCFD | | | | | 20. |
| 21. Total liabilities (sum of items 13 through 20) | | | | | | | RCFD | | | | | 21. |
| 22. Not applicable | | | | | | | | | | | | |
| EQUITY CAPITAL | | | | | | | | | | | | |
| 23. Perpetual preferred stock and related surplus | | | | | | | RCFD | | | | | 23. |
| 24. Common stock | | | | | | | RCFD | | | | | 24. |
| 25. Surplus (exclude all surplus related to preferred stock) | | | | | | | RCFD | | | | | 25. |
| 26. a. Undivided profits and capital reserves | | | | | | | RCFD | | | | | 26. a. |
| b. Net unrealized holding gains (losses) on available-for-sale securities | | | | | | | RCFD | | | | | 26. b. |
| 27. Cumulative foreign currency translation adjustments | | | | | | | RCFD | | | | | 27. |
| 28. Total equity capital (sum of items 23 through 27) | | | | | | | RCFD | | | | | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | | | | | RCFD | | | | | 29. |

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 1997

| |
|--------------|
| Number |
| RCFD 6724 |

M. 1.

- | | |
|--|--|
| <p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)</p> | <p>4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>5 = Review of the bank's financial statements by external auditors</p> <p>6 = Compilation of the bank's financial statements by external auditors</p> <p>7 = Other audit procedures (excluding tax preparation work)</p> <p>8 = No external audit work</p> |
|--|--|

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

² Includes limited-life preferred stock and related surplus.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-A – Cash and Balances Due From Depository Institutions

Exclude assets held for trading.

| | | C405 | | | | | | | | | | | | |
|-----------------------------|--|------------------------------------|--|-----|--|------|--|-----------------------------------|--|-----|--|------|--|------|
| | | (Column A) Consolidated Bank | | | | | | (Column B) Domestic Offices | | | | | | |
| Dollar Amounts in Thousands | | Bil | | Mil | | Thou | | Bil | | Mil | | Thou | | |
| 1. | Cash items in process of collection, unposted debits, and currency and coin | | | | | | | | | | | | | 1. |
| | a. Cash items in process of collection and unposted debits | | | | | | | | | | | | | 1.a. |
| | b. Currency and coin | | | | | | | | | | | | | 1.b. |
| 2. | Balances due from depository institutions in the U.S. | | | | | | | | | | | | | 2. |
| | a. U.S. branches and agencies of foreign banks (including their IBFs) | | | | | | | | | | | | | 2.a. |
| | b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) | | | | | | | | | | | | | 2.b. |
| 3. | Balances due from banks in foreign countries and foreign central banks..... | | | | | | | | | | | | | 3. |
| | a. Foreign branches of other U.S. banks | | | | | | | | | | | | | 3.a. |
| | b. Other banks in foreign countries and foreign central banks | | | | | | | | | | | | | 3.b. |
| 4. | Balances due from Federal Reserve Banks | | | | | | | | | | | | | 4. |
| 5. | Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) | | | | | | | | | | | | | 5. |

Memorandum

| | | Dollar Amounts in Thousands | | | | | | |
|----|---|-----------------------------|--|-----|--|------|--|------|
| | | Bil | | Mil | | Thou | | |
| 1. | Noninterest-bearing balances due from commercial banks in the U.S. (included in item 2, column B above) | | | | | | | M.1. |

Schedule RC-B – Securities

Exclude assets held for trading.

| | | C410 | | | | | | | | | | | | |
|-----------------------------|--|------------------------------|--|-----|--------------------------|------|--|------------------------------|--|-----|---------------------------------------|------|--|------|
| | | Held-to-maturity | | | | | | Available-for-sale | | | | | | |
| | | (Column A) Amortized Cost | | | (Column B) Fair Value | | | (Column C) Amortized Cost | | | (Column D) Fair Value ¹ | | | |
| Dollar Amounts in Thousands | | Bil | | Mil | | Thou | | Bil | | Mil | | Thou | | |
| 1. | U.S. Treasury securities | | | | | | | | | | | | | 1. |
| 2. | U.S. Government agency obligations (exclude mortgage-backed securities): | | | | | | | | | | | | | 2.a. |
| | a. Issued by U.S. Government agencies ² | | | | | | | | | | | | | 2.a. |
| | b. Issued by U.S. Government-sponsored agencies ³ | | | | | | | | | | | | | 2.b. |
| | | | | | | | | | | | | | | 2.b. |

¹ Includes equity securities without readily determinable fair values at historical cost in item 6.b, column D.
² Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
³ Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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 | 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 | | | | | | | | | | | | | | | | | |
| b. All other equity securities ¹ | | | | | | | | | | | | | | | | | |
| 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. |

¹ 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

Dollar Amounts in Thousands

C412

| | | Bil | Mil | Thou | |
|--|--------------|-----|-----|------|-----------|
| 1. Pledged securities ¹ | RCFD 0416 | | | | M.1. |
| 2. Maturity and repricing data for debt securities ^{1,2} (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: ^{3,4} | | | | | |
| (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: ^{3,5} | | | | | |
| (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: ⁶ | | | | | |
| (1) Three years or less | RCFD A561 | | | | M.2.c.(1) |
| (2) Over three years | RCFD A562 | | | | M.2.c.(2) |
| d. Fixed rate AND floating rate 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. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, item 4.b): | | | | | |
| a. Amortized cost | RCFD 8780 | | | | M.8.a. |
| b. Fair value | RCFD 8781 | | | | M.8.b. |
| 9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5): | | | | | |
| a. Amortized cost | RCFD 8782 | | | | M.9.a. |
| b. Fair value | RCFD 8783 | | | | M.9.b. |

¹ Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
² Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.
³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by repricing frequency.
⁴ 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.
⁵ 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.
⁶ 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.

| | | C415 | | | | | | | |
|-----------------------------|--|------------------------------------|-----|------|-----------------------------------|-----|------|------------|--|
| Dollar Amounts in Thousands | | (Column A) Consolidated Bank | | | (Column B) Domestic Offices | | | | |
| | | Bil | Mil | Thou | 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. (includes nonrated industrial development obligations) | 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: ^{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, 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: ^{1,3} | | | | | |
| (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. Fixed rate AND floating rate 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. Fixed rate AND floating rate 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 | RCFD A577 | | | | M.3.d. |
| e. Fixed rate AND floating rate 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. |

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 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.

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 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.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-C—Continued

Part I. Continued

| Memoranda (continued) | Dollar Amounts in Thousands | | | |
|---|-----------------------------|-----|------|------|
| | Bil | Mil | Thou | |
| 4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A, page RC-6 ¹ | | | | M.4. |
| 5. Loans and leases held for sale (included in Schedule RC-C, part I, page RC-6) | | | | M.5. |
| 6. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, page RC-6) | | | | M.6. |

¹ Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed only by banks with \$1 billion or more in total assets or with \$2 billion or more in par/notional amount of off-balance sheet derivative contracts (as reported in Schedule RC-L, items 14.a through 14.e, columns A through D).

| ASSETS | Dollar Amounts in Thousands | | | C420 |
|---|-----------------------------|-----|------|-------|
| | Bil | Mil | Thou | |
| 1. U.S. Treasury securities in domestic offices | | | | 1. |
| 2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) | | | | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. in domestic offices | | | | 3. |
| 4. Mortgage-backed securities (MBS) in domestic offices: | | | | |
| a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA | | | | 4.a. |
| b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) | | | | 4.b. |
| c. All other mortgage-backed securities | | | | 4.c. |
| 5. Other debt securities in domestic offices | | | | 5. |
| 6.—8. Not applicable | | | | |
| 9. Other trading assets in domestic offices | | | | 9. |
| 10. Trading assets in foreign offices | | | | 10. |
| 11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts: | | | | |
| a. In domestic offices | | | | 11.a. |
| b. In foreign offices | | | | 11.b. |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | | | | 12. |
| LIABILITIES | | | | |
| 13. Liability for short positions | | | | 13. |
| 14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts | | | | 14. |
| 15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b) | | | | 15. |

Part II. Loans to Small Businesses and Small Farms

18a

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

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

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.")

| | | | |
|--------------|--|-------------|----|
| | | C418 | |
| | | YES | NO |
| RCON 6999 | | | |



1.

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

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

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

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

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a., column B, divided by the number of loans should NOT exceed \$100,000.)

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

2.a.
2.b.

Dollar Amounts in Thousands

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

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

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

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

| | (Column A) | | (Column B) Amount Currently Outstanding | | |
|--------------|-----------------|--------------|--|-----|------|
| | Number of Loans | | Bil | Mil | Thou |
| RCON 5564 | | RCON 5565 | | | |
| RCON 5566 | | RCON 5567 | | | |
| RCON 5568 | | RCON 5569 | | | |
| RCON 5570 | | RCON 5571 | | | |
| RCON 5572 | | RCON 5573 | | | |
| RCON 5574 | | RCON 5575 | | | |

3.a.
3.b.
3.c.
4.a.
4.b.
4.c.

Legal Title of Bank _____

FDIC Certificate Number

18b

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, **and** all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.")

| | | |
|--------------|-----|----|
| | YES | NO |
| RCON 6860 | | |

5.

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)

| Number of Loans | |
|-----------------|--|
| | |
| RCON 5576 | |
| | |
| RCON 5577 | |

6.a.

6.b.

Dollar Amounts in Thousands

7. Number and amount **currently outstanding** of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):

- a. With **original amounts** of \$100,000 or less
- b. With **original amounts** of more than \$100,000 through \$250,000
- c. With **original amounts** of more than \$250,000 through \$500,000

| | (Column A) | | (Column B) Amount Currently Outstanding | | |
|--------------|-----------------|--|--|-----|------|
| | Number of Loans | | Bil | Mil | Thou |
| | | | | | |
| RCON 5578 | | | RCON 5579 | | |
| RCON 5580 | | | RCON 5581 | | |
| RCON 5582 | | | RCON 5583 | | |
| | | | | | |
| RCON 5584 | | | RCON 5585 | | |
| RCON 5586 | | | RCON 5587 | | |
| RCON 5588 | | | RCON 5589 | | |

7.a.

7.b.

7.c.

8. Number and amount **currently outstanding** of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):

- a. With **original amounts** of \$100,000 or less
- b. With **original amounts** of more than \$100,000 through \$250,000
- c. With **original amounts** of more than \$250,000 through \$500,000

8.a.

8.b.

8.c.

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: ^{1,2} | | | | | |
| (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. Fixed rate AND floating rate 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: ^{1,3} | | | | | |
| (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. Fixed rate AND floating rate 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. |

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency.
² Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.
³ 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 ¹ | RCFD 2148 | | | | | 2. | |
| 3. Interest-only strips receivable (not in the form of a security) ² 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>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>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>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 ³ | RCON 3645 | | | | | 1.a. | |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCFD 3646 | | | | | 1.b. | |
| 2. Net deferred tax liabilities ¹ | 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>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>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>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. | |

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.

Legal Title of Bank _____

FDIC Certificate Number

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

| | | C440 | | | | |
|---|--|------------------|-----|------|--|----------|
| | | Domestic Offices | | | | |
| Dollar Amounts in Thousands | | Bil | Mil | Thou | | |
| 1. | Customers' liability to this bank on acceptances outstanding | RCON 2155 | | | | 1. |
| 2. | Bank's liability on acceptances executed and outstanding..... | RCON 2920 | | | | 2. |
| 3. | Federal funds sold and securities purchased under agreements to resell..... | RCON 1350 | | | | 3. |
| 4. | Federal funds purchased and securities sold under agreements to repurchase..... | RCON 2800 | | | | 4. |
| 5. | Other borrowed money | RCON 3190 | | | | 5. |
| | <i>EITHER</i> | | | | | |
| 6. | Net due <i>from</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs | RCON 2163 | | | | 6. |
| | <i>OR</i> | | | | | |
| 7. | Net due <i>to</i> own foreign offices, Edge and Agreement subsidiaries, and IBFs | RCON 2941 | | | | 7. |
| 8. | Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) | RCON 2192 | | | | 8. |
| 9. | Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) | RCON 3129 | | | | 9. |
| In items 10—17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices. | | | | | | |
| | | Bil | Mil | Thou | | |
| 10. | U.S. Treasury securities | RCON 1039 | | | | 10. |
| 11. | U.S. Government agency obligations (exclude mortgage-backed securities) | RCON 1041 | | | | 11. |
| 12. | Securities issued by states and political subdivisions in the U.S. | RCON 1042 | | | | 12. |
| 13. | Mortgage-backed securities (MBS): | | | | | |
| | a. Pass-through securities: | | | | | |
| | (1) Issued or guaranteed by FNMA, FHLMC, or GNMA | RCON 1043 | | | | 13.a.(1) |
| | (2) Other pass-through securities | RCON 1044 | | | | 13.a.(2) |
| | b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS): | | | | | |
| | (1) Issued or guaranteed by FNMA, FHLMC, or GNMA | RCON 1209 | | | | 13.b.(1) |
| | (2) All other mortgage-backed securities | RCON 1280 | | | | 13.b.(2) |
| 14. | Other domestic debt securities | RCON 1281 | | | | 14. |
| 15. | Foreign debt securities..... | RCON 1282 | | | | 15. |
| 16. | Equity securities: | | | | | |
| | a. Investments in mutual funds and other equity securities with readily determinable fair values | RCON A510 | | | | 16.a. |
| | b. All other equity securities | RCON 1752 | | | | 16.b. |
| 17. | Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) | RCON 1374 | | | | 17. |

Memorandum (to be completed only by banks with IBFs and other "foreign" offices)

| | | Dollar Amounts in Thousands | | | | |
|----|--|-----------------------------|-----|------|--|------|
| | | Bil | Mil | Thou | | |
| | <i>EITHER</i> | | | | | |
| 1. | Net due <i>from</i> the IBF of the domestic offices of the reporting bank..... | RCON 3051 | | | | M.1. |
| | <i>OR</i> | | | | | |
| 2. | Net due <i>to</i> the IBF of the domestic offices of the reporting bank..... | RCON 3059 | | | | M.2. |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-I— Selected Assets and Liabilities of IBFs

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

| Dollar Amounts in Thousands | C445 | | | | |
|--|-----------|-----|-----|--|------|
| | | Bil | Mil | | Thou |
| 1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) | RCFN 2133 | | | | 1. |
| 2. Total IBF loans and lease financing receivables (component of Schedule RC-C, part I, item 12, column A) | RCFN 2076 | | | | 2. |
| 3. IBF commercial and industrial loans (component of Schedule RC-C, part I, item 4, column A)..... | RCFN 2077 | | | | 3. |
| 4. Total IBF liabilities (component of Schedule RC, item 21) | RCFN 2898 | | | | 4. |
| 5. IBF deposit liabilities due to banks, including other IBFs (component of Schedule RC-E, part II, items 2 and 3) | RCFN 2379 | | | | 5. |
| 6. Other IBF deposit liabilities (component of Schedule RC-E, part II, items 1, 4, 5, and 6) | RCFN 2381 | | | | 6. |

Schedule RC-K— Quarterly Averages¹

| Dollar Amounts in Thousands | C455 | | | | |
|---|-----------|-----|-----|--|---------|
| | | Bil | Mil | | Thou |
| ASSETS | | | | | |
| 1. Interest-bearing balances due from depository institutions | RCFD 3381 | | | | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations ² | RCFD 3382 | | | | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. ² | RCFD 3383 | | | | 3. |
| 4. a. Other debt securities ² | RCFD 3647 | | | | 4.a. |
| b. Equity securities ³ (includes investments in mutual funds and Federal Reserve stock) | RCFD 3648 | | | | 4.b. |
| 5. Federal funds sold and securities purchased under agreements to resell | RCFD 3365 | | | | 5. |
| 6. Loans: | | | | | |
| a. Loans in domestic offices: | | | | | |
| (1) Total loans | RCON 3360 | | | | 6.a.(1) |
| (2) Loans secured by real estate | RCON 3385 | | | | 6.a.(2) |
| (3) Loans to finance agricultural production and other loans to farmers | RCON 3386 | | | | 6.a.(3) |
| (4) Commercial and industrial loans | RCON 3387 | | | | 6.a.(4) |
| (5) Loans to individuals for household, family, and other personal expenditures | RCON 3388 | | | | 6.a.(5) |
| b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs | RCFN 3360 | | | | 6.b. |
| 7. Trading assets | RCFD 3401 | | | | 7. |
| 8. Lease financing receivables (net of unearned income) | RCFD 3484 | | | | 8. |
| 9. Total assets ⁴ | RCFD 3368 | | | | 9. |
| LIABILITIES | | | | | |
| 10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) | RCON 3485 | | | | 10. |
| 11. Nontransaction accounts in domestic offices: | | | | | |
| a. Money market deposit accounts (MMDAs) | RCON 3486 | | | | 11.a. |
| b. Other savings deposits | RCON 3487 | | | | 11.b. |
| c. Time deposits of \$100,000 or more | RCON A514 | | | | 11.c. |
| d. Time deposits of less than \$100,000 | RCON A529 | | | | 11.d. |
| 12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs | RCFN 3404 | | | | 12. |
| 13. Federal funds purchased and securities sold under agreements to repurchase | RCFD 3353 | | | | 13. |
| 14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) | RCFD 3355 | | | | 14. |

¹ For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter).
² Quarterly averages for all debt securities should be based on amortized cost.
³ Quarterly averages for all equity securities should be based on historical cost.
⁴ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-L—Continued

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

| | | | | | | | | | | | | | C461 | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|-----|-----|------|---|-----|-----|------|--|-----|-----|------|--|-----|-----|------|----------|
| 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 | | | | | | | | | | | | | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | |
| 14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e must equal sum of items 15, 16.a, and 16.b): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 14.a. |
| a. Futures contracts | | | | | | | | | | | | | RCFD 8693 | | | | RCFD 8694 | | | | RCFD 8695 | | | | RCFD 8696 | | | | 14.a. |
| b. Forward contracts | | | | | | | | | | | | | RCFD 8697 | | | | RCFD 8698 | | | | RCFD 8699 | | | | RCFD 8700 | | | | 14.b. |
| c. Exchange-traded option contracts: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (1) Written options | | | | | | | | | | | | | RCFD 8701 | | | | RCFD 8702 | | | | RCFD 8703 | | | | RCFD 8704 | | | | 14.c.(1) |
| (2) Purchased options | | | | | | | | | | | | | RCFD 8705 | | | | RCFD 8706 | | | | RCFD 8707 | | | | RCFD 8708 | | | | 14.c.(2) |
| d. Over-the-counter option contracts: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (1) Written options | | | | | | | | | | | | | RCFD 8709 | | | | RCFD 8710 | | | | RCFD 8711 | | | | RCFD 8712 | | | | 14.d.(1) |
| (2) Purchased options | | | | | | | | | | | | | RCFD 8713 | | | | RCFD 8714 | | | | RCFD 8715 | | | | RCFD 8716 | | | | 14.d.(2) |
| e. Swaps | | | | | | | | | | | | | RCFD 3450 | | | | RCFD 3826 | | | | RCFD 8719 | | | | RCFD 8720 | | | | 14.e. |
| 15. Total gross notional amount of derivative contracts held for trading ... | | | | | | | | | | | | | RCFD A126 | | | | RCFD A127 | | | | RCFD 8723 | | | | RCFD 8724 | | | | 15. |
| 16. Gross notional amount of derivative contracts held for purposes other than trading: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a. Contracts marked to market | | | | | | | | | | | | | RCFD 8725 | | | | RCFD 8726 | | | | RCFD 8727 | | | | RCFD 8728 | | | | 16.a. |
| b. Contracts not marked to market ... | | | | | | | | | | | | | RCFD 8729 | | | | RCFD 8730 | | | | RCFD 8731 | | | | RCFD 8732 | | | | 16.b. |
| c. Interest rate swaps where the bank has agreed to pay a fixed rate | | | | | | | | | | | | | RCFD A589 | | | | | | | | | | | | | | | | 16.c. |

Schedule RC-L—Continued

| | | | | | | | | | | | | | | C462 | | | |
|--|--|-----|-----|---|-----------|-----|--|------|-----------|--|-----|------|-----------|------|-----|------|----------|
| Dollar Amounts in Thousands | | | | | | | | | | | | | | | | | |
| Off-balance Sheet Derivatives Position Indicators | (Column A) Interest Rate Contracts | | | (Column B) Foreign Exchange Contracts | | | (Column C) Equity Derivative Contracts | | | (Column D) Commodity and Other Contracts | | | | | | | |
| | | 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 | Number RCFD 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) | 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 | RCFD 5506 | | | 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. |

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.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-M—Continued

| | Dollar Amounts in Thousands | | | | | Bil | Mil | Thou | |
|--|-----------------------------|--|--|--|--|-----|-----|------|------------|
| 8. a. Other real estate owned: | | | | | | | | | |
| (1) Direct and indirect investments in real estate ventures | RCFD 5372 | | | | | | | | 8.a.(1) |
| (2) All other real estate owned: | | | | | | | | | |
| (a) Construction and land development in domestic offices | RCON 5508 | | | | | | | | 8.a.(2)(a) |
| (b) Farmland in domestic offices | RCON 5509 | | | | | | | | 8.a.(2)(b) |
| (c) 1–4 family residential properites in domestic offices | RCON 5510 | | | | | | | | 8.a.(2)(c) |
| (d) Multifamily (5 or more) residential properties in domestic offices | RCON 5511 | | | | | | | | 8.a.(2)(d) |
| (e) Nonfarm nonresidential properties in domestic offices | RCON 5512 | | | | | | | | 8.a.(2)(e) |
| (f) In foreign offices | RCFN 5513 | | | | | | | | 8.a.(2)(f) |
| (3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7) | RCFD 2150 | | | | | | | | 8.a.(3) |
| b. Investments in unconsolidated subsidiaries and associated companies: | | | | | | | | | |
| (1) Direct and indirect investments in real estate ventures | RCFD 5374 | | | | | | | | 8.b.(1) |
| (2) All other investments in unconsolidated subsidiaries and associated companies | RCFD 5375 | | | | | | | | 8.b.(2) |
| (3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8) | RCFD 2130 | | | | | | | | 8.b.(3) |
| 9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus" | RCFD 3778 | | | | | | | | 9. |
| 10. Mutual fund and annuity sales in domestic offices during the quarter (include proprietary, private label, and third party products): | | | | | | | | | |
| a. Money market funds | RCON 6441 | | | | | | | | 10.a. |
| b. Equity securities funds | RCON 8427 | | | | | | | | 10.b. |
| c. Debt securities funds | RCON 8428 | | | | | | | | 10.c. |
| d. Other mutual funds | RCON 8429 | | | | | | | | 10.d. |
| e. Annuities | RCON 8430 | | | | | | | | 10.e. |
| f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above) | RCON 8784 | | | | | | | | 10.f. |
| 11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts included in assets and liabilities reported in Schedule RC | RCFD A525 | | | | | | | | 11. |
| 12. Amount of assets netted against nondeposit liabilities and deposits in foreign offices (other than insured branches in Puerto Rico and U.S. territories and possessions) on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles ¹ | RCFD A526 | | | | | | | | 12. |
| 13. Outstanding principal balance of loans other than 1–4 family residential mortgage loans that are serviced for others (to be completed if this balance is more than \$10 million and exceeds ten percent of total assets) | RCFD A591 | | | | | | | | 13. |

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

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

Legal Title of Bank _____

FDIC Certificate Number

29

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

The FFIEC regards the information reported in all of Memorandum item 1, in items 1 through 10, column A, and in Memorandum items 2 through 4, column A, as confidential.

C470

| 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. Loans secured by real estate: | | | | | | | | | |
| a. To U.S. addressees (domicile) | RCFD 1245 | | | RCFD 1246 | | | RCFD 1247 | | |
| b. To non-U.S. addressees (domicile) | RCFD 1248 | | | RCFD 1249 | | | RCFD 1250 | | |
| 2. Loans to depository institutions and acceptances of other banks: | | | | | | | | | |
| a. To U.S. banks and other U.S. depository institutions | RCFD 5377 | | | RCFD 5378 | | | RCFD 5379 | | |
| b. To foreign banks | RCFD 5380 | | | RCFD 5381 | | | RCFD 5382 | | |
| 3. Loans to finance agricultural production and other loans to farmers | RCFD 1594 | | | RCFD 1597 | | | RCFD 1583 | | |
| 4. Commercial and industrial loans: | | | | | | | | | |
| a. To U.S. addressees (domicile) | RCFD 1251 | | | RCFD 1252 | | | RCFD 1253 | | |
| b. To non-U.S. addressees (domicile) | RCFD 1254 | | | RCFD 1255 | | | RCFD 1256 | | |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | | | |
| a. Credit cards and related plans | RCFD 5383 | | | RCFD 5384 | | | RCFD 5385 | | |
| b. Other (includes single payment, installment, and all student loans) | RCFD 5386 | | | RCFD 5387 | | | RCFD 5388 | | |
| 6. Loans to foreign governments and official institutions | RCFD 5389 | | | RCFD 5390 | | | RCFD 5391 | | |
| 7. All other loans | RCFD 5459 | | | RCFD 5460 | | | RCFD 5461 | | |
| 8. Lease financing receivables: | | | | | | | | | |
| a. Of U.S. addressees (domicile) | RCFD 1257 | | | RCFD 1258 | | | RCFD 1259 | | |
| b. Of non-U.S. addressees (domicile) | RCFD 1271 | | | RCFD 1272 | | | RCFD 1791 | | |
| 9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) | RCFD 3505 | | | RCFD 3506 | | | RCFD 3507 | | |

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

| | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou |
|--|-----------|-----|------|-----------|-----|------|-----------|-----|------|
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government | RCFD 5612 | | | RCFD 5613 | | | RCFD 5614 | | |
| a. Guaranteed portion of loans and leases included in item 10 above | RCFD 5615 | | | RCFD 5616 | | | RCFD 5617 | | |

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. | |
| | RCFD 1658 | | | RCFD 1659 | | | RCFD 1661 | | | | | | | |
| 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. | |
| | RCFD 6558 | | | RCFD 6559 | | | RCFD 6560 | | | | | | | |
| 3. Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above): | | | | | | | | | | | | | | |
| a. Construction and land development | RCON 2759 | | | RCON 2769 | | | RCON 3492 | | | | | | M.3.a. | |
| b. Secured by farmland | RCON 3493 | | | RCON 3494 | | | RCON 3495 | | | | | | 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 | RCON 5398 | | | RCON 5399 | | | RCON 5400 | | | | | | M.3.c.(1) | |
| (2) All other loans secured by 1–4 family residential properties | RCON 5401 | | | RCON 5402 | | | RCON 5403 | | | | | | M.3.c.(2) | |
| d. Secured by multifamily (5 or more) residential properties | RCON 3499 | | | RCON 3500 | | | RCON 3501 | | | | | | M.3.d. | |
| e. Secured by nonfarm nonresidential properties | RCON 3502 | | | RCON 3503 | | | RCON 3504 | | | | | | M.3.e. | |

| 4. Interest rate, foreign exchange rate, and other commodity and equity contracts: | (Column A) Past due 30 through 89 days | | | (Column B) Past due 90 days or more | | | | | | |
|--|--|-----|------|---|-----|------|--|--|--|--------|
| | Bil | Mil | Thou | Bil | Mil | Thou | | | | |
| a. Book value of amounts carried as assets | RCFD 3522 | | | RCFD 3528 | | | | | | M.4.a. |
| b. Replacement cost of contracts with a positive replacement cost | RCFD 3529 | | | RCFD 3530 | | | | | | M.4.b. |

| | | |
|---|--|------|
| Person to whom questions about the Reports of Condition and Income should be directed: | | C477 |
| <p>Name and Title (TEXT 8901) _____</p> <p>Telephone: Area code/phone number/extension (TEXT 8902) _____</p> <p>Even though Call Reports must be filed electronically, send my bank a sample set of paper Call Report forms for the next quarter: Yes <input type="checkbox"/> (RCON 9117)</p> <p>FAX: Area code/phone number (TEXT 9116) _____</p> | | |

Legal Title of Bank _____

FDIC Certificate Number

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

| | | C475 | | | |
|---|-----------|-----------------------------|-----|-----|---------|
| | | Dollar Amounts in Thousands | Bil | Mil | |
| 1. Unposted debits (see instructions): | | | | | |
| a. Actual amount of all unposted debits | RCON 0030 | | | | 1.a. |
| <i>OR</i> | | | | | |
| 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. |
| <i>OR</i> | | | | | |
| b. Separate amount of unposted credits: | | | | | |
| (1) Actual amount of unposted credits to demand deposits | RCON 3512 | | | | 2.b.(1) |
| (2) Actual amount of unposted credits to time and savings deposits ¹ | RCON 3514 | | | | 2.b.(2) |
| 3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) | | | | | |
| RCON 3520 | | | | | 3. |
| 4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (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. Deposits in insured branches in Puerto Rico and U.S. territories and possessions: | | | | | |
| a. Demand deposits in insured branches (included in Schedules RC-E, Part II) | RCON 2229 | | | | 5.a. |
| b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II) | RCON 2383 | | | | 5.b. |
| c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) | RCON 5515 | | | | 5.c. |
| 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, Part I, item 4 or 5, column B) | RCON 2314 | | | | 6.a. |
| b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I, 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 (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions): | | | | | |
| (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 (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) | | | | | |
| RCON A533 | | | | | 8.b. |

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

Table with columns: Dollar Amounts in Thousands (Bil, Mil, Thou) and rows 9-12.b. Items include: Deposits in lifeline accounts, Benefit-responsive "Depository Institution Investment Contracts", Adjustments to demand deposits in domestic offices, and Amount of assets netted against deposit liabilities.

Memoranda (to be completed each quarter except as noted)

Table with columns: Dollar Amounts in Thousands (Bil, Mil, Thou) and rows M.1.a.(1)-(2), M.1.b.(1)-(2), M.2.a., M.2.b., M.3. Items include: Total deposits in domestic offices, Estimated amount of uninsured deposits, and Consolidation with parent bank.

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, 1997, 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

| | |
|-----------|--------------------------|
| C480 | |
| YES | NO |
| RCFD 6056 | <input type="checkbox"/> |

 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 | 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 less excess allowance reported in item 3.c above and all other deductions) | RCFD A223 | | | | 3.d.(1) |
| | (2) Market risk equivalent assets | 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) ² | 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.

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
- b. Credit equivalent amount of off-balance sheet items

| | | (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 |
| | a. Assets recorded on the balance sheet | RCFD 5163 | | | | | | | |
| | b. Credit equivalent amount of off-balance sheet items | RCFD 3796 | | | | | | | |

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 Equiv- alent 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 | RCFD 5165 | | | | | | | | 5.a. |
| b. Credit equivalent amount of off-balance sheet items | | | | | RCFD 3801 | | | | 5.b. |
| 6. Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category: | | | | | | | | | |
| a. Assets recorded on the balance sheet | RCFD 3802 | | | | | | | | 6.a. |
| b. Credit equivalent amount of off-balance sheet items | | | | | RCFD 3803 | | | | 6.b. |
| 7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category: | | | | | | | | | |
| a. Assets recorded on the balance sheet | RCFD 3804 | | | | | | | | 7.a. |
| b. Credit equivalent amount of off-balance sheet items | | | | | RCFD 3805 | | | | 7.b. |
| 8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio ² | RCFD 3806 | | | | | | | | 8. |
| 9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c) | RCFD 3807 | | | | | | | | 9. |

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 | | | | M.1. |

| | With a remaining maturity of | | | | | | | | | | | | | | | |
|--|--------------------------------|------|-----|-----|---|-----------|------|-----|-------------------------------|------|-----------|------|-----|-----|------|--------|
| | (Column A) One year or less | | | | (Column B) Over one year through five years | | | | (Column C) Over five years | | | | | | | |
| | | 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 | RCFD 3809 | | | | | RCFD 8766 | | | | | RCFD 8767 | | | | | M.2.a. |
| b. Foreign exchange contracts | RCFD 3812 | | | | | RCFD 8769 | | | | | RCFD 8770 | | | | | M.2.b. |
| c. Gold contracts | RCFD 8771 | | | | | RCFD 8772 | | | | | RCFD 8773 | | | | | M.2.c. |
| d. Other precious metals contracts | RCFD 8774 | | | | | RCFD 8775 | | | | | RCFD 8776 | | | | | M.2.d. |
| e. Other commodity contracts | RCFD 8777 | | | | | RCFD 8778 | | | | | RCFD 8779 | | | | | M.2.e. |
| f. Equity derivative contracts | RCFD A000 | | | | | RCFD A001 | | | | | RCFD A002 | | | | | M.2.f. |

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. For available-for-sale equity securities, if fair value exceeds cost, include the difference between the fair value and the cost in item 8 and report the cost of these equity securities in items 5 through 7 above; if cost exceeds fair value, report the fair value of these equity securities in items 5 through 7 above and include no amount in item 8. 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.

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

at close of business on _____ 19____

Legal Title of Bank _____

City _____

State _____

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in column A and in all of Memorandum item 1 of Schedule RC-N is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

both on agency computerized records and in computer-file releases to the public.

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

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

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

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

No comment (RCON 6979)

| | |
|------|------|
| C471 | C472 |
|------|------|

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: 3/31/2000 SPECIAL REPORT (Dollar Amounts in Thousands) | | |
| 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 | ___ . ___ | % | c. |

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