

Federal Financial Institutions Examination Council



1

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

**Consolidated Reports of Condition and Income for
A Bank With Domestic Offices Only and
Total Assets of \$300 Million or More—FFIEC 032**
Report at the close of business September 30, 1999 ⁽¹⁹⁹⁹⁰⁹³⁰⁾
_(RCRI 9999)

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

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

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

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

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

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

Signature of Officer Authorized to Sign Report

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number
(RCRI 9050)

Legal Title of Bank (TEXT 9010)

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

City (TEXT 9130)

State Abbrev. (TEXT 9200) ZIP Code (TEXT 9220)

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

Table of Contents

| | | |
|---|------------|---|
| Signature Page | Cover | Report of Condition |
| Report of Income | | Schedule RC—Balance Sheet RC-1, 2 |
| Schedule RI—Income Statement | RI-1, 2, 3 | Schedule RC-A—Cash and Balances Due From Depository Institutions RC-3 |
| Schedule RI-A—Changes in Equity Capital | RI-3 | Schedule RC-B—Securities RC-3, 4, 5 |
| Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses | RI-4, 5 | Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases RC-6, 7, 8 Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports) RC-8a, 8b |
| Schedule RI-E—Explanations | RI-5, 6 | Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks) RC-8 |
| | | Schedule RC-E—Deposit Liabilities RC-9, 10 |
| | | Schedule RC-F—Other Assets RC-11 |
| | | Schedule RC-G—Other Liabilities RC-11 |
| | | Schedule RC-K—Quarterly Averages RC-12 |
| | | Schedule RC-L—Off-Balance Sheet Items RC-13, 14, 15 |
| | | Schedule RC-M—Memoranda RC-16, 17 |
| | | Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets RC-18, 19 |
| | | Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments RC-20, 21 |
| | | Schedule RC-R—Regulatory Capital RC-22, 23 |
| | | Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income RC-24 |
| | | Special Report (to be completed by all banks) |

Disclosure of Estimated Burden

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

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

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

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

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

Legal Title of Bank _____

City _____

State _____ Zip Code _____

FDIC Certificate Number

Consolidated Report of Income for the period January 1, 1999–September 30, 1999

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

Schedule RI—Income Statement

| | Dollar Amounts in Thousands | | | 1380 | | | |
|---|-----------------------------|-----|-----|------|--|------------|--|
| | | Bil | Mil | Thou | | | |
| 1. Interest income: | | | | | | | |
| a. Interest and fee income on loans: | | | | | | | |
| (1) Loans secured by real estate | RIAD 4011 | | | | | 1.a.(1) | |
| (2) Loans to finance agricultural production and other loans to farmers | RIAD 4024 | | | | | 1.a.(2) | |
| (3) Commercial and industrial loans..... | RIAD 4012 | | | | | 1.a.(3) | |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | | | | |
| (a) Credit cards and related plans | RIAD 4054 | | | | | 1.a.(4)(a) | |
| (b) Other | RIAD 4055 | | | | | 1.a.(4)(b) | |
| (5) Loans to foreign governments and official institutions | RIAD 4056 | | | | | 1.a.(5) | |
| (6) Obligations (other than securities and leases) of states and political subdivisions in the U.S.: | | | | | | | |
| (a) Taxable obligations | RIAD 4503 | | | | | 1.a.(6)(a) | |
| (b) Tax-exempt obligations | RIAD 4504 | | | | | 1.a.(6)(b) | |
| (7) All other loans | RIAD 4058 | | | | | 1.a.(7) | |
| b. Income from lease financing receivables: | | | | | | | |
| (1) Taxable leases | RIAD 4505 | | | | | 1.b.(1) | |
| (2) Tax-exempt leases | RIAD 4307 | | | | | 1.b.(2) | |
| c. Interest income on balances due from depository institutions ¹ | RIAD 4115 | | | | | 1.c. | |
| d. Interest and dividend income on securities: | | | | | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations (including mortgage- backed securities issued or guaranteed by FNMA, FHLMC, or GNMA) | RIAD 4027 | | | | | 1.d.(1) | |
| (2) Securities issued by states and political subdivisions in the U.S.: | | | | | | | |
| (a) Taxable securities | RIAD 4506 | | | | | 1.d.(2)(a) | |
| (b) Tax-exempt securities | RIAD 4507 | | | | | 1.d.(2)(b) | |
| (3) Other domestic debt securities (including mortgage-backed securities not issued or guaranteed by FNMA, FHLMC, or GNMA) | RIAD 3657 | | | | | 1.d.(3) | |
| (4) Foreign debt securities | RIAD 3658 | | | | | 1.d.(4) | |
| (5) Equity securities (including investments in mutual funds) | RIAD 3659 | | | | | 1.d.(5) | |
| e. Interest income from trading assets | RIAD 4069 | | | | | 1.e. | |
| 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. | |

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

Schedule RI—Continued

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

*Describe on Schedule RI-E—Explanations.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI—Continued

Memoranda

| | | 1381 | | | | | |
|-------|--|-----------------------------|--------|-----|------|--------|------|
| | | Year-to-date | | | | | |
| | | 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 (included in Schedule RI, item 8) | RIAD 8431 | | | | M.2. | |
| 3. | Not applicable | | | | | | |
| 4. | Number of full-time equivalent employees at end of current period (round to nearest whole number) | RIAD 4150 | Number | | | M.4. | |
| 5.–6. | Not applicable | | | | | | |
| 7. | If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ¹ | RIAD 9106 | CC | YY | MM | DD | M.7. |
| 8. | Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c): | | Bil | Mil | Thou | | |
| a. | Interest rate exposures | RIAD 8757 | | | | M.8.a. | |
| b. | Foreign exchange exposures | RIAD 8758 | | | | M.8.b. | |
| c. | Equity security and index exposures | RIAD 8759 | | | | M.8.c. | |
| d. | Commodity and other exposures | RIAD 8760 | | | | M.8.d. | |
| 9. | Impact on income of off-balance sheet derivatives held for purposes other than trading: | | | | | | |
| a. | Net increase (decrease) to interest income | RIAD 8761 | | | | M.9.a. | |
| b. | Net (increase) decrease to interest expense | RIAD 8762 | | | | M.9.b. | |
| c. | Other (noninterest) allocations | RIAD 8763 | | | | M.9.c. | |
| 10. | Credit losses on off-balance sheet derivatives (see instructions) | RIAD A251 | | | | M.10. | |
| 11. | Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIAD A530 | YES | NO | | M.11. | |
| 12. | Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income) | RIAD 4772 | Bil | Mil | Thou | M.12. | |

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

| | | 1383 | | | | |
|--------|--|-----------------------------|-----|-----|------|-------|
| | | Dollar Amounts in Thousands | | | | |
| | | | Bil | Mil | Thou | |
| 1. | Total equity capital originally reported in the December 31, 1998, Reports of Condition and Income | RIAD 3215 | | | | 1. |
| 2. | Equity capital adjustments from amended Reports of Income, net* | RIAD 3216 | | | | 2. |
| 3. | Amended balance end of previous calendar year (sum of items 1 and 2) | RIAD 3217 | | | | 3. |
| 4. | Net income (loss) (must equal Schedule RI, item 12) | RIAD 4340 | | | | 4. |
| 5. | Sale, conversion, acquisition, or retirement of capital stock, net | RIAD 4346 | | | | 5. |
| 6. | Changes incident to business combinations, net | RIAD 4356 | | | | 6. |
| 7. | LESS: Cash dividends declared on preferred stock | RIAD 4470 | | | | 7. |
| 8. | LESS: Cash dividends declared on common stock | RIAD 4460 | | | | 8. |
| 9. | Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) | RIAD 4411 | | | | 9. |
| 10. | Corrections of material accounting errors from prior years* (see instructions for this schedule) | RIAD 4412 | | | | 10. |
| 11. a. | Change in net unrealized holding gains (losses) on available-for-sale securities | RIAD 8433 | | | | 11.a. |
| b. | Change in accumulated net gains (losses) on cash flow hedges | RIAD 4574 | | | | 11.b. |
| 12. | Other transactions with parent holding company* (not included in items 5, 7, or 8 above) | RIAD 4415 | | | | 12. |
| 13. | Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28) | RIAD 3210 | | | | 13. |

*Describe on Schedule RI-E—Explanations.

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

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

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

| | | 1386 | | | | | | | | |
|---|-----------|---------------------------|-----|-----|--------------------------|-----------|-----|-----|------|------|
| | | (Column A) Charge-offs | | | (Column B) Recoveries | | | | | |
| | | Calendar year-to-date | | | | | | | | |
| Dollar Amounts in Thousands | | | Bil | Mil | Thou | | Bil | Mil | Thou | |
| 1. Loans secured by real estate: | | | | | | | | | | |
| a. To U.S. addressees (domicile) | RIAD 4651 | | | | | RIAD 4661 | | | | 1.a. |
| b. To non-U.S. addressees (domicile) | RIAD 4652 | | | | | RIAD 4662 | | | | 1.b. |
| 2. Loans to depository institutions and acceptances of other banks: | | | | | | | | | | |
| a. To U.S. banks and other U.S. depository institutions | RIAD 4653 | | | | | RIAD 4663 | | | | 2.a. |
| b. To foreign banks | RIAD 4654 | | | | | RIAD 4664 | | | | 2.b. |
| 3. Loans to finance agricultural production and other loans to farmers | | | | | | | | | | |
| RIAD 4655 | | | | | | RIAD 4665 | | | | 3. |
| 4. Commercial and industrial loans: | | | | | | | | | | |
| a. To U.S. addressees (domicile) | RIAD 4645 | | | | | RIAD 4617 | | | | 4.a. |
| b. To non-U.S. addressees (domicile) | RIAD 4646 | | | | | RIAD 4618 | | | | 4.b. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | | | | |
| a. Credit cards and related plans | RIAD 4656 | | | | | RIAD 4666 | | | | 5.a. |
| b. Other (includes single payment, installment, and all student loans) | RIAD 4657 | | | | | RIAD 4667 | | | | 5.b. |
| 6. Loans to foreign governments and official institutions | | | | | | | | | | |
| RIAD 4643 | | | | | | RIAD 4627 | | | | 6. |
| 7. All other loans | | | | | | | | | | |
| RIAD 4644 | | | | | | RIAD 4628 | | | | 7. |
| 8. Lease financing receivables: | | | | | | | | | | |
| a. Of U.S. addressees (domicile) | RIAD 4658 | | | | | RIAD 4668 | | | | 8.a. |
| b. Of non-U.S. addressees (domicile) | RIAD 4659 | | | | | RIAD 4669 | | | | 8.b. |
| 9. Total (sum of items 1 through 8) | | | | | | | | | | |
| RIAD 4635 | | | | | | RIAD 4605 | | | | 9. |

| | | 1386 | | | | | | | | |
|--|-----------|---------------------------|-----|-----|--------------------------|-----------|-----|-----|------|-----------|
| | | (Column A) Charge-offs | | | (Column B) Recoveries | | | | | |
| | | Calendar year-to-date | | | | | | | | |
| Dollar Amounts in Thousands | | | Bil | Mil | Thou | | Bil | Mil | Thou | |
| Memoranda | | | | | | | | | | |
| 1.—3. Not applicable | | | | | | | | | | |
| 4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above | | | | | | | | | | |
| RIAD 5409 | | | | | | RIAD 5410 | | | | M.4. |
| 5. Loans secured by real estate (sum of Memorandum items 5.a through 5.e must equal sum of Schedule RI-B, part I, items 1.a and 1.b, above): | | | | | | | | | | |
| a. Construction and land development | RIAD 3582 | | | | | RIAD 3583 | | | | M.5.a. |
| b. Secured by farmland | RIAD 3584 | | | | | RIAD 3585 | | | | M.5.b. |
| c. Secured by 1—4 family residential properties: | | | | | | | | | | |
| (1) Revolving, open-end loans secured by 1—4 family residential properties and extended under lines of credit | RIAD 5411 | | | | | RIAD 5412 | | | | M.5.c.(1) |
| (2) All other loans secured by 1—4 family residential properties | RIAD 5413 | | | | | RIAD 5414 | | | | M.5.c.(2) |
| d. Secured by multifamily (5 or more) residential properties | RIAD 3588 | | | | | RIAD 3589 | | | | M.5.d. |
| e. Secured by nonfarm nonresidential properties | RIAD 3590 | | | | | RIAD 3591 | | | | M.5.e. |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI-B—Continued

Part II. Changes in Allowance for Credit Losses

| | Dollar Amounts in Thousands | | | | |
|--|-----------------------------|-----|-----|------|----|
| | | Bil | Mil | Thou | |
| 1. Balance originally reported in the December 31, 1998, Reports of Condition and Income | RIAD 3124 | | | | 1. |
| 2. Recoveries (must equal or exceed part I, item 9, column B above) | RIAD 2419 | | | | 2. |
| 3. LESS: Charge-offs (must equal or exceed part I, item 9, column A above) | RIAD 2432 | | | | 3. |
| 4. Provision for credit losses (must equal Schedule RI, item 4.a) | RIAD 4230 | | | | 4. |
| 5. Adjustments* (see instructions for this schedule) | RIAD 4815 | | | | 5. |
| 6. Balance end of current period (sum of items 1 through 5) (must equal or exceed Schedule RC, item 4.b) | RIAD A512 | | | | 6. |

*Describe on Schedule RI-E—Explanations

Schedule RI-E—Explanations

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

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

| | | Dollar Amounts in Thousands | | | | | | |
|--|---|-----------------------------|------|-----------|------|------|--|------|
| | | Year-to-date | | | | | | |
| | | | 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. | <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td><td style="width: 100px;">4461</td></tr></table> | TEXT | 4461 | RIAD 4461 | | | | 1.d. |
| TEXT | 4461 | | | | | | | |
| e. | <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td><td style="width: 100px;">4462</td></tr></table> | TEXT | 4462 | RIAD 4462 | | | | 1.e. |
| TEXT | 4462 | | | | | | | |
| f. | <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td><td style="width: 100px;">4463</td></tr></table> | TEXT | 4463 | RIAD 4463 | | | | 1.f. |
| TEXT | 4463 | | | | | | | |
| 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. | <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td><td style="width: 100px;">4464</td></tr></table> | TEXT | 4464 | RIAD 4464 | | | | 2.e. |
| TEXT | 4464 | | | | | | | |
| f. | <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td><td style="width: 100px;">4467</td></tr></table> | TEXT | 4467 | RIAD 4467 | | | | 2.f. |
| TEXT | 4467 | | | | | | | |
| g. | <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td><td style="width: 100px;">4468</td></tr></table> | TEXT | 4468 | RIAD 4468 | | | | 2.g. |
| TEXT | 4468 | | | | | | | |

Schedule RI-E – Continued

| | | Dollar Amounts in Thousands | | | | Year-to-date | | | |
|---|---|-----------------------------|--|--|--|--------------|-----|------|---------|
| | | | | | | Bil | Mil | Thou | |
| 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): | | | | | | | | | |
| a. | (1) <input type="text" value="TEXT 6373"/> Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities" | RIAD 6373 | | | | | | | 3.a.(1) |
| | (2) Applicable income tax effect | RIAD 4486 | | | | | | | 3.a.(2) |
| b. | (1) <input type="text" value="TEXT 4487"/> | RIAD 4487 | | | | | | | 3.b.(1) |
| | (2) Applicable income tax effect | RIAD 4488 | | | | | | | 3.b.(2) |
| c. | (1) <input type="text" value="TEXT 4489"/> | RIAD 4489 | | | | | | | 3.c.(1) |
| | (2) Applicable income tax effect | RIAD 4491 | | | | | | | 3.c.(2) |
| 4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments): | | | | | | | | | |
| a. | <input type="text" value="TEXT 4492"/> | RIAD 4492 | | | | | | | 4.a. |
| b. | <input type="text" value="TEXT 4493"/> | RIAD 4493 | | | | | | | 4.b. |
| 5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles): | | | | | | | | | |
| a. | <input type="text" value="TEXT 4494"/> | RIAD 4494 | | | | | | | 5.a. |
| b. | <input type="text" value="TEXT 4495"/> | RIAD 4495 | | | | | | | 5.b. |
| 6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections): | | | | | | | | | |
| a. | <input type="text" value="TEXT 4496"/> | RIAD 4496 | | | | | | | 6.a. |
| b. | <input type="text" value="TEXT 4497"/> | RIAD 4497 | | | | | | | 6.b. |
| 7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions): | | | | | | | | | |
| a. | <input type="text" value="TEXT 4498"/> | RIAD 4498 | | | | | | | 7.a. |
| b. | <input type="text" value="TEXT 4499"/> | RIAD 4499 | | | | | | | 7.b. |
| 8. Adjustments to allowance for credit losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments): | | | | | | | | | |
| a. | <input type="text" value="TEXT 4521"/> | RIAD 4521 | | | | | | | 8.a. |
| b. | <input type="text" value="TEXT 4522"/> | RIAD 4522 | | | | | | | 8.b. |
| 9. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): | | 1398 | | | | 1399 | | | |
| No comment <input type="checkbox"/> (RIAD 4769) | | | | | | | | | |
| Other explanations (please type or print clearly): | | | | | | | | | |
| (TEXT 4769) | | | | | | | | | |

Legal Title of Bank _____

City _____

State _____ Zip Code _____

FDIC Certificate Number

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 1999

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

| | | C300 | | | |
|--|-----------|-----------------------------|-----|-----|-------|
| | | Dollar Amounts in Thousands | | | |
| | | | Bil | Mil | Thou |
| ASSETS | | | | | |
| 1. Cash and balances due from depository institutions (from Schedule RC-A): | | | | | |
| a. Noninterest-bearing balances and currency and coin ¹ | RCON 0081 | | | | 1. a. |
| b. Interest-bearing balances ² | RCON 0071 | | | | 1. b. |
| 2. Securities: | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | RCON 1754 | | | | 2. a. |
| b. Available-for-sale securities (from Schedule RC-B, column D) | RCON 1773 | | | | 2. b. |
| 3. Federal funds sold and securities purchased under agreements to resell | RCON 1350 | | | | 3. |
| 4. Loans and lease financing receivables: | | | | | |
| a. Loans and leases, net of unearned income (from Schedule RC-C) | RCON 2122 | | | | 4. a. |
| b. LESS: Allowance for loan and lease losses | RCON 3123 | | | | 4. b. |
| c. LESS: Allocated transfer risk reserve | RCON 3128 | | | | 4. c. |
| d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c) | RCON 2125 | | | | 4. d. |
| 5. Trading assets (from Schedule RC-D) | RCON 3545 | | | | 5. |
| 6. Premises and fixed assets (including capitalized leases) | RCON 2145 | | | | 6. |
| 7. Other real estate owned (from Schedule RC-M) | RCON 2150 | | | | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) | RCON 2130 | | | | 8. |
| 9. Customers' liability to this bank on acceptances outstanding | RCON 2155 | | | | 9. |
| 10. Intangible assets (from Schedule RC-M) | RCON 2143 | | | | 10. |
| 11. Other assets (from Schedule RC-F) | RCON 2160 | | | | 11. |
| 12. Total assets (sum of items 1 through 11) | RCON 2170 | | | | 12. |

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

² Includes time certificates of deposit not held for trading.

Schedule RC—Continued

| Dollar Amounts in Thousands | | | | | Bil | Mil | Thou | |
|---|--|--|--|--------------|-----|-----|------|----------|
| LIABILITIES | | | | | | | | |
| 13. Deposits: | | | | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | | | | RCON 2200 | | | | 13.a. |
| (1) Noninterest-bearing ¹ | | | | RCON 6631 | | | | 13.a.(1) |
| (2) Interest-bearing | | | | RCON 6636 | | | | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs | | | | | | | | |
| (1) Noninterest-bearing | | | | | | | | |
| (2) Interest-bearing | | | | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase | | | | RCON 2800 | | | | 14. |
| 15. a. Demand notes issued to the U.S. Treasury | | | | RCON 2840 | | | | 15.a. |
| b. Trading liabilities (from Schedule RC-D) | | | | RCON 3548 | | | | 15.b. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases): | | | | | | | | |
| a. With a remaining maturity of one year or less | | | | RCON 2332 | | | | 16.a. |
| b. With a remaining maturity of more than one year through three years | | | | RCON A547 | | | | 16.b. |
| c. With a remaining maturity of more than three years | | | | RCON A548 | | | | 16.c. |
| 17. Not applicable | | | | | | | | |
| 18. Bank's liability on acceptances executed and outstanding | | | | RCON 2920 | | | | 18. |
| 19. Subordinated notes and debentures ² | | | | RCON 3200 | | | | 19. |
| 20. Other liabilities (from Schedule RC-G) | | | | RCON 2930 | | | | 20. |
| 21. Total liabilities (sum of items 13 through 20) | | | | RCON 2948 | | | | 21. |
| 22. Not applicable | | | | | | | | |
| EQUITY CAPITAL | | | | | | | | |
| 23. Perpetual preferred stock and related surplus | | | | RCON 3838 | | | | 23. |
| 24. Common stock | | | | RCON 3230 | | | | 24. |
| 25. Surplus (exclude all surplus related to preferred stock) | | | | RCON 3839 | | | | 25. |
| 26. a. Undivided profits and capital reserves | | | | RCON 3632 | | | | 26.a. |
| b. Net unrealized holding gains (losses) on available-for-sale securities | | | | RCON 8434 | | | | 26.b. |
| c. Accumulated net gains (losses) on cash flow hedges | | | | RCON 4336 | | | | 26.c. |
| 27. Cumulative foreign currency translation adjustments | | | | | | | | |
| 28. Total equity capital (sum of items 23 through 27) | | | | RCON 3210 | | | | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | | RCON 3300 | | | | 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 1998

| | | |
|--------|--------------|------|
| Number | RCON 6724 | M.1. |
|--------|--------------|------|

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

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

Legal Title of Bank _____

FDIC Certificate Number

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

Exclude assets held for trading.

| Dollar Amounts in Thousands | C305 | | | | |
|--|-----------|-----|------|--|------|
| | Bil | Mil | Thou | | |
| 1. Cash items in process of collection, unposted debits, and currency and coin: | | | | | |
| 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.: | | | | | |
| a. U.S. branches and agencies of foreign banks | RCON 0083 | | | | 2.a. |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. | RCON 0085 | | | | 2.b. |
| 3. Balances due from banks in foreign countries and foreign central banks: | | | | | |
| a. Foreign branches of other U.S. banks | RCON 0073 | | | | 3.a. |
| b. Other banks in foreign countries and foreign central banks | RCON 0074 | | | | 3.b. |
| 4. Balances due from Federal Reserve Banks | RCON 0090 | | | | 4. |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) | RCON 0010 | | | | 5. |

Memorandum

| Dollar Amounts in Thousands | C305 | | | | |
|---|-----------|-----|------|--|------|
| | Bil | Mil | Thou | | |
| 1. Noninterest-bearing balances due from commercial banks in the U.S. (included in items 2.a and 2.b above) | RCON 0050 | | | | M.1. |

Schedule RC-B – Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands | C310 | | | | | | | | | | | | |
|---|------------------------------|------|--------------------------|-----|------------------------------|-----|---------------------------------------|------|-----|-----|------|--|------|
| | Held-to-maturity | | | | Available-for-sale | | | | | | | | |
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value ¹ | | | | | | |
| Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | | |
| 1. U.S. Treasury securities | RCON 0211 | | RCON 0213 | | RCON 1286 | | RCON 1287 | | | | | | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities): | | | | | | | | | | | | | |
| a. Issued by U.S. Government agencies ² | RCON 1289 | | RCON 1290 | | RCON 1291 | | RCON 1293 | | | | | | 2.a. |
| b. Issued by U.S. Government-sponsored agencies ³ | RCON 1294 | | RCON 1295 | | RCON 1297 | | RCON 1298 | | | | | | 2.b. |

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

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

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

Schedule RC-B—Continued

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

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

C312

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

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

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

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

⁴ Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁵ Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1—4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1—4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

⁶ Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule.

Report total loans and leases, net of unearned income. Exclude assets held for trading and commercial paper.

| | C315 | | | |
|---|-----------|-----|------|------------|
| | Bil | Mil | Thou | |
| Dollar Amounts in Thousands | | | | |
| 1. Loans secured by real estate: | | | | |
| a. Construction and land development | RCON 1415 | | | 1.a. |
| b. Secured by farmland (including farm residential and other improvements) | RCON 1420 | | | 1.b. |
| c. Secured by 1–4 family residential properties: | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | RCON 1797 | | | 1.c.(1) |
| (2) All other loans secured by 1–4 family residential properties: | | | | |
| (a) Secured by first liens | RCON 5367 | | | 1.c.(2)(a) |
| (b) Secured by junior liens | RCON 5368 | | | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RCON 1460 | | | 1.d. |
| e. Secured by nonfarm nonresidential properties | RCON 1480 | | | 1.e. |
| 2. Loans to depository institutions: | | | | |
| a. To commercial banks in the U.S.: | | | | |
| (1) To U.S. branches and agencies of foreign banks | RCON 1506 | | | 2.a.(1) |
| (2) To other commercial banks in the U.S. | RCON 1507 | | | 2.a.(2) |
| b. To other depository institutions in the U.S. | RCON 1517 | | | 2.b. |
| c. To banks in foreign countries: | | | | |
| (1) To foreign branches of other U.S. banks | RCON 1513 | | | 2.c.(1) |
| (2) To other banks in foreign countries | RCON 1516 | | | 2.c.(2) |
| 3. Loans to finance agricultural production and other loans to farmers | RCON 1590 | | | 3. |
| 4. Commercial and industrial loans: | | | | |
| a. To U.S. addressees (domicile) | RCON 1763 | | | 4.a. |
| b. To non-U.S. addressees (domicile) | RCON 1764 | | | 4.b. |
| 5. Acceptances of other banks: | | | | |
| a. Of U.S. banks | RCON 1756 | | | 5.a. |
| b. Of foreign banks | RCON 1757 | | | 5.b. |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | | |
| a. Credit cards and related plans (includes check credit and other revolving credit plans) | RCON 2008 | | | 6.a. |
| b. Other (includes single payment, installment, and all student loans) | RCON 2011 | | | 6.b. |
| 7. Loans to foreign governments and official institutions (including foreign central banks) | RCON 2081 | | | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | RCON 2107 | | | 8. |
| 9. Other loans: | | | | |
| a. Loans for purchasing or carrying securities (secured and unsecured) | RCON 1545 | | | 9.a. |
| b. All other loans (exclude consumer loans) | RCON 1564 | | | 9.b. |
| 10. Lease financing receivables (net of unearned income): | | | | |
| a. Of U.S. addressees (domicile) | RCON 2182 | | | 10.a. |
| b. Of non-U.S. addressees (domicile) | RCON 2183 | | | 10.b. |
| 11. LESS: Any unearned income on loans reflected in items 1–9 above | RCON 2123 | | | 11. |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, item 4.a) | RCON 2122 | | | 12. |

Schedule RC-C—Continued

Part I. Continued

Memoranda

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

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

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

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-C—Continued

Part I. Continued

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

¹ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

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 | | | | C320 |
|--|-----------------------------|-----|-----|------|------|
| | | Bil | Mil | Thou | |
| 1. U.S. Treasury securities | RCON 3531 | | | | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) | RCON 3532 | | | | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. | RCON 3533 | | | | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | |
| 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 | RCON 3537 | | | | 5. |
| 6.—8. Not applicable | | | | | |
| 9. Other trading assets | RCON 3541 | | | | 9. |
| 10. Not applicable | | | | | |
| 11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts | RCON 3543 | | | | 11. |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | RCON 3545 | | | | 12. |
| LIABILITIES | | | | | |
| 13. Liability for short positions | RCON 3546 | | | | 13. |
| 14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts | RCON 3547 | | | | 14. |
| 15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15.b) | RCON 3548 | | | | 15. |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-E—Continued

Memoranda (continued)

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

¹ Report fixed rate time deposits by remaining maturity and floating rate time deposits by repricing frequency.

² Sum of Memorandum items 5.a.(1) through 5.a.(4) must equal Schedule RC-E, Memorandum item 2.b above.

³ Sum of Memorandum items 6.a.(1) through 6.a.(4) must equal Schedule RC-E, Memorandum item 2.c above.

Schedule RC-F—Other Assets

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

Memorandum

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

Schedule RC-G—Other Liabilities

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

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

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

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-K – Quarterly Averages¹

| | Dollar Amounts in Thousands | C355 | | | |
|---|-----------------------------|------|-----|------|-------|
| | | Bil | Mil | Thou | |
| ASSETS | | | | | |
| 1. Interest-bearing balances due from depository institutions | RCON 3381 | | | | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations ² (including mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA) | RCON 3382 | | | | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. ² | RCON 3383 | | | | 3. |
| 4. a. Other debt securities ² (including mortgage-backed securities not issued or guaranteed by FNMA, FHLMC, or GNMA) | RCON 3647 | | | | 4.a. |
| b. Equity securities ³ (includes investments in mutual funds and Federal Reserve stock) | RCON 3648 | | | | 4.b. |
| 5. Federal funds sold and securities purchased under agreements to resell | RCON 3365 | | | | 5. |
| 6. Loans: | | | | | |
| a. Total loans | RCON 3360 | | | | 6.a. |
| b. Loans secured by real estate | RCON 3385 | | | | 6.b. |
| c. Loans to finance agricultural production and other loans to farmers | RCON 3386 | | | | 6.c. |
| d. Commercial and industrial loans | RCON 3387 | | | | 6.d. |
| e. Loans to individuals for household, family, and other personal expenditures | RCON 3388 | | | | 6.e. |
| 7. Trading assets | RCON 3401 | | | | 7. |
| 8. Lease financing receivables (net of unearned income) | RCON 3484 | | | | 8. |
| 9. Total assets ⁴ | RCON 3368 | | | | 9. |
| LIABILITIES | | | | | |
| 10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) | RCON 3485 | | | | 10. |
| 11. Nontransaction accounts: | | | | | |
| 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. Federal funds purchased and securities sold under agreements to repurchase | RCON 3353 | | | | 12. |
| 13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) | RCON 3355 | | | | 13. |

¹ For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter).

² Quarterly averages for all debt securities should be based on amortized cost.

³ Quarterly averages for all equity securities should be based on historical cost.

⁴ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-L – Continued

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

| | | C361 | | | | | | | | | | | | | | | | |
|--|-------------------------------------|--|-----|-----|------|---|-----|-----|------|--|-----|-----|------|--|-----|-----|------|----------|
| Dollar Amounts in Thousands | | (Column A) Interest Rate Contracts | | | | (Column B) Foreign Exchange Contracts | | | | (Column C) Equity Derivative Contracts | | | | (Column D) Commodity and Other Contracts | | | | |
| Off-balance Sheet Derivatives Position Indicators | | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | Tril | Bil | Mil | Thou | |
| 14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e must equal sum of items 15, 16.a, and 16.b): | | | | | | | | | | | | | | | | | | |
| a. | Futures contracts | | | | | | | | | | | | | | | | | 14.a. |
| | | RCON 8693 | | | | RCON 8694 | | | | RCON 8695 | | | | RCON 8696 | | | | |
| b. | Forward contracts | | | | | | | | | | | | | | | | | 14.b. |
| | | RCON 8697 | | | | RCON 8698 | | | | RCON 8699 | | | | RCON 8700 | | | | |
| c. Exchange-traded option contracts: | | | | | | | | | | | | | | | | | | |
| (1) | Written options | | | | | | | | | | | | | | | | | 14.c.(1) |
| | | RCON 8701 | | | | RCON 8702 | | | | RCON 8703 | | | | RCON 8704 | | | | |
| (2) | Purchased options | | | | | | | | | | | | | | | | | 14.c.(2) |
| | | RCON 8705 | | | | RCON 8706 | | | | RCON 8707 | | | | RCON 8708 | | | | |
| d. Over-the-counter option contracts: | | | | | | | | | | | | | | | | | | |
| (1) | Written options | | | | | | | | | | | | | | | | | 14.d.(1) |
| | | RCON 8709 | | | | RCON 8710 | | | | RCON 8711 | | | | RCON 8712 | | | | |
| (2) | Purchased options | | | | | | | | | | | | | | | | | 14.d.(2) |
| | | RCON 8713 | | | | RCON 8714 | | | | RCON 8715 | | | | RCON 8716 | | | | |
| e. | Swaps | | | | | | | | | | | | | | | | | 14.e. |
| | | RCON 3450 | | | | RCON 3826 | | | | RCON 8719 | | | | RCON 8720 | | | | |
| 15. Total gross notional amount of derivative contracts held for trading ... | | | | | | | | | | | | | | | | | | 15. |
| | | RCON A126 | | | | RCON A127 | | | | RCON 8723 | | | | RCON 8724 | | | | |
| 16. Gross notional amount of derivative contracts held for purposes other than trading: | | | | | | | | | | | | | | | | | | |
| a. | Contracts marked to market | | | | | | | | | | | | | | | | | 16.a. |
| | | RCON 8725 | | | | RCON 8726 | | | | RCON 8727 | | | | RCON 8728 | | | | |
| b. | Contracts not marked to market | | | | | | | | | | | | | | | | | 16.b. |
| | | RCON 8729 | | | | RCON 8730 | | | | RCON 8731 | | | | RCON 8732 | | | | |
| c. Interest rate swaps where the bank has agreed to pay a fixed rate | | | | | | | | | | | | | | | | | | 16.c. |
| | | RCON A589 | | | | | | | | | | | | | | | | |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-L—Continued

| | | C362 | | | | | | | | | | | |
|--|--|--|-----|------|---|-----|------|--|-----|------|--|-----|------|
| Dollar Amounts in Thousands | | (Column A) Interest Rate Contracts | | | (Column B) Foreign Exchange Contracts | | | (Column C) Equity Derivative Contracts | | | (Column D) Commodity and Other Contracts | | |
| | | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou |
| Off-balance Sheet Derivatives Position Indicators | | | | | | | | | | | | | |
| 17. Gross fair values: | | | | | | | | | | | | | |
| a. Contracts held for trading: | | | | | | | | | | | | | |
| (1) Gross positive fair value | | RCON 8733 | | | RCON 8734 | | | RCON 8735 | | | RCON 8736 | | |
| (2) Gross negative fair value | | RCON 8737 | | | RCON 8738 | | | RCON 8739 | | | RCON 8740 | | |
| b. Contracts held for purposes other than trading that are marked to market: | | | | | | | | | | | | | |
| (1) Gross positive fair value | | RCON 8741 | | | RCON 8742 | | | RCON 8743 | | | RCON 8744 | | |
| (2) Gross negative fair value | | RCON 8745 | | | RCON 8746 | | | RCON 8747 | | | RCON 8748 | | |
| c. Contracts held for purposes other than trading that are not marked to market: | | | | | | | | | | | | | |
| (1) Gross positive fair value | | RCON 8749 | | | RCON 8750 | | | RCON 8751 | | | RCON 8752 | | |
| (2) Gross negative fair value | | RCON 8753 | | | RCON 8754 | | | RCON 8755 | | | RCON 8756 | | |

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) | | RCON 3833 | | |
| a. Participations in commitments with an original maturity exceeding one year conveyed to others | | RCON 3834 | | |
| 4. To be completed only by banks with \$1 billion or more in total assets: Standby letters of credit (both financial and performance) issued to non-U.S. addressees (domicile) included in Schedule RC-L, items 2 and 3, above | | RCON 3377 | | |
| 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) | | RCON 2741 | | |
| b. Credit cards and related plans (TO BE COMPLETED QUARTERLY) | | RCON 2742 | | |
| c. All other consumer credit (including mobile home loans) (to be completed for the September report only) | | RCON 2743 | | |

Schedule RC-M—Memoranda

| | | C365 | | | |
|-----------------------------|--|-----------|-----|------|---------|
| | | Bil | Mil | Thou | |
| Dollar Amounts in Thousands | | | | | |
| 1. | Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | | |
| a. | Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests | RCON 6164 | | | 1.a. |
| b. | Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations | RCON 6165 | | | 1.b. |
| 2. | Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of foreign banks ¹ (included in Schedule RC, item 3) | RCON 3405 | | | 2. |
| 3. | Not applicable. | | | | |
| 4. | Outstanding principal balance of 1—4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing): | | | | |
| a. | Mortgages serviced under a GNMA contract | RCON 5500 | | | 4.a. |
| b. | Mortgages serviced under a FHLMC contract: | | | | |
| (1) | Serviced with recourse to servicer | RCON 5501 | | | 4.b.(1) |
| (2) | Serviced without recourse to servicer | RCON 5502 | | | 4.b.(2) |
| c. | Mortgages serviced under a FNMA contract: | | | | |
| (1) | Serviced under a regular option contract | RCON 5503 | | | 4.c.(1) |
| (2) | Serviced under a special option contract | RCON 5504 | | | 4.c.(2) |
| d. | Mortgages serviced under other servicing contracts | RCON 5505 | | | 4.d. |
| 5. | 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) | RCON 2103 | | | 5.a. |
| b. | Non-U.S. addressees (domicile) | RCON 2104 | | | 5.b. |
| 6. | Intangible assets: | | | | |
| a. | Mortgage servicing assets | RCON 3164 | | | 6.a. |
| (1) | Estimated fair value of mortgage servicing assets | RCON A590 | | | 6.a.(1) |
| b. | Other identifiable intangible assets: | | | | |
| (1) | Purchased credit card relationships and nonmortgage servicing assets | RCON B026 | | | 6.b.(1) |
| (2) | All other identifiable intangible assets | RCON 5507 | | | 6.b.(2) |
| c. | Goodwill | RCON 3163 | | | 6.c. |
| d. | Total (sum of items 6.a, 6.b.(1), 6.b.(2), and 6.c) (must equal Schedule RC, item 10) | RCON 2143 | | | 6.d. |
| e. | Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes | RCON 6442 | | | 6.e. |
| 7. | Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt | RCON 3295 | | | 7. |

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-M—Continued

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

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

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

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.

| | | | | | | | | | | | | | C370 | | | | | | | | | |
|---|--|--|--|--|--|--|--|--|--|--|--|--|----------------|-----|------|--------------|-----|------|------------|-----|------|------|
| | | | | | | | | | | | | | ◀ | | | | | | | | | |
| | | | | | | | | | | | | | (Column A) | | | (Column B) | | | (Column C) | | | |
| | | | | | | | | | | | | | Past due | | | Past due 90 | | | Nonaccrual | | | |
| | | | | | | | | | | | | | 30 through 89 | | | days or more | | | | | | |
| | | | | | | | | | | | | | days and still | | | and still | | | | | | |
| | | | | | | | | | | | | | accruing | | | accruing | | | | | | |
| Dollar Amounts in Thousands | | | | | | | | | | | | | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| 1. Loans secured by real estate: | | | | | | | | | | | | | | | | | | | | | | |
| a. To U.S. addressees (domicile) | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 1.a. |
| b. To non-U.S. addressees (domicile) | | | | | | | | | | | | | 1245 | | | 1246 | | | 1247 | | | 1.b. |
| 2. Loans to depository institutions and acceptances | | | | | | | | | | | | | | | | | | | | | | |
| of other banks: | | | | | | | | | | | | | | | | | | | | | | |
| a. To U.S. banks and other U.S. depository | | | | | | | | | | | | | | | | | | | | | | |
| institutions | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 2.a. |
| b. To foreign banks | | | | | | | | | | | | | 5377 | | | 5378 | | | 5379 | | | 2.b. |
| 3. Loans to finance agricultural production and | | | | | | | | | | | | | | | | | | | | | | |
| other loans to farmers | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 3. |
| 4. Commercial and industrial loans: | | | | | | | | | | | | | 1594 | | | 1597 | | | 1583 | | | |
| a. To U.S. addressees (domicile) | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 4.a. |
| b. To non-U.S. addressees (domicile) | | | | | | | | | | | | | 1251 | | | 1252 | | | 1253 | | | 4.b. |
| 5. Loans to individuals for household, family, and | | | | | | | | | | | | | | | | | | | | | | |
| other personal expenditures: | | | | | | | | | | | | | | | | | | | | | | |
| a. Credit cards and related plans | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 5.a. |
| b. Other (includes single payment, installment, | | | | | | | | | | | | | | | | | | | | | | |
| and all student loans) | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 5.b. |
| 6. Loans to foreign governments and official | | | | | | | | | | | | | | | | | | | | | | |
| institutions | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 6. |
| 7. All other loans | | | | | | | | | | | | | 5389 | | | 5390 | | | 5391 | | | 7. |
| 8. Lease financing receivables: | | | | | | | | | | | | | | | | | | | | | | |
| a. Of U.S. addressees (domicile) | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 8.a. |
| b. Of non-U.S. addressees (domicile) | | | | | | | | | | | | | 1257 | | | 1258 | | | 1259 | | | 8.b. |
| 9. Debt securities and other assets (exclude other | | | | | | | | | | | | | | | | | | | | | | |
| real estate owned and other repossessed assets) | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 9. |
| 3505 | | | | | | | | | | | | | 3506 | | | 3507 | | | | | | |

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

| | | | | | | | | | | | | | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
|---|--|--|--|--|--|--|--|--|--|--|--|--|------|-----|------|------|-----|------|------|-----|------|-------|
| 10. Loans and leases reported in items 1 | | | | | | | | | | | | | | | | | | | | | | |
| through 8 above which are wholly or partially | | | | | | | | | | | | | | | | | | | | | | |
| guaranteed by the U.S. Government | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 10. |
| a. Guaranteed portion of loans and leases | | | | | | | | | | | | | | | | | | | | | | |
| included in item 10 above | | | | | | | | | | | | | RCON | | | RCON | | | RCON | | | 10.a. |
| 3505 | | | | | | | | | | | | | 3506 | | | 3507 | | | | | | |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-N—Continued

| Memoranda | C373 | | | | | | | | | | | | |
|--|--|-----|-----|------|---|-----|-----|------|--------------------------|-----|-----|------|-----------|
| | (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 | | | | |
| Dollar Amounts in Thousands | | 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) | RCON 1658 | | | | RCON 1659 | | | | RCON 1661 | | | | M.1. |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above | RCON 6558 | | | | RCON 6559 | | | | RCON 6560 | | | | M.2. |
| 3. Loans secured by real estate (sum of Memorandum items 3.a through 3.e must equal sum of Schedule RC-N, items 1.a and 1.b, 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. |

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

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

C377

Name and Title (TEXT 8901)

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

FAX: Area code/phone number (TEXT 9116)

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

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

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

² Exclude core deposit intangibles.

Schedule RC-O – Continued

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

Memoranda (to be completed each quarter except as noted)

| | | Dollar Amounts in Thousands | | | | |
|-----|--|-----------------------------|-----|-----|------|-----------|
| | | | Bil | Mil | Thou | |
| 1. | Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a): | | | | | |
| a. | Deposit 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 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 | | | | 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 | | | | 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. |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1998, must complete items 2 through 9 and Memoranda items 1 and 2. **Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.**

1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion.** Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets C380
- | | | |
|--------------|-----|----|
| RCON 6056 | 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 ¹ and intermediate term preferred stock | RCON A515 | | | | | | 2.a. |
| b. Other limited-life capital instruments | RCON A516 | | | | | | 2.b. |
| 3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards): | | | | | | | |
| a. (1) Tier 1 capital | RCON 8274 | | | | | | 3.a.(1) |
| (2) Tier 2 capital | RCON 8275 | | | | | | 3.a.(2) |
| (3) Tier 3 capital | RCON 1395 | | | | | | 3.a.(3) |
| b. Total risk-based capital | RCON 3792 | | | | | | 3.b. |
| c. Excess allowance for loan and lease losses (amount that exceeds 1.25% of gross risk-weighted assets) | RCON A222 | | | | | | 3.c. |
| d. (1) Net risk-weighted assets (gross risk-weighted assets, including market risk equivalent assets, less excess allowance reported in item 3.c above and all other deductions) | RCON A223 | | | | | | 3.d.(1) |
| (2) Market risk equivalent assets (included in item 3.d.(1) above) | RCON 1651 | | | | | | 3.d.(2) |
| e. Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank uses the "direct reduction method" to report these transactions in Schedule RC-R) | RCON 1727 | | | | | | 3.e. |
| f. "Average total assets" (quarterly average reported in Schedule RC-K, item 9, less all assets deducted from Tier 1 capital) ² | RCON A224 | | | | | | 3.f. |

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

4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:
- a. Assets recorded on the balance sheet
 - b. Credit equivalent amount of off-balance sheet items

| | (Column A) Assets Recorded on the Balance Sheet | | | (Column B) Credit Equivalent Amount of Off- Balance Sheet Items ³ | | | | |
|--------------|--|-----|------|---|-----|-----|------|------|
| | Bil | Mil | Thou | | Bil | Mil | Thou | |
| RCON 5163 | | | | | | | | 4.a. |
| RCON 3796 | | | | | | | | 4.b. |

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

Schedule RC-R—Continued

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

Memoranda

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

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

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

² Include the difference between the fair value and the amortized cost of available-for-sale debt securities in item 8 and report the amortized cost of these debt securities in items 4 through 7 above. Item 8 also includes on-balance sheet asset values (or portions thereof) of off-balance sheet interest rate, foreign exchange rate, and commodity contracts and those contracts (e.g., futures contracts) not subject to risk-based capital. Exclude from item 8 margin accounts and accrued receivables not included in the calculation of credit equivalent amounts of off-balance sheet derivatives as well as any portion of the allowance for loan and lease losses in excess of the amount that may be included in Tier 2 capital.

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

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

32

at close of business on _____ 19____

Legal Title of Bank _____

City _____

State _____

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

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

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

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

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

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

No comment (RCON 6979)

| | |
|------|------|
| C371 | C372 |
|------|------|

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

Signature of Executive Officer of Bank

Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

| | | | | | | | | | |
|--------------------------|---|------------------------|-------------------------|-------|---|--|--|--|--|
| NAME AND ADDRESS OF BANK | OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2002 SPECIAL REPORT (Dollar Amounts in Thousands) | | | | | | | | |
| | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width: 50%; font-size: small;">FDIC Certificate Number</td> <td style="width: 25%; text-align: center; font-size: large;">C-700</td> <td style="width: 10%; text-align: center;">◀</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> </td> <td></td> <td></td> </tr> </table> | CLOSE OF BUSINESS DATE | FDIC Certificate Number | C-700 | ◀ | | | | |
| CLOSE OF BUSINESS DATE | FDIC Certificate Number | C-700 | ◀ | | | | | | |
| | | | | | | | | | |

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

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

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

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