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Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires March 31, 2002

Federal Financial Institutions Examination Council

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

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

Report at the close of business March 31, 2001 (20010331) (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.

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.

_____
Signature of Officer Authorized to Sign Report

_____
Date of Signature

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

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.

_____
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)

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

_____
Legal Title of Bank (TEXT 9010)

_____
City (TEXT 9130)

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

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

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Disclosure of Estimated Burden

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

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

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

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

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

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Legal Title of Bank

City

State Zip Code

FDIC Certificate Number

Consolidated Report of Income
for the period January 1, 2001–March 31, 2001

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

Schedule RI—Income Statement

Dollar Amounts in Thousands					RIAD	Bil	I380 Mil	Thou	
1. Interest income:									
a. *Item 1.a.(6) is to be completed by all banks. Items 1.a.(1) through (5) are to be completed by banks with $25 million or more in total assets:*									
Interest and fee income on loans:									
(1) **Loans secured by real estate**	4011								1.a.(1)
(2) **Commercial and industrial loans**	4012								1.a.(2)
(3) **Loans to individuals for household, family, and other personal expenditures:**									
(a) **Credit cards**	XXXX								1.a.(3)(a)
(b) **Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	XXXX								1.a.(3)(b)
(4) **Loans to foreign governments and official institutions**	4056								1.a.(4)
(5) **All other loans**[1]	4058								1.a.(5)
(6) Total interest and fee income on loans					4010				1.a.(6)
b. **Income from lease financing receivables**					4065				1.b.
c. Interest income on balances due from depository institutions[2]					4115				1.c.
d. Interest and dividend income on securities:									
(1) **U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)**					XXXX				1.d.(1)
(2) **Mortgage-backed securities**					XXXX				1.d.(2)
(3) **All other securities**					XXXX				1.d.(3)
e. Interest income from trading assets					4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell					4020				1.f.
g. **Other interest income**					XXXX				1.g.
h. Total interest income (sum of items 1.a through 1.g)					4107				1.h.
2. Interest expense:									
a. Interest on deposits:									
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)					4508				2.a.(1)
(2) Nontransaction accounts:									
(a) **Savings deposits**					XXXX				2.a.(2)(a)
(b) Time deposits of $100,000 or more					A517				2.a.(2)(b)
(c) Time deposits of less than $100,000					A518				2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase					4180				2.b.
c. Interest on trading liabilities and other borrowed money					4185				2.c.
d. Interest on subordinated notes and debentures					4200				2.d.
e. Total interest expense (sum of items 2.a through 2.d)					4073				2.e.

[1] Includes interest and fee income on "Loans to finance agricultural production and other loans to farmers."
[2] Includes interest income on time certificates of deposit not held for trading.

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Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou					
3. Net interest income (item 1.h minus 2.e)					4074				3.
4. **Provision for loan and lease losses**					4230				4.
5. Noninterest income:									
a. **Income from fiduciary activities**	4070				5.a.				
b. Service charges on deposit accounts	4080				5.b.				
c. **Trading revenue**[1]	A220				5.c.				
d. **Investment banking, advisory, brokerage, and underwriting fees and commissions**	XXXX				5.d.				
e. **Venture capital revenue**	XXXX				5.e.				
f. **Net servicing fees**	XXXX				5.f.				
g. **Net securitization income**	XXXX				5.g.				
h. **Insurance commissions and fees**	XXXX				5.h.				
i. **Loan and other credit-related fees**	XXXX				5.i.				
j. **Net gains (losses) on sales of loans**	5416				5.j.				
k. **Net gains (losses) on sales of other real estate owned**	XXXX				5.k.				
l. **Net gains (losses) on sales of other assets (excluding securities)**	XXXX				5.l.				
m. Other noninterest income*	XXXX				5.m.				
n. Total noninterest income (sum of items 5.a through 5.m)					4079				5.n.
6. a. Realized gains (losses) on held-to-maturity securities					3521				6.a.
b. Realized gains (losses) on available-for-sale securities					3196				6.b.
7. Noninterest expense:									
a. Salaries and employee benefits	4135				7.a.				
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217				7.b.				
c. **Amortization expense of intangible assets (excluding goodwill)**	XXXX				7.c.				
d. Other noninterest expense*	4092				7.d.				
e. Total noninterest expense (sum of items 7.a through 7.d)					XXXX				7.e.
8. Income (loss) before income taxes, **goodwill charges,** extraordinary items, and other adjustments (item 3 plus or minus items 4, 5.n, 6.a, 6.b, and 7.e)					XXXX				8.
9. Applicable income taxes (on item 8)					XXXX				9.
10. **Income (loss) before goodwill charges, extraordinary items, and other adjustments** (item 8 minus 9)					XXXX				10.
11. **Goodwill charges**					XXXX				11.
12. Income (loss) before extraordinary items and other adjustments (item 10 minus item 11)					4300				12.
13. Extraordinary items and other adjustments, net of income taxes*					4320				13.
14. Net income (loss) (sum of items 12 and 13)					4340				14.

* Describe on Schedule RI-E—Explanations

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

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Schedule RI—Continued

Memoranda — Dollar Amounts in Thousands		I381 Year-to-date RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513				M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431				M.2.
3. **Income on tax-exempt loans and leases to states and political subdivisions in the U.S.** (included in Schedule RI, items 1.a and 1.b, above)		4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3), above)		4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		Number 4150				M.5.
6. *Memorandum item 6 is to be completed by:* • *banks with $300 million or more in total assets, and* • *banks with $25 million or more in total assets, but less than $300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.* **Interest and fee income on loans to finance agricultural production and other loans to farmers** (included in Schedule RI, item 1.a.(5), above)		4024				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]	9106	CC YY		MM	DD	M.7.

8. **Trading revenue** (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d, column B, must equal Schedule RI, item 5.c) **(Column B is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding year. Column A is to be completed by banks that completed column B and had $5 billion or more in notional amount of derivatives.):**

	(Column A) Revenue from cash instruments by exposure RIAD	Bil	Mil	Thou	(Column B) Total revenue by exposure RIAD	Bil	Mil	Thou	
a. **Interest rate exposures**	XXXX				8757				M.8.a.
b. **Foreign exchange exposures**	XXXX				8758				M.8.b.
c. **Equity security and index exposures**	XXXX				8759				M.8.c.
d. **Commodity and other exposures**	XXXX				8760				M.8.d.

9. *To be completed by banks with $100 million or more in total assets:*
Impact on income of derivatives held for purposes other than trading:

	RIAD	Bil	Mil	Thou	
a. Net increase (decrease) to interest income	8761				M.9.a.
b. Net (increase) decrease to interest expense	8762				M.9.b.
c. Other (noninterest) allocations	8763				M.9.c.

10. *To be completed by banks with $300 million or more in total assets:*
Credit losses on derivatives (see instructions) — A251 — M.10.

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? — A530 — YES ☐ NO ☐ — M.11.

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

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Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands	I383 RIAD	Bil	Mil	Thou	
1. Total equity capital **most recently reported** for the December 31, 2000, Reports of Condition and Income	XXXX				1.
2. **Restatements due to corrections of material accounting errors and changes in accounting principles***	XXXX				2.
3. **Balance end of previous calendar year as restated** (sum of items 1 and 2)	XXXX				3.
4. Net income (loss) (must equal Schedule RI, item 14)	4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net **(excluding treasury stock transactions)**	XXXX				5.
6. **Treasury stock transactions, net**	XXXX				6.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4470				8.
9. LESS: Cash dividends declared on common stock	4460				9.
10. **Other comprehensive income**	XXXX				10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415				11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210				12.

*Describe on Schedule RI-E—Explanations.

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

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

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

Dollar Amounts in Thousands	I386 (Column A) Charge-offs, Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries, Calendar year-to-date RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, **and other land loans**	3582				3583				1.a.
b. Secured by farmland	3584				3585				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	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties	5413				5414				1.c.(2)
d. Secured by multifamily (5 or more) residential properties	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties	3590				3591				1.e.
2. **Loans to depository institutions and acceptances of other banks**	XXXX				XXXX				2.
3. Not applicable									
4. **Commercial and industrial loans**	XXXX				XXXX				4.
5. **Loans to individuals for household, family, and other personal expenditures:**									
a. **Credit cards**	XXXX				XXXX				5.a.
b. **Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	XXXX				XXXX				5.b.
6. **Loans to foreign governments and official institutions**	4643				4627				6.
7. **All other loans**[1]	4644				4628				7.
8. Lease financing receivables	4266				4267				8.
9. Total (sum of items 1 through 8)	4635				4605				9.

[1] Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers."

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Legal Title of Bank

FDIC Certificate Number

Schedule RI-B—Continued

Part I. Continued

Memoranda — Dollar Amounts in Thousands	(Column A) Charge-offs — Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries — Calendar year-to-date RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities **(not secured by real estate)** included in Schedule RI-B, part I, items 4 and 7, above	5409				5410				M.1.
2. *Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets:*									
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652				4662				M.2.a.
b. Loans to foreign banks (included in Schedule RI-B, part I, item 2, above)	4654				4664				M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	4646				4618				M.2.c.
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 8, above)	4659				4669				M.2.d.
3. *Memorandum item 3 is to be completed by:* • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:* **Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above**	4655				4665				M.3.
4. **Subprime loans:**									
a. **Secured by real estate (included in Schedule RI-B, part I, item 1, above)**	XXXX				XXXX				M.4.a.
b. **Not secured by real estate (included in Schedule RI-B, part I, items 4, 5, and 7 above)**	XXXX				XXXX				M.4.b.

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

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance **most recently reported** for the December 31, 2000, Reports of Condition and Income	XXXX				1.
2. Recoveries (must equal part I, item 9, column B above)	4605				2.
3. LESS: Charge-offs (must equal part I, item 9, column A above)	4635				3.
4. **Provision for loan and lease losses** (must equal Schedule RI, item 4)	4230				4.
5. Adjustments* (see instructions for this schedule)	4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c)	3123				6.

*Describe on Schedule RI-E—Explanations

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Legal Title of Bank

FDIC Certificate Number

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands			Year-to-date RIAD	Bil	Mil	Thou	
					I395		◀
1. **Other noninterest income (from Schedule RI, item 5.m)** **Itemize and describe the three largest amounts that exceed 10% of Schedule RI, item 5.m:**							
a. TEXT 4461			4461				1.a.
b. TEXT 4462			4462				1.b.
c. TEXT 4463			4463				1.c.
2. **Other noninterest expense (from Schedule RI, item 7.d):** **Itemize and describe the three largest amounts that exceed 10% of Schedule RI, item 7.d:**							
a. TEXT 4464			4464				2.a.
b. TEXT 4467			4467				2.b.
c. TEXT 4468			4468				2.c.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 13) (itemize and describe all extraordinary items and other adjustments):							
a. (1) TEXT 6373 Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"			6373				3.a.(1)
(2) Applicable income tax effect	4486						3.a.(2)
b. (1) TEXT 4487			4487				3.b.(1)
(2) Applicable income tax effect	4488						3.b.(2)
c. (1) TEXT 4489			4489				3.c.(1)
(2) Applicable income tax effect	4491						3.c.(2)
4. **Restatements due to corrections of material accounting errors and changes in accounting principles** (from Schedule RI-A, item 2) (itemize and describe all restatements):							
a. TEXT 4496			XXXX				4.a.
b. TEXT 4497			XXXX				4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):							
a. TEXT 4498			4498				5.a.
b. TEXT 4499			4499				5.b.
6. **Adjustments to allowance for loan and lease losses** (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):							
a. TEXT 4521			4521				6.a.
b. TEXT 4522			4522				6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			I398		I399		◀

No comment ☐ (RIAD 4769)

Other explanations (please type or print clearly):
(TEXT 4769)

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Legal Title of Bank

City

State Zip Code

FDIC Certificate Number

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2001

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	C300
ASSETS									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin[1]					0081				1.a.
b. Interest-bearing balances[2]					0071				1.b.
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A)					1754				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)					1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell					1350				3.
4. Loans and lease financing receivables (from Schedule RC-C):									
a. **Loans and leases held for sale**					5369				4.a.
b. **Loans and leases, net of unearned income**	XXXX								4.b.
c. LESS: Allowance for loan and lease losses	3123								4.c.
d. **Loans and leases, net of unearned income and allowance** (item 4.b minus 4.c)					XXXX				4.d.
5. Trading assets (from Schedule RC-D)					3545				5.
6. Premises and fixed assets (including capitalized leases)					2145				6.
7. Other real estate owned (from Schedule RC-M)					2150				7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)					2130				8.
9. Customers' liability to this bank on acceptances outstanding					2155				9.
10. Intangible assets:									
a. **Goodwill**					3163				10.a.
b. **Other intangible assets** (from Schedule RC-M)					XXXX				10.b.
11. Other assets (from Schedule RC-F)					2160				11.
12. Total assets (sum of items 1 through 11)					2170				12.

[1] Includes cash items in process of collection and unposted debits.
[2] Includes time certificates of deposit not held for trading.

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Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	2200				13.a.
(1) Noninterest-bearing[1] 6631					13.a.(1)
(2) Interest-bearing 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	2800				14.
15. Trading liabilities (from Schedule RC-D)	3548				15.
16. **Other borrowed money** (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	XXXX				16.
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding	2920				18.
19. Subordinated notes and debentures[2]	3200				19.
20. Other liabilities (from Schedule RC-G)	2930				20.
21. Total liabilities (sum of items 13 through 20)	2948				21.
22. **Minority interest in consolidated subsidiaries**	3000				22.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus	3838				23.
24. Common stock	3230				24.
25. Surplus (exclude all surplus related to preferred stock)	3839				25.
26. a. Retained earnings	3632				26.a.
b. **Accumulated other comprehensive income**	XXXX				26.b.
27. **Other equity capital components**	XXXX				27.
28. Total equity capital (sum of items 23 through 27)	3210				28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	3300				29.

Memorandum

To be reported with the March Report of Condition.

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

RCON	Number	
6724		M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

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

[2] Includes limited-life preferred stock and related surplus.

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

Schedule RC-A is to be completed only by banks with $300 million or more in total assets. Exclude assets held for trading.

C305 ◀

Dollar Amounts in Thousands	RCON	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	0020				1.a.
b. Currency and coin	0080				1.b.
2. Balances due from depository institutions in the U.S:					
a. U.S. branches and agencies of foreign banks	0083				2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085				2.b.
3. Balances due from banks in foreign countries and foreign central banks:					
a. Foreign branches of other U.S. banks	0073				3.a.
b. Other banks in foreign countries and foreign central banks	0074				3.b.
4. Balances due from Federal Reserve Banks	0090				4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010				5.

Schedule RC-B—Securities

Exclude assets held for trading.

C310 ◀

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

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

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

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Schedule RC-B—Continued

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Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil	Mil	Thou	Held-to-maturity (Column B) Fair Value RCON	Bil	Mil	Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil	Mil	Thou	Available-for-sale (Column D) Fair Value RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA	1698				1699				1701				1702				4.a.(1)
(2) Issued by FNMA and FHLMC	1703				1705				1706				1707				4.a.(2)
(3) Other pass-through securities	1709				1710				1711				1713				4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714				1715				1716				1717				4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718				1719				1731				1732				4.b.(2)
(3) All other mortgage-backed securities	1733				1734				1735				1736				4.b.(3)
5. **Asset-backed securities (ABS):**																	
a. **Credit card receivables**	XXXX				XXXX				XXXX				XXXX				5.a.
b. **Home equity lines**	XXXX				XXXX				XXXX				XXXX				5.b.
c. **Automobile loans**	XXXX				XXXX				XXXX				XXXX				5.c.
d. **Other consumer loans**	XXXX				XXXX				XXXX				XXXX				5.d.
e. **Commercial and industrial loans**	XXXX				XXXX				XXXX				XXXX				5.e.
f. **Other**	XXXX				XXXX				XXXX				XXXX				5.f.
6. Other debt securities:																	
a. **Other domestic debt securities**	1737				1738				1739				1741				6.a.
b. **Foreign debt securities**	1742				1743				1744				1746				6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values									A510				A511				7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754				1771				XXXX				XXXX				8.

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Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	C312 Mil	Thou	
1. Pledged securities[1]	0416				M.1.
2. Maturity and repricing data for **debt** securities[1, 2] (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or **next repricing date** of: [3, 4]					
(1) Three months or less	A549				M.2.a.(1)
(2) Over three months through 12 months	A550				M.2.a.(2)
(3) Over one year through three years	A551				M.2.a.(3)
(4) Over three years through five years	A552				M.2.a.(4)
(5) Over five years through 15 years	A553				M.2.a.(5)
(6) Over 15 years	A554				M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or **next repricing date** of: [3, 5]					
(1) Three months or less	A555				M.2.b.(1)
(2) Over three months through 12 months	A556				M.2.b.(2)
(3) Over one year through three years	A557				M.2.b.(3)
(4) Over three years through five years	A558				M.2.b.(4)
(5) Over five years through 15 years	A559				M.2.b.(5)
(6) Over 15 years	A560				M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: [6]					
(1) Three years or less	A561				M.2.c.(1)
(2) Over three years	A562				M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248				M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778				M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	8782				M.4.a.
b. Fair value	8783				M.4.b.

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

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Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

C315 ◀

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, **and other land loans**					1415				1.a.
b. Secured by farmland (including farm residential and other improvements)					1420				1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					1480				1.e.
2. Loans to depository institutions **and acceptances of other banks**					XXXX				2.
a. To commercial banks in the U.S.:									
(1) To U.S. branches and agencies of foreign banks	XXXX								2.a.(1)
(2) To other commercial banks in the U.S.	XXXX								2.a.(2)
b. To other depository institutions in the U.S.	XXXX								2.b.
c. To banks in foreign countries:									
(1) To foreign branches of other U.S. banks	XXXX								2.c.(1)
(2) To other banks in foreign countries	XXXX								2.c.(2)
3. Loans to finance agricultural production and other loans to farmers					1590				3.
4. Commercial and industrial loans					1766				4.
a. To U.S. addressees (domicile)	1763								4.a.
b. To non-U.S. addressees (domicile)	1764								4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. **Credit cards**					XXXX				6.a.
b. **Other revolving credit plans**					XXXX				6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)					2011				6.c.
7. **Loans to foreign governments and official institutions (including foreign central banks)**					2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107				8.
9. Other loans					1563				9.
a. Loans for purchasing or carrying securities (secured and unsecured)	1545								9.a.
b. All other loans (exclude consumer loans)	1564								9.b.
10. Lease financing receivables (net of unearned income)					2165				10.
a. Of U.S. addressees (domicile)	2182								10.a.
b. Of non-U.S. addressees (domicile)	2183								10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above					2123				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)					2122				12.

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Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. **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) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures)**	XXXX				M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or **next repricing date of:** [1, 2]					
(1) Three months or less	A564				M.2.a.(1)
(2) Over three months through 12 months	A565				M.2.a.(2)
(3) Over one year through three years	A566				M.2.a.(3)
(4) Over three years through five years	A567				M.2.a.(4)
(5) Over five years through 15 years	A568				M.2.a.(5)
(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) 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), column B, above) with a remaining maturity or **next repricing date of:** [1, 3]					
(1) Three months or less	A570				M.2.b.(1)
(2) Over three months through 12 months	A571				M.2.b.(2)
(3) Over one year through three years	A572				M.2.b.(3)
(4) Over three years through five years	A573				M.2.b.(4)
(5) Over five years through 15 years	A574				M.2.b.(5)
(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities **(not secured by real estate)** included in Schedule RC-C, part I, items 4 and 9, column B, above[4]	2746				M.3.
4. 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), column B, above)	5370				M.4.
5. *To be completed by banks with $300 million or more in total assets:* **Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column B, above)**	XXXX				M.5.
6. **Subprime loans secured by real estate:**					
a. **Secured by 1–4 family residential properties:**					
(1) **Revolving, open-end loans extended under lines of credit (included in Schedule RC-C, part I, item 1.c.(1), column B, above)**	XXXX				M.6.a.(1)
(2) **Closed-end loans secured by first liens (included in Schedule RC-C, part I, item 1.c.(2)(a), column B, above)**	XXXX				M.6.a.(2)
(3) **Closed-end loans secured by junior liens (included in Schedule RC-C, part I, item 1.c.(2)(b), column B, above)**	XXXX				M.6.a.(3)
b. **Secured by other properties (included in Schedule RC-C, part I, items 1.a, 1.b, 1.d, and 1.e, column B, above)**	XXXX				M.6.b.

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

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

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

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

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Legal Title of Bank

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Schedule RC-C—Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
7. **Subprime loans not secured by real estate:**					
a. **Credit cards (included in Schedule RC-C, part I, item 6.a, column B, above)**	XXXX				M.7.a.
b. **Loans secured by automobiles (included in Schedule RC-C, part I, item 6.c, column B, above)**	XXXX				M.7.b.
c. **Other consumer loans (included in Schedule RC-C, part I, items 6.b and 6.c, column B, above)**	XXXX				M.7.c.
d. **Other subprime loans (included in Schedule RC-C, part I, items 3, 4, and 9, column B, above)**	XXXX				M.7.d.

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCON	Bil	C320 Mil	Thou	
ASSETS					
1. U.S. Treasury securities	3531				1.
2. U.S. Government agency obligations **(exclude mortgage-backed securities)**	3532				2.
3. Securities issued by states and political subdivisions in the U.S.	3533				3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities	3536				4.c.
5. Other debt securities	3537				5.
6.–8. Not applicable					
9. Other trading assets	3541				9.
10. Not applicable					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts	3543				11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545				12.

LIABILITIES	RCON	Bil	Mil	Thou	
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548				15.

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Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of $1,000,000 or less and farm loans with "original amounts" of $500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e, **and** all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4,[1] have **original amounts** of $100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.") .....

		C318	
RCON	YES		NO
6999			

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.
If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.
If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

	Number of Loans		
2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (Note: Item 1.e divided by the number of loans should NOT exceed $100,000.)	RCON 5562		2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.[1] (Note: Item 4,[1] divided by the number of loans should NOT exceed $100,000.)	5563		2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding				
	RCON	RCON	Bil	Mil	Thou	
3. Number and amount **currently outstanding** of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, item 1.e (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e):						
a. With **original amounts** of $100,000 or less	5564	5565				3.a.
b. With **original amounts** of more than $100,000 through $250,000.....	5566	5567				3.b.
c. With **original amounts** of more than $250,000 through $1,000,000.....	5568	5569				3.c.
4. Number and amount **currently outstanding** of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4[1] (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4[1]):						
a. With **original amounts** of $100,000 or less	5570	5571				4.a.
b. With **original amounts** of more than $100,000 through $250,000.....	5572	5573				4.b.
c. With **original amounts** of more than $250,000 through $1,000,000.....	5574	5575				4.c.

[1] Banks with $300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees.

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Legal Title of Bank

FDIC Certificate Number

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, **and** all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have **original amounts** of $100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an "X" in the box marked "NO.") .....

RCON	YES		NO
6860			

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number of Loans	
6. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	RCON 5576	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	5577	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding				
	RCON	RCON	Bil	Mil	Thou	
7. Number and amount **currently outstanding** of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):						
a. With **original amounts** of $100,000 or less	5578	5579				7.a.
b. With **original amounts** of more than $100,000 through $250,000.....	5580	5581				7.b.
c. With **original amounts** of more than $250,000 through $500,000.....	5582	5583				7.c.
8. Number and amount **currently outstanding** of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):						
a. With **original amounts** of $100,000 or less	5584	5585				8.a.
b. With **original amounts** of more than $100,000 through $250,000.....	5586	5587				8.b.
c. With **original amounts** of more than $250,000 through $500,000.....	5588	5589				8.c.

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Schedule RC-E—Deposit Liabilities

C325

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

Memoranda

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

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Schedule RC-E—Continued

Memoranda (continued)

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

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

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Schedule RC-F—Other Assets

Dollar Amounts in Thousands			C330 RCON	Bil	Mil	Thou	
1. **Accrued interest receivable**			XXXX				1.
2. Net deferred tax assets[1]			2148				2.
3. Interest-only strips receivable (not in the form of a security)[2] on:							
a. Mortgage loans			A519				3.a.
b. Other financial assets			A520				3.b.
4. **Equity securities that do not have readily determinable fair values**			1752				4.
5. Other (itemize and describe amounts that exceed 25% of this item)			2168				5.
a. TEXT 3549	3549						5.a.
b. TEXT 3550	3550						5.b.
c. TEXT 3551	3551						5.c.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)			2160				6.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			C335 RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits[3]			3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646				1.b.
2. Net deferred tax liabilities[1]			3049				2.
3. **Allowance for credit losses on off-balance sheet credit exposures**			XXXX				3.
4. Other (itemize and describe amounts that exceed 25% of this item)			2938				4.
a. TEXT 3552	3552						4.a.
b. TEXT 3553	3553						4.b.
c. TEXT 3554	3554						4.c.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			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.

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Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
			C355		◀
ASSETS					
1. Interest-bearing balances due from depository institutions	3381				1.
2. **U.S. Treasury securities and U.S. Government agency obligations[2] (excluding mortgage-backed securities)**	XXXX				2.
3. **Mortgage-backed securities[2]**	XXXX				3.
4. **All other securities[2, 3]**	XXXX				4.
5. Federal funds sold and securities purchased under agreements to resell	3365				5.
6. Loans:					
a. Total loans	3360				6.a.
The following four loan items are to be completed by banks with $25 million or more in total assets:					
b. **Loans secured by real estate**	3385				6.b.
c. **Commercial and industrial loans**	3387				6.c.
d. **Loans to individuals for household, family, and other personal expenditures:**					
(1) **Credit cards**	XXXX				6.d.(1)
(2) **Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	XXXX				6.d.(2)
7. *To be completed by banks with $100 million or more in total assets:* Trading assets	3401				7.
8. Lease financing receivables (net of unearned income)	3484				8.
9. Total assets[4]	3368				9.
LIABILITIES					
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	3485				10.
11. Nontransaction accounts:					
a. **Savings deposits**	XXXX				11.a.
b. Time deposits of $100,000 or more	A514				11.b.
c. Time deposits of less than $100,000	A529				11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13. *To be completed by banks with $100 million or more in total assets:* Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355				13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. *Memorandum item 1 is to be completed by:* • *banks with $300 million or more in total assets, and* • *banks with $25 million or more in total assets, but less than $300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.*					
Loans to finance agricultural production and other loans to farmers	3386				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] Quarterly averages for all debt securities should be based on amortized cost.
[3] Quarterly averages for all equity securities should be based on historical cost.
[4] The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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Schedule RC-L—Derivatives and 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.

Dollar Amounts in Thousands	RCON	Bil	C360 Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines	3814				1.a.
b. Credit card lines	3815				1.b.
c. Commercial real estate, construction, and land development:					
(1) Commitments to fund loans secured by real estate	3816				1.c.(1)
(2) Commitments to fund loans not secured by real estate	6550				1.c.(2)
d. Securities underwriting	3817				1.d.
e. Other unused commitments	3818				1.e.
2. Financial standby letters of credit	3819				2.
a. Amount of financial standby letters of credit conveyed to others 3820					2.a.
3. Performance standby letters of credit	3821				3.
a. Amount of performance standby letters of credit conveyed to others 3822					3.a.
4. Commercial and similar letters of credit	3411				4.
5. *To be completed by banks with $100 million or more in total assets:* Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank	3428				5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.
7. Notional amount of credit derivatives:					
a. Credit derivatives on which the reporting bank is the guarantor	A534				7.a.
b. Credit derivatives on which the reporting bank is the beneficiary	A535				7.b.
8. Spot foreign exchange contracts	8765				8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	3430				9.
a. TEXT 3555 — 3555					9.a.
b. TEXT 3556 — 3556					9.b.
c. TEXT 3557 — 3557					9.c.
d. TEXT 3558 — 3558					9.d.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	5591				10.
a. TEXT 5592 — 5592					10.a.
b. TEXT 5593 — 5593					10.b.
c. TEXT 5594 — 5994					10.c.
d. TEXT 5595 — 5595					10.d.

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Schedule RC-L—Continued

C361

Dollar Amounts in Thousands / Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):																	
	RCON 8693				RCON 8694				RCON 8695				RCON 8696				
a. Futures contracts																	11.a.
	RCON 8697				RCON 8698				RCON 8699				RCON 8700				
b. Forward contracts																	11.b.
c. Exchange-traded option contracts:	RCON 8701				RCON 8702				RCON 8703				RCON 8704				
(1) Written options																	11.c.(1)
	RCON 8705				RCON 8706				RCON 8707				RCON 8708				
(2) Purchased options																	11.c.(2)
d. Over-the-counter option contracts:	RCON 8709				RCON 8710				RCON 8711				RCON 8712				
(1) Written options																	11.d.(1)
	RCON 8713				RCON 8714				RCON 8715				RCON 8716				
(2) Purchased options																	11.d.(2)
	RCON 3450				RCON 3826				RCON 8719				RCON 8720				
e. Swaps																	11.e.
12. Total gross notional amount of derivative contracts held for trading	RCON A126				RCON A127				RCON 8723				RCON 8724				
																	12.
13. Total gross notional amount of derivative contracts held for purposes other than trading																	
	RCON 8725				RCON 8726				RCON 8727				RCON 8728				
																	13.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCON A589																
																	13.a.

C362

14. *To be completed by banks with $100 million or more in total assets:* Gross fair values:																	
a. Contracts held for trading:	RCON 8733				RCON 8734				RCON 8735				RCON 8736				
(1) Gross positive fair value																	14.a.(1)
	RCON 8737				RCON 8738				RCON 8739				RCON 8740				
(2) Gross negative fair value																	14.a.(2)
b. Contracts held for purposes other than trading:	RCON 8741				RCON 8742				RCON 8743				RCON 8744				
(1) Gross positive fair value																	14.b.(1)
	RCON 8745				RCON 8746				RCON 8747				RCON 8748				
(2) Gross negative fair value																	14.b.(2)

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. *To be completed by banks with $300 million or more in total assets:* **Fair value of derivative contracts with a positive fair value that have been restructured or renegotiated for reasons related to the counterparty's financial difficulties**	XXXX				M.1.

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Schedule RC-M—Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
			C365		
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	6164				1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations — Number 6165					1.b.
2. **Intangible assets other than goodwill:**					
a. Mortgage servicing assets	3164				2.a.
(1) Estimated fair value of mortgage servicing assets A590					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	B026				2.b.
c. All other identifiable intangible assets	5507				2.c.
d. **Total** (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	2143				2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures	5372				3.a.
b. All other real estate owned:					
(1) Construction and land development	5508				3.b.(1)
(2) Farmland	5509				3.b.(2)
(3) 1–4 family residential properties	5510				3.b.(3)
(4) Multifamily (5 or more) residential properties	5511				3.b.(4)
(5) Nonfarm nonresidential properties	5512				3.b.(5)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	2150				3.c.
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures	5374				4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	5375				4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	2130				4.c.
5. **Other borrowed money**:					
a. **Federal Home Loan Bank advances:**					
(1) **With a remaining maturity of one year or less**	XXXX				5.a.(1)
(2) **With a remaining maturity of more than one year through three years**	XXXX				5.a.(2)
(3) **With a remaining maturity of more than three years**	XXXX				5.a.(3)
b. **Other borrowings:**					
(1) **With a remaining maturity of one year or less**	XXXX				5.b.(1)
(2) **With a remaining maturity of more than one year through three years**	XXXX				5.b.(2)
(3) **With a remaining maturity of more than three years**	XXXX				5.b.(3)
c. **Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)**	XXXX				5.c.

		Yes		No	
6. **Does the reporting bank sell private label or third party mutual funds and annuities?**	XXXX				6.

	RCON	Bil	Mil	Thou	
7. **Assets under the reporting bank's management in proprietary mutual funds and annuities**	XXXX				7.

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

C370 ◀

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, **and other land loans**	2759				2769				3492				1.a.
b. Secured by farmland	3493				3494				3495				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	5398				5399				5400				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties	5401				5402				5403				1.c.(2)
d. Secured by multifamily (5 or more) residential properties	3499				3500				3501				1.d.
e. Secured by nonfarm nonresidential properties	3502				3503				3504				1.e.
2. **Loans to depository institutions and acceptances of other banks**	XXXX				XXXX				XXXX				2.
3. Not applicable													
4. **Commercial and industrial loans**	XXXX				XXXX				XXXX				4.
5. **Loans to individuals for household, family, and other personal expenditures:**													
a. **Credit cards**	XXXX				XXXX				XXXX				5.a.
b. **Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)**	XXXX				XXXX				XXXX				5.b.
6. **Loans to foreign governments and official institutions**	5389				5390				5391				6.
7. **All other loans**[1]	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.

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

	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	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	5612				5613				5614				10.
a. Guaranteed portion of loans and leases included in item 10 above	5615				5616				5617				10.a.

[1] Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers."

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Legal Title of Bank

FDIC Certificate Number

Schedule RC-N—Continued

C373

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	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 1)	1658				1659				1661				M.1.
2. Loans to finance commercial real estate, construction, and land development activities **(not secured by real estate)** included in Schedule RC-N, items 4 and 7, above	6558				6559				6560				M.2.
3. *Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:*													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.a.
b. Loans to foreign banks (included in Schedule RC-N, item 2, above)	5380				5381				5382				M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254				1255				1256				M.3.c.
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RC-N, item 8, above)	1271				1272				1791				M.3.d.
4. *Memorandum item 4 is to be completed by:* • *banks with $300 million or more in total assets* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:* **Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)**	1594				1597				1583				M.4.
5. **Subprime loans:**													
a. **Secured by real estate (included in Schedule RC-N, item 1, above)**	XXXX				XXXX				XXXX				M.5.a.
b. **Not secured by real estate (included in Schedule RC-N, items 4, 5, and 7, above)**	XXXX				XXXX				XXXX				M.5.b.

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Schedule RC-N—Continued

Memoranda—Continued Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
6. *Memorandum item 6 is to be completed by banks with $300 million or more in total assets:* Interest rate, foreign exchange rate, and other commodity and equity contracts:									
Fair value of amounts carried as assets.....	3529				3530				M.6.

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

Name and Title (TEXT 8901)

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

FAX: Area code/phone number (TEXT 9116)

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

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

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Schedule RC-O—Continued

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

Memoranda **(to be completed each quarter except as noted)**

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):							
a. Deposit account of $100,000 or less:							
(1) *Amount* of deposit accounts of $100,000 or less			2702				M.1.a.(1)
(2) *Number* of deposit accounts of $100,000 or less **(to be completed for the June report only)**	Number 3779						M.1.a.(2)
b. Deposit accounts of more than $100,000:							
(1) *Amount* of deposit accounts of more than $100,000			2710				M.1.b.(1)
(2) *Number* of deposit accounts of more than $100,000	Number 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			5597	Bil	Mil	Thou	M.2.b.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association: TEXT A545			RCON A545	FDIC Cert No.			M.3.

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Legal Title of Bank

FDIC Certificate Number

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	3210				1.
2. Net unrealized gains (losses) on available-for-sale securities (if a gain, deduct it from item 1 in the calculation of Tier 1 capital; if a loss, add it to item 1)	XXXX				2.
3. LESS: Net unrealized loss on available-for-sale equity securities	XXXX				3.
4. Accumulated net gains (losses) on cash flow hedges (if a gain, deduct it from item 1 in the calculation of Tier 1 capital; if a loss, add it to item 1)	XXXX				4.
5. LESS: Nonqualifying perpetual preferred stock	XXXX				5.
6. Qualifying minority interests in consolidated subsidiaries	XXXX				6.
7. LESS: Disallowed goodwill and other disallowed intangible assets	XXXX				7.
8. LESS: Disallowed servicing assets and purchased credit card relationships	XXXX				8.
9. LESS: Disallowed deferred tax assets	5610				9.
10. Other additions to (deductions from) Tier 1 capital	XXXX				10.
11. Tier 1 capital (sum of items 1 through 10)	8274				11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	XXXX				12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	XXXX				13.
14. Allowance for loan and lease losses includible in Tier 2 capital	XXXX				14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	XXXX				15.
16. Other Tier 2 capital components	XXXX				16.
17. Tier 2 capital (sum of items 12 through 16)	XXXX				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275				18.
19. Tier 3 capital allocated for market risk	1395				19.
20. LESS: Deductions for total risk-based capital	XXXX				20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792				21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	XXXX				22.
23. Net unrealized gains (losses) on available-for-sale debt securities (if a gain, deduct it from item 22; if a loss, add it to item 22)	XXXX				23.
24. LESS: Net unrealized gains on available-for-sale equity securities	XXXX				24.
25. LESS: Disallowed goodwill and other disallowed intangible assets	XXXX				25.
26. LESS: Disallowed servicing assets and purchased credit card relationships	XXXX				26.
27. LESS: Disallowed deferred tax assets	5610				27.
28. LESS: Other deductions from assets for leverage capital purposes	XXXX				28.
29. Average total assets for leverage capital purposes (sum of items 22 and 23, less items 24 through 28)	A224				29.
Capital ratios					
30. Tier 1 leverage ratio (item 11 divided by item 29)	XXXX				30.
31. Tier 1 risk-based capital ratio (item 11 divided by item 67)	XXXX				31.
32. Total risk-based capital ratio (item 21 divided by item 67)	XXXX				32.

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Schedule RC-R—Continued

C000

Dollar Amounts in Thousands	(Column A) Totals *(from Schedule RC)*	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
33. Noninterest-bearing balances due from depository institutions and currency and coin	RCON 0081		RCON XXXX	RCON XXXX		RCON XXXX	33.
34. Interest-bearing balances due from depository institutions	RCON 0071		RCON XXXX	RCON XXXX		RCON XXXX	34.
35. Held-to-maturity securities	RCON 1754	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	35.
36. Available-for-sale securities	RCON 1773	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	36.
37. Federal funds sold and securities purchased under agreements to resell	RCON 1350		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	37.
38. Loans and leases held for sale	RCON 5369	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	38.
39. Loans and leases, net of unearned income[1]	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	39.
40. LESS: Allowance for loan and lease losses	RCON 3123	RCON 3123					40.
41. Trading assets	RCON 3545	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	41.
42. Premises and fixed assets	RCON 2145					RCON 2145	42.
43. Other real estate owned	RCON 2150					RCON 2150	43.
44. Investments in unconsolidated subsidiaries and associated companies	RCON 2130	RCON XXXX				RCON XXXX	44.
45. Customers' liability on acceptances outstanding	RCON 2155		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	45.
46. Goodwill and other intangible assets (column A equals the sum of Schedule RC, items 10.a and 10.b)	RCON 2143	RCON XXXX				RCON XXXX	46.
47. Other assets	RCON 2160	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	47.
48. Total assets (sum of items 33 through 47)	RCON 2170	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	48.

[1] Include any allocated transfer risk reserve in column B.

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Schedule RC-R—Continued

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Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount[1]	(Column C) 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
				Allocation by Risk Weight Category				
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCON 3819		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
49. Financial standby letters of credit		1.00						49.
50. Performance standby letters of credit	RCON 3821		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		.50						50.
51. Commercial and similar letters of credit	RCON 3411		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		.20						51.
52. Risk participations in bankers acceptances acquired by the reporting institution	RCON 3429		RCON XXXX	RCON XXXX	RCON XXXX		RCON XXXX	
		1.00						52.
53. Securities lent	RCON 3433		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		1.00						53.
54. Retained recourse on small business obligations sold with recourse	RCON A250		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		1.00						54.
55. Retained recourse on financial assets sold with low-level recourse	RCON XXXX		RCON XXXX				RCON XXXX	
		12.5*						55.
56. All other financial assets sold with recourse	RCON XXXX		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		1.00						56.
57. All other off-balance sheet liabilities	RCON XXXX		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		1.00						57.
58. Commitments with an original maturity exceeding one year	RCON 3833		RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	
		.50						58.
59. Derivative contracts			RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX		
								59.

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

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Schedule RC-R—Continued

Dollar Amounts in Thousands				(Column C)			(Column D)			(Column E)			(Column F)			
				Allocation by Risk Weight Category												
				0%			20%			50%			100%			
				Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals																
60. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 48 through 59)				RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			60.
61. Risk weight factor				× 0%			× 20%			× 50%			× 100%			61.
62. Risk-weighted assets by risk weight category (for each column, item 60 multiplied by item 61)				RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			62.
													RCON 1651			
63. Market risk equivalent assets																63.
64. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 62, columns C through F, and item 63)													RCON XXXX			64.
65. LESS: Excess allowance for loan and lease losses													RCON A222			65.
66. LESS: Allocated transfer risk reserve													RCON 3128			66.
67. Total risk-weighted assets (item 64 minus items 65 and 66)													RCON A223			67.

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Schedule RC-R—Continued

Memoranda

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

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

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

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Legal Title of Bank

FDIC Certificate Number

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Schedule RC-S—Securitization and Asset Sale Activities

C000

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized with recourse or other seller-provided credit enhancements	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Retained interest-only strips (included in RC-B, RC-D, or RC-F)	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	2.a.
b. Standby letters of credit, subordinated securities, and other enhancements	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	2.b.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	3.
4. Past due loan amounts included in item 1:								
a. 30–89 days past due	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	4.a.
b. 90 days or more past due	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	4.b.
5. Charge-offs and recoveries on assets sold and securitized with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	5.a.
b. Recoveries	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	5.b.

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Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
6. Amount of ownership (or seller's) interests carried as securities (included in RC-B)		RCON XXXX	RCON XXXX			RCON XXXX		6.
7. Past due loan amounts included in interests reported in item 6:								
a. 30–89 days past due		RCON XXXX	RCON XXXX			RCON XXXX		7.a.
b. 90 days or more past due		RCON XXXX	RCON XXXX			RCON XXXX		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6 (calendar year-to-date):								
a. Charge-offs		RCON XXXX	RCON XXXX			RCON XXXX		8.a.
b. Recoveries		RCON XXXX	RCON XXXX			RCON XXXX		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	RCON XXXX	12.

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Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Small business obligations transferred with recourse or other seller-provided credit enhancements under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a.
b. Amount of retained recourse or other seller-provided credit enhancements on these obligations as of the report date	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others (Memorandum item 2.c is to be completed if the balance is more than $10 million):					
a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	XXXX				M.2.a.
b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	XXXX				M.2.b.
c. Other financial assets	A591				M.2.c.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	XXXX				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	XXXX				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	XXXX				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	XXXX				M.3.b.(2)

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Legal Title of Bank

FDIC Certificate Number

Schedule RC-T—Fiduciary and Related Services

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

1. Does the bank have fiduciary powers? ..... 1.

RCON	Yes	No
XXXX		

If the answer to item 1 is "NO," do not complete Schedule RC-T.
If the answer to item 1 is "YES," go to item 2.

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

RCON	Yes	No
XXXX		

If the answer to item 2 is "NO," do not complete the rest of Schedule RC-T.
If the answer to item 2 is "YES," go to item 3.

3. Does the bank have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? ..... 3.

RCON	Yes	No
XXXX		

If the answer to item 3 is "NO," do not complete the rest of Schedule RC-T.
If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T either quarterly or annually (as of December 31), as follows:

- Banks with total fiduciary and related assets greater than $100 million (as of the preceding December 31), or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year, and all nondeposit trust companies must complete items 4 through 23 quarterly and Memorandum items 1 through 4 annually (as of December 31).
- All other banks must complete items 4 through 10 and Memorandum items 1 through 3 annually (as of December 31).

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Dollar Amounts in Thousands	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON		RCON		
FIDUCIARY AND RELATED ASSETS													
4. Personal trust and agency accounts	XXXX				XXXX				XXXX		XXXX		4.
5. Retirement related trust and agency accounts:													
a. Employee benefit—defined contribution	XXXX				XXXX				XXXX		XXXX		5.a.
b. Employee benefit—defined benefit	XXXX				XXXX				XXXX		XXXX		5.b.
c. Other retirement accounts	XXXX				XXXX				XXXX		XXXX		5.c.
6. Corporate trust and agency accounts	XXXX				XXXX								6.
7. Investment management agency accounts	XXXX				XXXX				XXXX		XXXX		7.
8. Other fiduciary accounts	XXXX				XXXX				XXXX		XXXX		8.
9. Total fiduciary accounts (sum of items 4 through 8)	XXXX				XXXX				XXXX		XXXX		9.
10. Custody and safekeeping accounts					XXXX						XXXX		10.
11. Not applicable													

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Schedule RC-T—Continued

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME					
12. Personal trust and agency accounts	XXXX				12.
13. Retirement related trust and agency accounts:					
a. Employee benefit—defined contribution	XXXX				13.a.
b. Employee benefit—defined benefit	XXXX				13.b.
c. Other retirement accounts	XXXX				13.c.
14. Corporate trust and agency accounts	XXXX				14.
15. Investment management agency accounts	XXXX				15.
16. Other fiduciary accounts	XXXX				16.
17. Custody and safekeeping accounts	XXXX				17.
18. Other fiduciary and related services income	XXXX				18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	XXXX				19.
20. Less: Expenses	XXXX				20.
21. Less: Net losses from fiduciary and related services	XXXX				21.
22. Plus: Intracompany income credits for fiduciary and related services	XXXX				22.
23. Net fiduciary and related services income	XXXX				23.

Memoranda	Managed Assets				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Managed personal trust and agency accounts:					
a. Non-interest bearing deposits	XXXX				M.1.a.
b. Interest-bearing deposits	XXXX				M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	XXXX				M.1.c.
d. State, county and municipal obligations	XXXX				M.1.d.
e. Money market mutual funds	XXXX				M.1.e.
f. Other short-term obligations	XXXX				M.1.f.
g. Other notes and bonds	XXXX				M.1.g.
h. Common and preferred stocks	XXXX				M.1.h.
i. Real estate mortgages	XXXX				M.1.i.
j. Real estate	XXXX				M.1.j.
k. Miscellaneous assets	XXXX				M.1.k.
l. Total assets of managed personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	XXXX				M.1.l.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding				
	RCON		RCON	Bil	Mil	Thou	
2. Corporate trust and agency accounts	XXXX		XXXX				
a. Corporate and municipal trusteeships	XXXX		XXXX				M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	XXXX		XXXX				M.2.b.

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Schedule RC-T—Continued

Memoranda—Continued Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets				
	RCON		RCON	Bil	Mil	Thou	
3. Collective investment funds and common trust funds:							
a. Domestic equity	XXXX		XXXX				M.3.a.
b. International/Global equity	XXXX		XXXX				M3.b.
c. Stock/Bond blend	XXXX		XXXX				M.3.c.
d. Taxable bond	XXXX		XXXX				M.3.d.
e. Municipal bond	XXXX		XXXX				M.3.e.
f. Short term investments/Money market	XXXX		XXXX				M.3.f.
g. Specialty/Other	XXXX		XXXX				M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	XXXX		XXXX				M.3.h.

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts	XXXX			XXXX			XXXX			M.4.a.
b. Retirement related trust and agency accounts	XXXX			XXXX			XXXX			M.4.b.
c. Investment management agency accounts	XXXX			XXXX			XXXX			M.4.c.
d. Other fiduciary accounts and related services	XXXX			XXXX			XXXX			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	XXXX			XXXX			XXXX			M.4.e.

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

Name and Title (TEXT XXXX)

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

FAX: Area code/phone number (TEXT XXXX)

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FDIC Certificate Number

DRAFT

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

at close of business on _____

Legal Title of Bank

City , State

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

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

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

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

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

No comment ☐ (RCON 6979)

C371	C372

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

Signature of Executive Officer of Bank

Date of Signature

DRAFT

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK

OMB No. For OCC: 1557-0081
OMB No. For FDIC: 3064-0052
OMB No. for Federal Reserve: 7100-0036
Expiration Date: 3/31/2002

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	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)