

Federal Financial Institutions Examination Council



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

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

Report at the close of business September 30, 2001 ⁽²⁰⁰¹⁰⁹³⁰⁾
_(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

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number _____
(RCRI 9050)

Legal Title of Bank (TEXT 9010)

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

City (TEXT 9130)

State Abbrev. (TEXT 9200)

ZIP Code (TEXT 9220)

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

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Disclosure of Estimated Burden

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

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

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

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

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

Legal Title of Bank _____

City _____

State _____ Zip Code _____

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

Consolidated Report of Income for the period January 1, 2001–September 30, 2001

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

	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	4011				1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices	B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions¹	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488				1.d.(1)
(2) Mortgage-backed securities	B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.)	4107				1.h.
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)	4508				2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	0093				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	A517				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	A518				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on trading liabilities and other borrowed money	4185				2.c.

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

Schedule RI—Continued

	Year-to-date							
	RIAD	Bil	Mil	Thou				
Dollar Amounts in Thousands								
2. Interest expense (continued):								
d. Interest on subordinated notes and debentures.....	4200				2.d.			
e. Total interest expense (sum of items 2.a through 2.d)	4073				2.e.			
3. Net interest income (item 1.h minus 2.e)					4074			3.
4. Provision for loan and lease losses					4230			4.
5. Noninterest income:								
a. Income from fiduciary activities ¹	4070				5.a.			
b. Service charges on deposit accounts in domestic offices	4080				5.b.			
c. Trading revenue ²	A220				5.c.			
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490				5.d.			
e. Venture capital revenue	B491				5.e.			
f. Net servicing fees	B492				5.f.			
g. Net securitization income	B493				5.g.			
h. Insurance commissions and fees	B494				5.h.			
i. Net gains (losses) on sales of loans and leases	5416				5.i.			
j. Net gains (losses) on sales of other real estate owned	5415				5.j.			
k. Net gains (losses) on sales of other assets (excluding securities) ..	B496				5.k.			
l. Other noninterest income*	B497				5.l.			
m. Total noninterest income (sum of items 5.a through 5.l)					4079			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....					3521			6.a.
b. Realized gains (losses) on available-for-sale securities					3196			6.b.
7. Noninterest expense:								
a. Salaries and employee benefits	4135				7.a.			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217				7.b.			
c. Amortization expense of intangible assets (including goodwill)	4531				7.c.			
d. Other noninterest expense*	4092				7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d)					4093			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					4301			8.
9. Applicable income taxes (on item 8)					4302			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....					4300			10.
11. Extraordinary items and other adjustments, net of income taxes*					4320			11.
12. Net income (loss) (sum of items 10 and 11).....					4340			12.

* Describe on Schedule RI-E—Explanations

¹ For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

² For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.d.

Legal Title of Bank _____

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

Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-date				
		RIAD	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	4513					M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431					M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313					M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507					M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	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	9106	CC	YY	MM	DD	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):						
a. Interest rate exposures	8757					M.8.a.
b. Foreign exchange exposures	8758					M.8.b.
c. Equity security and index exposures	8759					M.8.c.
d. Commodity and other exposures	8760					M.8.d.
9. Impact on income of derivatives held for purposes other than trading:						
a. Net increase (decrease) to interest income	8761					M.9.a.
b. Net (increase) decrease to interest expense	8762					M.9.b.
c. Other (noninterest) allocations	8763					M.9.c.
10. Credit losses on derivatives (see instructions)	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?	A530	YES	NO			M.11.

¹ For example, a bank acquired on June 1, 2001, would report 20010601.

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217				1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508				3.
4. Net income (loss) (must equal Schedule RI, item 12).....	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509				5.
6. Treasury stock transactions, net	B510				6.
7. Changes incident to business combinations, net.....	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. Other comprehensive income ¹	B511				10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28).....	3210				12.

* Describe on Schedule RI-E—Explanations.

¹ Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

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

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

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

Dollar Amounts in Thousands

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

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

Legal Title of Bank _____

FDIC Certificate Number _____

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile).....	4658				4668				8.a.
b. To non-U.S. addressees (domicile)	4659				4669				8.b.
9. Total (sum of items 1 through 8)	4635				4605				9.

Memoranda	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. 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	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.

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

Part II. Changes in Allowance for **Loan and Lease Losses**

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522				1.
2. Recoveries (must equal part I, item 9, column B above)	4605				2.
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a).....	C079				3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230				4.
5. Adjustments* (see instructions for this schedule)	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6.

* Include as a negative number write-downs arising from transfers of loans to the held-for-sale account. Describe all adjustments on Schedule RI-E—Explanations, item 6.

Schedule RI-D—Income from International Operations

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

Dollar Amounts in Thousands

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands

		Year-to-date				
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
a.	<small>TEXT C013</small> Income and fees from the printing and sale of checks	C013				1.a.
b.	<small>TEXT C014</small> Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c.	<small>TEXT C016</small> Income and fees from automated teller machines (ATMs)	C016				1.c.
d.	<small>TEXT 4042</small> Rent and other income from other real estate owned	4042				1.d.
e.	<small>TEXT C015</small> Safe deposit box rent	C015				1.e.
f.	<small>TEXT 4461</small>	4461				1.f.
g.	<small>TEXT 4462</small>	4462				1.g.
h.	<small>TEXT 4463</small>	4463				1.h.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:						
a.	<small>TEXT C017</small> Data processing expenses	C017				2.a.
b.	<small>TEXT 0497</small> Advertising and marketing expenses	0497				2.b.
c.	<small>TEXT 4136</small> Directors' fees	4136				2.c.
d.	<small>TEXT C018</small> Printing, stationery, and supplies	C018				2.d.
e.	<small>TEXT 8403</small> Postage	8403				2.e.
f.	<small>TEXT 4141</small> Legal fees and expenses	4141				2.f.
g.	<small>TEXT 4146</small> FDIC deposit insurance assessments	4146				2.g.
h.	<small>TEXT 4464</small>	4464				2.h.
i.	<small>TEXT 4467</small>	4467				2.i.
j.	<small>TEXT 4468</small>	4468				2.j.
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) <small>TEXT 6373</small> Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	6373				3.a.(1)
	(2) Applicable income tax effect	4486				3.a.(2)
b.	(1) <small>TEXT 4487</small>	4487				3.b.(1)
	(2) Applicable income tax effect	4488				3.b.(2)
c.	(1) <small>TEXT 4489</small>	4489				3.c.(1)
	(2) Applicable income tax effect	4491				3.c.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands

		Year-to-date				
		RIAD	Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):						
a.	<small>TEXT</small> B526	B526				4.a.
b.	<small>TEXT</small> B527	B527				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	<small>TEXT</small> 4498	4498				5.a.
b.	<small>TEXT</small> 4499	4499				5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):						
a.	<small>TEXT</small> 5523 Write-downs arising from transfers of loans to the held-for-sale account	5523				6.a.
b.	<small>TEXT</small> 4522	4522				6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):						
No comment <input type="checkbox"/> (RIAD 4769)						
Other explanations (please type or print clearly):						
<small>(TEXT 4769)</small>						

Legal Title of Bank

City

State Zip Code

FDIC Certificate Number

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2001

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					
						RCFD	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						0081					1.a.
b. Interest-bearing balances ²						0071					1.b.
2. Securities:											
a. Held-to-maturity securities (from Schedule RC-B, column A)						1754					2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)						1773					2.b.
3. Federal funds sold and securities purchased under agreements to resell						1350					3.
4. Loans and lease financing receivables (from Schedule RC-C):											
a. Loans and leases held for sale						5369					4.a.
b. Loans and leases, net of unearned income						B528					4.b.
c. LESS: Allowance for loan and lease losses						3123					4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)						B529					4.d.
5. Trading assets (from Schedule RC-D)						3545					5.
6. Premises and fixed assets (including capitalized leases)						2145					6.
7. Other real estate owned (from Schedule RC-M)						2150					7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)						2130					8.
9. Customers' liability to this bank on acceptances outstanding						2155					9.
10. Intangible assets:											
a. Goodwill						3163					10.a.
b. Other intangible assets (from Schedule RC-M)						0426					10.b.
11. Other assets (from Schedule RC-F)						2160					11.
12. Total assets (sum of items 1 through 11)						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					
						2200				13.a.	
(1) Noninterest-bearing ¹						RCON	6631				13.a.(1)
(2) Interest-bearing.....						RCON	6636				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....						RCFN					13.b.
						2200				13.b.	
(1) Noninterest-bearing.....						RCFN	6631				13.b.(1)
(2) Interest-bearing.....						RCFN	6636				13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase.....						2800					14.
15. Trading liabilities (from Schedule RC-D).....						3548					15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....						3190					16.
17. Not applicable											
18. Bank's liability on acceptances executed and outstanding.....						2920					18.
19. Subordinated notes and debentures ²						3200					19.
20. Other liabilities (from Schedule RC-G).....						2930					20.
21. Total liabilities (sum of items 13 through 20).....						2948					21.
22. Minority interest in consolidated subsidiaries						3000					22.
EQUITY CAPITAL											
23. Perpetual preferred stock and related surplus.....						3838					23.
24. Common stock.....						3230					24.
25. Surplus (exclude all surplus related to preferred stock).....						3839					25.
26. a. Retained earnings.....						3632					26.a.
b. Accumulated other comprehensive income ³						B530					26.b.
27. Other equity capital components ⁴						A130					27.
28. Total equity capital (sum of items 23 through 27).....						3210					28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....						3300					29.

Memorandum

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2000.....

RCFD	Number
6724	

M.1.

- | | |
|---|---|
| <p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm</p> | <p>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

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

² Includes limited-life preferred stock and related surplus.

³ Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

⁴ Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Legal Title of Bank _____

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022								1.
a. Cash items in process of collection and unposted debits.....					0020				1.a.
b. Currency and coin.....					0080				1.b.
2. Balances due from depository institutions in the U.S.....					0082				2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083								2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085								2.b.
3. Balances due from banks in foreign countries and foreign central banks....					0070				3.
a. Foreign branches of other U.S. banks.....	0073								3.a.
b. Other banks in foreign countries and foreign central banks.....	0074								3.b.
4. Balances due from Federal Reserve Banks.....	0090				0090				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).....	0010				0010				5.

Schedule RC-B—Securities

Exclude assets held for trading.

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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities...	0211				0213				1286				1287				1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies ¹	1289				1290				1291				1293				2.a.
b. Issued by U.S. Government-sponsored agencies ² ..	1294				1295				1297				1298				2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496				8497				8498				8499				3.

¹ Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

² 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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA and FHLMC.....	1703				1705				1706				1707				4.a.(2)
(3) Other pass-through securities.	1709				1710				1711				1713				4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	1718				1719				1731				1732				4.b.(2)
(3) All other mortgage-backed securities.....	1733				1734				1735				1736				4.b.(3)
5. Asset-backed securities (ABS):																	
a. Credit card receivables.....	B838				B839				B840				B841				5.a.
b. Home equity lines.....	B842				B843				B844				B845				5.b.
c. Automobile loans	B846				B847				B848				B849				5.c.
d. Other consumer loans	B850				B851				B852				B853				5.d.
e. Commercial and industrial loans.....	B854				B855				B856				B857				5.e.
f. Other.....	B858				B859				B860				B861				5.f.
6. Other debt securities:																	
a. Other domestic debt securities	1737				1738				1739				1741				6.a.
b. Foreign debt securities	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ¹									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754				1771				1772				1773				8.

¹ Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Pledged securities ¹	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 next repricing date of: ^{3, 4}					
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months	A550				M.2.a.(2)
(3) Over one year through three years	A551				M.2.a.(3)
(4) Over three years through five years.....	A552				M.2.a.(4)
(5) Over five years through 15 years.....	A553				M.2.a.(5)
(6) Over 15 years	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 next repricing date of: ^{3, 5}					
(1) Three months or less	A555				M.2.b.(1)
(2) Over three months through 12 months	A556				M.2.b.(2)
(3) Over one year through three years	A557				M.2.b.(3)
(4) Over three years through five years.....	A558				M.2.b.(4)
(5) Over five years through 15 years.....	A559				M.2.b.(5)
(6) Over 15 years	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	A561				M.2.c.(1)
(2) Over three years	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).....	A248				M.2.d.
3. 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)....	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782				M.4.a.
b. Fair value.....	8783				M.4.b.

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

² Exclude investments in mutual funds and other equity securities with readily determinable fair values.

³ Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

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, 5, and 6, 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 (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate	1410								1.
a. Construction, land development, and other land loans					1415				1.a.
b. Secured by farmland (including farm residential and other improvements).....					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					1480				1.e.
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.					B531				2.a.
(1) To U.S. branches and agencies of foreign banks	B532								2.a.(1)
(2) To other commercial banks in the U.S.	B533								2.a.(2)
b. To other depository institutions in the U.S.	B534				B534				2.b.
c. To banks in foreign countries.....					B535				2.c.
(1) To foreign branches of other U.S. banks.....	B536								2.c.(1)
(2) To other banks in foreign countries.....	B537								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590				1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763				1763				4.a.
b. To non-U.S. addressees (domicile)	1764				1764				4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538				B538				6.a.
b. Other revolving credit plans	B539				B539				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	2011				2011				6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081				2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107				2107				8.
9. Other loans.....	1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured)....					1545				9.a.
b. All other loans (exclude consumer loans)					1564				9.b.
10. Lease financing receivables (net of unearned income).....					2165				10.
a. Of U.S. addressees (domicile)	2182								10.a.
b. Of non-U.S. addressees (domicile)	2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above.....	2123				2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122				2122				12.

Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures)	1616				M.1.
2. 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 next repricing date of: ^{1, 2}	RCON				
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years	A568				M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{1, 3}	RCFD				
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571				M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A⁴	2746				M.3.
4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON				
5370					M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD				
B837					M.5.

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

² Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

⁴ Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Legal Title of Bank _____

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Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
ASSETS						
1.	U.S. Treasury securities in domestic offices	3531				1.
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532				2.
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices.....	3533				3.
4.	Mortgage-backed securities (MBS) in domestic offices:					
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534				4.a.
b.	Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				4.b.
c.	All other mortgage-backed securities	3536				4.c.
5.	Other debt securities in domestic offices	3537				5.
6.–8.	Not applicable					
9.	Other trading assets in domestic offices	3541				9.
10.	Trading assets in foreign offices	RCFN 3542				10.
11.	Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:					
a.	In domestic offices.....	RCON 3543				11.a.
b.	In foreign offices	RCFN 3543				11.b.
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD 3545				12.
LIABILITIES						
13.	Liability for short positions.....	RCFD 3546				13.
14.	Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts.....	3547				14.
15.	Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548				15.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549								B550				1.
2. U.S. Government	2202								2520				2.
3. States and political subdivisions in the U.S.	2203								2530				3.
4. Commercial banks and other depository institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions (including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215				2210				2385				7.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	2343				M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244				M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590				M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs)	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000	6648				M.2.b.
c. Total time deposits of \$100,000 or more	2604				M.2.c.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
3. 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 next repricing date of: ^{1, 2}					
(1) Three months or less	A579				M.3.a.(1)
(2) Over three months through 12 months	A580				M.3.a.(2)
(3) Over one year through three years	A581				M.3.a.(3)
(4) Over three years	A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above) ³					
	A241				M.3.b.
4. 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 next repricing date of: ^{1, 4}					
(1) Three months or less	A584				M.4.a.(1)
(2) Over three months through 12 months	A585				M.4.a.(2)
(3) Over one year through three years	A586				M.4.a.(3)
(4) Over three years	A587				M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above) ³					
	A242				M.4.b.

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
² Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
³ Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
⁴ Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

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

Dollar Amounts in Thousands

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

Memorandum

Dollar Amounts in Thousands

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands						RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable ¹					B556				1.
2.	Net deferred tax assets ²					2148				2.
3.	Interest-only strips receivable (not in the form of a security) ³ on:									
	a.	Mortgage loans.....				A519				3.a.
	b.	Other financial assets.....				A520				3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁴					1752				4.
5.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....					2168				5.
	a.	TEXT 2166	Prepaid expenses	2166						5.a.
	b.	TEXT C009	Cash surrender value of life insurance	C009						5.b.
	c.	TEXT 1578	Repossessed personal property (including vehicles)	1578						5.c.
	d.	TEXT C010	Derivatives with a positive fair value held for purposes other than trading	C010						5.d.
	e.	TEXT 3549		3549						5.e.
	f.	TEXT 3550		3550						5.f.
	g.	TEXT 3551		3551						5.g.
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 11).....					2160				6.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						RCON	Bil	Mil	Thou	
1.	a.	Interest accrued and unpaid on deposits in domestic offices ⁵				3645				1.a.
	b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....				RCFD 3646				1.b.
2.	Net deferred tax liabilities ²					3049				2.
3.	Allowance for credit losses on off-balance sheet credit exposures					B557				3.
4.	Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....					2938				4.
	a.	TEXT 3066	Accounts payable	3066						4.a.
	b.	TEXT C011	Deferred compensation liabilities	C011						4.b.
	c.	TEXT 2932	Dividends declared but not yet payable	2932						4.c.
	d.	TEXT C012	Derivatives with a negative fair value held for purposes other than trading	C012						4.d.
	e.	TEXT 3552		3552						4.e.
	f.	TEXT 3553		3553						4.f.
	g.	TEXT 3554		3554						4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....					2930				5.

¹ Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

² See discussion of deferred income taxes in Glossary entry on "income taxes."

³ 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.

⁴ Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

⁵ For savings banks, include "dividends" accrued and unpaid on deposits.

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

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

Schedule RC-I—Assets and Liabilities of IBFs

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

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

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Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions.....	3381				1.
2. U.S. Treasury securities and U.S. Government agency obligations² (excluding mortgage-backed securities)	B558				2.
3. Mortgage-backed securities²	B559				3.
4. All other securities^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)	B560				4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365				5.
6. Loans:					
a. Loans in domestic offices:	RCON				
(1) Total loans.....	3360				6.a.(1)
(2) Loans secured by real estate.....	3385				6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	3386				6.a.(3)
(4) Commercial and industrial loans.....	3387				6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B561				6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562				6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3360				6.b.
7. Trading assets.....	RCFD 3401				7.
8. Lease and financing receivables (net of unearned income).....	RCFD 3484				8.
9. Total assets 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. Savings deposits (includes MMDAs)	B563				11.a.
b. Time deposits of \$100,000 or more.....	A514				11.b.
c. Time deposits of less than \$100,000.....	A529				11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404				12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353				13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD 3355				14.

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.

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Schedule RC-L—Continued

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				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts.....																	11.a.
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts.....																	11.b.
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options																	11.c.(1)
(2) Purchased options	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				11.c.(2)
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options																	11.d.(1)
(2) Purchased options	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				11.d.(2)
e. Swaps.....	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				11.e.
12. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				12.
13. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				13.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589																13.a.
14. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:																	
(1) Gross positive fair value.....	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				14.a.(1)
(2) Gross negative fair value																	14.a.(2)
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value.....																	14.b.(1)
(2) Gross negative fair value	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				14.b.(2)

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165				1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets	A590				2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	0426				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:	RCFN				
(1) Construction, land development, and other land in domestic offices	5508				3.b.(1)
(2) Farmland in domestic offices	5509				3.b.(2)
(3) 1–4 family residential properties in domestic offices	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	5511				3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	5512				3.b.(5)
(6) In foreign offices	RCFN 5513				3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....	RCFD 2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8).....	2130				4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less	2651				5.a.(1)
(2) With a remaining maturity of more than one year through three years	B565				5.a.(2)
(3) With a remaining maturity of more than three years	B566				5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less	B571				5.b.(1)
(2) With a remaining maturity of more than one year through three years	B567				5.b.(2)
(3) With a remaining maturity of more than three years	B568				5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)	3190				5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569				6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities..	RCFD B570				7.

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

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices	2759				2769				3492				1.a.
b. Secured by farmland in domestic offices	3493				3494				3495				1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties.....	5401				5402				5403				1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	3502				3503				3504				1.e.
	RCFN				RCFN				RCFN				
f. In foreign offices	B572				B573				B574				1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD				
	5377				5378				5379				2.a.
b. To foreign banks	5380				5381				5382				2.b.
3. Loans to finance agricultural production and other loans to farmers	1594				1597				1583				3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile)	1251				1252				1253				4.a.
b. To non-U.S. addressees (domicile)	1254				1255				1256				4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575				B576				B577				5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578				B579				B580				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257				1258				1259				8.a.
b. Of non-U.S. addressees (domicile)	1271				1272				1791				8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505				3506				3507				9.

Schedule RC-N—Continued

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

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

Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658				1659				1661				M.1.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.
4. Not applicable													

5. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets <th colspan="4">(Column A) Past due 30 through 89 days</th> <th colspan="4">(Column B) Past due 90 days or more</th>	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
	3529				3530				M.5.

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

Name and Title (TEXT 8901)

E-mail Address (TEXT 4086)

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

FAX: Area code/phone number (TEXT 9116)

Legal Title of Bank _____
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Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. Unposted debits (see instructions):						
a. Actual amount of all unposted debits	0030					1.a.
<i>OR</i>						
b. Separate amount of unposted debits:						
(1) Actual amount of unposted debits to demand deposits	0031					1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits ¹	0032					1.b.(2)
2. Unposted credits (see instructions):						
a. Actual amount of all unposted credits	3510					2.a.
<i>OR</i>						
b. Separate amount of unposted credits:						
(1) Actual amount of unposted credits to demand deposits	3512					2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits ¹	3514					2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices).....	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	2211					4.a.
b. Time and savings deposits ¹ of consolidated subsidiaries	2351					4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	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)	2229					5.a.
b. Time and savings deposits ¹ in insured branches (included in Schedule RC-E, Part II).....	2383					5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.)	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 7, column B).....	2314					6.a.
b. Amount reflected in time and savings deposits ¹ (included in Schedule RC-E, Part I, item 7, column A or C, but not column B).....	2315					6.b.
7. Unamortized premiums and discounts on time and savings deposits: ^{1, 2}						
a. Unamortized premiums	5516					7.a.
b. Unamortized discounts.....	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	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)	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).....	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

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

Memoranda (to be completed each quarter except as noted)

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

Legal Title of Bank _____

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

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28).....	3210				1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value)	8434				2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value).....	A221				3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....	4336				4.
5. LESS: Nonqualifying perpetual preferred stock	B588				5.
6. Qualifying minority interests in consolidated subsidiaries	B589				6.
7. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590				7.
8. LESS: Disallowed servicing assets and purchased credit card relationships	B591				8.
9. LESS: Disallowed deferred tax assets	5610				9.
10. Other additions to (deductions from) Tier 1 capital	B592				10.
11. Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9).....	8274				11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593				13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	5310				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221				15.
16. Other Tier 2 capital components	B594				16.
17. Tier 2 capital (sum of items 12 through 16).....	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275				18.
19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital.....	B595				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792				21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	3368				22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590				23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 8 above)....	B591				24.
25. LESS: Disallowed deferred tax assets (from item 9 above).....	5610				25.
26. LESS: Other deductions from assets for leverage capital purposes.....	B596				26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26).....	A224				27.
Adjustments for financial subsidiaries					
28. Adjustment to total risk-based capital reported in item 21	B503				28.
29. Adjustment to risk-weighted assets reported in item 62	B504				29.
30. Adjustment to average total assets reported in item 27	B505				30.
Capital ratios					
(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)					
	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio ²	7273	— — — — —	7204	— — — — —	31.
32. Tier 1 risk-based capital ratio ³	7274	— — — — —	7206	— — — — —	32.
33. Total risk-based capital ratio ⁴	7275	— — — — —	7205	— — — — —	33.

¹ Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
² The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus one half of item 28 divided by (item 27 minus item 30).
³ The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus item 29).
⁴ The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28 divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																		
	0%			20%			50%			100%									
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories																			
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010						RCFD B600			RCFD B601						RCFD B602			34.
35. Held-to-maturity securities																			35.
36. Available-for-sale securities																			36.
37. Federal funds sold and securities purchased under agreements to resell.....	RCFD 1350						RCFD B613			RCFD B614						RCFD B616			37.
38. Loans and leases held for sale																			38.
39. Loans and leases, net of unearned income ¹	RCFD 3123			RCFD 3123															39.
40. LESS: Allowance for loan and lease losses.....																			40.
41. Trading assets.....																			41.
42. All other assets ²																			42.
43. Total assets (sum of items 34 through 42)																			43.

¹ Include any allocated transfer risk reserve in column B.

² Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C)			(Column D)			(Column E)			(Column F)				
	Allocation by Risk Weight Category																				
	0%				20%			50%			100%										
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	RCFD 3819				RCFD B645			RCFD B646			RCFD B647			RCFD B648			RCFD B649				
44.	Financial standby letters of credit.....			1.00																	44.
45.	Performance standby letters of credit50																	45.
46.	Commercial and similar letters of credit20																	46.
47.	Risk participations in bankers acceptances acquired by the reporting institution.....			1.00																	47.
48.	Securities lent.....			1.00																	48.
49.	Retained recourse on small business obligations sold with recourse			1.00																	49.
50.	Retained recourse on financial assets sold with low-level recourse			12.5*																	50.
51.	All other financial assets sold with recourse			1.00																	51.
52.	All other off-balance sheet liabilities.....			1.00																	52.
53.	Unused commitments with an original maturity exceeding one year.....			.50																	53.
54.	Derivative contracts.....																				54.

* Or institution-specific factor.
¹ Column A multiplied by credit conversion factor.

Schedule RC-R—Continued

	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands													
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	RCFD B696			RCFD B697			RCFD B698			RCFD B699			55.
56. Risk weight factor.....	× 0%			× 20%			× 50%			× 100%			56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....	RCFD B700			RCFD B701			RCFD B702			RCFD B703			57.
	0												58.
58. Market risk equivalent assets.....										RCFD 1651			58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....										RCFD B704			59.
60. LESS: Excess allowance for loan and lease losses.....										RCFD A222			60.
61. LESS: Allocated transfer risk reserve.....										RCFD 3128			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCFD A223			62.

Memoranda

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

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: ¹																
a. Interest rate contracts.....	3809					8766					8767					M.2.a.
b. Foreign exchange contracts.....	3812					8769					8770					M.2.b.
c. Gold contracts.....	8771					8772					8773					M.2.c.
d. Other precious metals contracts.....	8774					8775					8776					M.2.d.
e. Other commodity contracts.....	8777					8778					8779					M.2.e.
f. Equity derivative contracts.....	A000					A001					A002					M.2.f.

¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S—Securitization and Asset Sale Activities

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

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
Bank Securitization Activities																						
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements																						
	RCFD B705			RCFD B706			RCFD B707			RCFD B708			RCFD B709			RCFD B710			RCFD B711			
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)																						
	RCFD B712			RCFD B713			RCFD B714			RCFD B715			RCFD B716			RCFD B717			RCFD B718			
b. Standby letters of credit, subordinated securities, and other enhancements.....																						
	RCFD B719			RCFD B720			RCFD B721			RCFD B722			RCFD B723			RCFD B724			RCFD B725			
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1																						
	RCFD B726			RCFD B727			RCFD B728			RCFD B729			RCFD B730			RCFD B731			RCFD B732			
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due																						
	RCFD B733			RCFD B734			RCFD B735			RCFD B736			RCFD B737			RCFD B738			RCFD B739			
b. 90 days or more past due																						
	RCFD B740			RCFD B741			RCFD B742			RCFD B743			RCFD B744			RCFD B745			RCFD B746			
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																						
a. Charge-offs																						
	RIAD B747			RIAD B748			RIAD B749			RIAD B750			RIAD B751			RIAD B752			RIAD B753			
b. Recoveries																						
	RIAD B754			RIAD B755			RIAD B756			RIAD B757			RIAD B758			RIAD B759			RIAD B760			

1.

2.a.

2.b.

3.

4.a.

4.b.

5.a.

5.b.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)				RCFD B761			RCFD B762									RCFD B763						6.a.
b. Loans (included in Schedule RC-C)				RCFD B500			RCFD B501									RCFD B502						6.b.
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due				RCFD B764			RCFD B765									RCFD B766						7.a.
b. 90 days or more past due				RCFD B767			RCFD B768									RCFD B769						7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																						
a. Charge-offs				RIAD B770			RIAD B771									RIAD B772						8.a.
b. Recoveries				RIAD B773			RIAD B774									RIAD B775						8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776			RCFD B777			RCFD B778			RCFD B779			RCFD B780			RCFD B781			RCFD B782			9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783			RCFD B784			RCFD B785			RCFD B786			RCFD B787			RCFD B788			RCFD B789			10.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans and All Leases			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790			RCFD B791			RCFD B792			RCFD B793			RCFD B794			RCFD B795			RCFD B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797			RCFD B798			RCFD B799			RCFD B800			RCFD B801			RCFD B802			RCFD B803			12.

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

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804				M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805				M.2.b.
c. Other financial assets ¹	A591				M.2.c.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809				M.3.b.(2)

¹ Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

Legal Title of Bank _____

FDIC Certificate Number _____

Schedule RC-T—Fiduciary and Related Services

Schedule RC-T is to be completed beginning December 31, 2001.

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....

RCFD	Yes	No
A345		

2. Does the institution exercise the fiduciary powers it has been granted?

RCFD	Yes	No
A346		

3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)

RCFD	Yes	No
B867		

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

		(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
		Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands											
FIDUCIARY AND RELATED ASSETS		RCFD B868				RCFD B869				RCFD B870	RCFD B871
4. Personal trust and agency accounts											
5. Retirement related trust and agency accounts:											
a. Employee benefit—defined contribution		RCFD B872				RCFD B873				RCFD B874	RCFD B875
b. Employee benefit—defined benefit		RCFD B876				RCFD B877				RCFD B878	RCFD B879
c. Other retirement accounts		RCFD B880				RCFD B881				RCFD B882	RCFD B883
6. Corporate trust and agency accounts		RCFD B884				RCFD B885				RCFD C001	RCFD C002
7. Investment management agency accounts		RCFD B886								RCFD B888	
8. Other fiduciary accounts		RCFD B890				RCFD B891				RCFD B892	RCFD B893

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
FIDUCIARY AND RELATED ASSETS—Continued											
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894				RCFD B895				RCFD B896	RCFD B897	9.
10. Custody and safekeeping accounts					RCFD B898					RCFD B899	10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900				RCFN B901				RCFN B902	RCFN B903	11.

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou		
						FIDUCIARY AND RELATED SERVICES INCOME
12. Personal trust and agency accounts	B904					12.
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution	B905					13.a.
b. Employee benefit—defined benefit	B906					13.b.
c. Other retirement accounts	B907					13.c.
14. Corporate trust and agency accounts	A479					14.
15. Investment management agency accounts	B908					15.
16. Other fiduciary accounts	A480					16.
17. Custody and safekeeping accounts	B909					17.
18. Other fiduciary and related services income	B910					18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	4070					19.
a. Fiduciary and related services income—foreign offices (included in item 19)	B912					19.a.
20. Less: Expenses	C058					20.
21. Less: Net losses from fiduciary and related services	A488					21.
22. Plus: Intracompany income credits for fiduciary and related services	B911					22.
23. Net fiduciary and related services income	A491					23.

Memoranda

Dollar Amounts in Thousands	Managed Assets				
	RCFD	Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	B913				M.1.a.
b. Interest-bearing deposits	B914				M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	B915				M.1.c.
d. State, county and municipal obligations	B916				M.1.d.
e. Money market mutual funds	B917				M.1.e.
f. Other short-term obligations	B918				M.1.f.
g. Other notes and bonds	B919				M.1.g.
h. Common and preferred stocks	B920				M.1.h.
i. Real estate mortgages	B921				M.1.i.
j. Real estate	B922				M.1.j.
k. Miscellaneous assets	B923				M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868				M.1.l.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

RCFD	(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
		Tril	Bil	Mil	Thou
		RCFD B928			
B927					
B929					

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

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

Dollar Amounts in Thousands

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

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

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

Dollar Amounts in Thousands

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

- 4. Fiduciary settlements, surcharges, and other losses:
 - a. Personal trust and agency accounts.....
 - b. Retirement related trust and agency accounts.....
 - c. Investment management agency accounts.....
 - d. Other fiduciary accounts and related services
 - e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)

M.4.a.
M.4.b.
M.4.c.
M.4.d.
M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

Telephone: Area code/phone number/extension (TEXT B963)

FAX: Area code/phone number (TEXT B964)

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

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

at close of business on _____

_____ Legal Title of Bank

_____ City

_____ State

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES *NOT* CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., *DO NOT* enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

No comment (RCON 6979)

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

Signature of Executive Officer of Bank

Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2004 SPECIAL REPORT (Dollar Amounts in Thousands)		
	CLOSE OF BUSINESS DATE	FDIC Certificate Number	

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

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

a. Number of loans made to executive officers since the previous Call Report date	RCFD 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)	<table border="1"> <tr> <td>RCFD 7701</td> <td>__ . __</td> <td>% to</td> <td>RCFD 7702</td> <td>__ . __</td> <td>%</td> </tr> </table>	RCFD 7701	__ . __	% to	RCFD 7702	__ . __	%	c.
RCFD 7701	__ . __	% to	RCFD 7702	__ . __	%			

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