

Federal Financial Institutions Examination Council



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

1

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only and Total Assets of Less Than \$100 Million—FFIEC 034

Report at the close of business December 31, 1996 ⁽⁹⁶¹²³¹⁾
_(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 branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities must file FFIEC 031.

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

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. NOTE: These instructions may in some cases differ from generally accepted accounting principles.

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

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

Signature of Officer Authorized to Sign Report

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

For Banks Submitting Hard Copy Report Forms:

State Member Banks: Return the original and one copy to the appropriate Federal Reserve District Bank.

National Banks: Return the original only in the *special return address envelope provided*. If express mail is used in lieu of the special return address envelope, return the original only to the FDIC, c/o Quality Data Systems, 2127 Espy Court, Suite 204, Crofton, MD 21114.

State Nonmember Banks: Return the original only in the *special return address envelope provided*. If express mail is used in lieu of the special return address envelope, return the original only to the FDIC, c/o Quality Data Systems, 2127 Espy Court, Suite 204, Crofton, MD 21114.

FDIC Certificate Number
(RCRI 9050)

Banks should affix the address label in this space.

Legal Title of Bank (TEXT 9010)

City (TEXT 9130)

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

Consolidated Reports of Condition and Income for
A Bank With Domestic Offices Only and Total Assets Less Than \$100 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:

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

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

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

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

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 | | I180 | | |
|--|-----------------------------|--|------|------|------------|
| | | | Mil | Thou | |
| 1. Interest income: | | | | | |
| a. Interest and fee income on loans ^{1,2} : | | | | | |
| (1) Total loans <i>(to be completed only by those banks with less than \$25 million in total assets)</i> | RIAD 4010 | | | | 1.a.(1) |
| The following four items are to be completed only by those banks with \$25 million or more in total assets^{1,2}: | | | | | |
| (2) Real estate loans | RIAD 4246 | | | | 1.a.(2) |
| (3) Installment loans | RIAD 4247 | | | | 1.a.(3) |
| (4) Credit cards and related plans | RIAD 4248 | | | | 1.a.(4) |
| (5) Commercial (time and demand) and all other loans | RIAD 4249 | | | | 1.a.(5) |
| b. Income from lease financing receivables | RIAD 4065 | | | | 1.b. |
| c. Interest income on balances due from depository institutions ³ | RIAD 4115 | | | | 1.c. |
| d. Interest and dividend income on securities: | | | | | |
| (1) Securities issued by states and political subdivisions in the U.S.: | | | | | |
| (a) Taxable securities | RIAD 4506 | | | | 1.d.(1)(a) |
| (b) Tax-exempt securities | RIAD 4507 | | | | 1.d.(1)(b) |
| (2) U.S. Government and other debt securities | RIAD 3660 | | | | 1.d.(2) |
| (3) Equity securities (including investments in mutual funds) | RIAD 3659 | | | | 1.d.(3) |
| e. Interest income from trading assets | RIAD 4069 | | | | 1.e. |
| f. Interest income on federal funds sold ⁴ and securities purchased under agreements to resell | RIAD 4020 | | | | 1.f. |
| g. Total interest income (sum of items 1.a through 1.f) | RIAD 4107 | | | | 1.g. |

¹ See instructions for loan classifications used in this schedule.

² The \$25 million asset size test is generally based on the total assets reported on the **June 30, 1995** Report of Condition.

³ Includes interest income on time certificates of deposit not held for trading.

⁴ Report interest income on "term federal funds sold" in Schedule RI, item 1.a., "Interest and fee income on loans."

Schedule RI—Continued

| Dollar Amounts in Thousands | Year-to-date | | | |
|---|--------------|-----|--------------|------------|
| | | Mil | Thou | |
| 2. Interest expense: | | | | |
| a. Interest on deposits: | | | | |
| (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | RIAD 4508 | | | 2.a.(1) |
| (2) Nontransaction accounts: | | | | |
| (a) Money market deposit accounts (MMDAs) | RIAD 4509 | | | 2.a.(2)(a) |
| (b) Other savings deposits | RIAD 4511 | | | 2.a.(2)(b) |
| (c) Time certificates of deposit of \$100,000 or more | RIAD 4174 | | | 2.a.(2)(c) |
| (d) All other time deposits ¹ | RIAD 4512 | | | 2.a.(2)(d) |
| b. Expense of federal funds purchased² 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) | | | RIAD 4074 | 3. |
| 4. Provisions: | | | | |
| a. Provision for loan and lease losses | | | RIAD 4230 | 4.a. |
| b. Provision for allocated transfer risk | | | RIAD 4243 | 4.b. |
| 5. Noninterest income: | | | | |
| a. Service charges on deposit accounts | RIAD 4080 | | | 5.a. |
| b. Other noninterest income: | | | | |
| (1) Other fee income | RIAD 5407 | | | 5.b.(1) |
| (2) All other noninterest income* | RIAD 5408 | | | 5.b.(2) |
| c. Total noninterest income (sum of items 5.a and 5.b) | | | RIAD 4079 | 5.c. |
| 6. a. Realized gains (losses) on held-to-maturity securities | | | RIAD 3521 | 6.a. |
| b. Realized gains (losses) on available-for-sale securities | | | RIAD 3196 | 6.b. |
| 7. Noninterest expense: | | | | |
| a. Salaries and employee benefits | RIAD 4135 | | | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | RIAD 4217 | | | 7.b. |
| c. Other noninterest expense* | RIAD 4092 | | | 7.c. |
| d. Total noninterest expense (sum of items 7.a through 7.c) | | | RIAD 4093 | 7.d. |
| 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4.a, 4.b, 5.c, 6.a, 6.b, and 7.d) | | | RIAD 4301 | 8. |
| 9. Applicable income taxes (on item 8) | | | RIAD 4302 | 9. |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9) | | | RIAD 4300 | 10. |
| 11. Extraordinary items and other adjustments: | | | | |
| a. Extraordinary items and other adjustments, gross of income taxes* | RIAD 4310 | | | 11.a. |
| b. Applicable income taxes (on item 11.a)* | RIAD 4315 | | | 11.b. |
| c. Extraordinary items and other adjustments, net of income taxes (item 11.a minus 11.b) | | | RIAD 4320 | 11.c. |
| 12. Net income (loss) (sum of items 10 and 11.c) | | | RIAD 4340 | 12. |

¹ Includes interest expense on open-account time deposits of \$100,000 or more.

² Report the expense of "term federal funds purchased" in Schedule RI, item 2.c,

"Interest on demand notes issued to the U.S. Treasury, trading liabilities, and other borrowed money."

*Describe on Schedule RI-E—Explanations.

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

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

| | I186 | | | | | | |
|---|---------------------------|-----|------|--------------------------|-----|------|----|
| | (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. <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.1. |
| 2.–3. Not applicable | | | | | | | |
| 4. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 2 through 4, above | RIAD 5443 | | | RIAD 5444 | | | M.4. |
| 5. Real estate loans (sum of Memorandum items 5.a through 5.e must equal Schedule RI-B, part I, item 1, above): | | | | | | | |
| a. Construction and land development | RIAD 5445 | | | RIAD 5446 | | | M.5.a. |
| b. Secured by farmland | RIAD 5447 | | | RIAD 5448 | | | M.5.b. |
| c. Secured by 1–4 family residential properties: | | | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | RIAD 5449 | | | RIAD 5450 | | | M.5.c.(1) |
| (2) All other loans secured by 1–4 family residential properties | RIAD 5451 | | | RIAD 5452 | | | M.5.c.(2) |
| d. Secured by multifamily (5 or more) residential properties | RIAD 5453 | | | RIAD 5454 | | | M.5.d. |
| e. Secured by nonfarm nonresidential properties | RIAD 5455 | | | RIAD 5456 | | | M.5.e. |

¹See 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

Part II is to be reported with the December Report of Income.

| | 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 | | | |
|---|-----------------------------|-----|------|----|
| | I189 | | | |
| | | Mil | Thou | |
| 1. Federal | RIAD 4780 | | | 1. |
| 2. State and local | RIAD 4790 | | | 2. |
| 3. Total (sum of items 1 and 2) (must equal sum of Schedule RI, items 9 and 11.b) | RIAD 4770 | | | 3. |
| 4. Deferred portion of item 3 | RIAD 4772 | | | 4. |

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 | | | |
|--|-----------------------------|-----|------|------|
| | I195 | | | |
| | Year-to-date | | | |
| | | Mil | Thou | |
| 1. All other noninterest income (from Schedule RI, item 5.b.(2)) Report amounts that exceed 10% of Schedule RI, item 5.b.(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.b.(2): | | | | |
| d. TEXT 4461 | RIAD 4461 | | | 1.d. |
| e. TEXT 4462 | RIAD 4462 | | | 1.e. |
| f. TEXT 4463 | RIAD 4463 | | | 1.f. |
| 2. Other noninterest expense (from Schedule RI, item 7.c): | | | | |
| a. Amortization expense of intangible assets | RIAD 4531 | | | 2.a. |
| Report amounts that exceed 10% of Schedule RI, item 7.c: | | | | |
| b. Net 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. TEXT 4464 | RIAD 4464 | | | 2.e. |
| f. TEXT 4467 | RIAD 4467 | | | 2.f. |
| g. TEXT 4468 | RIAD 4468 | | | 2.g. |

Schedule RI-E – Continued

| | | Dollar Amounts in Thousands | | | Year-to-date | | | |
|---|--|-----------------------------|--|--|--------------|------|-----------|--|
| | | | | | 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 | |
| | (2) Applicable income tax effect | | | | | | RIAD 4486 | |
| b. (1) | <input type="text" value="TEXT 4487"/> | | | | | | RIAD 4487 | |
| | (2) Applicable income tax effect | | | | | | RIAD 4488 | |
| c. (1) | <input type="text" value="TEXT 4489"/> | | | | | | RIAD 4489 | |
| | (2) Applicable income tax effect | | | | | | RIAD 4491 | |
| 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 | |
| b. | <input type="text" value="TEXT 4493"/> | | | | | | RIAD 4493 | |
| 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 | |
| b. | <input type="text" value="TEXT 4495"/> | | | | | | RIAD 4495 | |
| 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 | |
| b. | <input type="text" value="TEXT 4497"/> | | | | | | RIAD 4497 | |
| 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 | |
| b. | <input type="text" value="TEXT 4499"/> | | | | | | RIAD 4499 | |
| 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 | |
| b. | <input type="text" value="TEXT 4522"/> | | | | | | RIAD 4522 | |
| 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): | | | | | I198 | I199 | | |
| No comment <input type="checkbox"/> (RIAD 4769) | | | | | | | | |
| Other explanations (please type or print clearly): | | | | | | | | |
| <small>(TEXT 4769)</small> | | | | | | | | |

Schedule RC—Continued

10

| | | Dollar Amounts in Thousands | | | | Mil | Thou | |
|--|------|-----------------------------|--|--|------|-----|------|----------|
| LIABILITIES | | | | | | | | |
| 13. Deposits: | | | | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | | | | | RCON | | | 13.a. |
| (1) Noninterest-bearing ¹ | RCON | | | | 6631 | | | 13.a.(1) |
| (2) Interest-bearing | RCON | | | | 6636 | | | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs | | | | | | | | |
| (1) Noninterest-bearing | | | | | | | | |
| (2) Interest-bearing | | | | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | | | | |
| a. Federal funds purchased ² | | | | | RCON | | | 14.a. |
| b. Securities sold under agreements to repurchase ³ | | | | | RCON | | | 14.b. |
| 15. a. Demand notes issued to the U.S. Treasury | | | | | RCON | | | 15.a. |
| b. Trading liabilities | | | | | RCON | | | 15.b. |
| 16. Other borrowed money: | | | | | | | | |
| 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. |
| 22. Limited-life preferred stock and related surplus | | | | | RCON | | | 22. |
| EQUITY CAPITAL | | | | | | | | |
| 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. a. Total equity capital (sum of items 23 through 27) | | | | | RCON | | | 28.a. |
| b. Losses deferred pursuant to 12 U.S.C. 1823(j) | | | | | RCON | | | 28.b. |
| c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 28.a and 28.b) | | | | | RCON | | | 28.c. |
| 29. Total liabilities, limited-life preferred stock, equity capital, and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 21, 22, and 28.c) | | | | | 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.

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

¹ Includes total demand deposits and noninterest-bearing time and savings deposits.
² Report "term federal funds purchased" in Schedule RC, item 16, "Other borrowed money."
³ Report securities sold under agreements to repurchase that involve the receipt of immediately available funds and mature in one business day or roll over under a continuing contract in Schedule RC, item 14.a, "Federal funds purchased."

Schedule RC-B—Securities

Exclude assets held for trading.

| | | | | | | | | | | | | C110 | | | | | | | | | | | |
|---|------|--|--|------|--|--|------|--|--|------|--|------------------------------|------|-----|--------------------------|---------|------|------------------------------|------|-----|---------------------------------------|--|--|
| | | | | | | | | | | | | Held-to-maturity | | | Available-for-sale | | | | | | | | |
| | | | | | | | | | | | | (Column A) Amortized Cost | | | (Column B) Fair Value | | | (Column C) Amortized Cost | | | (Column D) Fair Value ¹ | | |
| Dollar Amounts in Thousands | | | | | | | | | | | | Mil | Thou | Mil | Thou | Mil | Thou | Mil | Thou | Mil | Thou | | |
| 1. U.S. Treasury securities | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 1. | | | | | | | |
| 2. U.S. Government agency and corporation obligations (exclude mortgage-backed securities): | | | | | | | | | | | | | | | | | | | | | | | |
| a. Issued by U.S. Government agencies ² | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 2.a. | | | | | | | |
| b. Issued by U.S. Government-sponsored agencies ³ | RCON | | | 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 | | | RCON | | | 3.a. | | | | | | | |
| b. Revenue obligations | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 3.b. | | | | | | | |
| c. Industrial development and similar obligations | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 3.c. | | | | | | | |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | | | | | | | | | | | | | | | |
| a. Pass-through securities: | | | | | | | | | | | | | | | | | | | | | | | |
| (1) Guaranteed by GNMA | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 4.a.(1) | | | | | | | |
| (2) Issued by FNMA and FHLMC | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 4.a.(2) | | | | | | | |
| (3) Other pass-through securities | RCON | | | 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 | | | RCON | | | 4.b.(1) | | | | | | | |
| (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 4.b.(2) | | | | | | | |
| (3) All other mortgage-backed securities..... | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 4.b.(3) | | | | | | | |
| 5. Other debt securities | RCON | | | RCON | | | RCON | | | RCON | | | RCON | | | 5. | | | | | | | |
| 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 ¹ (includes Federal Reserve stock) | | | | | | | | | | 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 | | | RCON | | | 7. | | | | | | | |

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

| | C112 | | |
|--|--------------|------|-----------|
| | Mil | Thou | |
| 1. Pledged securities ¹ | RCON 0416 | | M.1. |
| 2. Maturity and repricing data for debt securities ^{1, 2, 3} (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 debt 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 ^{1, 3} (included in Memorandum items 2.b.(1) through 2.b.(4) above) | 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. |

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

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

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

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.

| | C115 | | ← |
|---|-----------|--|------------|
| | | | |
| Dollar Amounts in Thousands | | | |
| 1. Loans secured by real estate: | | | |
| a. Construction and land development | RCON 1415 | | 1.a. |
| b. Secured by farmland (including farm residential and other improvements) | RCON 1420 | | 1.b. |
| c. Secured by 1–4 family residential properties: | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | RCON 1797 | | 1.c.(1) |
| (2) All other loans secured by 1–4 family residential properties: | | | |
| (a) Secured by first liens | RCON 5367 | | 1.c.(2)(a) |
| (b) Secured by junior liens | RCON 5368 | | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RCON 1460 | | 1.d. |
| e. Secured by nonfarm nonresidential properties | RCON 1480 | | 1.e. |
| 2. Loans to depository institutions | RCON 1489 | | 2. |
| 3. Loans to finance agricultural production and other loans to farmers | RCON 1590 | | 3. |
| 4. Commercial and industrial loans | RCON 1766 | | 4. |
| 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. Obligations (other than securities and leases) of states and political subdivisions in the U.S. (includes nonrated industrial development obligations) | RCON 2107 | | 7. |
| 8. All other loans (exclude consumer loans) | RCON 2080 | | 8. |
| 9. Lease financing receivables (net of unearned income) | RCON 2165 | | 9. |
| 10. LESS: Any unearned income on loans reflected in items 1–8 above | RCON 2123 | | 10. |
| 11. Total loans and leases, net of unearned income (sum of items 1 through 9 minus item 10) (must equal Schedule RC, item 4.a) | RCON 2122 | | 11. |

Schedule RC-E—Deposit Liabilities

| | C125 | | | | | | | | | |
|--|--|-----|------|--|-----|------|---|-----|------|----|
| | 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. (including U.S. branches and agencies of foreign banks) | RCON 2206 | | | RCON 2310 | | | RCON 2550 | | | 4. |
| 5. Other depository institutions in the U.S. | RCON 2207 | | | RCON 2312 | | | RCON 2349 | | | 5. |
| 6. Certified and official checks | RCON 2330 | | | RCON 2330 | | | | | | 6. |
| 7. Banks in foreign countries, foreign governments, and foreign official institutions | RCON 2184 | | | RCON 2185 | | | RCON 2186 | | | 7. |
| 8. Total (sum of items 1 through 7) (sum of columns A and C must equal Schedule RC, item 13.a) | RCON 2215 | | | RCON 2210 | | | RCON 2385 | | | 8. |

Memoranda

| | Dollar Amounts in Thousands | | | |
|--|-----------------------------|-----|------|-----------|
| | | Mil | Thou | |
| 1. Selected components of total deposits (i.e., sum of item 8, columns A and C): | | | | |
| a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts | RCON 6835 | | | M.1.a. |
| b. Total brokered deposits | RCON 2365 | | | M.1.b. |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): | | | | |
| (1) Issued in denominations of less than \$100,000 | RCON 2343 | | | M.1.c.(1) |
| (2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less | RCON 2344 | | | M.1.c.(2) |
| d. Maturity data for brokered deposits: | | | | |
| (1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) | RCON A243 | | | M.1.d.(1) |
| (2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b. above) | RCON A244 | | | M.1.d.(2) |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) | RCON 5590 | | | M.1.e. |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 8, 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 | | | | |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-E—Continued

Memoranda (Continued)

| | Dollar Amounts in Thousands | | | | Mil | Thou | |
|--|-----------------------------|--|--|--|-----|------|-----------|
| 5. Maturity and repricing data for time deposits of less than \$100,000 (sum of Memorandum items 5.a.(1) through 5.b.(3) must equal Memorandum item 2.b above):¹ | | | | | | | |
| a. Fixed rate time deposits of less than \$100,000 with a remaining maturity of: | | | | | | | |
| (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. Floating rate time deposits of less than \$100,000 with a repricing frequency of: | | | | | | | |
| (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) |
| 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) | RCON A231 | | | | | | M.5.c. |
| 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):¹ | | | | | | | |
| a. Fixed rate time deposits of \$100,000 or more with a remaining maturity of: | | | | | | | |
| (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. Floating rate time deposits of \$100,000 or more with a repricing frequency of: | | | | | | | |
| (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) |
| 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) | RCON A240 | | | | | | M.6.c. |

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

Schedule RC-F—Other Assets

| | | Dollar Amounts in Thousands | | | C130 | | | | | | |
|------|--|-----------------------------|--|------|------|------|----|--|--|--|------|
| | | | | | Mil | Thou | | | | | |
| 1. | Income earned, not collected on loans ¹ | RCON | | | | | 1. | | | | |
| | | 2164 | | | | | | | | | |
| 2. | Net deferred tax assets ² | RCON | | | | | 2. | | | | |
| | | 2148 | | | | | | | | | |
| 3. | Excess residential mortgage servicing fees receivable | RCON | | | | | 3. | | | | |
| | | 5371 | | | | | | | | | |
| 4. | Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | RCON | | | | | 4. | | | | |
| | | 2168 | | | | | | | | | |
| a. | <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>3549</td><td></td></tr></table> | TEXT | | 3549 | | RCON | | | | | 4.a. |
| TEXT | | | | | | | | | | | |
| 3549 | | | | | | | | | | | |
| | | 3549 | | | | | | | | | |
| b. | <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>3550</td><td></td></tr></table> | TEXT | | 3550 | | RCON | | | | | 4.b. |
| TEXT | | | | | | | | | | | |
| 3550 | | | | | | | | | | | |
| | | 3550 | | | | | | | | | |
| c. | <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>3551</td><td></td></tr></table> | TEXT | | 3551 | | RCON | | | | | 4.c. |
| TEXT | | | | | | | | | | | |
| 3551 | | | | | | | | | | | |
| | | 3551 | | | | | | | | | |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, item 11) | RCON | | | | | 5. | | | | |
| | | 2160 | | | | | | | | | |

Memorandum

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

Schedule RC-G—Other Liabilities

| | | Dollar Amounts in Thousands | | | C135 | | | | | | |
|------|--|-----------------------------|--|------|------|------|------|--|--|--|------|
| | | | | | Mil | Thou | | | | | |
| 1. | a. Interest accrued and unpaid on deposits ³ | RCON | | | | | 1.a. | | | | |
| | | 3645 | | | | | | | | | |
| | b. Other expenses accrued and unpaid (includes accrued income taxes payable) | RCON | | | | | 1.b. | | | | |
| | | 3646 | | | | | | | | | |
| 2. | Net deferred tax liabilities ² | RCON | | | | | 2. | | | | |
| | | 3049 | | | | | | | | | |
| 3. | Minority interest in consolidated subsidiaries | RCON | | | | | 3. | | | | |
| | | 3000 | | | | | | | | | |
| 4. | Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | RCON | | | | | 4. | | | | |
| | | 2938 | | | | | | | | | |
| a. | <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>3552</td><td></td></tr></table> | TEXT | | 3552 | | RCON | | | | | 4.a. |
| TEXT | | | | | | | | | | | |
| 3552 | | | | | | | | | | | |
| | | 3552 | | | | | | | | | |
| b. | <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>3553</td><td></td></tr></table> | TEXT | | 3553 | | RCON | | | | | 4.b. |
| TEXT | | | | | | | | | | | |
| 3553 | | | | | | | | | | | |
| | | 3553 | | | | | | | | | |
| c. | <table border="1"><tr><td>TEXT</td><td></td></tr><tr><td>3554</td><td></td></tr></table> | TEXT | | 3554 | | RCON | | | | | 4.c. |
| TEXT | | | | | | | | | | | |
| 3554 | | | | | | | | | | | |
| | | 3554 | | | | | | | | | |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | RCON | | | | | 5. | | | | |
| | | 2930 | | | | | | | | | |

¹ Report income earned, not collected on securities (and on other assets) in item 4 of Schedule RC-F.

² See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-K – Quarterly Averages¹

| | | Dollar Amounts in Thousands | | | C155 | |
|--------------------|--|-----------------------------|-----|------|------|------|
| | | | Mil | Thou | | |
| ASSETS | | | | | | |
| 1. | Interest-bearing balances due from depository institutions | RCON 3381 | | | | 1. |
| 2. | a. U.S. Treasury securities, and U.S. Government agency and corporation obligations, and other debt securities ⁴ (excluding securities issued by states and political subdivisions in the U.S.) | RCON 3649 | | | | 2.a. |
| | b. Equity securities ⁵ (includes investments in mutual funds and Federal Reserve stock) | RCON 3648 | | | | 2.b. |
| 3. | Securities issued by states and political subdivisions in the U.S. ⁴ | RCON 3383 | | | | 3. |
| 4. | Federal funds sold and securities purchased under agreements to resell | RCON 3365 | | | | 4. |
| 5. | Loans ^{2,3} : | | | | | |
| | a. Total loans, net of unearned income (<i>to be completed only by those banks with less than \$25 million in total assets</i>) | RCON 3360 | | | | 5.a. |
| | The following four items are to be completed only by those banks with \$25 million or more in total assets. | | | | | |
| | b. Real estate loans | RCON 3286 | | | | 5.b. |
| | c. Installment loans | RCON 3287 | | | | 5.c. |
| | d. Credit cards and related plans | RCON 3288 | | | | 5.d. |
| | e. Commercial (time and demand) and all other loans | RCON 3289 | | | | 5.e. |
| 6. | Lease financing receivables (net of unearned income) | RCON 3484 | | | | 6. |
| 7. | Total assets ⁶ | RCON 3368 | | | | 7. |
| LIABILITIES | | | | | | |
| 8. | Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) | RCON 3485 | | | | 8. |
| 9. | Nontransaction accounts: | | | | | |
| | a. Money market deposit accounts (MMDAs) | RCON 3486 | | | | 9.a. |
| | b. Other savings deposits | RCON 3487 | | | | 9.b. |
| | c. Time certificates of deposit of \$100,000 or more | RCON 3345 | | | | 9.c. |
| | d. All other time deposits (include all time deposits of less than \$100,000 and open-account time deposits of \$100,000 or more) | RCON 3469 | | | | 9.d. |
| 10. | Federal funds purchased and securities sold under agreements to repurchase | RCON 3353 | | | | 10. |

Memorandum

| | | Dollar Amounts in Thousands | | | | |
|----|---|-----------------------------|-----|------|--|------|
| | | | Mil | Thou | | |
| 1. | <i>To be completed by banks with \$25 million or more in total assets and with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.³</i> | | | | | |
| | Agricultural loans included in items 5.b through 5.e above | RCON 3379 | | | | M.1. |

¹ For all items, banks have the option of reporting either (1) an average of daily figures for the quarter, or (2) an average of weekly figures (i.e., the Wednesday of each week of the quarter). In addition, averages of four month-end figures (the last day of the preceding quarter and of each month of the currently-reported quarter) are allowed for items 2, 3, 5.a through 5.e, 6, 7, and Memorandum item 1.

² See instructions for loan classifications used in this schedule.

³ The \$25 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the **June 30, 1995** Report of Condition.

⁴ Quarterly averages for all debt securities should be based on amortized cost.

⁵ Quarterly averages for all equity securities should be based on historical cost.

⁶ 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.

| | | Dollar Amounts in Thousands | | | C160 | | |
|-----|---|-----------------------------|--|--|------|------|---------|
| | | | | | Mil | Thou | |
| 1. | Unused commitments: | | | | | | |
| a. | Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines | RCON | | | | | 1.a. |
| b. | Credit card lines | RCON | | | | | 1.b. |
| c. | Commercial real estate, construction, and land development: | | | | | | |
| (1) | Commitments to fund loans secured by real estate | RCON | | | | | 1.c.(1) |
| (2) | Commitments to fund loans not secured by real estate | RCON | | | | | 1.c.(2) |
| d. | Securities underwriting | RCON | | | | | 1.d. |
| e. | Other unused commitments | RCON | | | | | 1.e. |
| 2. | Financial standby letters of credit ¹ | RCON | | | | | 2. |
| a. | Amount of financial standby letters of credit conveyed to others | RCON | | | | | 2.a. |
| 3. | Performance standby letters of credit ¹ | RCON | | | | | 3. |
| a. | Amount of performance standby letters of credit conveyed to others | RCON | | | | | 3.a. |
| 4. | Commercial and similar letters of credit ¹ | RCON | | | | | 4. |
| 5. | Not applicable | | | | | | |
| 6. | Participations in acceptances (as described in the instructions) acquired by the reporting (nonaccepting) bank | RCON | | | | | 6. |
| 7. | Securities borrowed | RCON | | | | | 7. |
| 8. | Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) | RCON | | | | | 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 | | | | | 9.a.(1) |
| (2) | Amount of recourse exposure on these mortgages as of the report date | RCON | | | | | 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 | | | | | 9.b.(1) |
| (2) | Amount of recourse exposure on these mortgages as of the report date | RCON | | | | | 9.b.(2) |
| c. | Farmer Mac agricultural mortgage loan pools: | | | | | | |
| (1) | Outstanding principal balance of mortgages transferred as of the report date | RCON | | | | | 9.c.(1) |
| (2) | Amount of recourse exposure on these mortgages as of the report date | RCON | | | | | 9.c.(2) |
| d. | Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994: | | | | | | |
| (1) | Outstanding principal balance of small business obligations transferred as of the report date | RCON | | | | | 9.d.(1) |
| (2) | Amount of retained recourse on these obligations as of the report date | RCON | | | | | 9.d.(2) |
| 10. | When-issued securities: | | | | | | |
| a. | Gross commitments to purchase | RCON | | | | | 10.a. |
| b. | Gross commitments to sell | RCON | | | | | 10.b. |
| 11. | Spot foreign exchange contracts | RCON | | | | | 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.a, "Total equity capital") | RCON | | | | | 12. |
| a. | TEXT 3555 | RCON | | | | | 12.a. |
| b. | TEXT 3556 | RCON | | | | | 12.b. |
| c. | TEXT 3557 | RCON | | | | | 12.c. |
| d. | TEXT 3558 | RCON | | | | | 12.d. |

¹ Do not report letters of credit as "contra" items in "Other assets" (Schedule RC-F) and "Other liabilities" (Schedule RC-G).

Schedule RC-M—Memoranda

| | | C165 | | |
|----|--|-----------------------------|--------|------------|
| | | Dollar Amounts in Thousands | | |
| | | Mil | Thou | |
| 1. | Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date: | | | |
| a. | Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests | RCON 6164 | | 1.a. |
| b. | Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations | RCON 6165 | Number | 1.b. |
| 2. | Not applicable | | | |
| 3. | a. Noninterest-bearing balances due from commercial banks in the U.S. (included in Schedule RC, item 1.a) (exclude balances due from Federal Reserve Banks and cash items in process of collection) | RCON 0050 | | 3.a. |
| | b. Currency and coin (included in Schedule RC, item 1.a) | RCON 0080 | | 3.b. |
| 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. |
| 8. | a. Other real estate owned: | | | |
| | (1) Direct and indirect investments in real estate ventures | RCON 5372 | | 8.a.(1) |
| | (2) All other real estate owned: | | | |
| | (a) Construction and land development | RCON 5508 | | 8.a.(2)(a) |
| | (b) Farmland | RCON 5509 | | 8.a.(2)(b) |
| | (c) 1–4 family residential properties | RCON 5510 | | 8.a.(2)(c) |
| | (d) Multifamily (5 or more) residential properties | RCON 5511 | | 8.a.(2)(d) |
| | (e) Nonfarm nonresidential properties | RCON 5512 | | 8.a.(2)(e) |
| | (3) Total (sum of items 8.a.(1) and 8.a.(2)) (must equal Schedule RC, item 7) | RCON 2150 | | 8.a.(3) |
| b. | Investments in unconsolidated subsidiaries and associated companies: | | | |
| | (1) Direct and indirect investments in real estate ventures | RCON 5374 | | 8.b.(1) |
| | (2) All other investments in unconsolidated subsidiaries and associated companies | RCON 5375 | | 8.b.(2) |
| | (3) Total (sum of items 8.b.(1) and 8.b.(2)) (must equal Schedule RC, item 8) | RCON 2130 | | 8.b.(3) |
| c. | Total assets of unconsolidated subsidiaries and associated companies | RCON 5376 | | 8.c. |

Legal Title of Bank _____

FDIC Certificate Number

Schedule RC-M – Continued

| | Dollar Amounts in Thousands | | | |
|--|-----------------------------|-----|------|-------|
| | | Mil | Thou | |
| 9. Noncumulative perpetual preferred stock and related surplus included in Schedule RC, item 23, "Perpetual preferred stock and related surplus" | RCON 3778 | | | 9. |
| 10. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products): | | | | |
| a. Money market funds | RCON 6441 | | | 10.a. |
| b. Equity securities funds | RCON 8427 | | | 10.b. |
| c. Debt securities funds | RCON 8428 | | | 10.c. |
| d. Other mutual funds | RCON 8429 | | | 10.d. |
| e. Annuities | RCON 8430 | | | 10.e. |
| f. Sales of proprietary mutual funds and annuities (included in items 10.a through 10.e above) | RCON 8784 | | | 10.f. |

| Memorandum | Dollar Amounts in Thousands | | | |
|--|-----------------------------|-----|------|--------|
| | | Mil | Thou | |
| 1. Interbank holdings of capital instruments (to be completed for the December report only) : | | | | |
| a. Reciprocal holdings of banking organizations' capital instruments | RCON 3836 | | | M.1.a. |
| b. Nonreciprocal holdings of banking organizations' capital instruments | RCON 3837 | | | M.1.b. |

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

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

| | | C170 | | | | | | | |
|--|-----------|---|------|--|------|--------------------------|-----------|--|----|
| | | (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

| | | C173 | | | | | | | |
|--|-----------|---|------|--|------|--------------------------|-----------|--|-----------|
| | | (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. 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 1) | RCON 1658 | | | RCON 1659 | | | RCON 1661 | | M.1. |
| 2. <i>To be completed by banks with loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:</i> Agricultural loans included in Schedule RC-N, items 1 through 4, above | RCON 1230 | | | RCON 1231 | | | RCON 1232 | | M.2. |
| 3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 2 through 4, above | RCON 5421 | | | RCON 5422 | | | RCON 5423 | | M.3. |
| 4. Real estate loans (sum of Memorandum items 4.a through 4.e must equal Schedule RC-N, item 1, above): | | | | | | | | | |
| a. Construction and land development | RCON 5424 | | | RCON 5425 | | | RCON 5426 | | M.4.a. |
| b. Secured by farmland | RCON 5427 | | | RCON 5428 | | | RCON 5429 | | M.4.b. |
| c. Secured by 1–4 family residential properties: | | | | | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | RCON 5430 | | | RCON 5431 | | | RCON 5432 | | M.4.c.(1) |
| (2) All other loans secured by 1–4 family residential properties | RCON 5433 | | | RCON 5434 | | | RCON 5435 | | M.4.c.(2) |
| d. Secured by multifamily (5 or more) residential properties | RCON 5436 | | | RCON 5437 | | | RCON 5438 | | M.4.d. |
| e. Secured by nonfarm nonresidential properties | RCON 5439 | | | RCON 5440 | | | RCON 5441 | | M.4.e. |

¹ See instructions for loan classifications used in this schedule.

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 | | | | | 11.a. |
| | | 8785 | | | | | |
| 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 | | | | | 11.b. |
| | | A181 | | | | | |
| 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 | | | | | 11.c. |
| | | A182 | | | | | |

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 | | | | | M.1.a.(1) |
| | | 2702 | | | | | |
| (2) <i>Number</i> of deposit accounts of \$100,000 or less (to be completed for the June report only) | | | | | | | |
| | | RCON | | | | | M.1.a.(2) |
| | | 3779 | | | | | |
| b. Deposit accounts of more than \$100,000: | | | | | | | |
| (1) <i>Amount</i> of deposit accounts of more than \$100,000 | | | | | | | |
| | | | | | | | |
| | | RCON | | | | | M.1.b.(1) |
| | | 2710 | | | | | |
| (2) <i>Number</i> of deposit accounts of more than \$100,000 | | | | | | | |
| | | RCON | | | | | M.1.b.(2) |
| | | 2722 | | | | | |
| 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 | | | | | M.2.a. |
| | | 6861 | | | | | |
| b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure | | | | | | | |
| | | | | | Mil | Thou | |
| | | RCON | | | | | M.2.b. |
| | | 5597 | | | | | |

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

C177

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 ¹ | | |
| | | 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 ² | 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.c 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: ³ | | | | | | | | | |
| a. Interest rate contracts | RCON 3809 | | | RCON 8766 | | | RCON 8767 | | |
| b. Foreign exchange contracts | RCON 3812 | | | RCON 8769 | | | RCON 8770 | | |
| c. Gold contracts | RCON 8771 | | | RCON 8772 | | | RCON 8773 | | |
| d. Other precious metals contracts | RCON 8774 | | | RCON 8775 | | | RCON 8776 | | |
| e. Other commodity contracts | RCON 8777 | | | RCON 8778 | | | RCON 8779 | | |
| f. Equity derivative contracts | RCON A000 | | | RCON A001 | | | RCON A002 | | |

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

² Include the difference between the fair value and the amortized cost of available-for-sale 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.

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

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

| | | | | | |
|--|--|------------------------|-------------------------|-------|---|
| NAME AND ADDRESS OF BANK 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:20%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; font-size: small;">FDIC Certificate Number</td> <td style="width:20%; text-align: center; font-size: x-large;">C-700</td> <td style="width:20%; 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) |