



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

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**Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 32.2 hours per respondent and is estimated to vary from 15 to 230 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. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

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Washington, D.C. 20551

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Washington, D.C. 20219

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

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Affix the address label in this space.

Legal Title of Bank

City

State

Zip Code

FDIC Certificate Number

## Consolidated Report of Income for the period January 1, 1996–December 31, 1996

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		1280		
			Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans <sup>1</sup> :					
(1) Real estate loans .....	RIAD 4246				1.a.(1)
(2) Installment loans .....	RIAD 4247				1.a.(2)
(3) Credit cards and related plans .....	RIAD 4248				1.a.(3)
(4) Commercial (time and demand) and all other loans .....	RIAD 4249				1.a.(4)
b. Income from lease financing receivables:					
(1) Taxable leases .....	RIAD 4505				1.b.(1)
(2) Tax-exempt leases .....	RIAD 4307				1.b.(2)
c. Interest income on balances due from depository institutions <sup>2</sup> .....	RIAD 4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency and corporation obligations .....	RIAD 4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:					
(a) Taxable securities .....	RIAD 4506				1.d.(2)(a)
(b) Tax-exempt securities .....	RIAD 4507				1.d.(2)(b)
(3) Other domestic debt securities .....	RIAD 3657				1.d.(3)
(4) Foreign debt securities .....	RIAD 3658				1.d.(4)
(5) Equity securities (including investments in mutual funds) .....	RIAD 3659				1.d.(5)
e. Interest income from trading assets .....	RIAD 4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD 4020				1.f.
g. Total interest income (sum of items 1.a through 1.f) .....	RIAD 4107				1.g.

<sup>1</sup> See instructions for loan classifications used in this schedule.

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

Schedule RI—Continued

	Year-to-date			
	Dollar Amounts in Thousands			
	RIAD	Mil	Thou	
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD 4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Money market deposit accounts (MMDAs) .....	RIAD 4509			2.a.(2)(a)
(b) Other savings deposits .....	RIAD 4511			2.a.(2)(b)
(c) Time certificates of deposit of \$100,000 or more .....	RIAD 4174			2.a.(2)(c)
(d) All other time deposits .....	RIAD 4512			2.a.(2)(d)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD 4180			2.b.
c. Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money .....	RIAD 4185			2.c.
d. Interest on mortgage indebtedness and obligations under capitalized leases .....	RIAD 4072			2.d.
e. Interest on subordinated notes and debentures .....	RIAD 4200			2.e.
f. Total interest expense (sum of items 2.a through 2.e) .....	RIAD 4073			2.f.
3. Net interest income (item 1.g minus 2.f) .....				
4. Provisions:				
a. Provision for loan and lease losses .....				3.
b. Provision for allocated transfer risk .....	RIAD 4230			4.a.
5. Noninterest income:				
a. Income from fiduciary activities .....	RIAD 4070			5.a.
b. Service charges on deposit accounts .....	RIAD 4080			5.b.
c. Trading revenue (must equal Schedule RI, sum of Memorandum items 8.a through 8.d) .....	RIAD A220			5.c.
d. Other foreign transaction gains (losses) .....	RIAD 4076			5.d.
e. Not applicable				
f. Other noninterest income:				
(1) Other fee income .....	RIAD 5407			5.f.(1)
(2) All other noninterest income* .....	RIAD 5408			5.f.(2)
g. Total noninterest income (sum of items 5.a through 5.f) .....				5.g.
6. a. Realized gains (losses) on held-to-maturity securities .....				6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD 3196			6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD 4135			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD 4217			7.b.
c. Other noninterest expense* .....	RIAD 4092			7.c.
d. Total noninterest expense (sum of items 7.a through 7.c) .....				7.d.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.g, 6.a, 6.b, and 7.d) .....				8.
9. Applicable income taxes (on item 8) .....				9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9) .....				10.
11. Extraordinary items and other adjustments:				
a. Extraordinary items and other adjustments, gross of income taxes* .....	RIAD 4310			11.a.
b. Applicable income taxes (on items 11.a)* .....	RIAD 4315			11.b.
c. Extraordinary items and other adjustments, net of income taxes (item 11.a minus 11.b) .....				11.c.
12. Net income (loss) (sum of items 10 and 11.c) .....				12.

\*Describe on Schedule RI-E—Explanations.

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

FDIC Certificate Number                         

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## Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	1281			
	Year-to-date			
		Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD 4513			M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	RIAD 8431			M.2.
3. Not applicable				
4. Number of full-time equivalent employees on payroll at end of current period (round to nearest whole number) .....	RIAD 4150	Number		M.4.
5. Interest and fee income on tax-exempt obligations (other than securities and leases) of states and political subdivisions in the U.S. (reportable in Schedule RC-C, part I, item 8) included in Schedule RI, item 1.a above .....	RIAD 4504			M.5.
6. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.</i> Interest and fee income on agricultural loans included in item 1.a above .....	RIAD 4251			M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition .....	RIAD 9106	MM	DD YY	M.7.
8. Trading revenue (from cash instruments and off-balance sheet derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c):				
a. Interest rate exposures .....	RIAD 8757			M.8.a.
b. Foreign exchange exposures .....	RIAD 8758			M.8.b.
c. Equity security and index exposures .....	RIAD 8759			M.8.c.
d. Commodity and other exposures .....	RIAD 8760			M.8.d.
9. Impact on income of off-balance sheet derivatives held for purposes other than trading:				
a. Net increase (decrease) to interest income .....	RIAD 8761			M.9.a.
b. Net (increase) decrease to interest expense .....	RIAD 8762			M.9.b.
c. Other (noninterest) allocations .....	RIAD 8763			M.9.c.

## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

	1283			
	Year-to-date			
		Mil	Thou	
1. Total equity capital originally reported in the December 31, 1995, Reports of Condition and Income .....	RIAD 3215			1.
2. Equity capital adjustments from amended Reports of Income, net* .....	RIAD 3216			2.
3. Amended balance end of previous calendar year (sum of items 1 and 2) .....	RIAD 3217			3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD 4340			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net .....	RIAD 4346			5.
6. Changes incident to business combinations, net .....	RIAD 4356			6.
7. LESS: Cash dividends declared on preferred stock .....	RIAD 4470			7.
8. LESS: Cash dividends declared on common stock .....	RIAD 4460			8.
9. Cumulative effect of changes in accounting principles from prior years* (see instructions for this schedule) .....	RIAD 4411			9.
10. Corrections of material accounting errors from prior years* (see instructions for this schedule) .....	RIAD 4412			10.
11. Change in net unrealized holding gains (losses) on available-for-sale securities .....	RIAD 8433			11.
12. Other transactions with parent holding company* (not included in items 5, 7, or 8 above) .....	RIAD 4415			12.
13. Total equity capital end of current period (sum of items 3 through 12) (must equal Schedule RC, item 28) .....	RIAD 3210			13.

\*Describe on Schedule RI-E—Explanations.

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

### Part I. Charge-offs and Recoveries on Loans and Leases<sup>1</sup>

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

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

### Memoranda

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

<sup>1</sup>See instructions for loan classifications used in this schedule.

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

FDIC Certificate Number

## Schedule RI-B—Continued

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

	Dollar Amounts in Thousands		Mil	Thou	
1. Balance originally reported in the December 31, 1995, Reports of Condition and Income .....	RIAD 3124				1.
2. Recoveries (must equal part I, item 6, column B above) .....	RIAD 4605				2.
3. LESS: Charge-offs (must equal part I, item 6, column A above) .....	RIAD 4635				3.
4. Provision for loan and lease losses (must equal Schedule RI, item 4.a) .....	RIAD 4230				4.
5. Adjustments* (see instructions for this schedule) .....	RIAD 4815				5.
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.b) .....	RIAD 3123				6.

\*Describe on Schedule RI-E—Explanations

## Schedule RI-C—Applicable Income Taxes by Taxing Authority

Schedule RI-C is to be reported with the December Report of Income.

	Dollar Amounts in Thousands		1289		
			Mil	Thou	
1. Federal .....	RIAD 4780				1.
2. State and local .....	RIAD 4790				2.
3. Foreign .....	RIAD 4795				3.
4. Total (sum of items 1 through 3) (must equal sum of Schedule RI, items 9 and 11.b) .....	RIAD 4770				4.
5. Deferred portion of item 4.....	RIAD 4772				5.

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

Schedule RI-E – Continued

		Dollar Amounts in Thousands			Year-to-date		
					Mil	Thou	
3. Extraordinary items and other adjustments (from Schedule RI, item 11.a) and applicable income tax effect (from Schedule RI, item 11.b) (itemize and describe all extraordinary items and other adjustments):							
a. (1)	<input type="text" value="TEXT 4469"/>	RIAD 4469					3.a.(1)
	(2) Applicable income tax effect	RIAD 4486					3.a.(2)
b. (1)	<input type="text" value="TEXT 4487"/>	RIAD 4487					3.b.(1)
	(2) Applicable income tax effect	RIAD 4488					3.b.(2)
c. (1)	<input type="text" value="TEXT 4489"/>	RIAD 4489					3.c.(1)
	(2) Applicable income tax effect	RIAD 4491					3.c.(2)
4. Equity capital adjustments from amended Reports of Income (from Schedule RI-A, item 2) (itemize and describe all adjustments):							
a.	<input type="text" value="TEXT 4492"/>	RIAD 4492					4.a.
b.	<input type="text" value="TEXT 4493"/>	RIAD 4493					4.b.
5. Cumulative effect of changes in accounting principles from prior years (from Schedule RI-A, item 9) (itemize and describe all changes in accounting principles):							
a.	<input type="text" value="TEXT 4494"/>	RIAD 4494					5.a.
b.	<input type="text" value="TEXT 4495"/>	RIAD 4495					5.b.
6. Corrections of material accounting errors from prior years (from Schedule RI-A, item 10) (itemize and describe all corrections):							
a.	<input type="text" value="TEXT 4496"/>	RIAD 4496					6.a.
b.	<input type="text" value="TEXT 4497"/>	RIAD 4497					6.b.
7. Other transactions with parent holding company (from Schedule RI-A, item 12) (itemize and describe all such transactions):							
a.	<input type="text" value="TEXT 4498"/>	RIAD 4498					7.a.
b.	<input type="text" value="TEXT 4499"/>	RIAD 4499					7.b.
8. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):							
a.	<input type="text" value="TEXT 4521"/>	RIAD 4521					8.a.
b.	<input type="text" value="TEXT 4522"/>	RIAD 4522					8.b.
9. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		1298			1299		

No comment  (RIAD 4769)

Other explanations (please type or print clearly):

(TEXT 4769)



Schedule RC—Continued

		Dollar Amounts in Thousands				Mil	Thou	
<b>LIABILITIES</b>								
<b>13. Deposits:</b>								
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....					RCON			13.a.
(1) Noninterest-bearing <sup>1</sup> .....	RCON				2200			13.a.(1)
(2) Interest-bearing .....	RCON							13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs .....								
(1) Noninterest-bearing .....								
(2) Interest-bearing .....								
<b>14. Federal funds purchased and securities sold under agreements to repurchase:</b>								
a. Federal funds purchased .....					RCON			14.a.
b. Securities sold under agreements to repurchase .....					RCON			14.b.
15. a. Demand notes issued to the U.S. Treasury .....					RCON			15.a.
b. Trading liabilities .....					RCON			15.b.
<b>16. Other borrowed money:</b>								
a. With a remaining maturity of one year or less .....					RCON			16.a.
b. With a remaining maturity of more than one year .....					RCON			16.b.
17. Mortgage indebtedness and obligations under capitalized leases .....					RCON			17.
18. Bank's liability on acceptances executed and outstanding .....					RCON			18.
19. Subordinated notes and debentures .....					RCON			19.
20. Other liabilities (from Schedule RC-G) .....					RCON			20.
21. Total liabilities (sum of items 13 through 20) .....					RCON			21.
<b>22. Limited-life preferred stock and related surplus .....</b>								
<b>EQUITY CAPITAL</b>								
23. Perpetual preferred stock and related surplus .....					RCON			23.
24. Common stock .....					RCON			24.
25. Surplus (exclude all surplus related to preferred stock) .....					RCON			25.
26. a. Undivided profits and capital reserves .....					RCON			26.a.
b. Net unrealized holding gains (losses) on available-for-sale securities .....					RCON			26.b.
27. Cumulative foreign currency translation adjustments .....								
28. Total equity capital (sum of items 23 through 27) .....					RCON			28.
29. Total liabilities, limited-life preferred stock, equity capital, (sum of items 21, 22, and 28) .....					RCON			29.

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 1995 .....

	Number
RCON	
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 = 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)
- 4 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 5 = Review of the bank's financial statements by external auditors
- 6 = Compilation of the bank's financial statements by external auditors
- 7 = Other audit procedures (excluding tax preparation work)
- 8 = No external audit work

<sup>1</sup> Includes total demand deposits and noninterest-bearing time and savings deposits.



## Schedule RC-B—Securities

Exclude assets held for trading.

												C210											
												Held-to-maturity			Available-for-sale								
												(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value <sup>1</sup>		
Dollar Amounts in Thousands													Mil	Thou		Mil	Thou		Mil	Thou		Mil	Thou
1. U.S. Treasury securities .....	RCON			RCON			RCON			RCON			1.										
2. U.S. Government agency and corporation obligations (exclude mortgage-backed securities):																							
a. Issued by U.S. Government agencies <sup>2</sup> .....	RCON			RCON			RCON			RCON			2.a.										
b. Issued by U.S. Government-sponsored agencies <sup>3</sup> .....	RCON			RCON			RCON			RCON			2.b.										
3. Securities issued by states and political subdivisions in the U.S.:																							
a. General obligations .....	RCON			RCON			RCON			RCON			3.a.										
b. Revenue obligations .....	RCON			RCON			RCON			RCON			3.b.										
c. Industrial development and similar obligations .....	RCON			RCON			RCON			RCON			3.c.										
4. Mortgage-backed securities (MBS):																							
a. Pass-through securities:																							
(1) Guaranteed by GNMA .....	RCON			RCON			RCON			RCON			4.a.(1)										
(2) Issued by FNMA and FHLMC .....	RCON			RCON			RCON			RCON			4.a.(2)										
(3) Other pass-through securities .....	RCON			RCON			RCON			RCON			4.a.(3)										
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																							
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON			RCON			RCON			RCON			4.b.(1)										
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON			RCON			RCON			RCON			4.b.(2)										
(3) All other mortgage-backed securities.....	RCON			RCON			RCON			RCON			4.b.(3)										
5. Other debt securities:																							
a. Other domestic debt securities .....	RCON			RCON			RCON			RCON			5.a.										
b. Foreign debt securities .....	RCON			RCON			RCON			RCON			5.b.										
6. Equity securities:																							
a. Investments in mutual funds .....							RCON			RCON			6.a.										
b. Other equity securities with readily determinable fair values .....							RCON			RCON			6.b.										
c. All other equity securities <sup>1</sup> .....							RCON			RCON			6.c.										
7. Total (sum of items 1 through 6) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b) .....	RCON			RCON			RCON			RCON			7.										

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

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	C212		
		Mil	Thou	
1. Pledged securities <sup>1</sup> .....	RCON 0416			M.1.
2. Maturity and repricing data for <b>debt</b> securities <sup>1, 2, 3</sup> (excluding those in nonaccrual status):				
a. Fixed rate debt securities with a remaining maturity of:				
(1) Three months or less .....	RCON 0343			M.2.a.(1)
(2) Over three months through 12 months .....	RCON 0344			M.2.a.(2)
(3) Over one year through five years .....	RCON 0345			M.2.a.(3)
(4) Over five years .....	RCON 0346			M.2.a.(4)
(5) Total fixed rate debt securities (sum of Memorandum items 2.a.(1) through 2.a.(4)) .....	RCON 0347			M.2.a.(5)
b. Floating rate debt securities with a repricing frequency of:				
(1) Quarterly or more frequently .....	RCON 4544			M.2.b.(1)
(2) Annually or more frequently, but less frequently than quarterly .....	RCON 4545			M.2.b.(2)
(3) Every five years or more frequently, but less frequently than annually .....	RCON 4551			M.2.b.(3)
(4) Less frequently than every five years .....	RCON 4552			M.2.b.(4)
(5) Total floating rate debt securities (sum of Memorandum items 2.b.(1) through 2.b.(4)) .....	RCON 4553			M.2.b.(5)
c. Total <b>debt</b> securities (sum of Memorandum items 2.a.(5) and 2.b.(5)) (must equal total debt securities from Schedule RC-B, sum of items 1 through 5, columns A and D, minus nonaccrual debt securities included in Schedule RC-N, item 6, column C) .....	RCON 0393			M.2.c.
3. Not applicable				
4. Held-to-maturity debt securities restructured and in compliance with modified terms (included in Schedule RC-B, items 3 through 5, column A, above) .....	RCON 5365			M.4.
5. Not applicable				
6. Floating rate debt securities with a remaining maturity of one year or less <sup>1, 3</sup> ( <b>included in Memorandum items 2.b.(1) through 2.b.(4) above</b> ) .....	RCON 5519			M.6.
7. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) .....	RCON 1778			M.7.
8. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, item 4.b):				
a. Amortized cost .....	RCON 8780			M.8.a.
b. Fair value .....	RCON 8781			M.8.b.
9. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, and 5):				
a. Amortized cost .....	RCON 8782			M.9.a.
b. Fair value .....	RCON 8783			M.9.b.

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

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

<sup>3</sup> Memorandum items 2 and 6 are not applicable to savings banks that must complete supplemental Schedule RC-J.

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

	Dollar Amounts in Thousands	C215		
		Mil	Thou	
1. Loans secured by real estate:				
a. Construction and land development .....	RCON 1415			1.a.
b. Secured by farmland (including farm residential and other improvements) .....	RCON 1420			1.b.
c. Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	RCON 1797			1.c.(1)
(2) All other loans secured by 1–4 family residential properties:				
(a) Secured by first liens .....	RCON 5367			1.c.(2)(a)
(b) Secured by junior liens .....	RCON 5368			1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	RCON 1460			1.d.
e. Secured by nonfarm nonresidential properties .....	RCON 1480			1.e.
2. Loans to depository institutions:				
a. To commercial banks in the U.S.:				
(1) To U.S. branches and agencies of foreign banks .....	RCON 1506			2.a.(1)
(2) To other commercial banks in the U.S. ....	RCON 1507			2.a.(2)
b. To other depository institutions in the U.S. ....	RCON 1517			2.b.
c. To banks in foreign countries:				
(1) To foreign branches of other U.S. banks .....	RCON 1513			2.c.(1)
(2) To other banks in foreign countries .....	RCON 1516			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....	RCON 1590			3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile) .....	RCON 1763			4.a.
b. To non-U.S. addressees (domicile) .....	RCON 1764			4.b.
5. Acceptances of other banks .....	RCON 1755			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards and related plans (includes check credit and other revolving credit plans) .....	RCON 2008			6.a.
b. Other (includes single payment, installment, and all student loans) .....	RCON 2011			6.b.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCON 2081			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. (includes nonrated industrial development obligations) .....	RCON 2107			8.
9. Other loans:				
a. Loans for purchasing or carrying securities (secured and unsecured) .....	RCON 1545			9.a.
b. All other loans (exclude consumer loans) .....	RCON 1564			9.b.
10. Lease financing receivables (net of unearned income) .....	RCON 2165			10.
11. LESS: Any unearned income on loans reflected in items 1–9 above .....	RCON 2123			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, item 4.a) .....	RCON 2122			12.

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## Schedule RC-C—Continued

### Part I. Continued

#### Memoranda

	Dollar Amounts in Thousands			
	RCON	Mil	Thou	
1. Commercial paper included in Schedule RC-C, part I, above .....	1496			M.1.
2. Loans <sup>1</sup> and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, above and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Real estate loans .....	1617			M.2.a.
b. All other loans and all lease financing receivables (exclude loans to individuals for household, family, and other personal expenditures) .....	8691			M.2.b.
3. Maturity and repricing data for loans and leases <sup>2</sup> (excluding those in nonaccrual status):				
a. Fixed rate loans and leases with a remaining maturity of:				
(1) Three months or less .....	0348			M.3.a.(1)
(2) Over three months through 12 months .....	0349			M.3.a.(2)
(3) Over one year through five years .....	0356			M.3.a.(3)
(4) Over five years .....	0357			M.3.a.(4)
(5) Total fixed rate loans and leases (sum of Memorandum items 3.a.(1) through 3.a.(4)) .....	0358			M.3.a.(5)
b. Floating rate loans with a repricing frequency of:				
(1) Quarterly or more frequently .....	4554			M.3.b.(1)
(2) Annually or more frequently, but less frequently than quarterly .....	4555			M.3.b.(2)
(3) Every five years or more frequently, but less frequently than annually .....	4561			M.3.b.(3)
(4) Less frequently than every five years .....	4564			M.3.b.(4)
(5) Total floating rate loans (sum of Memorandum items 3.b.(1) through 3.b.(4)) .....	4567			M.3.b.(5)
c. Total loans and leases (sum of Memorandum items 3.a.(5) and 3.b.(5)) (must equal the sum of total loans and leases, net, from Schedule RC-C, part I, item 12, plus unearned income from Schedule RC-C, part I, item 11, minus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 5, column C) .....	1479			M.3.c.
d. Floating rate loans with a remaining maturity of one year or less (included in Memorandum items 3.b.(1) through 3.b.(4) above) .....	A246			M.3.d.
4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9.b, page RC-6 <sup>3</sup> .....	2746			M.4.
5. Loans and leases held for sale (included in Schedule RC-C, part I, above) .....	5369			M.5.
6. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), page RC-6) .....	5370			M.6.

<sup>1</sup> See instructions for loan classifications used in Memorandum item 2.

<sup>2</sup> Memorandum item 3 is not applicable to savings banks that must complete supplemental Schedule RC-J.

<sup>3</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e.

Schedule RC-E—Deposit Liabilities

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

Memoranda

		Dollar Amounts in Thousands						
			Mil	Thou				
1. Selected components of total deposits (i.e., sum of item 9, columns A and C):								
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON 6835							M.1.a.
b. Total brokered deposits .....	RCON 2365							M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):								
(1) Issued in denominations of less than \$100,000 .....	RCON 2343							M.1.c.(1)
(2) Issued <b>either</b> in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....	RCON 2344							M.1.c.(2)
d. Maturity data for brokered deposits:								
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCON A243							M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCON A244							M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) .....	RCON 5590							M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 9, column C, above):								
a. Savings deposits:								
(1) Money market deposit accounts (MMDAs) .....	RCON 6810							M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON 0352							M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON 6648							M.2.b.
c. Time certificates of deposit of \$100,000 or more .....	RCON 6645							M.2.c.
d. Open-account time deposits of \$100,000 or more .....	RCON 6646							M.2.d.
3. All NOW accounts (included in column A above) .....	RCON 2398							M.3.
4. Not applicable								

Schedule RC-E—Continued

Memoranda (Continued)

		Dollar Amounts in Thousands			
			Mil	Thou	
<b>5. Maturity and repricing data for time deposits of less than \$100,000 (sum of Memorandum items 5.a.(1) through 5.b.(3) must equal Memorandum item 2.b above):<sup>1</sup></b>					
<b>a. Fixed rate time deposits of less than \$100,000 with a remaining maturity of:</b>					
(1) Three months or less .....	RCON A225				M.5.a.(1)
(2) Over three months through 12 months .....	RCON A226				M.5.a.(2)
(3) Over one year .....	RCON A227				M.5.a.(3)
<b>b. Floating rate time deposits of less than \$100,000 with a repricing frequency of:</b>					
(1) Quarterly or more frequently .....	RCON A228				M.5.b.(1)
(2) Annually or more frequently, but less frequently than quarterly .....	RCON A229				M.5.b.(2)
(3) Less frequently than annually .....	RCON A230				M.5.b.(3)
<b>c. Floating rate time deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum items 5.b.(1) through 5.b.(3) above) .....</b>		RCON A231			M.5.c.
<b>6. Maturity and repricing data for time deposits of \$100,000 or more (i.e., time certificates of deposit of \$100,000 or more and open-account time deposits of \$100,000 or more) (sum of Memorandum items 6.a.(1) through 6.b.(4) must equal the sum of Memorandum items 2.c and 2.d above):<sup>1</sup></b>					
<b>a. Fixed rate time deposits of \$100,000 or more with a remaining maturity of:</b>					
(1) Three months or less .....	RCON A232				M.6.a.(1)
(2) Over three months through 12 months .....	RCON A233				M.6.a.(2)
(3) Over one year through five years .....	RCON A234				M.6.a.(3)
(4) Over five years .....	RCON A235				M.6.a.(4)
<b>b. Floating rate time deposits of \$100,000 or more with a repricing frequency of:</b>					
(1) Quarterly or more frequently .....	RCON A236				M.6.b.(1)
(2) Annually or more frequently, but less frequently than quarterly .....	RCON A237				M.6.b.(2)
(3) Every five years or more frequently, but less frequently than annually .....	RCON A238				M.6.b.(3)
(4) Less frequently than every five years .....	RCON A239				M.6.b.(4)
<b>c. Floating rate time deposits of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum items 6.b.(1) through 6.b.(4) above) .....</b>		RCON A240			M.6.c.

<sup>1</sup>Memorandum items 5 and 6 are not applicable to savings banks that must complete supplemental Schedule RC-J.



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

	C255		
	Mil	Thou	
Dollar Amounts in Thousands			
<b>ASSETS</b>			
1. Interest-bearing balances due from depository institutions .....	RCON 3381		1.
2. U.S. Treasury securities and U.S. Government agency and corporation obligations <sup>3</sup> .....	RCON 3382		2.
3. Securities issued by states and political subdivisions in the U.S. <sup>3</sup> .....	RCON 3383		3.
4. a. Other debt securities <sup>3</sup> .....	RCON 3647		4.a.
b. Equity securities <sup>4</sup> (includes investments in mutual funds and Federal Reserve stock) .....	RCON 3648		4.b.
5. Federal funds sold and securities purchased under agreements to resell .....	RCON 3365		5.
6. Total loans <sup>2</sup> :			
a. Real estate loans .....	RCON 3286		6.a.
b. Installment loans .....	RCON 3287		6.b.
c. Credit cards and related plans .....	RCON 3288		6.c.
d. Commercial (time and demand) and all other loans .....	RCON 3289		6.d.
7. Trading assets .....	RCON 3401		7.
8. Lease financing receivables (net of unearned income) .....	RCON 3484		8.
9. Total assets <sup>5</sup> .....	RCON 3368		9.
<b>LIABILITIES</b>			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON 3485		10.
11. Nontransaction accounts:			
a. Money market deposit accounts (MMDAs) .....	RCON 3486		11.a.
b. Other savings deposits .....	RCON 3487		11.b.
c. Time certificates of deposit of \$100,000 or more .....	RCON 3345		11.c.
d. All other time deposits .....	RCON 3469		11.d.
12. Federal funds purchased and securities sold under agreements to repurchase .....	RCON 3353		12.
13. Other borrowed money .....	RCON 3355		13.

**Memorandum**

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

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter).  
<sup>2</sup> See instructions for loan classifications used in this schedule.  
<sup>3</sup> Quarterly averages for all debt securities should be based on amortized cost.  
<sup>4</sup> Quarterly averages for all equity securities should be based on historical cost.  
<sup>5</sup> The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		C260			
		Bil	Mil	Thou	
		Dollar Amounts in Thousands			
1.	Unused commitments:				
a.	Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....	RCON 3814			1.a.
b.	Credit card lines .....	RCON 3815			1.b.
c.	Commercial real estate, construction, and land development:				
(1)	Commitments to fund loans secured by real estate .....	RCON 3816			1.c.(1)
(2)	Commitments to fund loans not secured by real estate .....	RCON 6550			1.c.(2)
d.	Securities underwriting .....	RCON 3817			1.d.
e.	Other unused commitments .....	RCON 3818			1.e.
			Mil	Thou	
2.	Financial standby letters of credit .....	RCON 3819			2.
a.	Amount of financial standby letters of credit conveyed to others .....	RCON 3820			2.a.
3.	Performance standby letters of credit .....	RCON 3821			3.
a.	Amount of performance standby letters of credit conveyed to others .....	RCON 3822			3.a.
4.	Commercial and similar letters of credit .....	RCON 3411			4.
5.	Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....	RCON 3428			5.
6.	Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank .....	RCON 3429			6.
7.	Securities borrowed .....	RCON 3432			7.
8.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCON 3433			8.
9.	Loans transferred (i.e., sold or swapped) with recourse that have been treated as sold for Call Report purposes:				
a.	FNMA and FHLMC residential mortgage loan pools:				
(1)	Outstanding principal balance of mortgages transferred as of the report date .....	RCON 3650			9.a.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date .....	RCON 3651			9.a.(2)
b.	Private (nongovernment-issued or -guaranteed) residential mortgage loan pools:				
(1)	Outstanding principal balance of mortgages transferred as of the report date .....	RCON 3652			9.b.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date .....	RCON 3653			9.b.(2)
c.	Farmer Mac agricultural mortgage loan pools:				
(1)	Outstanding principal balance of mortgages transferred as of the report date .....	RCON 3654			9.c.(1)
(2)	Amount of recourse exposure on these mortgages as of the report date .....	RCON 3655			9.c.(2)
d.	<b>Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:</b>				
(1)	Outstanding principal balance of small business obligations transferred as of the report date .....	RCON A249			9.d.(1)
(2)	Amount of retained recourse on these obligations as of the report date .....	RCON A250			9.d.(2)
10.	When-issued securities:				
a.	Gross commitments to purchase .....	RCON 3434			10.a.
b.	Gross commitments to sell .....	RCON 3435			10.b.
11.	Spot foreign exchange contracts .....	RCON 8765			11.
12.	All other off-balance sheet liabilities (exclude off-balance sheet derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCON 3430			12.
a.	TEXT 3555	RCON 3555			12.a.
b.	TEXT 3556	RCON 3556			12.b.
c.	TEXT 3557	RCON 3557			12.c.
d.	TEXT 3558	RCON 3558			12.d.

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Schedule RC-L – Continued

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

		C261											
		(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts		
		Dollar Amounts in Thousands			Dollar Amounts in Thousands			Dollar Amounts in Thousands			Dollar Amounts in Thousands		
Off-balance Sheet Derivatives Position Indicators		Mil	Thou	Mil	Thou	Mil	Thou	Mil	Thou	Mil	Thou		
14. Gross amounts (e.g., notional amounts) (for each column, sum of items 14.a through 14.e must equal sum of items 15, 16.a, and 16.b):													
a.	Futures contracts .....	RCON 8693		RCON 8694		RCON 8695		RCON 8696				14.a.	
b.	Forward contracts .....	RCON 8697		RCON 8698		RCON 8699		RCON 8700				14.b.	
c. Exchange-traded option contracts:													
(1)	Written options .....	RCON 8701		RCON 8702		RCON 8703		RCON 8704				14.c.(1)	
(2)	Purchased options .....	RCON 8705		RCON 8706		RCON 8707		RCON 8708				14.c.(2)	
d. Over-the-counter option contracts:													
(1)	Written options .....	RCON 8709		RCON 8710		RCON 8711		RCON 8712				14.d.(1)	
(2)	Purchased options .....	RCON 8713		RCON 8714		RCON 8715		RCON 8716				14.d.(2)	
e.	Swaps .....	RCON 3450		RCON 3826		RCON 8719		RCON 8720				14.e.	
15. Total gross notional amount of derivative contracts held for trading .....		RCON A126		RCON A127		RCON 8723		RCON 8724				15.	
16. Total gross notional amount of derivative contracts held for purposes other than trading:													
a.	Contracts marked to market .....	RCON 8725		RCON 8726		RCON 8727		RCON 8728				16.a.	
b.	Contracts not marked to market .....	RCON 8729		RCON 8730		RCON 8731		RCON 8732				16.b.	
17. Gross fair values of derivative contracts:													
a. Contracts held for trading:													
(1)	Gross positive fair value .....	RCON 8733		RCON 8734		RCON 8735		RCON 8736				17.a.(1)	
(2)	Gross negative fair value .....	RCON 8737		RCON 8738		RCON 8739		RCON 8740				17.a.(2)	
b. Contracts held for purposes other than trading that are marked to market:													
(1)	Gross positive fair value .....	RCON 8741		RCON 8742		RCON 8743		RCON 8744				17.b.(1)	
(2)	Gross negative fair value .....	RCON 8745		RCON 8746		RCON 8747		RCON 8748				17.b.(2)	
c. Contracts held for purposes other than trading that are not marked to market:													
(1)	Gross positive fair value .....	RCON 8749		RCON 8750		RCON 8751		RCON 8752				17.c.(1)	
(2)	Gross negative fair value .....	RCON 8753		RCON 8754		RCON 8755		RCON 8756				17.c.(2)	

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

Schedule RC-M—Memoranda

		C265		
		Mil	Thou	
		Dollar Amounts in Thousands		
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCON 6164		1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations .....	RCON 6165		1.b.
2.	Federal funds sold and securities purchased under agreements to resell with U.S. branches and agencies of <b>foreign banks</b> <sup>1</sup> (included in Schedule RC, items 3.a and 3.b) .....	RCON 3405		2.
3.	Not applicable			
4.	Outstanding principal balance of 1–4 family residential mortgage loans serviced for others (include both retained servicing and purchased servicing):			
a.	Mortgages serviced under a GNMA contract .....	RCON 5500		4.a.
b.	Mortgages serviced under a FHLMC contract:			
(1)	Serviced with recourse to servicer .....	RCON 5501		4.b.(1)
(2)	Serviced without recourse to servicer .....	RCON 5502		4.b.(2)
c.	Mortgages serviced under a FNMA contract:			
(1)	Serviced under a regular option contract .....	RCON 5503		4.c.(1)
(2)	Serviced under a special option contract .....	RCON 5504		4.c.(2)
d.	Mortgages serviced under other servicing contracts .....	RCON 5505		4.d.
5.	Not applicable			
6.	Intangible assets:			
a.	Mortgage servicing rights .....	RCON 3164		6.a.
b.	Other identifiable intangible assets:			
(1)	Purchased credit card relationships .....	RCON 5506		6.b.(1)
(2)	All other identifiable intangible assets .....	RCON 5507		6.b.(2)
c.	Goodwill .....	RCON 3163		6.c.
d.	Total (sum of items 6.a through 6.c) (must equal Schedule RC, item 10) .....	RCON 2143		6.d.
e.	Amount of intangible assets (included in item 6.b.(2) above) that have been grandfathered or are otherwise qualifying for regulatory capital purposes .....	RCON 6442		6.e.
7.	Mandatory convertible debt, net of common or perpetual preferred stock dedicated to redeem the debt .....	RCON 3295		7.

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



### Schedule RC-N—Past Due and Nonaccrual Loans,<sup>1</sup> Leases, and Other Assets

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

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

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

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

#### Memoranda

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

<sup>1</sup> See instructions for loan classifications used in this schedule.

Schedule RC-O—Other Data for Deposit Insurance Assessments

	C275		
	Mil	Thou	
Dollar Amounts in Thousands			
1. Unposted debits (see instructions):			
a. Actual amount of all unposted debits .....	RCON 0030		1.a.
OR			
b. Separate amount of unposted debits:			
(1) Actual amount of unposted debits to demand deposits .....	RCON 0031		1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....	RCON 0032		1.b.(2)
2. Unposted credits (see instructions):			
a. Actual amount of all unposted credits .....	RCON 3510		2.a.
OR			
b. Separate amount of unposted credits:			
(1) Actual amount of unposted credits to demand deposits .....	RCON 3512		2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....	RCON 3514		2.b.(2)
3. Uninvested trust funds (cash) held in bank’s own trust department (not included in total deposits) .....	RCON 3520		3.
4. Deposits of consolidated subsidiaries (not included in total deposits):			
a. Demand deposits of consolidated subsidiaries .....	RCON 2211		4.a.
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....	RCON 2351		4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON 5514		4.c.
5. Not applicable			
<i>Item 6 is not applicable to state nonmember banks that have not been authorized by the Federal Reserve to act as pass-through correspondents.</i>			
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:			
a. Amount reflected in demand deposits (included in Schedule RC-E, item 4 or 5, column B) .....	RCON 2314		6.a.
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, item 4 or 5, column A or C, but not column B) .....	RCON 2315		6.b.
7. Unamortized premiums and discounts on time and savings deposits: <sup>1</sup>			
a. Unamortized premiums .....	RCON 5516		7.a.
b. Unamortized discounts .....	RCON 5517		7.b.
<b>8. To be completed by banks with “Oakar deposits.”</b> Total “Adjusted Attributable Deposits” of all institutions acquired under Section 5(d)(3) of the Federal Deposit Insurance Act (from most recent FDIC Oakar Transaction Worksheet(s)) .....			
	RCON 5518		8.
9. Deposits in lifeline accounts .....	RCON 5596		9.
10. Benefit-responsive “Depository Institution Investment Contracts” (included in total deposits) .....	RCON 8432		10.

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

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

FDIC Certificate Number                         

### Schedule RC-O – Continued

		Dollar Amounts in Thousands		Mil	Thou
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:					
a. Amount by which demand deposits would be reduced if reciprocal demand balances between the reporting bank and savings associations were reported on a net basis rather than a gross basis in Schedule RC-E .....					
		RCON 8785			11.a.
b. Amount by which demand deposits would be increased if reciprocal demand balances between the reporting bank and U.S. branches and agencies of foreign banks were reported on a gross basis rather than a net basis in Schedule RC-E .....					
		RCON A181			11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of net reciprocal demand balances between the reporting bank and the domestic offices of U.S. banks and savings associations in Schedule RC-E .....					
		RCON A182			11.c.

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

		Dollar Amounts in Thousands		Mil	Thou
1. Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
a. Deposit accounts of \$100,000 or less:					
(1) <i>Amount</i> of deposit accounts of \$100,000 or less .....					
		RCON 2702			M.1.a.(1)
(2) <i>Number</i> of deposit accounts of \$100,000 or less (to be completed for the <b>June</b> report only) .....					
		RCON 3779			M.1.a.(2)
b. Deposit accounts of more than \$100,000:					
(1) <i>Amount</i> of deposit accounts of more than \$100,000 .....					
		RCON 2710			M.1.b.(1)
(2) <i>Number</i> of deposit accounts of more than \$100,000 .....					
		RCON 2722			M.1.b.(2)
2. Estimated amount of uninsured deposits of the bank:					
a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.					
Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above .....					YES NO
		RCON 6861			M.2.a.
b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure .....					
		RCON 5597			M.2.b.

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

C277

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

FDIC Certificate Number

## Schedule RC-R—Regulatory Capital

This schedule must be completed by all banks as follows: Banks that reported total assets of \$1 billion or more in Schedule RC, item 12, for June 30, 1995, must complete items 2 through 9 and Memoranda items 1 and 2. **Banks with assets of less than \$1 billion must complete items 1 through 3 below or Schedule RC-R in its entirety, depending on their response to item 1 below.**

1. **Test for determining the extent to which Schedule RC-R must be completed. To be completed only by banks with total assets of less than \$1 billion.** Indicate in the appropriate box at the right whether the bank has total capital greater than or equal to eight percent of adjusted total assets ..... C280
- |              |    |
|--------------|----|
| YES          | NO |
| RCON<br>6056 |    |
- 1.

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Subordinated Debt <sup>1</sup> and Inter- mediate Term Preferred Stock		(Column B) Other Limited-Life Capital Instruments		
	Mil	Thou	Mil	Thou	
2. Subordinated debt <sup>1</sup> and other limited-life capital instruments (original weighted average maturity of at least five years) with a remaining maturity of:					
a. One year or less .....	RCON 3780		RCON 3786		2.a.
b. Over one year through two years .....	RCON 3781		RCON 3787		2.b.
c. Over two years through three years .....	RCON 3782		RCON 3788		2.c.
d. Over three years through four years .....	RCON 3783		RCON 3789		2.d.
e. Over four years through five years .....	RCON 3784		RCON 3790		2.e.
f. Over five years .....	RCON 3785		RCON 3791		2.f.
3. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank for its own internal regulatory capital analyses consistent with applicable capital standards):			Mil	Thou	
a. Tier 1 capital .....			RCON 8274		3.a.
b. Tier 2 capital .....			RCON 8275		3.b.
c. Total risk-based capital .....			RCON 3792		3.c.
d. Excess allowance for loan and lease losses .....			RCON A222		3.d.
e. Risk-weighted assets (net of all deductions, including excess allowance) .....			RCON A223		3.e.
f. "Average total assets" (net of all assets deducted from Tier 1 capital) <sup>2</sup> .....			RCON A224		3.f.

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

	(Column A) Assets Recorded on the Balance Sheet		(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>3</sup>		
	Mil	Thou	Mil	Thou	
4. Assets and credit equivalent amounts of off-balance sheet items assigned to the Zero percent risk category:					
a. Assets recorded on the balance sheet:					
(1) Securities issued by, other claims on, and claims unconditionally guaranteed by, the U.S. Government and its agencies and other OECD central governments .....	RCON 3794				4.a.(1)
(2) All other .....	RCON 3795				4.a.(2)
b. Credit equivalent amount of off-balance sheet items .....			RCON 3796		4.b.

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

Schedule RC-R—Continued

	Dollar Amounts in Thousands					
	(Column A) Assets Recorded on the Balance Sheet			(Column B) Credit Equiv- alent Amount of Off-Balance Sheet Items <sup>1</sup>		
		Mil	Thou		Mil	Thou
5. Assets and credit equivalent amounts of off-balance sheet items assigned to the 20 percent risk category:						
a. Assets recorded on the balance sheet:						
(1) Claims conditionally guaranteed by the U.S. Government and its agencies and other OECD central governments .....	RCON 3798					
(2) Claims collateralized by securities issued by the U.S. Government and its agencies and other OECD central governments; by securities issued by U.S. Government-sponsored agencies; and by cash on deposit .....	RCON 3799					
(3) All other .....	RCON 3800					
b. Credit equivalent amount of off-balance sheet items .....				RCON 3801		
6. Assets and credit equivalent amounts of off-balance sheet items assigned to the 50 percent risk category:						
a. Assets recorded on the balance sheet .....	RCON 3802					
b. Credit equivalent amount of off-balance sheet items .....				RCON 3803		
7. Assets and credit equivalent amounts of off-balance sheet items assigned to the 100 percent risk category:						
a. Assets recorded on the balance sheet .....	RCON 3804					
b. Credit equivalent amount of off-balance sheet items .....				RCON 3805		
8. On-balance sheet asset values excluded from the calculation of the risk-based capital ratio <sup>2</sup> .....	RCON 3806					
9. Total assets recorded on the balance sheet (sum of items 4.a, 5.a, 6.a, 7.a, and 8, column A) (must equal Schedule RC, item 12 plus items 4.b and 4.c) .....	RCON 3807					

Memoranda

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

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

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

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

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



**THIS PAGE IS TO BE COMPLETED BY ALL BANKS**

NAME AND ADDRESS OF BANK       PLACE LABEL HERE	OMB No. For OCC: 1557-0081 OMB No. For FDIC 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/99  SPECIAL REPORT (Dollar Amounts in Thousands)				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 50%; padding: 2px;">FDIC Certificate Number</td> <td style="width: 25%; padding: 2px; text-align: center;">C-700</td> <td style="width: 25%; text-align: center;">◀</td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀
CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀		

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

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

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

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