

Federal Financial Institutions Examination Council



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

# Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of \$100 Million or More But Less Than \$300 Million—FFIEC 033

Report at the close of business September 30, 2000

(20000930)  
(RCRI 9999)

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

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

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

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

I, \_\_\_\_\_  
Name and Title of Officer Authorized to Sign Report

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.

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

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

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

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

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

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

### Submission of Reports

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

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

(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 (or a photocopy or a computer-generated version of this page) to the hard-copy record of the completed report that the bank places in its files.

(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.

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

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

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

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

\_\_\_\_\_  
State Abbrev. (TEXT 9200)

\_\_\_\_\_  
ZIP Code (TEXT 9220)

Consolidated Reports of Condition and Income for  
A Bank With Domestic Offices Only and Total  
Assets of \$100 Million or More But Less Than \$300 Million

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**Disclosure of Estimated Burden**

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

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

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

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

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



Schedule RI—Continued

Dollar Amounts in Thousands

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

\*Describe on Schedule RI-E—Explanations

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

FDIC Certificate Number

## Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

		1281				
		Year-to-date				
		Mil	Thou			
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD 4513			M.1.	
2.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD 8431			M.2.	
3.	Not applicable			Number		
4.	Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD 4150			M.4.	
5.	Interest and fee income on tax-exempt obligations (other than securities and leases) of states and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, item 8) included in Schedule RI, item 1.a above .....	RIAD 4504			M.5.	
6.	<i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> Interest and fee income on agricultural loans included in item 1.a above .....	RIAD 4251			M.6.	
7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>1</sup> .....	RIAD 9106	CC	YY	MM	DD
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):			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.	Not applicable					
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIAD A530		YES	NO	M.11.
12.	Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income) .....	RIAD 4772		Mil	Thou	M.12.

<sup>1</sup>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

		1283			
		Mil	Thou		
1.	Total equity capital originally reported in the December 31, 1999, Reports of Condition and Income .....	RIAD 3215			1.
2.	Equity capital adjustments from amended Reports of Income, net* .....	RIAD 3216			2.
3.	Amended balance end of previous calendar year (sum of items 1 and 2) .....	RIAD 3217			3.
4.	Net income (loss) (must equal Schedule RI, item 12) .....	RIAD 4340			4.
5.	Sale, conversion, acquisition, or retirement of capital stock, net .....	RIAD 4346			5.
6.	Changes incident to business combinations, net .....	RIAD 4356			6.
7.	LESS: Cash dividends declared on preferred stock .....	RIAD 4470			7.
8.	LESS: Cash dividends declared on common stock .....	RIAD 4460			8.
9.	Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) .....	RIAD 4411			9.
10.	Corrections of material accounting errors from prior years* (see instructions for this schedule) .....	RIAD 4412			10.
11.	a. Change in net unrealized holding gains (losses) on available-for-sale securities .....	RIAD 8433			11.a.
	b. Change in accumulated net gains (losses) on cash flow hedges .....	RIAD 4574			11.b.
12.	Other transactions with parent holding company* (not included in items 5, 7, or 8 above) .....	RIAD 4415			12.
13.	Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28) .....	RIAD 3210			13.

\*Describe on Schedule RI-E—Explanations.

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

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

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

	1286						
	(Column A) Charge-offs			(Column B) Recoveries			
	Calendar year-to-date						
Dollar Amounts in Thousands		Mil	Thou		Mil	Thou	
1. Real estate loans .....	RIAD 4256			RIAD 4257			1.
2. Installment loans .....	RIAD 4258			RIAD 4259			2.
3. Credit cards and related plans .....	RIAD 4262			RIAD 4263			3.
4. Commercial (time and demand) and all other loans .....	RIAD 4264			RIAD 4265			4.
5. Lease financing receivables .....	RIAD 4266			RIAD 4267			5.
6. Total (sum of items 1 through 5) .....	RIAD 4635			RIAD 4605			6.

#### Memoranda

	Dollar Amounts in Thousands						
		Mil	Thou		Mil	Thou	
1. Loans to foreign governments and official institutions included in part I, items 1 through 4 above .....	RIAD 4643			RIAD 4627			M.1.
2. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> Agricultural loans included in part I, items 1 through 4, above .....	RIAD 4268			RIAD 4269			M.2.
3. Not applicable							
4. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RI-B, part I, items 2 through 4, above .....	RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal Schedule RI-B, part I, item 1, above):							
a. Construction and land development .....	RIAD 5445			RIAD 5446			M.5.a.
b. Secured by farmland .....	RIAD 5447			RIAD 5448			M.5.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	RIAD 5449			RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1–4 family residential properties .....	RIAD 5451			RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properties .....	RIAD 5453			RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properties .....	RIAD 5455			RIAD 5456			M.5.e.

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



## Schedule RI-E—Continued

		Dollar Amounts in Thousands			Year-to-date		
					Mil	Thou	
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
a.	(1)	<input type="text" value="TEXT 6373"/>	Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	RIAD 6373			3.a.(1)
	(2)	Applicable income tax effect		RIAD 4486			3.a.(2)
b.	(1)	<input type="text" value="TEXT 4487"/>		RIAD 4487			3.b.(1)
	(2)	Applicable income tax effect		RIAD 4488			3.b.(2)
c.	(1)	<input type="text" value="TEXT 4489"/>		RIAD 4489			3.c.(1)
	(2)	Applicable income tax effect		RIAD 4491			3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):							
a.		<input type="text" value="TEXT 4492"/>		RIAD 4492			4.a.
b.		<input type="text" value="TEXT 4493"/>		RIAD 4493			4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):							
a.		<input type="text" value="TEXT 4494"/>		RIAD 4494			5.a.
b.		<input type="text" value="TEXT 4495"/>		RIAD 4495			5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):							
a.		<input type="text" value="TEXT 4496"/>		RIAD 4496			6.a.
b.		<input type="text" value="TEXT 4497"/>		RIAD 4497			6.b.
7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions):							
a.		<input type="text" value="TEXT 4498"/>		RIAD 4498			7.a.
b.		<input type="text" value="TEXT 4499"/>		RIAD 4499			7.b.
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):							
a.		<input type="text" value="TEXT 4521"/>		RIAD 4521			8.a.
b.		<input type="text" value="TEXT 4522"/>		RIAD 4522			8.b.
9. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				<b>1298</b>	<b>1299</b>	◀	
No comment <input type="checkbox"/> (RIAD 4769)							
Other explanations (please type or print clearly): (TEXT 4769)							





Schedule RC—Continued

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

Memorandum

To be reported 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 1999.....

	Number
RCON 6724	M.1.

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

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

<sup>1</sup>Includes total demand deposits and noninterest-bearing time and savings deposits.

<sup>2</sup>Includes limited-life preferred stock and related surplus.



# Schedule RC-B—Securities

Exclude assets held for trading.

												C210	◀												
												Held-to-maturity			Available-for-sale										
												(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>				
Dollar Amounts in Thousands													Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou		
1. U.S. Treasury securities .....	RCON 0211			RCON 0213			RCON 1286			RCON 1287															1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																									
a. Issued by U.S. Government agencies <sup>2</sup> .....	RCON 1289			RCON 1290			RCON 1291			RCON 1293															2.a.
b. Issued by U.S. Government-sponsored agencies <sup>3</sup> .....	RCON 1294			RCON 1295			RCON 1297			RCON 1298															2.b.
3. Securities issued by states and political subdivisions in the U.S.:																									
a. General obligations .....	RCON 1676			RCON 1677			RCON 1678			RCON 1679															3.a.
b. Revenue obligations .....	RCON 1681			RCON 1686			RCON 1690			RCON 1691															3.b.
c. Industrial development and similar obligations ..	RCON 1694			RCON 1695			RCON 1696			RCON 1697															3.c.
4. Mortgage-backed securities (MBS):																									
a. Pass-through securities:																									
(1) Guaranteed by GNMA .....	RCON 1698			RCON 1699			RCON 1701			RCON 1702															4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCON 1703			RCON 1705			RCON 1706			RCON 1707															4.a.(2)
(3) Other pass-through securities .....	RCON 1709			RCON 1710			RCON 1711			RCON 1713															4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON 1714			RCON 1715			RCON 1716			RCON 1717															4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA ...	RCON 1718			RCON 1719			RCON 1731			RCON 1732															4.b.(2)
(3) All other mortgage-backed securities .....	RCON 1733			RCON 1734			RCON 1735			RCON 1736															4.b.(3)
5. Other debt securities:																									
a. Other domestic debt securities .....	RCON 1737			RCON 1738			RCON 1739			RCON 1741															5.a.
b. Foreign debt securities .....	RCON 1742			RCON 1743			RCON 1744			RCON 1746															5.b.
6. Equity securities:																									
a. Investments in mutual funds and other equity securities with readily determinable fair values .....																									
b. All other equity securities <sup>1</sup> .....																									
7. Total (sum of items 1 through 6) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON 1754			RCON 1771			RCON 1772			RCON 1773															7.

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

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

<sup>3</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Memoranda

	C212		←
	Mil	Thou	
	Dollar Amounts in Thousands		
1. Pledged securities <sup>1</sup> .....	RCON 0416		M.1.
2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup>			
(1) Three months or less.....	RCON A549		M.2.a.(1)
(2) Over three months through 12 months.....	RCON A550		M.2.a.(2)
(3) Over one year through three years .....	RCON A551		M.2.a.(3)
(4) Over three years through five years .....	RCON A552		M.2.a.(4)
(5) Over five years through 15 years .....	RCON A553		M.2.a.(5)
(6) Over 15 years .....	RCON A554		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup>			
(1) Three months or less.....	RCON A555		M.2.b.(1)
(2) Over three months through 12 months.....	RCON A556		M.2.b.(2)
(3) Over one year through three years .....	RCON A557		M.2.b.(3)
(4) Over three years through five years .....	RCON A558		M.2.b.(4)
(5) Over five years through 15 years .....	RCON A559		M.2.b.(5)
(6) Over 15 years .....	RCON A560		M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>			
(1) Three years or less.....	RCON A561		M.2.c.(1)
(2) Over three years.....	RCON A562		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCON A248		M.2.d.
3.–6. Not applicable			
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCON 1778		M.7.
8. Not applicable			
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):			
a. Amortized cost .....	RCON 8782		M.9.a.
b. Fair value .....	RCON 8783		M.9.b.

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

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

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

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

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

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





Schedule RC-E—Deposit Liabilities

		C225								
		Transaction Accounts				Nontransaction Accounts				
		(Column A) Total transaction accounts (including total demand deposits)		(Column B) Memo: Total demand deposits (included in column A)		(Column C) Total nontransaction accounts (including MMDAs)				
Dollar Amounts in Thousands		Mil		Thou		Mil		Thou		
Deposits of:										
1. Individuals, partnerships, and corporations .....	RCON 2201			RCON 2240			RCON 2346			1.
2. U.S. Government .....	RCON 2202			RCON 2280			RCON 2520			2.
3. States and political subdivisions in the U.S. ....	RCON 2203			RCON 2290			RCON 2530			3.
4. Commercial banks in the U.S. ....	RCON 2206			RCON 2310			RCON 2550			4.
5. Other depository institutions in the U.S. ....	RCON 2207			RCON 2312			RCON 2349			5.
6. Banks in foreign countries .....	RCON 2213			RCON 2320			RCON 2236			6.
7. Foreign governments and official institutions (including foreign central banks) .....	RCON 2216			RCON 2300			RCON 2377			7.
8. Certified and official checks .....	RCON 2330			RCON 2330						8.
9. Total (sum of items 1 through 8) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON 2215			RCON 2210			RCON 2385			9.

Memoranda

		Dollar Amounts in Thousands		
		Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON 6835			M.1.a.
b. Total brokered deposits .....	RCON 2365			M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				
(1) Issued in denominations of less than \$100,000 .....	RCON 2343			M.1.c.(1)
(2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....	RCON 2344			M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCON A243			M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCON A244			M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <b>(to be completed for the December report only)</b> .....	RCON 5590			M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 9, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs) .....	RCON 6810			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON 0352			M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON 6648			M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON 2604			M.2.c.
3. All NOW accounts (included in column A above) .....	RCON 2398			M.3.
4. Not applicable				



Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands

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

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





## Schedule RC-L—Off-Balance Sheet Items

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

		C260			
		Bil	Mil	Thou	
		Dollar Amounts in Thousands			
1. Unused commitments:					
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....	RCON 3814				1.a.
b. Credit card lines .....	RCON 3815				1.b.
c. Commercial real estate, construction, and land development:					
(1) Commitments to fund loans secured by real estate .....	RCON 3816				1.c.(1)
(2) Commitments to fund loans not secured by real estate .....	RCON 6550				1.c.(2)
d. Securities underwriting .....	RCON 3817				1.d.
e. Other unused commitments .....	RCON 3818				1.e.
			Mil	Thou	
2. Financial standby letters of credit .....	RCON 3819				2.
a. Amount of financial standby letters of credit conveyed to others .....	RCON 3820				2.a.
3. Performance standby letters of credit .....	RCON 3821				3.
a. Amount of performance standby letters of credit conveyed to others .....	RCON 3822				3.a.
4. Commercial and similar letters of credit .....	RCON 3411				4.
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....	RCON 3428				5.
6. Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank .....	RCON 3429				6.
7. Securities borrowed .....	RCON 3432				7.
8. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCON 3433				8.
9. Financial assets transferred with recourse that have been treated as sold for Call Report purposes:					
a. First lien 1–4 family residential mortgage loans:					
(1) Outstanding principal balance of mortgages transferred as of the report date .....	RCON A521				9.a.(1)
(2) Amount of recourse exposure on these mortgages as of the report date .....	RCON A522				9.a.(2)
b. Other financial assets (excluding small business obligations reported in item 9.c.):					
(1) Outstanding principal balance of assets transferred as of the report date .....	RCON A523				9.b.(1)
(2) Amount of recourse exposure on these assets as of the report date .....	RCON A524				9.b.(2)
c. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
(1) Outstanding principal balance of small business obligations transferred as of the report date .....	RCON A249				9.c.(1)
(2) Amount of retained recourse on these obligations as of the report date .....	RCON A250				9.c.(2)
10. Notional amount of credit derivatives:					
a. Credit derivatives on which the reporting bank is the guarantor .....	RCON A534				10.a.
b. Credit derivatives on which the reporting bank is the beneficiary .....	RCON A535				10.b.
11. Spot foreign exchange contracts .....	RCON 8765				11.
12. All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCON 3430				12.
a.	TEXT 3555	RCON 3555			12.a.
b.	TEXT 3556	RCON 3556			12.b.
c.	TEXT 3557	RCON 3557			12.c.
d.	TEXT 3558	RCON 3558			12.d.



Schedule RC-L—Continued

Memoranda

		Dollar Amounts in Thousands			
			Mil	Thou	
1.–2.	Not applicable				
3.	Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments that are fee paid or otherwise legally binding) .....	RCON 3833			M.3.
a.	Participations in commitments with an original maturity exceeding one year conveyed to others .....	RCON 3834			M.3.a.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands			
			Mil	Thou	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCON 6164			1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations .....	RCON 6165			1.b.
2.	Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3).....	RCON 3405			2.
3.	Not applicable				
4.	Outstanding principal balance of 1–4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):				
a.	Mortgages serviced under a GNMA contract .....	RCON 5500			4.a.
b.	Mortgages serviced under a FHLMC contract:				
(1)	Serviced with recourse to servicer .....	RCON 5501			4.b.(1)
(2)	Serviced without recourse to servicer .....	RCON 5502			4.b.(2)
c.	Mortgages serviced under a FNMA contract:				
(1)	Serviced under a regular option contract .....	RCON 5503			4.c.(1)
(2)	Serviced under a special option contract .....	RCON 5504			4.c.(2)
d.	Mortgages serviced under other servicing contracts .....	RCON 5505			4.d.
5.	Not applicable				
6.	Intangible assets:				
a.	Mortgage servicing assets .....	RCON 3164			6.a.
(1)	Estimated fair value of mortgage servicing assets .....	RCON A590			6.a.(1)
b.	Other identifiable intangible assets:				
(1)	Purchased credit card relationships and nonmortgage servicing assets .....	RCON B026			6.b.(1)
(2)	All other identifiable intangible assets .....	RCON 5507			6.b.(2)
c.	Goodwill .....	RCON 3163			6.c.
d.	Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10).....	RCON 2143			6.d.
e.	Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes .....	RCON 6442			6.e.
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt .....	RCON 3295			7.

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

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

FDIC Certificate Number

### Schedule RC-M—Continued

		Dollar Amounts in Thousands			
			Mil	Thou	
8. a. Other real estate owned:					
(1) Direct and indirect investments in real estate ventures .....	RCON 5372			8.a.(1)	
(2) All other real estate owned:					
(a) Construction and land development .....	RCON 5508			8.a.(2)(a)	
(b) Farmland .....	RCON 5509			8.a.(2)(b)	
(c) 1–4 family residential properties .....	RCON 5510			8.a.(2)(c)	
(d) Multifamily (5 or more) residential properties .....	RCON 5511			8.a.(2)(d)	
(e) Nonfarm nonresidential properties .....	RCON 5512			8.a.(2)(e)	
(3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7).....	RCON 2150			8.a.(3)	
b. Investments in unconsolidated subsidiaries and associated companies:					
(1) Direct and indirect investments in real estate ventures .....	RCON 5374			8.b.(1)	
(2) All other investments in unconsolidated subsidiaries and associated companies .....	RCON 5375			8.b.(2)	
(3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8).....	RCON 2130			8.b.(3)	
9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus" .....		RCON 3778			9.
10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):					
a. Money market funds .....	RCON 6441			10.a.	
b. Equity securities funds .....	RCON 8427			10.b.	
c. Debt securities funds.....	RCON 8428			10.c.	
d. Other mutual funds.....	RCON 8429			10.d.	
e. Annuities .....	RCON 8430			10.e.	
f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above).....	RCON 8784			10.f.	
11. Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts included in assets and liabilities reported in Schedule RC .....		RCON A525			11.
12. Amount of assets netted against nondeposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles <sup>1</sup> .....		RCON A526			12.
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) .....		RCON A591			13.

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

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

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

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

	C270									
	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
		Mil	Thou		Mil	Thou		Mil	Thou	
Dollar Amounts in Thousands										
1. Real estate loans .....	RCON 1210			RCON 1211			RCON 1212			1.
2. Installment loans .....	RCON 1214			RCON 1215			RCON 1216			2.
3. Credit cards and related plans .....	RCON 1218			RCON 1219			RCON 1220			3.
4. Commercial (time and demand) and all other loans .....	RCON 1222			RCON 1223			RCON 1224			4.
5. Lease financing receivables .....	RCON 1226			RCON 1227			RCON 1228			5.
6. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCON 3505			RCON 3506			RCON 3507			6.

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

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

### Memoranda

	C273									
	Dollar Amounts in Thousands									
		Mil	Thou		Mil	Thou		Mil	Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 5, above (and not reported in Schedule RC-C, Part I, Memorandum item 2) .....	RCON 1658			RCON 1659			RCON 1661			M.1.
2. To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: Agricultural loans included in Schedule RC-N, items 1 through 4, above .....	RCON 1230			RCON 1231			RCON 1232			M.2.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 2 through 4, above .....	RCON 5421			RCON 5422			RCON 5423			M.3.
4. Real estate loans (sum of Memorandum items 4.a through 4.e must equal Schedule RC-N, item 1, above):										
a. Construction and land development .....	RCON 5424			RCON 5425			RCON 5426			M.4.a.
b. Secured by farmland .....	RCON 5427			RCON 5428			RCON 5429			M.4.b.
c. Secured by 1–4 family residential properties:										
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	RCON 5430			RCON 5431			RCON 5432			M.4.c.(1)
(2) All other loans secured by 1–4 family residential properties .....	RCON 5433			RCON 5434			RCON 5435			M.4.c.(2)
d. Secured by multifamily (5 or more) residential properties .....	RCON 5436			RCON 5437			RCON 5438			M.4.d.
e. Secured by nonfarm nonresidential properties .....	RCON 5439			RCON 5440			RCON 5441			M.4.e.

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





Schedule RC-O—Continued

Dollar Amounts in Thousands			Mil	Thou	
9.	Deposits in lifeline accounts.....	RCON 5596			9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits) .....	RCON 8432			10.
11.	Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:				
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....	RCON 8785			11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	RCON A181			11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E .....	RCON A182			11.c.
12.	Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):				
	a. Amount of assets netted against demand deposits .....	RCON A527			12.a.
	b. Amount of assets netted against time and savings deposits .....	RCON A528			12.b.

Memoranda (to be completed each quarter except as noted)

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



Schedule RC-R—Continued

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

Memoranda

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

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

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

<sup>2</sup> Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital.

Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

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

FDIC Certificate Number     

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

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

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

\_\_\_\_\_, \_\_\_\_\_  
City State

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

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

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

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

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

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

No comment  (RCON 6979)

C271 C272 ◀

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

\_\_\_\_\_  
Signature of Executive Officer of Bank Date of Signature

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

NAME AND ADDRESS OF BANK	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002  SPECIAL REPORT (Dollar Amounts in Thousands)										
CLOSE OF BUSINESS DATE	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">FDIC Certificate Number</td> <td style="width: 10%; text-align: center;">C-700</td> </tr> <tr> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> </tr> </table> </td> <td style="width: 10%; text-align: center;">◀</td> </tr> </table>	FDIC Certificate Number	C-700	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> <td style="width: 15%; height: 20px;"></td> </tr> </table>							◀
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**LOANS TO EXECUTIVE OFFICERS** *(Complete as of each Call Report Date)*

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

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

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