

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

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Disclosure of Estimated Burden

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

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

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

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

For information or assistance, national and state nonmember banks should contact the FDIC's Call Reports Analysis Unit, 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, 1997–September 30, 1997

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		1280		
			Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:¹					
(1) Real estate loans	RIAD 4246				1.a.(1)
(2) Installment loans	RIAD 4247				1.a.(2)
(3) Credit cards and related plans	RIAD 4248				1.a.(3)
(4) Commercial (time and demand) and all other loans	RIAD 4249				1.a.(4)
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 institutions²	RIAD 4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations	RIAD 4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:					
(a) Taxable securities	RIAD 4506				1.d.(2)(a)
(b) Tax-exempt securities	RIAD 4507				1.d.(2)(b)
(3) Other domestic debt securities	RIAD 3657				1.d.(3)
(4) Foreign debt securities	RIAD 3658				1.d.(4)
(5) Equity securities (including investments in mutual funds)	RIAD 3659				1.d.(5)
e. Interest income from trading assets	RIAD 4069				1.e.
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 See instructions for loan classifications used in this schedule.

² Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
		Mil	Thou	
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD 4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Money market deposit accounts (MMDAs)	RIAD 4509			2.a.(2)(a)
(b) Other savings deposits	RIAD 4511			2.a.(2)(b)
(c) Time deposits of \$100,000 or more	RIAD A517			2.a.(2)(c)
(d) Time deposits of less than \$100,000	RIAD A518			2.a.(2)(d)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD 4180			2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money	RIAD 4185			2.c.
d. Not applicable				
e. Interest on subordinated notes and debentures	RIAD 4200			2.e.
f. Total interest expense (sum of items 2.a through 2.e)	RIAD 4073			2.f.
3. Net interest income (item 1.g minus 2.f)				
4. Provisions:				RIAD 4074
a. Provision for loan and lease losses				3.
b. Provision for allocated transfer risk				RIAD 4230
5. Noninterest income:				RIAD 4243
a. Income from fiduciary activities	RIAD 4070			4.a.
b. Service charges on deposit accounts	RIAD 4080			4.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d)	RIAD A220			5.a.
d.—e. Not applicable				5.b.
f. Other noninterest income:				5.c.
(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 _____

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FDIC Certificate Number

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

		1281					
		Year-to-date					
		Mil		Thou			
1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513				M.1.	
2.	Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD 8431				M.2.	
3.	Not applicable				Number		
4.	Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD 4150				M.4.	
5.	Interest and fee income on tax-exempt obligations (other than securities and leases) of states and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, item 8) included in Schedule RI, item 1.a above						
			Mil	Thou			
		RIAD 4504				M.5.	
6.	<i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> Interest and fee income on agricultural loans included in item 1.a above	RIAD 4251				M.6.	
7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition 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):						
				Mil	Thou		
a.	Interest rate exposures	RIAD 8757				M.8.a.	
b.	Foreign exchange exposures	RIAD 8758				M.8.b.	
c.	Equity security and index exposures	RIAD 8759				M.8.c.	
d.	Commodity and other exposures	RIAD 8760				M.8.d.	
9.	Impact on income of off-balance sheet derivatives held for purposes other than trading:						
a.	Net increase (decrease) to interest income	RIAD 8761				M.9.a.	
b.	Net (increase) decrease to interest expense	RIAD 8762				M.9.b.	
c.	Other (noninterest) allocations	RIAD 8763				M.9.c.	
10.	Not applicable						
11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD A530	YES	NO		M.11.	
12.	Deferred portion of total applicable income taxes included in Schedule RI, items 9 and 11 (to be reported with the December Report of Income)	RIAD 4772				M.12.	
			Mil	Thou			

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

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

		1283			
		Year-to-date			
		Mil		Thou	
1.	Total equity capital originally reported in the December 31, 1996, 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.	Change in net unrealized holding gains (losses) on available-for-sale securities	RIAD 8433			11.
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 and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases¹

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

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

Memoranda

Dollar Amounts in Thousands	1286						
		Mil	Thou		Mil	Thou	
1. Loans to foreign governments and official institutions included in part I, items 1 through 4 above	RIAD 4643			RIAD 4627			M.1.
2. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> Agricultural loans included in part I, items 1 through 4, above	RIAD 4268			RIAD 4269			M.2.
3. Not applicable							
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 2 through 4, above	RIAD 5443			RIAD 5444			M.4.
5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal Schedule RI-B, part I, item 1, above):							
a. Construction and land development	RIAD 5445			RIAD 5446			M.5.a.
b. Secured by farmland	RIAD 5447			RIAD 5448			M.5.b.
c. Secured by 1–4 family residential properties:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RIAD 5449			RIAD 5450			M.5.c.(1)
(2) All other loans secured by 1–4 family residential properites	RIAD 5451			RIAD 5452			M.5.c.(2)
d. Secured by multifamily (5 or more) residential properites	RIAD 5453			RIAD 5454			M.5.d.
e. Secured by nonfarm nonresidential properites	RIAD 5455			RIAD 5456			M.5.e.

¹ See instructions for loan classifications used in this schedule.

Legal Title of Bank _____

FDIC Certificate Number

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands			
		Mil	Thou	
1. Balance originally reported in the December 31, 1996, Reports of Condition and Income	RIAD 3124			1.
2. Recoveries (must equal part I, item 6, column B above)	RIAD 4605			2.
3. LESS: Charge-offs (must equal part I, item 6, column A above)	RIAD 4635			3.
4. Provision for loan and lease 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 Schedule RC, item 4.b)	RIAD 3123			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.)

		1295			
		Year-to-date			
			Mil	Thou	
1. All other noninterest income (from Schedule RI, item 5.f.(2))					
Report amounts that exceed 10% of Schedule RI, item 5.f.(2):					
a. Net gains (losses) on other real estate owned	RIAD 5415				1.a.
b. Net gains (losses) on sales of loans	RIAD 5416				1.b.
c. Net gains (losses) on sales of premises and fixed assets	RIAD 5417				1.c.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 5.f.(2):					
d. TEXT 4461	RIAD 4461				1.d.
e. TEXT 4462	RIAD 4462				1.e.
f. TEXT 4463	RIAD 4463				1.f.
2. Other noninterest expense (from Schedule RI, item 7.c):					
a. Amortization expense of intangible assets	RIAD 4531				2.a.
Report amounts that exceed 10% of Schedule RI, item 7.c:					
b. Net (gains) losses on other real estate owned	RIAD 5418				2.b.
c. Net (gains) losses on sales of loans	RIAD 5419				2.c.
d. Net (gains) losses on sales of premises and fixed assets	RIAD 5420				2.d.
Itemize and describe the three largest other amounts that exceed 10% of Schedule RI, item 7.c:					
e. TEXT 4464	RIAD 4464				2.e.
f. TEXT 4467	RIAD 4467				2.f.
g. TEXT 4468	RIAD 4468				2.g.

Schedule RI-E – Continued

		Dollar Amounts in Thousands			Year-to-date		
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 4469"/>	RIAD 4469					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 A546"/> Effect of change to GAAP from previous non-GAAP instructions	RIAD A546					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 loan and lease 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):		1298			1299		
No comment <input type="checkbox"/> (RIAD 4769)							
Other explanations (please type or print clearly):							

(TEXT 4769)

Schedule RC—Continued

		Dollar Amounts in Thousands			Mil	Thou	
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		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.
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 1996

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.

Schedule RC-B—Continued

Memoranda

	C212		
	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. Fixed rate AND floating rate debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	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. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, item 4.b):			
a. Amortized cost	RCON 8780		M.8.a.
b. Fair value	RCON 8781		M.8.b.
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):			
a. Amortized cost	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 6, column C, must equal Schedule RC-B, sum of items 1, 2, 3, and 5, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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 6, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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 6, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Legal Title of Bank _____

FDIC Certificate Number

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.

	Dollar Amounts in Thousands	C215		
		Mil	Thou	
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	RCON 1755			5.
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. (includes nonrated industrial development obligations)	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)	RCON 2165			10.
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.

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Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

		Mil	Thou	
1. Not applicable				
2. Loans ¹ 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. Real estate loans	RCON 1617			M.2.a.
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.
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 with a remaining maturity or repricing frequency of: ^{2, 3}				
(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 other than closed-end loans secured by first liens on 1–4 family residential properties with a remaining maturity or repricing frequency of: ^{2, 4}				
(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. Fixed rate AND floating rate loans and leases with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a and 3.b above)	RCON A247			M.3.c.
d. Fixed rate AND floating rate loans secured by nonfarm nonresidential properties ⁵ with a REMAINING MATURITY of over five years (included in Memorandum item 3.b above)	RCON A577			M.3.d.
e. Fixed rate AND floating rate commercial and industrial loans ⁶ with a REMAINING MATURITY of over three years (included in Memorandum item 3.b above)	RCON A578			M.3.e.
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 ⁷	RCON 2746			M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above)	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.

¹See instructions for loan classifications used in Memorandum item 2.

² Report fixed rate loans and leases by remaining maturity and floating rate loans by repricing frequency.

³ 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 4.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).

⁴ 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 5, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, Memorandum item 4.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).

⁵ As defined for Schedule RC-C, part I, item 1.e.

⁶ As defined for Schedule RC-C, part I, item 4.

⁷ Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-E—Deposit Liabilities

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

Memoranda

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

Schedule RC-E—Continued

Memoranda (Continued)

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

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

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

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

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Schedule RC-K – Quarterly Averages¹

	C255		
	Mil	Thou	
Dollar Amounts in Thousands			
ASSETS			
1. Interest-bearing balances due from depository institutions	RCON 3381		1.
2. U.S. Treasury securities and U.S. Government agency obligations ³	RCON 3382		2.
3. Securities issued by states and political subdivisions in the U.S. ³	RCON 3383		3.
4. a. Other debt securities ³	RCON 3647		4.a.
b. Equity securities ⁴ (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. Total loans ² :			
a. Real estate loans	RCON 3286		6.a.
b. Installment loans	RCON 3287		6.b.
c. Credit cards and related plans	RCON 3288		6.c.
d. Commercial (time and demand) and all other loans	RCON 3289		6.d.
7. Trading assets	RCON 3401		7.
8. Lease financing receivables (net of unearned income)	RCON 3484		8.
9. Total assets ⁵	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.

Memorandum

	C255		
	Mil	Thou	
Dollar Amounts in Thousands			
1. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i>			
Agricultural loans ² included in items 6.a through 6.d above	RCON 3379		M.1.

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 See instructions for loan classifications used in this schedule.

³ Quarterly averages for all debt securities should be based on amortized cost.

⁴ Quarterly averages for all equity securities should be based on historical cost.

⁵ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Off-Balance Sheet Items

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

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

Schedule RC-L—Continued

Memoranda	Dollar Amounts in Thousands		C265		
			Mil	Thou	
1.—2. Not applicable					
3. Unused commitments with an original maturity exceeding one year that are reported in Schedule RC-L, items 1.a through 1.e, above (report only the unused portions of commitments that are fee paid or otherwise legally binding)			RCON 3833		M.3.
a. Participations in commitments with an original maturity exceeding one year conveyed to others	RCON 3834				M.3.a.

Schedule RC-M—Memoranda

	Dollar Amounts in Thousands		C265		
			Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			RCON 6164		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	Number	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. Not applicable					
6. Intangible assets:					
a. Mortgage servicing assets			RCON 3164		6.a.
(1) Estimated fair value of mortgage servicing assets		RCON A590			6.a.(1)
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships			RCON 5506		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.

Schedule RC-N—Past Due and Nonaccrual Loans,¹ Leases, and Other Assets

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

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

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

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

Memoranda

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

¹ See instructions for loan classifications used in this schedule.

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

	Dollar Amounts in Thousands		C275		
			Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	RCON 0030				1.a.
<i>OR</i>					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	RCON 0031				1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits ¹	RCON 0032				1.b.(2)
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	RCON 3510				2.a.
<i>OR</i>					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	RCON 3512				2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits ¹	RCON 3514				2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits)	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)	RCPM 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				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				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			YES	NO	M.2.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure		RCON 5597			Mil	Thou	M.2.b.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:							
TEXT A545		RCON A545				FDIC Cert No.	M.3.

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

C277

Schedule RC-R—Continued

	(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items ¹		
		Mil	Thou		Mil	Thou
Dollar Amounts in Thousands						
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:						
a. Assets recorded on the balance sheet	RCON 5165					5.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3801		5.b.
6. Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category:						
a. Assets recorded on the balance sheet	RCON 3802					6.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3803		6.b.
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:						
a. Assets recorded on the balance sheet	RCON 3804					7.a.
b. Credit equivalent amount of off-balance sheet items				RCON 3805		7.b.
8. On-balance sheet asset values excluded from and deducted in the calculation of the risk-based capital ratio 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		
		Mil	Thou
1. Current credit exposure across all off-balance sheet derivative contracts covered by the risk-based capital standards	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		
	Mil	Thou		Mil	Thou		Mil	Thou	
2. Notional principal amounts of off-balance sheet derivative contracts: ³									
a. Interest rate contracts	RCON 3809			RCON 8766			RCON 8767		
b. Foreign exchange contracts	RCON 3812			RCON 8769			RCON 8770		
c. Gold contracts	RCON 8771			RCON 8772			RCON 8773		
d. Other precious metals contracts	RCON 8774			RCON 8775			RCON 8776		
e. Other commodity contracts	RCON 8777			RCON 8778			RCON 8779		
f. Equity derivative contracts	RCON A000			RCON A001			RCON A002		

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

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

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

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK	<p style="text-align: center;">OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2000</p> <p style="text-align: center;">SPECIAL REPORT (Dollar Amounts in Thousands)</p>		
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	_ _ . _ _	%		c.

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)
NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED (TEXT 8903)	AREA CODE/PHONE NUMBER/EXTENSION (TEXT 8904)