

Federal Financial Institutions Examination Council



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

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

Report at the close of business December 31, 1998

(19981231)  
(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 to the hard-copy record of the completed report that the bank places in its files.

FDIC Certificate Number   
(RCRI 9050)

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

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

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

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

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

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### Disclosure of Estimated Burden

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

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

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

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

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



Schedule RI—Continued

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

\*Describe on Schedule RI-E—Explanations.

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

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## Schedule RI—Continued

Memoranda	Year-to-date				I481	
	Dollar Amounts in Thousands					
	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD 4513				M.1.	
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	RIAD 8431				M.2.	
3.—4. Not applicable						
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD 4150	Number			M.5.	
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>1</sup> .....	RIAD 9106	CC	YY	MM	DD	M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):		Bil	Mil	Thou		
a. Interest rate exposures .....	RIAD 8757				M.8.a.	
b. Foreign exchange exposures .....	RIAD 8758				M.8.b.	
c. Equity security and index exposures .....	RIAD 8759				M.8.c.	
d. Commodity and other exposures .....	RIAD 8760				M.8.d.	
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:						
a. Net increase (decrease) to interest income .....	RIAD 8761				M.9.a.	
b. Net (increase) decrease to interest expense .....	RIAD 8762				M.9.b.	
c. Other (noninterest) allocations .....	RIAD 8763				M.9.c.	
10. Credit losses on off-balance sheet derivatives (see instructions) .....	RIAD A251				M.10.	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIAD A530	YES	NO		M.11.	
12. Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income) .....	RIAD 4772	Bil	Mil	Thou	M.12.	

<sup>1</sup> For example, a bank acquired on June 1, 1997, would report 19970601.

## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands			1483			
	Bil	Mil	Thou	Bil	Mil	Thou	
1. Total equity capital originally reported in the December 31, 1997, Reports of Condition and Income .....							1.
2. Equity capital adjustments from amended Reports of Income, net* .....							2.
3. Amended balance end of previous calendar year (sum of items 1 and 2) .....							3.
4. Net income (loss) (must equal Schedule RI, item 12) .....							4.
5. Sale, conversion, acquisition, or retirement of capital stock, net .....							5.
6. Changes incident to business combinations, net .....							6.
7. LESS: Cash dividends declared on preferred stock .....							7.
8. LESS: Cash dividends declared on common stock .....							8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) .....							9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule) .....							10.
11. Change in net unrealized holding gains (losses) on available-for-sale securities .....							11.
12. Foreign currency translation adjustments .....							12.
13. Other transactions with parent holding company* (not included in items 5, 7, or 8 above) .....							13.
14. Total equity capital end of current period (sum of items 3 through 13) (must equal Schedule RC, item 28) .....							14.

\*Describe on Schedule RI-E—Explanations.

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

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

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

	Dollar Amounts in Thousands						1486			
	(Column A) Charge-offs			(Column B) Recoveries						
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
1. Loans secured by real estate:										
a. To U.S. addressees (domicile) .....										1.a.
b. To non-U.S. addressees (domicile) .....										1.b.
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions .....										2.a.
b. To foreign banks .....										2.b.
3. Loans to finance agricultural production and other loans to farmers .....										3.
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile) .....										4.a.
b. To non-U.S. addressees (domicile) .....										4.b.
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit cards and related plans .....										5.a.
b. Other (includes single payment, installment, and all student loans) .....										5.b.
6. Loans to foreign governments and official institutions .....										6.
7. All other loans .....										7.
8. Lease financing receivables:										
a. Of U.S. addressees (domicile) .....										8.a.
b. Of non-U.S. addressees (domicile) .....										8.b.
9. Total (sum of items 1 through 8) .....										9.

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

FDIC Certificate Number

## Schedule RI-B—Continued

### Part I. Continued

Memoranda

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

### Part II. Changes in Allowance for Credit Losses

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

\*Describe on Schedule RI-E—Explanations

## Schedule RI-D—Income from International Operations

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

### Part I. Estimated Income from International Operations

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

#### Memoranda

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

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

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



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

FDIC Certificate Number

## Schedule RI-E—Explanations

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

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

		1495				
		Year-to-date				
Dollar Amounts in Thousands			Bil	Mil	Thou	
1. All other noninterest income (from Schedule RI, item 5.f.(2))						
Report amounts that exceed 10% of Schedule RI, item 5.f.(2):						
a.	Net gains (losses) on other real estate owned .....	RIAD 5415				1.a.
b.	Net gains (losses) on sales of loans .....	RIAD 5416				1.b.
c.	Net gains (losses) on sales of premises and fixed assets .....	RIAD 5417				1.c.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):						
d.	<span style="border: 1px solid black; padding: 1px;">TEXT 4461</span>	RIAD 4461				1.d.
e.	<span style="border: 1px solid black; padding: 1px;">TEXT 4462</span>	RIAD 4462				1.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT 4463</span>	RIAD 4463				1.f.
2. Other noninterest expense (from Schedule RI, item 7.c):						
a.	Amortization expense of intangible assets .....	RIAD 4531				2.a.
Report amounts that exceed 10% of Schedule RI, item 7.c:						
b.	Net (gains) losses on other real estate owned .....	RIAD 5418				2.b.
c.	Net (gains) losses on sales of loans .....	RIAD 5419				2.c.
d.	Net (gains) losses on sales of premises and fixed assets .....	RIAD 5420				2.d.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:						
e.	<span style="border: 1px solid black; padding: 1px;">TEXT 4464</span>	RIAD 4464				2.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT 4467</span>	RIAD 4467				2.f.
g.	<span style="border: 1px solid black; padding: 1px;">TEXT 4468</span>	RIAD 4468				2.g.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4469</span>	RIAD 4469				3.a.(1)
	(2) Applicable income tax effect	RIAD 4486				3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4487</span>	RIAD 4487				3.b.(1)
	(2) Applicable income tax effect	RIAD 4488				3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4489</span>	RIAD 4489				3.c.(1)
	(2) Applicable income tax effect	RIAD 4491				3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):						
a.	<span style="border: 1px solid black; padding: 1px;">TEXT 4492</span>	RIAD 4492				4.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 4493</span>	RIAD 4493				4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):						
a.	<span style="border: 1px solid black; padding: 1px;">TEXT 4494</span>	RIAD 4494				5.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 4495</span>	RIAD 4495				5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):						
a.	<span style="border: 1px solid black; padding: 1px;">TEXT 4496</span>	RIAD 4496				6.a.
b.	<span style="border: 1px solid black; padding: 1px;">TEXT 4497</span>	RIAD 4497				6.b.

Schedule RI-E—Continued

		Year-to-date			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
7. Other transactions with parent holding company (from Schedule RI-A, item 13)					
(itemize and describe all such transactions):					
a.	TEXT 4498	RIAD 4498			7.a.
b.	TEXT 4499	RIAD 4499			7.b.
8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5)					
(itemize and describe all adjustments):					
a.	TEXT 4521	RIAD 4521			8.a.
b.	TEXT 4522	RIAD 4522			8.b.
		<b>1498</b>	<b>1499</b>		◀
9. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
No comment <input type="checkbox"/> (RIAD 4769)					
Other explanations (please type or print clearly):					
(TEXT 4769)					

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

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

FDIC Certificate Number

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

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

### Schedule RC—Balance Sheet

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

<sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>2</sup> Includes time certificates of deposit not held for trading.

Schedule RC—Continued

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

Memorandum

To be reported only with the March Report of Condition.

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

Number	
RCFD 6724	M. 1.

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

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.  
<sup>2</sup> Includes limited-life preferred stock and related surplus.

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

FDIC Certificate Number                         

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

Exclude assets held for trading.

		<b>C405</b>												
		(Column A) Consolidated Bank						(Column B) Domestic Offices						
Dollar Amounts in Thousands			Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1.	Cash items in process of collection, unposted debits, and currency and coin .....	RCFD 0022												1.
	a. Cash items in process of collection and unposted debits .....									RCON 0020				1.a.
	b. Currency and coin .....									RCON 0080				1.b.
2.	Balances due from depository institutions in the U.S. ....									RCON 0082				2.
	a. U.S. branches and agencies of foreign banks (including their IBFs) .....	RCFD 0083												2.a.
	b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD 0085												2.b.
3.	Balances due from banks in foreign countries and foreign central banks.....									RCON 0070				3.
	a. Foreign branches of other U.S. banks .....	RCFD 0073												3.a.
	b. Other banks in foreign countries and foreign central banks .....	RCFD 0074												3.b.
4.	Balances due from Federal Reserve Banks .....	RCFD 0090								RCON 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) .....	RCFD 0010								RCON 0010				5.

Memorandum

		Dollar Amounts in Thousands												
			Bil	Mil	Thou		Bil	Mil	Thou					
1.	Noninterest-bearing balances due from commercial banks in the U.S. (included in item 2, column B above) .....									RCON 0050				M.1.

### Schedule RC-B – Securities

Exclude assets held for trading.

		<b>C410</b>																
		Held-to-maturity						Available-for-sale										
		(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>							
Dollar Amounts in Thousands			Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1.	U.S. Treasury securities .....	RCFD 0211				RCFD 0213				RCFD 1286				RCFD 1287				1.
2.	U.S. Government agency obligations (exclude mortgage-backed securities):																	
	a. Issued by U.S. Government agencies <sup>2</sup> .....	RCFD 1289				RCFD 1290				RCFD 1291				RCFD 1293				2.a.
	b. Issued by U.S. Government-sponsored agencies <sup>3</sup> .....	RCFD 1294				RCFD 1295				RCFD 1297				RCFD 1298				2.b.

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

Schedule RC-B—Continued

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

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

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

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

### Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

C412

		Bil	Mil	Thou	
1. Pledged securities <sup>1</sup> .....	RCFD 0416				M.1.
2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 4</sup>					
(1) Three months or less .....	RCFD A549				M.2.a.(1)
(2) Over three months through 12 months .....	RCFD A550				M.2.a.(2)
(3) Over one year through three years .....	RCFD A551				M.2.a.(3)
(4) Over three years through five years .....	RCFD A552				M.2.a.(4)
(5) Over five years through 15 years .....	RCFD A553				M.2.a.(5)
(6) Over 15 years .....	RCFD A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or repricing frequency of: <sup>3, 5</sup>					
(1) Three months or less .....	RCFD A555				M.2.b.(1)
(2) Over three months through 12 months .....	RCFD A556				M.2.b.(2)
(3) Over one year through three years .....	RCFD A557				M.2.b.(3)
(4) Over three years through five years .....	RCFD A558				M.2.b.(4)
(5) Over five years through 15 years .....	RCFD A559				M.2.b.(5)
(6) Over 15 years .....	RCFD A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>					
(1) Three years or less .....	RCFD A561				M.2.c.(1)
(2) Over three years .....	RCFD A562				M.2.c.(2)
d. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....					
	RCFD A248				M.2.d.
3.–6. Not applicable					
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....					
	RCFD 1778				M.7.
8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, item 4.b):					
a. Amortized cost .....	RCFD 8780				M.8.a.
b. Fair value .....	RCFD 8781				M.8.b.
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):					
a. Amortized cost .....	RCFD 8782				M.9.a.
b. Fair value .....	RCFD 8783				M.9.b.

<sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
<sup>2</sup> Exclude equity securities, e.g., investments in mutual funds, Federal Reserve stock, common stock, and preferred stock.  
<sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by repricing frequency.  
<sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
<sup>5</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
<sup>6</sup> Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

	C415								
	(Column A) Consolidated Bank				(Column B) Domestic Offices				
		Bil	Mil	Thou		Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate .....	RCFD 1410								1.
a. Construction and land development .....					RCON 1415				1.a.
b. Secured by farmland (including farm residential and other improvements) .....					RCON 1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....					RCON 1797				1.c.(1)
(2) All other loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....					RCON 5367				1.c.(2)(a)
(b) Secured by junior liens .....					RCON 5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....					RCON 1460				1.d.
e. Secured by nonfarm nonresidential properties .....					RCON 1480				1.e.
2. Loans to depository institutions:									
a. To commercial banks in the U.S. ....					RCON 1505				2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFD 1506								2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFD 1507								2.a.(2)
b. To other depository institutions in the U.S. ....	RCFD 1517				RCON 1517				2.b.
c. To banks in foreign countries .....					RCON 1510				2.c.
(1) To foreign branches of other U.S. banks .....	RCFD 1513								2.c.(1)
(2) To other banks in foreign countries .....	RCFD 1516								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....	RCFD 1590				RCON 1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) .....	RCFD 1763				RCON 1763				4.a.
b. To non-U.S. addressees (domicile) .....	RCFD 1764				RCON 1764				4.b.
5. Acceptances of other banks:									
a. Of U.S. banks .....	RCFD 1756				RCON 1756				5.a.
b. Of foreign banks .....	RCFD 1757				RCON 1757				5.b.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....					RCON 1975				6.
a. Credit cards and related plans (includes check credit and other revolving credit plans) .....	RCFD 2008								6.a.
b. Other (includes single payment, installment, and all student loans) .....	RCFD 2011								6.b.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD 2081				RCON 2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD 2107				RCON 2107				8.
9. Other loans .....	RCFD 1563								9.
a. Loans for purchasing or carrying securities (secured and unsecured) ..					RCON 1545				9.a.
b. All other loans (exclude consumer loans) .....					RCON 1564				9.b.
10. Lease financing receivables (net of unearned income) .....					RCON 2165				10.
a. Of U.S. addressees (domicile) .....	RCFD 2182								10.a.
b. Of non-U.S. addressees (domicile) .....	RCFD 2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above .....	RCFD 2123				RCON 2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a) .....	RCFD 2122				RCON 2122				12.



Schedule RC-C—Continued

Part I. Continued

Memoranda

		Dollar Amounts in Thousands				
			Bil	Mil	Thou	
1. Not applicable						
2. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):						
a. Loans secured by real estate:						
(1) To U.S. addressees (domicile) .....		RCFD 1687				M.2.a.(1)
(2) To non-U.S. addressees (domicile) .....		RCFD 1689				M.2.a.(2)
b. All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures) .....		RCFD 8691				M.2.b.
c. Commercial and industrial loans to and lease financing receivables of non-U.S. addressees (domicile) included in Memorandum item 2.b above .....		RCFD 8692				M.2.c.
3. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1—4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or repricing frequency of: <sup>1,2</sup>						
(1) Three months or less .....		RCON A564				M.3.a.(1)
(2) Over three months through 12 months .....		RCON A565				M.3.a.(2)
(3) Over one year through three years .....		RCON A566				M.3.a.(3)
(4) Over three years through five years .....		RCON A567				M.3.a.(4)
(5) Over five years through 15 years .....		RCON A568				M.3.a.(5)
(6) Over 15 years .....		RCON A569				M.3.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1—4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or repricing frequency of: <sup>1,3</sup>						
(1) Three months or less .....		RCFD A570				M.3.b.(1)
(2) Over three months through 12 months .....		RCFD A571				M.3.b.(2)
(3) Over one year through three years .....		RCFD A572				M.3.b.(3)
(4) Over three years through five years .....		RCFD A573				M.3.b.(4)
(5) Over five years through 15 years .....		RCFD A574				M.3.b.(5)
(6) Over 15 years .....		RCFD A575				M.3.b.(6)
c. Fixed rate AND floating rate loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less .....		RCFD A247				M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties in domestic offices (reported in Schedule RC-C, part I, item 1.e, column B) with a REMAINING MATURITY of over five years .....		RCON A577				M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans (reported in Schedule RC-C, part I, item 4, column A) with a REMAINING MATURITY of over three years .....		RCFD A578				M.3.e.

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

<sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1—4 family residential properties in domestic offices included in Schedule RC-N, Memorandum item 3.c.(2), column C, must equal total closed-end loans secured by first liens on 1—4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

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

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## Schedule RC-C—Continued

### Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands			
	Bil	Mil	Thou	
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A, page RC-6 <sup>1</sup> .....	RCFD 2746			M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, page RC-6) .....	RCFD 5369			M.5.
6. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, page RC-6) .....	RCON 5370			M.6.

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

## Schedule RC-D—Trading Assets and Liabilities

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

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

# Schedule RC-E—Deposit Liabilities

## Part I. Deposits in Domestic Offices

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

### Memoranda

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

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## Schedule RC-E—Continued

### Part I. Continued

Memoranda (continued)

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

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

## Schedule RC-E—Continued

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

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

#### Memorandum

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

## Schedule RC-F—Other Assets

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

#### Memorandum

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

## Schedule RC-G—Other Liabilities

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

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

<sup>2</sup> Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

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

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

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

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

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

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### Schedule RC-I— Selected Assets and Liabilities of IBFs

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

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

### Schedule RC-K— Quarterly Averages<sup>1</sup>

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

<sup>1</sup> 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).

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>4</sup> 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.

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

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

		C460			
		Dollar Amounts in Thousands			
		Bil	Mil	Thou	
1.	Unused commitments:				
a.	Revolving, open-end lines secured by 1—4 family residential properties, e.g., home equity lines .....	RCFD 3814			1.a.
b.	Credit card lines .....	RCFD 3815			1.b.
c.	Commercial real estate, construction, and land development:				
(1)	Commitments to fund loans secured by real estate .....	RCFD 3816			1.c.(1)
(2)	Commitments to fund loans not secured by real estate .....	RCFD 6550			1.c.(2)
d.	Securities underwriting .....	RCFD 3817			1.d.
e.	Other unused commitments .....	RCFD 3818			1.e.
2.	Financial standby letters of credit and foreign office guarantees .....	RCFD 3819			2.
a.	Amount of financial standby letters of credit conveyed to others .....	RCFD 3820			2.a.
3.	Performance standby letters of credit and foreign office guarantees .....	RCFD 3821			3.
a.	Amount of performance standby letters of credit conveyed to others .....	RCFD 3822			3.a.
4.	Commercial and similar letters of credit .....	RCFD 3411			4.
5.	Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....	RCFD 3428			5.
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank .....	RCFD 3429			6.
7.	Securities borrowed .....	RCFD 3432			7.
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD 3433			8.
9.	Financial assets transferred with recourse that have been treated as sold for Call Report purposes:				
a.	First lien 1—4 family residential mortgage loans:				
(1)	Outstanding principal balance of mortgages transferred as of the report date .....	RCFD A521			9.a.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date .....	RCFD A522			9.a.(2)
b.	Other financial assets (excluding small business obligations reported in item 9.c):				
(1)	Outstanding principal balance of assets transferred as of the report date .....	RCFD A523			9.b.(1)
(2)	Amount of recourse exposure on these assets as of the report date .....	RCFD A524			9.b.(2)
c.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
(1)	Outstanding principal balance of small business obligations transferred as of the report date .....	RCFD A249			9.c.(1)
(2)	Amount of retained recourse on these obligations as of the report date .....	RCFD A250			9.c.(2)
10.	Notional amount of credit derivatives:				
a.	Credit derivatives on which the reporting bank is the guarantor .....	RCFD A534			10.a.
b.	Credit derivatives on which the reporting bank is the beneficiary .....	RCFD A535			10.b.
11.	Spot foreign exchange contracts .....	RCFD 8765			11.
12.	All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCFD 3430			12.
a.	TEXT 3555 .....	RCFD 3555			12.a.
b.	TEXT 3556 .....	RCFD 3556			12.b.
c.	TEXT 3557 .....	RCFD 3557			12.c.
d.	TEXT 3558 .....	RCFD 3558			12.d.



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Schedule RC-L—Continued

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

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

Schedule RC-L—Continued

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

Memoranda

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

### Schedule RC-M—Memoranda

		C465			
		Dollar Amounts in Thousands			
			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 .....	RCFD 6164			
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations .....	RCFD 6165			
2.	Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, item 3) .....	RCFD 3405			
3.	Not applicable.				
4.	Outstanding principal balance of 1—4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):				
a.	Mortgages serviced under a GNMA contract .....	RCFD 5500			
b.	Mortgages serviced under a FHLMC contract:				
(1)	Serviced with recourse to servicer .....	RCFD 5501			
(2)	Serviced without recourse to servicer .....	RCFD 5502			
c.	Mortgages serviced under a FNMA contract:				
(1)	Serviced under a regular option contract .....	RCFD 5503			
(2)	Serviced under a special option contract .....	RCFD 5504			
d.	Mortgages serviced under other servicing contracts .....	RCFD 5505			
5.	To be completed only by banks with \$1 billion or more in total assets: Customers' liability to this bank on acceptances outstanding (sum of items 5.a and 5.b must equal Schedule RC, item 9):				
a.	U.S. addressees (domicile) .....	RCFD 2103			
b.	Non-U.S. addressees (domicile) .....	RCFD 2104			
6.	Intangible assets:				
a.	Mortgage servicing assets .....	RCFD 3164			
(1)	Estimated fair value of mortgage servicing assets .....	RCFD A590			
b.	Other identifiable intangible assets:				
(1)	Purchased credit card relationships .....	RCFD 5506			
(2)	All other identifiable intangible assets .....	RCFD 5507			
c.	Goodwill .....	RCFD 3163			
d.	Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10) .....	RCFD 2143			
e.	Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes .....	RCFD 6442			
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt .....	RCFD 3295			

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

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### Schedule RC-M—Continued

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

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

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

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

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

													C470
Dollar Amounts in Thousands													
	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual						
		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	
1. Loans secured by real estate:													
a. To U.S. addressees (domicile) .....	RCFD 1245				RCFD 1246				RCFD 1247				1.a.
b. To non-U.S. addressees (domicile) .....	RCFD 1248				RCFD 1249				RCFD 1250				1.b.
2. Loans to depository institutions and acceptances of other banks: .....													
a. To U.S. banks and other U.S. depository institutions .....	RCFD 5377				RCFD 5378				RCFD 5379				2.a.
b. To foreign banks .....	RCFD 5380				RCFD 5381				RCFD 5382				2.b.
3. Loans to finance agricultural production and other loans to farmers .....													
RCFD 1594				RCFD 1597				RCFD 1583					3.
4. Commercial and industrial loans: .....													
a. To U.S. addressees (domicile) .....	RCFD 1251				RCFD 1252				RCFD 1253				4.a.
b. To non-U.S. addressees (domicile) .....	RCFD 1254				RCFD 1255				RCFD 1256				4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards and related plans .....	RCFD 5383				RCFD 5384				RCFD 5385				5.a.
b. Other (includes single payment, installment, and all student loans) .....	RCFD 5386				RCFD 5387				RCFD 5388				5.b.
6. Loans to foreign governments and official institutions .....													
RCFD 5389				RCFD 5390				RCFD 5391					6.
7. All other loans .....													
RCFD 5459				RCFD 5460				RCFD 5461					7.
8. Lease financing receivables:													
a. Of U.S. addressees (domicile) .....	RCFD 1257				RCFD 1258				RCFD 1259				8.a.
b. Of non-U.S. addressees (domicile) .....	RCFD 1271				RCFD 1272				RCFD 1791				8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....													
RCFD 3505				RCFD 3506				RCFD 3507					9.

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

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

Schedule RC-N—Continued

												C473		
Memoranda	Dollar Amounts in Thousands													
	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual							
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 2) .....													M.1.	
	RCFD 1658			RCFD 1659			RCFD 1661							
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....													M.2.	
	RCFD 6558			RCFD 6559			RCFD 6560							
3. Loans secured by real estate in domestic offices (included in Schedule RC-N, item 1, above):														
a. Construction and land development .....	RCON 2759			RCON 2769			RCON 3492						M.3.a.	
b. Secured by farmland .....	RCON 3493			RCON 3494			RCON 3495						M.3.b.	
c. Secured by 1–4 family residential properties:														
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	RCON 5398			RCON 5399			RCON 5400						M.3.c.(1)	
(2) All other loans secured by 1–4 family residential properties .....	RCON 5401			RCON 5402			RCON 5403						M.3.c.(2)	
d. Secured by multifamily (5 or more) residential properties .....	RCON 3499			RCON 3500			RCON 3501						M.3.d.	
e. Secured by nonfarm nonresidential properties .....	RCON 3502			RCON 3503			RCON 3504						M.3.e.	

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

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

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

		C475			
		Dollar Amounts in Thousands	Bil	Mil	
<b>1. Unposted debits (see instructions):</b>					
a. Actual amount of all unposted debits .....	RCON 0030				1.a.
<i>OR</i>					
<b>b. Separate amount of all unposted debits:</b>					
(1) Actual amount of unposted debits to demand deposits .....	RCON 0031				1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....	RCON 0032				1.b.(2)
<b>2. Unposted credits (see instructions):</b>					
a. Actual amount of all unposted credits .....	RCON 3510				2.a.
<i>OR</i>					
<b>b. Separate amount of unposted credits:</b>					
(1) Actual amount of unposted credits to demand deposits .....	RCON 3512				2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....	RCON 3514				2.b.(2)
<b>3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) .....</b>					
	RCON 3520				3.
<b>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):</b>					
a. Demand deposits of consolidated subsidiaries .....	RCON 2211				4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....	RCON 2351				4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON 5514				4.c.
<b>5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:</b>					
a. Demand deposits in insured branches (included in Schedules RC-E, Part II) .....	RCON 2229				5.a.
b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II) .....	RCON 2383				5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) .....	RCON 5515				5.c.
<b>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:</b>					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 4 or 5, column B) .....	RCON 2314				6.a.
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, Part I, item 4 or 5, column A or C, but not column B) .....	RCON 2315				6.b.
<b>7. Unamortized premiums and discounts on time and savings deposits:<sup>1, 2</sup></b>					
a. Unamortized premiums .....	RCON 5516				7.a.
b. Unamortized discounts .....	RCON 5517				7.b.
<b>8. To be completed by banks with "Oakar deposits."</b>					
<b>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):</b>					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter .....	RCON A531				8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) .....	RCON A532				8.a.(2)
<b>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) .....</b>					
	RCON A533				8.b.

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

<sup>2</sup> Exclude core deposit intangibles.

Schedule RC-O – Continued

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

Memoranda (to be completed each quarter except as noted)

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



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## Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1997, must complete items 2 through 9 and Memoranda items 1 and 2. **Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.**

1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion.** Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets ..... C480 YES NO 1.

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

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

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

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

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

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

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

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

Schedule RC-R—Continued

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

Memoranda

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

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

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

<sup>2</sup> Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. For available-for-sale equity securities, if fair value exceeds cost, include the difference between the fair value and the cost in item 8 and report the cost of these equity securities in items 5 through 7 above; if cost exceeds fair value, report the fair value of these equity securities in items 5 through 7 above and include no amount in item 8. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

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



