

Federal Financial Institutions Examination Council



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

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

Report at the close of business September 30, 2001

(20010930)  
(RCRI 9999)

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

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

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

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

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

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

\_\_\_\_\_  
Signature of Officer Authorized to Sign Report

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

## Submission of Reports

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

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

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

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

FDIC Certificate Number \_\_\_\_\_  
(RCRI 9050)

\_\_\_\_\_  
Legal Title of Bank (TEXT 9010)

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

\_\_\_\_\_  
City (TEXT 9130)

\_\_\_\_\_  
State Abbrev. (TEXT 9200)

\_\_\_\_\_  
ZIP Code (TEXT 9220)

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

## Table of Contents

|   |            |   |
|---|------------|---|
| <b>Signature Page</b>   | Cover      | <b>Report of Condition</b>  |
| <b>Report of Income</b>   |            | Schedule RC—Balance Sheet ..... RC-1, 2   |
| Schedule RI—Income Statement .....  | RI-1, 2, 3 | Schedule RC-A—Cash and Balances Due<br>From Depository Institutions<br>(to be completed only by selected banks).....  |
| Schedule RI-A—Changes in Equity Capital .....   | RI-4       | RC-3  |
| Schedule RI-B—Charge-offs and Recoveries on<br>Loans and Leases and Changes in Allowance<br>for Loan and Lease Losses ..... | RI-4, 5    | Schedule RC-B—Securities ..... RC-3, 4, 5   |
| Schedule RI-E—Explanations .....  | RI-6, 7    | Schedule RC-C—Loans and Lease Financing<br>Receivables:<br>Part I. Loans and Leases ..... RC-6, 7<br>Part II. Loans to Small Businesses and<br>Small Farms (to be completed for the<br>June report only; not included in the<br>forms for the September and<br>December reports)..... |
|   |            | RC-7a, 7b   |
|   |            | Schedule RC-D—Trading Assets and Liabilities<br>(to be completed only by selected banks).....   |
|   |            | RC-8  |
|   |            | Schedule RC-E—Deposit Liabilities ..... RC-9, 10  |
|   |            | Schedule RC-F—Other Assets.....   |
|   |            | RC-11   |
|   |            | Schedule RC-G—Other Liabilities ..... RC-11   |
|   |            | Schedule RC-K—Quarterly Averages ..... RC-12  |
|   |            | Schedule RC-L—Derivatives and<br>Off-Balance Sheet Items ..... RC-13, 14  |
|   |            | Schedule RC-M—Memoranda ..... RC-15   |
|   |            | Schedule RC-N—Past Due and Nonaccrual<br>Loans, Leases, and Other Assets ..... RC-16, 17  |
|   |            | Schedule RC-O—Other Data for Deposit<br>Insurance and FICO Assessments.....   |
|   |            | RC-18, 19   |
|   |            | Schedule RC-R—Regulatory Capital ..... RC-20, 21, 22, 23  |
|   |            | Schedule RC-S—Securitization and<br>Asset Sales Activities ..... RC-24, 25, 26  |
|   |            | Schedule RC-T—Fiduciary and<br>Related Services <b>(to be completed<br/>beginning December 31, 2001)</b> .....  |
|   |            | RC-27, 28, 29   |
|   |            | Optional Narrative Statement Concerning<br>the Amounts Reported in the Reports<br>of Condition and Income ..... RC-30   |
|   |            | Special Report <b>(to be completed by all banks)</b>  |

### Disclosure of Estimated Burden

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

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

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

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

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



Schedule RI—Continued

| Dollar Amounts in Thousands   | Year-to-date |     |     |      |      |            |      |
|---|--------------|-----|-----|------|------|------------|------|
|   | RIAD         | Bil | Mil | Thou |      |            |      |
| 2. Interest expense:  |              |     |     |      |      |            |      |
| a. Interest on deposits:  |              |     |     |      |      |            |      |
| (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....                                  | 4508         |     |     |      |      | 2.a.(1)    |      |
| (2) Nontransaction accounts:  |              |     |     |      |      |            |      |
| (a) <b>Savings deposits (includes MMDAs)</b> .....  | 0093         |     |     |      |      | 2.a.(2)(a) |      |
| (b) Time deposits of \$100,000 or more .....  | A517         |     |     |      |      | 2.a.(2)(b) |      |
| (c) Time deposits of less than \$100,000 .....  | A518         |     |     |      |      | 2.a.(2)(c) |      |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase .....  | 4180         |     |     |      |      | 2.b.       |      |
| c. Interest on trading liabilities and other borrowed money .....   | 4185         |     |     |      |      | 2.c.       |      |
| d. Interest on subordinated notes and debentures .....  | 4200         |     |     |      |      | 2.d.       |      |
| e. Total interest expense (sum of items 2.a through 2.d) .....  | 4073         |     |     |      |      | 2.e.       |      |
| 3. Net interest income (item 1.h minus 2.e) .....   |              |     |     |      | 4074 |            | 3.   |
| 4. <b>Provision for loan and lease losses</b> .....   |              |     |     |      | 4230 |            | 4.   |
| 5. Noninterest income:  |              |     |     |      |      |            |      |
| a. <b>Income from fiduciary activities</b> <sup>1</sup> .....   | 4070         |     |     |      |      | 5.a.       |      |
| b. Service charges on deposit accounts .....  | 4080         |     |     |      |      | 5.b.       |      |
| c. <b>Trading revenue</b> <sup>2</sup> .....  | A220         |     |     |      |      | 5.c.       |      |
| d. <b>Investment banking, advisory, brokerage, and underwriting fees and commissions</b> .....  | B490         |     |     |      |      | 5.d.       |      |
| e. <b>Venture capital revenue</b> .....   | B491         |     |     |      |      | 5.e.       |      |
| f. <b>Net servicing fees</b> .....  | B492         |     |     |      |      | 5.f.       |      |
| g. <b>Net securitization income</b> .....   | B493         |     |     |      |      | 5.g.       |      |
| h. <b>Insurance commissions and fees</b> .....  | B494         |     |     |      |      | 5.h.       |      |
| i. <b>Net gains (losses) on sales of loans and leases</b> .....   | 5416         |     |     |      |      | 5.i.       |      |
| j. <b>Net gains (losses) on sales of other real estate owned</b> .....  | 5415         |     |     |      |      | 5.j.       |      |
| k. <b>Net gains (losses) on sales of other assets (excluding securities)</b> ..   | B496         |     |     |      |      | 5.k.       |      |
| l. Other noninterest income* .....  | B497         |     |     |      |      | 5.l.       |      |
| m. Total noninterest income (sum of items 5.a through 5.l) .....  |              |     |     |      | 4079 |            | 5.m. |
| 6. a. Realized gains (losses) on held-to-maturity securities .....  |              |     |     |      | 3521 |            | 6.a. |
| b. Realized gains (losses) on available-for-sale securities .....   |              |     |     |      | 3196 |            | 6.b. |
| 7. Noninterest expense:   |              |     |     |      |      |            |      |
| a. Salaries and employee benefits .....   | 4135         |     |     |      |      | 7.a.       |      |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....          | 4217         |     |     |      |      | 7.b.       |      |
| c. <b>Amortization expense of intangible assets (including goodwill)</b> .....  | 4531         |     |     |      |      | 7.c.       |      |
| d. Other noninterest expense* .....   | 4092         |     |     |      |      | 7.d.       |      |
| e. Total noninterest expense (sum of items 7.a through 7.d) .....   |              |     |     |      | 4093 |            | 7.e. |
| 8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) ..... |              |     |     |      | 4301 |            | 8.   |
| 9. Applicable income taxes (on item 8) .....  |              |     |     |      | 4302 |            | 9.   |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....  |              |     |     |      | 4300 |            | 10.  |
| 11. Extraordinary items and other adjustments, net of income taxes* .....   |              |     |     |      | 4320 |            | 11.  |
| 12. Net income (loss) (sum of items 10 and 11) .....  |              |     |     |      | 4340 |            | 12.  |

\* Describe on Schedule RI-E—Explanations

<sup>1</sup> For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

<sup>2</sup> For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.d.



## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands

|  | RIAD | Bil | Mil | Thou |     |
|--|------|-----|-----|------|-----|
| 1. Total equity capital <b>most recently reported</b> for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)..... | 3217 |     |     |      | 1.  |
| 2. <b>Restatements due to corrections of material accounting errors and changes in accounting principles*</b> .....  | B507 |     |     |      | 2.  |
| 3. <b>Balance end of previous calendar year as restated</b> (sum of items 1 and 2) .....   | B508 |     |     |      | 3.  |
| 4. Net income (loss) (must equal Schedule RI, item 12).....  | 4340 |     |     |      | 4.  |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net <b>(excluding treasury stock transactions)</b> .....   | B509 |     |     |      | 5.  |
| 6. <b>Treasury stock transactions, net</b> .....   | B510 |     |     |      | 6.  |
| 7. Changes incident to business combinations, net.....   | 4356 |     |     |      | 7.  |
| 8. LESS: Cash dividends declared on preferred stock .....  | 4470 |     |     |      | 8.  |
| 9. LESS: Cash dividends declared on common stock .....   | 4460 |     |     |      | 9.  |
| 10. <b>Other comprehensive income</b> <sup>1</sup> .....   | B511 |     |     |      | 10. |
| 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....  | 4415 |     |     |      | 11. |
| 12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28).....  | 3210 |     |     |      | 12. |

\*Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and changes in minimum pension liability adjustments.

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

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

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

Dollar Amounts in Thousands

|   | (Column A)<br>Charge-offs <sup>1</sup> |     |     |      | (Column B)<br>Recoveries |     |     |      |         |
|---|--|-----|-----|------|--------------------------|-----|-----|------|---------|
|   | Calendar year-to-date                  |     |     |      |                          |     |     |      |         |
|   | RIAD                                   | Bil | Mil | Thou | RIAD                     | Bil | Mil | Thou |         |
| 1. Loans secured by real estate:  |  |     |     |      |                          |     |     |      |         |
| a. Construction, land development, <b>and other land loans</b> .....  | 3582                                   |     |     |      | 3583                     |     |     |      | 1.a.    |
| b. Secured by farmland .....  | 3584                                   |     |     |      | 3585                     |     |     |      | 1.b.    |
| c. Secured by 1–4 family residential properties:  |  |     |     |      |                          |     |     |      |         |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....                  | 5411                                   |     |     |      | 5412                     |     |     |      | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties .....   | 5413                                   |     |     |      | 5414                     |     |     |      | 1.c.(2) |
| d. Secured by multifamily (5 or more) residential properties .....  | 3588                                   |     |     |      | 3589                     |     |     |      | 1.d.    |
| e. Secured by nonfarm nonresidential properties .....   | 3590                                   |     |     |      | 3591                     |     |     |      | 1.e.    |
| 2. <b>Loans to depository institutions and acceptances of other banks</b> .....   | 4481                                   |     |     |      | 4482                     |     |     |      | 2.      |
| 3. Not applicable   |  |     |     |      |                          |     |     |      |         |
| 4. <b>Commercial and industrial loans</b> .....   | 4638                                   |     |     |      | 4608                     |     |     |      | 4.      |
| 5. <b>Loans to individuals for household, family, and other personal expenditures:</b>  |  |     |     |      |                          |     |     |      |         |
| a. <b>Credit cards</b> .....  | B514                                   |     |     |      | B515                     |     |     |      | 5.a.    |
| b. <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> ..... | B516                                   |     |     |      | B517                     |     |     |      | 5.b.    |
| 6. <b>Loans to foreign governments and official institutions</b> .....  | 4643                                   |     |     |      | 4627                     |     |     |      | 6.      |
| 7. <b>All other loans</b> <sup>2</sup> .....  | 4644                                   |     |     |      | 4628                     |     |     |      | 7.      |
| 8. Lease financing receivables.....   | 4266                                   |     |     |      | 4267                     |     |     |      | 8.      |
| 9. Total (sum of items 1 through 8) .....   | 4635                                   |     |     |      | 4605                     |     |     |      | 9.      |

<sup>1</sup> Include write-downs arising from transfers of loans to the held-for-sale account.

<sup>2</sup> Includes charge-offs and recoveries on “Loans to finance agricultural production and other loans to farmers,” “Obligations (other than securities and leases) of states and political subdivisions in the U.S.,” and “Other loans.”







## Schedule RI-E—Continued

Dollar Amounts in Thousands

|  |  | Year-to-date |     |     |      |      |
|--|--|--------------|-----|-----|------|------|
|  |  | RIAD         | Bil | Mil | Thou |      |
| <b>4. Restatements due to corrections of material accounting errors and changes in accounting principles</b> (from Schedule RI-A, item 2) (itemize and describe all restatements): |  |              |     |     |      |      |
| a.   | <small>TEXT</small><br>B526  | B526         |     |     |      | 4.a. |
| b.   | <small>TEXT</small><br>B527  | B527         |     |     |      | 4.b. |
| <b>5. Other transactions with parent holding company</b> (from Schedule RI-A, item 11) (itemize and describe all such transactions):   |  |              |     |     |      |      |
| a.   | <small>TEXT</small><br>4498  | 4498         |     |     |      | 5.a. |
| b.   | <small>TEXT</small><br>4499  | 4499         |     |     |      | 5.b. |
| <b>6. Adjustments to allowance for loan and lease losses</b> (from Schedule RI-B, part II, item 5) (itemize and describe all adjustments):   |  |              |     |     |      |      |
| a.   | <small>TEXT</small><br>5523 Write-downs arising from transfers of loans to the held-for-sale account | 5523         |     |     |      | 6.a. |
| b.   | <small>TEXT</small><br>4522  | 4522         |     |     |      | 6.b. |
| <b>7. Other explanations</b> (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):            |  |              |     |     |      |      |
| No comment <input type="checkbox"/> ( <small>RIAD 4769</small> )   |  |              |     |     |      |      |
| Other explanations (please type or print clearly):   |  |              |     |     |      |      |
| <small>(TEXT 4769)</small>   |  |              |     |     |      |      |



## Schedule RC—Continued

| Dollar Amounts in Thousands  |  |  |  | RCON | Bil | Mil | Thou |          |
|--|--|--|--|------|-----|-----|------|----------|
| <b>LIABILITIES</b>   |  |  |  |      |     |     |      |          |
| 13. Deposits:  |  |  |  |      |     |     |      |          |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....  |  |  |  | 2200 |     |     |      | 13.a.    |
| (1) Noninterest-bearing <sup>1</sup> .....   |  |  |  | 6631 |     |     |      | 13.a.(1) |
| (2) Interest-bearing.....  |  |  |  | 6636 |     |     |      | 13.a.(2) |
| b. Not applicable  |  |  |  |      |     |     |      |          |
| 14. Federal funds purchased and securities sold under agreements to repurchase .....   |  |  |  | 2800 |     |     |      | 14.      |
| 15. Trading liabilities (from Schedule RC-D).....  |  |  |  | 3548 |     |     |      | 15.      |
| 16. <b>Other borrowed money</b> (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) ..... |  |  |  | 3190 |     |     |      | 16.      |
| 17. Not applicable   |  |  |  |      |     |     |      |          |
| 18. Bank's liability on acceptances executed and outstanding .....   |  |  |  | 2920 |     |     |      | 18.      |
| 19. Subordinated notes and debentures <sup>2</sup> .....   |  |  |  | 3200 |     |     |      | 19.      |
| 20. Other liabilities (from Schedule RC-G).....  |  |  |  | 2930 |     |     |      | 20.      |
| 21. Total liabilities (sum of items 13 through 20).....  |  |  |  | 2948 |     |     |      | 21.      |
| 22. <b>Minority interest in consolidated subsidiaries</b> .....  |  |  |  | 3000 |     |     |      | 22.      |
| <b>EQUITY CAPITAL</b>  |  |  |  |      |     |     |      |          |
| 23. Perpetual preferred stock and related surplus .....  |  |  |  | 3838 |     |     |      | 23.      |
| 24. Common stock .....   |  |  |  | 3230 |     |     |      | 24.      |
| 25. Surplus (exclude all surplus related to preferred stock).....  |  |  |  | 3839 |     |     |      | 25.      |
| 26. a. Retained earnings .....   |  |  |  | 3632 |     |     |      | 26.a.    |
| b. <b>Accumulated other comprehensive income</b> <sup>3</sup> .....  |  |  |  | B530 |     |     |      | 26.b.    |
| 27. <b>Other equity capital components</b> <sup>4</sup> .....  |  |  |  | A130 |     |     |      | 27.      |
| 28. Total equity capital (sum of items 23 through 27) .....  |  |  |  | 3210 |     |     |      | 28.      |
| 29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28).....                                      |  |  |  | 3300 |     |     |      | 29.      |

Memorandum

**To be reported with the March Report of Condition.**

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

| RCON | Number |
|------|--------|
| 6724 |        |

M.1.

- |   |   |
|---|---|
| <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><b>3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm</b></p> | <p>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

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

<sup>2</sup> Includes limited-life preferred stock and related surplus.

<sup>3</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.

<sup>4</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.



Schedule RC-B—Continued

| Dollar Amounts in Thousands   | Held-to-maturity             |     |     |      |                          |     |     |      | Available-for-sale           |     |     |      |                          |     |     |      |         |
|---|------------------------------|-----|-----|------|--------------------------|-----|-----|------|------------------------------|-----|-----|------|--------------------------|-----|-----|------|---------|
|   | (Column A)<br>Amortized Cost |     |     |      | (Column B)<br>Fair Value |     |     |      | (Column C)<br>Amortized Cost |     |     |      | (Column D)<br>Fair Value |     |     |      |         |
|   | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou | RCON                         | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |         |
| 4. Mortgage-backed securities (MBS):  |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| a. Pass-through securities:   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| (1) Guaranteed by GNMA .....  | 1698                         |     |     |      | 1699                     |     |     |      | 1701                         |     |     |      | 1702                     |     |     |      | 4.a.(1) |
| (2) Issued by FNMA and FHLMC.....   | 1703                         |     |     |      | 1705                     |     |     |      | 1706                         |     |     |      | 1707                     |     |     |      | 4.a.(2) |
| (3) Other pass-through securities.  | 1709                         |     |     |      | 1710                     |     |     |      | 1711                         |     |     |      | 1713                     |     |     |      | 4.a.(3) |
| b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA  | 1714                         |     |     |      | 1715                     |     |     |      | 1716                         |     |     |      | 1717                     |     |     |      | 4.b.(1) |
| (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....   | 1718                         |     |     |      | 1719                     |     |     |      | 1731                         |     |     |      | 1732                     |     |     |      | 4.b.(2) |
| (3) All other mortgage-backed securities.....   | 1733                         |     |     |      | 1734                     |     |     |      | 1735                         |     |     |      | 1736                     |     |     |      | 4.b.(3) |
| 5. Asset-backed securities (ABS):   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| a. Credit card receivables.....   | B838                         |     |     |      | B839                     |     |     |      | B840                         |     |     |      | B841                     |     |     |      | 5.a.    |
| b. Home equity lines.....   | B842                         |     |     |      | B843                     |     |     |      | B844                         |     |     |      | B845                     |     |     |      | 5.b.    |
| c. Automobile loans .....   | B846                         |     |     |      | B847                     |     |     |      | B848                         |     |     |      | B849                     |     |     |      | 5.c.    |
| d. Other consumer loans .....   | B850                         |     |     |      | B851                     |     |     |      | B852                         |     |     |      | B853                     |     |     |      | 5.d.    |
| e. Commercial and industrial loans.....   | B854                         |     |     |      | B855                     |     |     |      | B856                         |     |     |      | B857                     |     |     |      | 5.e.    |
| f. Other.....   | B858                         |     |     |      | B859                     |     |     |      | B860                         |     |     |      | B861                     |     |     |      | 5.f.    |
| 6. Other debt securities:   |                              |     |     |      |                          |     |     |      |                              |     |     |      |                          |     |     |      |         |
| a. Other domestic debt securities.....  | 1737                         |     |     |      | 1738                     |     |     |      | 1739                         |     |     |      | 1741                     |     |     |      | 6.a.    |
| b. Foreign debt securities.....   | 1742                         |     |     |      | 1743                     |     |     |      | 1744                         |     |     |      | 1746                     |     |     |      | 6.b.    |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>1</sup>                                       |                              |     |     |      |                          |     |     |      | A510                         |     |     |      | A511                     |     |     |      | 7.      |
| 8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b) ..... | 1754                         |     |     |      | 1771                     |     |     |      | 1772                         |     |     |      | 1773                     |     |     |      | 8.      |

<sup>1</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.



# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands

|  | (Column A)<br>To Be Completed<br>by Banks with<br>\$300 Million or More<br>in Total Assets <sup>1</sup> |     |     |      | (Column B)<br>To Be Completed<br>by All Banks |     |     |      |            |
|--|---|-----|-----|------|---|-----|-----|------|------------|
|  | RCON  | Bil | Mil | Thou | RCON  | Bil | Mil | Thou |            |
| 1. Loans secured by real estate:   |   |     |     |      |   |     |     |      |            |
| a. Construction, land development, <b>and other land loans</b> .....   |   |     |     |      | 1415  |     |     |      | 1.a.       |
| b. Secured by farmland (including farm residential and other improvements).....  |   |     |     |      | 1420  |     |     |      | 1.b.       |
| c. Secured by 1–4 family residential properties:   |   |     |     |      |   |     |     |      |            |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....                                  |   |     |     |      | 1797  |     |     |      | 1.c.(1)    |
| (2) Closed-end loans secured by 1–4 family residential properties:   |   |     |     |      |   |     |     |      |            |
| (a) Secured by first liens .....   |   |     |     |      | 5367  |     |     |      | 1.c.(2)(a) |
| (b) Secured by junior liens .....  |   |     |     |      | 5368  |     |     |      | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties .....   |   |     |     |      | 1460  |     |     |      | 1.d.       |
| e. Secured by nonfarm nonresidential properties .....  |   |     |     |      | 1480  |     |     |      | 1.e.       |
| 2. Loans to depository institutions <b>and acceptances of other banks</b> .....  |   |     |     |      | 1288  |     |     |      | 2.         |
| a. To commercial banks in the U.S.:  |   |     |     |      |   |     |     |      |            |
| (1) To U.S. branches and agencies of foreign banks .....   | B532  |     |     |      |   |     |     |      | 2.a.(1)    |
| (2) To other commercial banks in the U.S. ....   | B533  |     |     |      |   |     |     |      | 2.a.(2)    |
| b. To other depository institutions in the U.S. ....   | B534  |     |     |      |   |     |     |      | 2.b.       |
| c. To banks in foreign countries:  |   |     |     |      |   |     |     |      |            |
| (1) To foreign branches of other U.S. banks.....   | B536  |     |     |      |   |     |     |      | 2.c.(1)    |
| (2) To other banks in foreign countries .....  | B537  |     |     |      |   |     |     |      | 2.c.(2)    |
| 3. Loans to finance agricultural production and other loans to farmers .....   |   |     |     |      | 1590  |     |     |      | 3.         |
| 4. Commercial and industrial loans .....   |   |     |     |      | 1766  |     |     |      | 4.         |
| a. To U.S. addressees (domicile) .....   | 1763  |     |     |      |   |     |     |      | 4.a.       |
| b. To non-U.S. addressees (domicile) .....   | 1764  |     |     |      |   |     |     |      | 4.b.       |
| 5. Not applicable  |   |     |     |      |   |     |     |      |            |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):                    |   |     |     |      |   |     |     |      |            |
| a. <b>Credit cards</b> .....   |   |     |     |      | B538  |     |     |      | 6.a.       |
| b. <b>Other revolving credit plans</b> .....   |   |     |     |      | B539  |     |     |      | 6.b.       |
| c. Other consumer loans (includes single payment, installment, and all student loans) .....  |   |     |     |      | 2011  |     |     |      | 6.c.       |
| 7. <b>Loans to foreign governments and official institutions (including foreign central banks)</b> .....   |   |     |     |      | 2081  |     |     |      | 7.         |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....   |   |     |     |      | 2107  |     |     |      | 8.         |
| 9. Other loans.....  |   |     |     |      | 1563  |     |     |      | 9.         |
| a. Loans for purchasing or carrying securities (secured and unsecured).....  | 1545  |     |     |      |   |     |     |      | 9.a.       |
| b. All other loans (exclude consumer loans) .....  | 1564  |     |     |      |   |     |     |      | 9.b.       |
| 10. Lease financing receivables (net of unearned income).....  |   |     |     |      | 2165  |     |     |      | 10.        |
| a. Of U.S. addressees (domicile) .....   | 2182  |     |     |      |   |     |     |      | 10.a.      |
| b. Of non-U.S. addressees (domicile) .....   | 2183  |     |     |      |   |     |     |      | 10.b.      |
| 11. LESS: Any unearned income on loans reflected in items 1–9 above.....   |   |     |     |      | 2123  |     |     |      | 11.        |
| 12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)..... |   |     |     |      | 2122  |     |     |      | 12.        |

<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition.

# Schedule RC-C—Continued

## Part I. Continued

Memoranda

Dollar Amounts in Thousands

|  | RCON | Bil | Mil | Thou |           |
|--|------|-----|-----|------|-----------|
| <b>1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1–4 family residential properties and loans to individuals for household, family, and other personal expenditures) .....</b> | 1616 |     |     |      | M.1.      |
| <b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>   |      |     |     |      |           |
| <b>a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:</b> <sup>1, 2</sup>  |      |     |     |      |           |
| (1) Three months or less .....   | A564 |     |     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....  | A565 |     |     |      | M.2.a.(2) |
| (3) Over one year through three years .....  | A566 |     |     |      | M.2.a.(3) |
| (4) Over three years through five years .....  | A567 |     |     |      | M.2.a.(4) |
| (5) Over five years through 15 years .....   | A568 |     |     |      | M.2.a.(5) |
| (6) Over 15 years .....  | A569 |     |     |      | M.2.a.(6) |
| <b>b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:</b> <sup>1, 3</sup>            |      |     |     |      |           |
| (1) Three months or less .....   | A570 |     |     |      | M.2.b.(1) |
| (2) Over three months through 12 months .....  | A571 |     |     |      | M.2.b.(2) |
| (3) Over one year through three years .....  | A572 |     |     |      | M.2.b.(3) |
| (4) Over three years through five years .....  | A573 |     |     |      | M.2.b.(4) |
| (5) Over five years through 15 years .....   | A574 |     |     |      | M.2.b.(5) |
| (6) Over 15 years .....  | A575 |     |     |      | M.2.b.(6) |
| <b>c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....</b>  | A247 |     |     |      | M.2.c.    |
| <b>3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B<sup>4</sup> .....</b>   | 2746 |     |     |      | M.3.      |
| <b>4. Adjustable rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) .....</b>  | 5370 |     |     |      | M.4.      |
| <b>5. To be completed by banks with \$300 million or more in total assets:<sup>5</sup></b>   |      |     |     |      |           |
| <b>Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....</b>  | B837 |     |     |      | M.5.      |

<sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

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

<sup>5</sup> The \$300 million asset size test is generally based on the total assets reported on the **June 30, 2000**, Report of Condition.



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

FDIC Certificate Number

## Schedule RC-D—Trading Assets and Liabilities

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

|                    |  | Dollar Amounts in Thousands |     |     |      |      |
|--------------------|--|-----------------------------|-----|-----|------|------|
|                    |  | RCON                        | Bil | Mil | Thou |      |
| <b>ASSETS</b>      |  |                             |     |     |      |      |
| 1.                 | U.S. Treasury securities .....   | 3531                        |     |     |      | 1.   |
| 2.                 | U.S. Government agency obligations ( <b>exclude mortgage-backed securities</b> ) .....   | 3532                        |     |     |      | 2.   |
| 3.                 | Securities issued by states and political subdivisions in the U.S. ....  | 3533                        |     |     |      | 3.   |
| 4.                 | Mortgage-backed securities (MBS):  |                             |     |     |      |      |
|                    | a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....   | 3534                        |     |     |      | 4.a. |
|                    | b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA<br>(include CMOs, REMICs, and stripped MBS) ..... | 3535                        |     |     |      | 4.b. |
|                    | c. All other mortgage-backed securities .....  | 3536                        |     |     |      | 4.c. |
| 5.                 | Other debt securities .....  | 3537                        |     |     |      | 5.   |
| 6.–8.              | Not applicable   |                             |     |     |      |      |
| 9.                 | Other trading assets .....   | 3541                        |     |     |      | 9.   |
| 10.                | Not applicable   |                             |     |     |      |      |
| 11.                | Revaluation gains on interest rate, foreign exchange rate, and other commodity and<br>equity contracts .....                       | 3543                        |     |     |      | 11.  |
| 12.                | Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....  | 3545                        |     |     |      | 12.  |
| <b>LIABILITIES</b> |  |                             |     |     |      |      |
| 13.                | Liability for short positions .....  | 3546                        |     |     |      | 13.  |
| 14.                | Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity<br>contracts .....                      | 3547                        |     |     |      | 14.  |
| 15.                | Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....   | 3548                        |     |     |      | 15.  |

Schedule RC-E—Deposit Liabilities

| Dollar Amounts in Thousands  | Transaction Accounts   |     |     |      |   |     |     |      | Nontransaction Accounts                                       |     |     |      |    |
|--|--|-----|-----|------|---|-----|-----|------|---|-----|-----|------|----|
|  | (Column A)<br>Total transaction accounts (including total demand deposits) |     |     |      | (Column B)<br><b>Memo: Total demand deposits (included in column A)</b> |     |     |      | (Column C)<br>Total nontransaction accounts (including MMDAs) |     |     |      |    |
|  | RCON   | Bil | Mil | Thou | RCON  | Bil | Mil | Thou | RCON  | Bil | Mil | Thou |    |
| Deposits of:   |  |     |     |      |   |     |     |      |   |     |     |      |    |
| 1. Individuals, partnerships, and corporations (include all certified and official checks) .....     | B549   |     |     |      |   |     |     |      | B550  |     |     |      | 1. |
| 2. U.S. Government .....   | 2202   |     |     |      |   |     |     |      | 2520  |     |     |      | 2. |
| 3. States and political subdivisions in the U.S.....   | 2203   |     |     |      |   |     |     |      | 2530  |     |     |      | 3. |
| 4. <b>Commercial banks and other depository institutions in the U.S.</b> .....                       | B551   |     |     |      |   |     |     |      | B552  |     |     |      | 4. |
| 5. <b>Banks in foreign countries.</b> .....  | 2213   |     |     |      |   |     |     |      | 2236  |     |     |      | 5. |
| 6. <b>Foreign governments and official institutions (including foreign central banks)</b> .....      | 2216   |     |     |      |   |     |     |      | 2377  |     |     |      | 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) ..... | 2215   |     |     |      | 2210  |     |     |      | 2385  |     |     |      | 7. |

Memoranda

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

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

FDIC Certificate Number

## Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands

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

<sup>1</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>3</sup> Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

## Schedule RC-F—Other Assets

|    |   |                             |   |      |  | Dollar Amounts in Thousands |     |     |      |      |
|----|---|-----------------------------|---|------|--|-----------------------------|-----|-----|------|------|
|    |   |                             |   |      |  | RCON                        | Bil | Mil | Thou |      |
| 1. | <b>Accrued interest receivable</b> <sup>1</sup> .....   |                             |   |      |  | B556                        |     |     |      | 1.   |
| 2. | Net deferred tax assets <sup>2</sup> .....  |                             |   |      |  | 2148                        |     |     |      | 2.   |
| 3. | Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:              |                             |   |      |  |                             |     |     |      |      |
|    | a.  | Mortgage loans.....         |   |      |  | A519                        |     |     |      | 3.a. |
|    | b.  | Other financial assets..... |   |      |  | A520                        |     |     |      | 3.b. |
| 4. | <b>Equity securities that DO NOT have readily determinable fair values</b> <sup>4</sup> ..... |                             |   |      |  | 1752                        |     |     |      | 4.   |
| 5. | Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....  |                             |   |      |  | 2168                        |     |     |      | 5.   |
|    | a.  | TEXT<br>2166                | Prepaid expenses  | 2166 |  |                             |     |     |      | 5.a. |
|    | b.  | TEXT<br>C009                | Cash surrender value of life insurance                                      | C009 |  |                             |     |     |      | 5.b. |
|    | c.  | TEXT<br>1578                | Repossessed personal property (including vehicles)                          | 1578 |  |                             |     |     |      | 5.c. |
|    | d.  | TEXT<br>C010                | Derivatives with a positive fair value held for purposes other than trading | C010 |  |                             |     |     |      | 5.d. |
|    | e.  | TEXT<br>3549                |   | 3549 |  |                             |     |     |      | 5.e. |
|    | f.  | TEXT<br>3550                |   | 3550 |  |                             |     |     |      | 5.f. |
|    | g.  | TEXT<br>3551                |   | 3551 |  |                             |     |     |      | 5.g. |
| 6. | Total (sum of items 1 through 5) (must equal Schedule RC, item 11).....                       |                             |   |      |  | 2160                        |     |     |      | 6.   |

## Schedule RC-G—Other Liabilities

|    |  |  |   |      |  | Dollar Amounts in Thousands |     |     |      |      |
|----|--|--|---|------|--|-----------------------------|-----|-----|------|------|
|    |  |  |   |      |  | RCON                        | Bil | Mil | Thou |      |
| 1. | a.   | Interest accrued and unpaid on deposits <sup>5</sup> .....                     |   |      |  | 3645                        |     |     |      | 1.a. |
|    | b.   | Other expenses accrued and unpaid (includes accrued income taxes payable)..... |   |      |  | 3646                        |     |     |      | 1.b. |
| 2. | Net deferred tax liabilities <sup>2</sup> .....  |  |   |      |  | 3049                        |     |     |      | 2.   |
| 3. | <b>Allowance for credit losses on off-balance sheet credit exposures</b> .....               |  |   |      |  | B557                        |     |     |      | 3.   |
| 4. | Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)..... |  |   |      |  | 2938                        |     |     |      | 4.   |
|    | a.   | TEXT<br>3066   | Accounts payable  | 3066 |  |                             |     |     |      | 4.a. |
|    | b.   | TEXT<br>C011   | Deferred compensation liabilities   | C011 |  |                             |     |     |      | 4.b. |
|    | c.   | TEXT<br>2932   | Dividends declared but not yet payable                                      | 2932 |  |                             |     |     |      | 4.c. |
|    | d.   | TEXT<br>C012   | Derivatives with a negative fair value held for purposes other than trading | C012 |  |                             |     |     |      | 4.d. |
|    | e.   | TEXT<br>3552   |   | 3552 |  |                             |     |     |      | 4.e. |
|    | f.   | TEXT<br>3553   |   | 3553 |  |                             |     |     |      | 4.f. |
|    | g.   | TEXT<br>3554   |   | 3554 |  |                             |     |     |      | 4.g. |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....                      |  |   |      |  | 2930                        |     |     |      | 5.   |

<sup>1</sup> Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>3</sup> Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

<sup>4</sup> Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.



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

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

|  |  |  |  |  | Dollar Amounts in Thousands |     |     |      |         |              |  |
|--|--|--|--|--|-----------------------------|-----|-----|------|---------|--------------|--|
|  |  |  |  |  | RCON                        | Bil | Mil | Thou |         |              |  |
| 1. Unused commitments:   |  |  |  |  |                             |     |     |      |         |              |  |
| a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....   |  |  |  |  | 3814                        |     |     |      | 1.a.    |              |  |
| b. Credit card lines .....   |  |  |  |  | 3815                        |     |     |      | 1.b.    |              |  |
| c. Commercial real estate, construction, and land development:   |  |  |  |  |                             |     |     |      |         |              |  |
| (1) Commitments to fund loans secured by real estate .....   |  |  |  |  | 3816                        |     |     |      | 1.c.(1) |              |  |
| (2) Commitments to fund loans not secured by real estate .....   |  |  |  |  | 6550                        |     |     |      | 1.c.(2) |              |  |
| d. Securities underwriting .....   |  |  |  |  | 3817                        |     |     |      | 1.d.    |              |  |
| e. Other unused commitments .....  |  |  |  |  | 3818                        |     |     |      | 1.e.    |              |  |
| 2. Financial standby letters of credit.....  |  |  |  |  |                             |     |     |      |         |              |  |
| a. Amount of financial standby letters of credit conveyed to others .....  |  |  |  |  | 3820                        |     |     |      | 2.a.    |              |  |
| 3. Performance standby letters of credit .....   |  |  |  |  |                             |     |     |      |         |              |  |
| a. Amount of performance standby letters of credit conveyed to others .....  |  |  |  |  | 3822                        |     |     |      | 3.a.    |              |  |
| 4. Commercial and similar letters of credit .....  |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3411                        |     |     |      | 4.      |              |  |
| 5. <i>To be completed by banks with \$100 million or more in total assets:</i> <sup>1</sup>  |  |  |  |  |                             |     |     |      |         |              |  |
| Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....  |  |  |  |  | 3428                        |     |     |      | 5.      |              |  |
| 6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....  |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3433                        |     |     |      | 6.      |              |  |
| 7. Notional amount of credit derivatives:  |  |  |  |  |                             |     |     |      |         |              |  |
| a. Credit derivatives on which the reporting bank is the guarantor .....   |  |  |  |  | A534                        |     |     |      | 7.a.    |              |  |
| b. Credit derivatives on which the reporting bank is the beneficiary .....   |  |  |  |  | A535                        |     |     |      | 7.b.    |              |  |
| 8. Spot foreign exchange contracts.....  |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 8765                        |     |     |      | 8.      |              |  |
| 9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3430                        |     |     |      | 9.      |              |  |
| a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>3432</td><td style="font-size: small;">Securities borrowed</td></tr></table> .....                            |  |  |  |  |                             |     |     |      |         | TEXT<br>3432 | Securities borrowed                            |
| TEXT<br>3432   | Securities borrowed                            |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3432                        |     |     |      | 9.a.    |              |  |
| b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>3434</td><td style="font-size: small;">Commitments to purchase when-issued securities</td></tr></table> ..... |  |  |  |  |                             |     |     |      |         | TEXT<br>3434 | Commitments to purchase when-issued securities |
| TEXT<br>3434   | Commitments to purchase when-issued securities |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3434                        |     |     |      | 9.b.    |              |  |
| c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>3555</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>3555 |  |
| TEXT<br>3555   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3555                        |     |     |      | 9.c.    |              |  |
| d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>3556</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>3556 |  |
| TEXT<br>3556   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3556                        |     |     |      | 9.d.    |              |  |
| e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>3557</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>3557 |  |
| TEXT<br>3557   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3557                        |     |     |      | 9.e.    |              |  |
| 10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 5591                        |     |     |      | 10.     |              |  |
| a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>3435</td><td style="font-size: small;">Commitments to sell when-issued securities</td></tr></table> .....     |  |  |  |  |                             |     |     |      |         | TEXT<br>3435 | Commitments to sell when-issued securities     |
| TEXT<br>3435   | Commitments to sell when-issued securities     |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 3435                        |     |     |      | 10.a.   |              |  |
| b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>5592</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>5592 |  |
| TEXT<br>5592   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 5592                        |     |     |      | 10.b.   |              |  |
| c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>5593</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>5593 |  |
| TEXT<br>5593   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 5593                        |     |     |      | 10.c.   |              |  |
| d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>5594</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>5594 |  |
| TEXT<br>5594   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 5594                        |     |     |      | 10.d.   |              |  |
| e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT<br/>5595</td><td style="font-size: small;"></td></tr></table> .....   |  |  |  |  |                             |     |     |      |         | TEXT<br>5595 |  |
| TEXT<br>5595   |  |  |  |  |                             |     |     |      |         |              |  |
|  |  |  |  |  | 5595                        |     |     |      | 10.e.   |              |  |

<sup>1</sup> The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.

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

FDIC Certificate Number

## Schedule RC-L—Continued

| Dollar Amounts in Thousands   | (Column A)<br>Interest Rate<br>Contracts |     |     |      | (Column B)<br>Foreign Exchange<br>Contracts |     |     |      | (Column C)<br>Equity Derivative<br>Contracts |     |     |      | (Column D)<br>Commodity and<br>Other Contracts |     |     |      |          |
|---|--|-----|-----|------|---|-----|-----|------|--|-----|-----|------|--|-----|-----|------|----------|
|   | Tril                                     | Bil | Mil | Thou | Tril  | Bil | Mil | Thou | Tril   | Bil | Mil | Thou | Tril   | Bil | Mil | Thou |          |
| Derivatives Position Indicators   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
| 11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13): | RCON 8693                                |     |     |      | RCON 8694                                   |     |     |      | RCON 8695                                    |     |     |      | RCON 8696                                      |     |     |      |          |
| a. Futures contracts.....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.a.    |
|   | RCON 8697                                |     |     |      | RCON 8698                                   |     |     |      | RCON 8699                                    |     |     |      | RCON 8700                                      |     |     |      |          |
| b. Forward contracts.....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.b.    |
| c. Exchange-traded option contracts:  | RCON 8701                                |     |     |      | RCON 8702                                   |     |     |      | RCON 8703                                    |     |     |      | RCON 8704                                      |     |     |      |          |
| (1) Written options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.c.(1) |
| (2) Purchased options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.c.(2) |
| d. Over-the-counter option contracts:   | RCON 8709                                |     |     |      | RCON 8710                                   |     |     |      | RCON 8711                                    |     |     |      | RCON 8712                                      |     |     |      |          |
| (1) Written options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.d.(1) |
| (2) Purchased options .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 11.d.(2) |
| e. Swaps.....   | RCON 3450                                |     |     |      | RCON 3826                                   |     |     |      | RCON 8719                                    |     |     |      | RCON 8720                                      |     |     |      |          |
| 12. Total gross notional amount of derivative contracts held for trading .....  | RCON A126                                |     |     |      | RCON A127                                   |     |     |      | RCON 8723                                    |     |     |      | RCON 8724                                      |     |     |      | 12.      |
| 13. Total gross notional amount of derivative contracts held for purposes other than trading .....                              | RCON 8725                                |     |     |      | RCON 8726                                   |     |     |      | RCON 8727                                    |     |     |      | RCON 8728                                      |     |     |      | 13.      |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate.....   | RCON A589                                |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 13.a.    |
| 14. <i>To be completed by banks with \$100 million or more in total assets:</i> <sup>1</sup><br>Gross fair values:              | RCON 8733                                |     |     |      | RCON 8734                                   |     |     |      | RCON 8735                                    |     |     |      | RCON 8736                                      |     |     |      |          |
| a. Contracts held for trading:  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      |          |
| (1) Gross positive fair value.....  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.a.(1) |
| (2) Gross negative fair value .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.a.(2) |
| b. Contracts held for purposes other than trading:  | RCON 8741                                |     |     |      | RCON 8742                                   |     |     |      | RCON 8743                                    |     |     |      | RCON 8744                                      |     |     |      |          |
| (1) Gross positive fair value.....  |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.b.(1) |
| (2) Gross negative fair value .....   |  |     |     |      |   |     |     |      |  |     |     |      |  |     |     |      | 14.b.(2) |

<sup>1</sup> The \$100 million asset size test is generally based on the total assets reported in the **June 30, 2000**, Report of Condition.





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

| Dollar Amounts in Thousands  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |     |     |      | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |     |     |      | (Column C)<br>Nonaccrual |     |     |      |         |
|--|---|-----|-----|------|--|-----|-----|------|--------------------------|-----|-----|------|---------|
|  | RCON  | Bil | Mil | Thou | RCON   | Bil | Mil | Thou | RCON                     | Bil | Mil | Thou |         |
| 1. Loans secured by real estate:   |   |     |     |      |  |     |     |      |                          |     |     |      |         |
| a. Construction, land development, and other land loans  | 2759  |     |     |      | 2769   |     |     |      | 3492                     |     |     |      | 1.a.    |
| b. Secured by farmland   | 3493  |     |     |      | 3494   |     |     |      | 3495                     |     |     |      | 1.b.    |
| c. Secured by 1–4 family residential properties:   |   |     |     |      |  |     |     |      |                          |     |     |      |         |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit          | 5398  |     |     |      | 5399   |     |     |      | 5400                     |     |     |      | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties  | 5401  |     |     |      | 5402   |     |     |      | 5403                     |     |     |      | 1.c.(2) |
| d. Secured by multifamily (5 or more) residential properties   | 3499  |     |     |      | 3500   |     |     |      | 3501                     |     |     |      | 1.d.    |
| e. Secured by nonfarm nonresidential properties  | 3502  |     |     |      | 3503   |     |     |      | 3504                     |     |     |      | 1.e.    |
| 2. Loans to depository institutions and acceptances of other banks   | B834  |     |     |      | B835   |     |     |      | B836                     |     |     |      | 2.      |
| 3. Not applicable  |   |     |     |      |  |     |     |      |                          |     |     |      |         |
| 4. Commercial and industrial loans   | 1606  |     |     |      | 1607   |     |     |      | 1608                     |     |     |      | 4.      |
| 5. Loans to individuals for household, family, and other personal expenditures:  |   |     |     |      |  |     |     |      |                          |     |     |      |         |
| a. Credit cards  | B575  |     |     |      | B576   |     |     |      | B577                     |     |     |      | 5.a.    |
| b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) | B578  |     |     |      | B579   |     |     |      | B580                     |     |     |      | 5.b.    |
| 6. Loans to foreign governments and official institutions  | 5389  |     |     |      | 5390   |     |     |      | 5391                     |     |     |      | 6.      |
| 7. All other loans <sup>1</sup>  | 5459  |     |     |      | 5460   |     |     |      | 5461                     |     |     |      | 7.      |
| 8. Lease financing receivables   | 1226  |     |     |      | 1227   |     |     |      | 1228                     |     |     |      | 8.      |
| 9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)                     | 3505  |     |     |      | 3506   |     |     |      | 3507                     |     |     |      | 9.      |

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

|  | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou | RCON | Bil | Mil | Thou |       |
|--|------|-----|-----|------|------|-----|-----|------|------|-----|-----|------|-------|
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government | 5612 |     |     |      | 5613 |     |     |      | 5614 |     |     |      | 10.   |
| a. Guaranteed portion of loans and leases included in item 10 above  | 5615 |     |     |      | 5616 |     |     |      | 5617 |     |     |      | 10.a. |

<sup>1</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

# Schedule RC-N—Continued

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

| 5. <i>Memorandum item 5 is to be completed by banks with \$300 million or more in total assets:</i> <sup>1</sup><br>Interest rate, foreign exchange rate, and other commodity and equity contracts:<br><b>Fair value of amounts carried as assets</b> ..... | (Column A)<br>Past due 30<br>through 89 days |     |     |      | (Column B)<br>Past due 90<br>days or more |     |     |      |      |
|---|--|-----|-----|------|---|-----|-----|------|------|
|   | RCON   | Bil | Mil | Thou | RCON                                      | Bil | Mil | Thou |      |
|   | 3529   |     |     |      | 3530                                      |     |     |      | M.5. |

<sup>1</sup> The \$300 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, 2000**, Report of Condition.

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

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Name and Title (TEXT 8901)

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E-mail Address (TEXT 4086)

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Telephone: Area code/phone number/extension (TEXT 8902)                      FAX: Area code/phone number (TEXT 9116)

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

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

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

<sup>2</sup> Exclude core deposit intangibles.

## Schedule RC-O—Continued

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

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

|     |  | Dollar Amounts in Thousands |               |     |      |           |  |
|-----|--|-----------------------------|---------------|-----|------|-----------|--|
|     |  | RCON                        | Bil           | Mil | Thou |           |  |
| 1.  | Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):  |                             |               |     |      |           |  |
| a.  | Deposit account of \$100,000 or less:  |                             |               |     |      |           |  |
| (1) | Amount of deposit accounts of \$100,000 or less .....  | 2702                        |               |     |      | M.1.a.(1) |  |
| (2) | Number of deposit accounts of \$100,000 or less (to be completed for the June report only) ..... <span style="float: right;">Number</span>   | 3779                        |               |     |      | M.1.a.(2) |  |
| b.  | Deposit accounts of more than \$100,000:   |                             |               |     |      |           |  |
| (1) | Amount of deposit accounts of more than \$100,000 .....  | 2710                        |               |     |      | M.1.b.(1) |  |
| (2) | Number of deposit accounts of more than \$100,000 .....  | 2722                        |               |     |      | M.1.b.(2) |  |
| 2.  | Estimated amount of uninsured deposits of the bank:  |                             |               |     |      |           |  |
| a.  | An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above. |                             |               |     |      |           |  |
|     | Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above .....   | RCON                        | YES           | NO  |      | 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 .....  |                             | Bil           | Mil | Thou | M.2.b.    |  |
|     |  | 5597                        |               |     |      |           |  |
| 3.  | Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:                           |                             |               |     |      |           |  |
|     |  | RCON                        | FDIC Cert No. |     |      |           |  |
|     |  | A545                        |               |     |      | M.3.      |  |

TEXT  
A545



### Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

|   | (Column A)<br>Totals<br>(from<br>Schedule RC) |     |      | (Column B)<br>Items Not<br>Subject to<br>Risk-Weighting |     |      | (Column C) |     |      | (Column D) |     |      | (Column E) |     |      | (Column F) |     |      |     |
|---|---|-----|------|---|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|-----|
|   | Allocation by Risk Weight Category            |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|   | 0%  |     |      | 20%   |     |      | 50%        |     |      | 100%       |     |      |            |     |      |            |     |      |     |
| Dollar Amounts in Thousands   | Bil   | Mil | Thou | Bil   | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou |     |
| <b>Balance Sheet Asset Categories</b>   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 34. Cash and balances due from depository institutions<br>(Column A equals the sum of Schedule RC items 1.a<br>and 1.b) ..... |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 34. |
|   | RCON 0010                                     |     |      |   |     |      | RCON B600  |     |      | RCON B601  |     |      | RCON B602  |     |      |            |     |      |     |
|   | RCON 1754                                     |     |      | RCON B603   |     |      | RCON B604  |     |      | RCON B605  |     |      | RCON B606  |     |      | RCON B607  |     |      |     |
| 35. Held-to-maturity securities .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 35. |
|   | RCON 1773                                     |     |      | RCON B608   |     |      | RCON B609  |     |      | RCON B610  |     |      | RCON B611  |     |      | RCON B612  |     |      |     |
| 36. Available-for-sale securities .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 36. |
| 37. Federal funds sold and securities purchased under<br>agreements to resell.....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 37. |
|   | RCON 1350                                     |     |      |   |     |      | RCON B613  |     |      | RCON B614  |     |      | RCON B616  |     |      |            |     |      |     |
|   | RCON 5369                                     |     |      | RCON B617   |     |      | RCON B618  |     |      | RCON B619  |     |      | RCON B620  |     |      | RCON B621  |     |      |     |
| 38. Loans and leases held for sale .....  |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 38. |
|   | RCON B528                                     |     |      | RCON B622   |     |      | RCON B623  |     |      | RCON B624  |     |      | RCON B625  |     |      | RCON B626  |     |      |     |
| 39. Loans and leases, net of unearned income <sup>1</sup> .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 39. |
|   | RCON 3123                                     |     |      | RCON 3123   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
| 40. LESS: Allowance for loan and lease losses .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 40. |
|   | RCON 3545                                     |     |      | RCON B627   |     |      | RCON B628  |     |      | RCON B629  |     |      | RCON B630  |     |      | RCON B631  |     |      |     |
| 41. Trading assets.....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 41. |
|   | RCON B639                                     |     |      | RCON B640   |     |      | RCON B641  |     |      | RCON B642  |     |      | RCON B643  |     |      | RCON 5339  |     |      |     |
| 42. All other assets <sup>2</sup> .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 42. |
|   | RCON 2170                                     |     |      | RCON B644   |     |      | RCON 5320  |     |      | RCON 5327  |     |      | RCON 5334  |     |      | RCON 5340  |     |      |     |
| 43. Total assets (sum of items 34 through 42) .....   |   |     |      |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 43. |

<sup>1</sup> Include any allocated transfer risk reserve in column B.

<sup>2</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R—Continued

| Dollar Amounts in Thousands   | (Column A)<br>Face Value<br>or Notional<br>Amount |     |      | Credit<br>Conversion<br>Factor | (Column B)<br>Credit<br>Equivalent<br>Amount <sup>1</sup> |     |      | (Column C) |     |      | (Column D) |     |      | (Column E) |     |      | (Column F) |     |      |     |
|---|---|-----|------|--------------------------------|---|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|-----|
|   | Allocation by Risk Weight Category                |     |      |                                |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      |     |
|   | 0%  |     |      |                                | 20%   |     |      | 50%        |     |      | 100%       |     |      |            |     |      |            |     |      |     |
|   | Bil   | Mil | Thou |                                | Bil   | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou |     |
| <b>Derivatives and Off-Balance Sheet Items</b>  | RCON 3819   |     |      |                                | RCON B645   |     |      | RCON B646  |     |      | RCON B647  |     |      | RCON B648  |     |      | RCON B649  |     |      |     |
| 44. Financial standby letters of credit.....  |   |     |      | 1.00                           |   |     |      |            |     |      |            |     |      |            |     |      |            |     |      | 44. |
| 45. Performance standby letters of credit .....   | RCON 3821   |     |      | .50                            | RCON B650   |     |      | RCON B651  |     |      | RCON B652  |     |      | RCON B653  |     |      | RCON B654  |     |      | 45. |
| 46. Commercial and similar letters of credit .....  | RCON 3411   |     |      | .20                            | RCON B655   |     |      | RCON B656  |     |      | RCON B657  |     |      | RCON B658  |     |      | RCON B659  |     |      | 46. |
| 47. Risk participations in bankers acceptances acquired by the reporting institution..... | RCON 3429   |     |      | 1.00                           | RCON B660   |     |      | RCON B661  |     |      | RCON B662  |     |      |            |     |      | RCON B663  |     |      | 47. |
| 48. Securities lent.....  | RCON 3433   |     |      | 1.00                           | RCON B664   |     |      | RCON B665  |     |      | RCON B666  |     |      | RCON B667  |     |      | RCON B668  |     |      | 48. |
| 49. Retained recourse on small business obligations sold with recourse .....              | RCON A250   |     |      | 1.00                           | RCON B669   |     |      | RCON B670  |     |      | RCON B671  |     |      | RCON B672  |     |      | RCON B673  |     |      | 49. |
| 50. Retained recourse on financial assets sold with low-level recourse .....              | RCON 1727   |     |      | 12.5*                          | RCON 2243   |     |      |            |     |      |            |     |      |            |     |      | RCON B674  |     |      | 50. |
| 51. All other financial assets sold with recourse .....                                   | RCON B675   |     |      | 1.00                           | RCON B676   |     |      | RCON B677  |     |      | RCON B678  |     |      | RCON B679  |     |      | RCON B680  |     |      | 51. |
| 52. All other off-balance sheet liabilities.....  | RCON B681   |     |      | 1.00                           | RCON B682   |     |      | RCON B683  |     |      | RCON B684  |     |      | RCON B685  |     |      | RCON B686  |     |      | 52. |
| 53. Unused commitments with an original maturity exceeding one year.....                  | RCON 3833   |     |      | .50                            | RCON B687   |     |      | RCON B688  |     |      | RCON B689  |     |      | RCON B690  |     |      | RCON B691  |     |      | 53. |
| 54. Derivative contracts.....   |   |     |      |                                | RCON A167   |     |      | RCON B693  |     |      | RCON B694  |     |      | RCON B695  |     |      |            |     |      | 54. |

\* Or institution-specific factor.  
<sup>1</sup> Column A multiplied by credit conversion factor.

Schedule RC-R—Continued

|  | (Column C)                         |     |      | (Column D) |     |      | (Column E) |     |      | (Column F) |     |      |     |
|--|------------------------------------|-----|------|------------|-----|------|------------|-----|------|------------|-----|------|-----|
|  | Allocation by Risk Weight Category |     |      |            |     |      |            |     |      |            |     |      |     |
|  | 0%                                 |     |      | 20%        |     |      | 50%        |     |      | 100%       |     |      |     |
|  | Bil                                | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou | Bil        | Mil | Thou |     |
| Dollar Amounts in Thousands  |                                    |     |      |            |     |      |            |     |      |            |     |      |     |
| <b>Totals</b>  |                                    |     |      |            |     |      |            |     |      |            |     |      |     |
| 55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....  | RCON B696                          |     |      | RCON B697  |     |      | RCON B698  |     |      | RCON B699  |     |      | 55. |
| 56. Risk weight factor.....  | × 0%                               |     |      | × 20%      |     |      | × 50%      |     |      | × 100%     |     |      | 56. |
| 57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....  | RCON B700                          |     |      | RCON B701  |     |      | RCON B702  |     |      | RCON B703  |     |      | 57. |
|  | 0                                  |     |      |            |     |      |            |     |      |            |     | 57.  |     |
| 58. Market risk equivalent assets.....   |                                    |     |      |            |     |      |            |     |      | RCON 1651  |     |      | 58. |
| 59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) ..... |                                    |     |      |            |     |      |            |     |      | RCON B704  |     |      | 59. |
| 60. LESS: Excess allowance for loan and lease losses.....  |                                    |     |      |            |     |      |            |     |      | RCON A222  |     |      | 60. |
| 61. LESS: Allocated transfer risk reserve.....   |                                    |     |      |            |     |      |            |     |      | RCON 3128  |     |      | 61. |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61).....  |                                    |     |      |            |     |      |            |     |      | RCON A223  |     |      | 62. |

Memoranda

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

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

<sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.



## Schedule RC-S—Securitization and Asset Sale Activities

All of Schedule RC-S is to be completed beginning June 30, 2001.

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family<br>Residential<br>Loans |     |      | (Column B)<br>Home<br>Equity<br>Lines |     |      | (Column C)<br>Credit<br>Card<br>Receivables |     |      | (Column D)<br>Auto<br>Loans |     |      | (Column E)<br>Other<br>Consumer<br>Loans |     |      | (Column F)<br>Commercial<br>and Industrial<br>Loans |     |      | (Column G)<br>All Other<br>Loans and<br>All Leases |     |      |      |
|---|--|-----|------|---------------------------------------|-----|------|---|-----|------|-----------------------------|-----|------|--|-----|------|---|-----|------|--|-----|------|------|
|   | Bil  | Mil | Thou | Bil                                   | Mil | Thou | Bil   | Mil | Thou | Bil                         | Mil | Thou | Bil                                      | Mil | Thou | Bil   | Mil | Thou | Bil  | Mil | Thou |      |
| <b>Bank Securitization Activities</b>   |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      |      |
| 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements ..... |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 1.   |
|   | RCON B705  |     |      | RCON B706                             |     |      | RCON B707                                   |     |      | RCON B708                   |     |      | RCON B709                                |     |      | RCON B710   |     |      | RCON B711  |     |      |      |
| 2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:                 |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      |      |
| a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) ....  |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 2.a. |
| b. Standby letters of credit, subordinated securities, and other enhancements.....  |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 2.b. |
| 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....  |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 3.   |
| 4. Past due loan amounts included in item 1:  |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      |      |
| a. 30-89 days past due .....  |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 4.a. |
| b. 90 days or more past due .....   |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 4.b. |
| 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):       |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      |      |
| a. Charge-offs.....   |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 5.a. |
| b. Recoveries .....   |  |     |      |                                       |     |      |   |     |      |                             |     |      |  |     |      |   |     |      |  |     |      | 5.b. |

Schedule RC-S—Continued

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family Residential Loans |     |      | (Column B)<br>Home Equity Lines |     |      | (Column C)<br>Credit Card Receivables |     |      | (Column D)<br>Auto Loans |     |      | (Column E)<br>Other Consumer Loans |     |      | (Column F)<br>Commercial and Industrial Loans |     |      | (Column G)<br>All Other Loans and All Leases |     |      |      |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|--|-----|------|------|
|   | Bil  | Mil | Thou | Bil                             | Mil | Thou | Bil                                   | Mil | Thou | Bil                      | Mil | Thou | Bil                                | Mil | Thou | Bil   | Mil | Thou | Bil  | Mil | Thou |      |
| 6. Amount of ownership (or seller's) interests carried as:  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |      |
| a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....   |  |     |      | RCON B761                       |     |      | RCON B762                             |     |      |                          |     |      |                                    |     |      | RCON B763                                     |     |      |  |     |      | 6.a. |
| b. Loans (included in Schedule RC-C) .....  |  |     |      | RCON B500                       |     |      | RCON B501                             |     |      |                          |     |      |                                    |     |      | RCON B502                                     |     |      |  |     |      | 6.b. |
| 7. Past due loan amounts included in interests reported in item 6.a:  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |      |
| a. 30-89 days past due .....  |  |     |      | RCON B764                       |     |      | RCON B765                             |     |      |                          |     |      |                                    |     |      | RCON B766                                     |     |      |  |     |      | 7.a. |
| b. 90 days or more past due .....   |  |     |      | RCON B767                       |     |      | RCON B768                             |     |      |                          |     |      |                                    |     |      | RCON B769                                     |     |      |  |     |      | 7.b. |
| 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):   |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |      |
| a. Charge-offs .....  |  |     |      | RIAD B770                       |     |      | RIAD B771                             |     |      |                          |     |      |                                    |     |      | RIAD B772                                     |     |      |  |     |      | 8.a. |
| b. Recoveries .....   |  |     |      | RIAD B773                       |     |      | RIAD B774                             |     |      |                          |     |      |                                    |     |      | RIAD B775                                     |     |      |  |     |      | 8.b. |
| <b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>  |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |      |
| 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements ..... | RCON B776                                  |     |      | RCON B777                       |     |      | RCON B778                             |     |      | RCON B779                |     |      | RCON B780                          |     |      | RCON B781                                     |     |      | RCON B782                                    |     |      | 9.   |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....   | RCON B783                                  |     |      | RCON B784                       |     |      | RCON B785                             |     |      | RCON B786                |     |      | RCON B787                          |     |      | RCON B788                                     |     |      | RCON B789                                    |     |      | 10.  |

Schedule RC-S—Continued

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family Residential Loans |     |      | (Column B)<br>Home Equity Lines |     |      | (Column C)<br>Credit Card Receivables |     |      | (Column D)<br>Auto Loans |     |      | (Column E)<br>Other Consumer Loans |     |      | (Column F)<br>Commercial and Industrial Loans |     |      | (Column G)<br>All Other Loans and All Leases |     |      |     |
|---|--|-----|------|---------------------------------|-----|------|---------------------------------------|-----|------|--------------------------|-----|------|------------------------------------|-----|------|---|-----|------|--|-----|------|-----|
|   | Bil  | Mil | Thou | Bil                             | Mil | Thou | Bil                                   | Mil | Thou | Bil                      | Mil | Thou | Bil                                | Mil | Thou | Bil   | Mil | Thou | Bil  | Mil | Thou |     |
| <b>Bank Asset Sales</b>   |  |     |      |                                 |     |      |                                       |     |      |                          |     |      |                                    |     |      |   |     |      |  |     |      |     |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....                            | RCON B790                                  |     |      | RCON B791                       |     |      | RCON B792                             |     |      | RCON B793                |     |      | RCON B794                          |     |      | RCON B795                                     |     |      | RCON B796                                    |     |      | 11. |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 ..... | RCON B797                                  |     |      | RCON B798                       |     |      | RCON B799                             |     |      | RCON B800                |     |      | RCON B801                          |     |      | RCON B802                                     |     |      | RCON B803                                    |     |      | 12. |

Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

Memoranda

|   | Dollar Amounts in Thousands |     |     |      |           |
|---|-----------------------------|-----|-----|------|-----------|
|   | RCON                        | Bil | Mil | Thou |           |
| 1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:   |                             |     |     |      |           |
| a. Outstanding principal balance .....  | A249                        |     |     |      | M.1.a.    |
| b. Amount of retained recourse on these obligations as of the report date .....   | A250                        |     |     |      | M.1.b.    |
| 2. Outstanding principal balance of assets serviced for others:   |                             |     |     |      |           |
| a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....   | B804                        |     |     |      | M.2.a.    |
| b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....  | B805                        |     |     |      | M.2.b.    |
| c. Other financial assets <sup>1</sup> .....  | A591                        |     |     |      | M.2.c.    |
| 3. Asset-backed commercial paper conduits:  |                             |     |     |      |           |
| a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements: |                             |     |     |      |           |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....   | B806                        |     |     |      | M.3.a.(1) |
| (2) Conduits sponsored by other unrelated institutions .....  | B807                        |     |     |      | M.3.a.(2) |
| b. Unused commitments to provide liquidity to conduit structures:   |                             |     |     |      |           |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....   | B808                        |     |     |      | M.3.b.(1) |
| (2) Conduits sponsored by other unrelated institutions .....  | B809                        |     |     |      | M.3.b.(2) |

<sup>1</sup> Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.



Schedule RC-T—Continued

|  |   | Dollar Amounts in Thousands |     |     |      |       |
|--|---|-----------------------------|-----|-----|------|-------|
|  |   | RIAD                        | Bil | Mil | Thou |       |
| <b>FIDUCIARY AND RELATED SERVICES INCOME</b> |   |                             |     |     |      |       |
| 12.  | Personal trust and agency accounts.....   | B904                        |     |     |      | 12.   |
| 13.  | Retirement related trust and agency accounts:   |                             |     |     |      |       |
| a.   | Employee benefit—defined contribution .....   | B905                        |     |     |      | 13.a. |
| b.   | Employee benefit—defined benefit .....  | B906                        |     |     |      | 13.b. |
| c.   | Other retirement accounts.....  | B907                        |     |     |      | 13.c. |
| 14.  | Corporate trust and agency accounts .....   | A479                        |     |     |      | 14.   |
| 15.  | Investment management agency accounts .....   | B908                        |     |     |      | 15.   |
| 16.  | Other fiduciary accounts .....  | A480                        |     |     |      | 16.   |
| 17.  | Custody and safekeeping accounts .....  | B909                        |     |     |      | 17.   |
| 18.  | Other fiduciary and related services income.....  | B910                        |     |     |      | 18.   |
| 19.  | Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) ..... | 4070                        |     |     |      | 19.   |
| 20.  | Less: Expenses.....   | C058                        |     |     |      | 20.   |
| 21.  | Less: Net losses from fiduciary and related services .....  | A488                        |     |     |      | 21.   |
| 22.  | Plus: Intracompany income credits for fiduciary and related services .....  | B911                        |     |     |      | 22.   |
| 23.  | Net fiduciary and related services income .....   | A491                        |     |     |      | 23.   |

Memoranda

|    |   | Managed Assets              |     |     |      |        |
|----|---|-----------------------------|-----|-----|------|--------|
|    |   | Dollar Amounts in Thousands |     |     |      |        |
|    |   | RCON                        | Bil | Mil | Thou |        |
| 1. | Managed assets held in personal trust and agency accounts:  |                             |     |     |      |        |
| a. | Noninterest-bearing deposits .....  | B913                        |     |     |      | M.1.a. |
| b. | Interest-bearing deposits.....  | B914                        |     |     |      | M.1.b. |
| c. | U.S. Treasury and U.S. Government agency obligations.....   | B915                        |     |     |      | M.1.c. |
| d. | State, county and municipal obligations .....   | B916                        |     |     |      | M.1.d. |
| e. | Money market mutual funds .....   | B917                        |     |     |      | M.1.e. |
| f. | Other short-term obligations.....   | B918                        |     |     |      | M.1.f. |
| g. | Other notes and bonds.....  | B919                        |     |     |      | M.1.g. |
| h. | Common and preferred stocks .....   | B920                        |     |     |      | M.1.h. |
| i. | Real estate mortgages .....   | B921                        |     |     |      | M.1.i. |
| j. | Real estate .....   | B922                        |     |     |      | M.1.j. |
| k. | Miscellaneous assets .....  | B923                        |     |     |      | M.1.k. |
| l. | Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)..... | B868                        |     |     |      | M.1.l. |

|    |   | (Column A)<br>Number of<br>Issues | (Column B)<br>Principal Amount<br>Outstanding |     |     |      |        |
|----|---|-----------------------------------|---|-----|-----|------|--------|
|    |   | Dollar Amounts in Thousands       |   |     |     |      |        |
|    |   | RCON                              | Tril  | Bil | Mil | Thou |        |
| 2. | Corporate trust and agency accounts:                                      |                                   |   |     |     |      |        |
| a. | Corporate and municipal trusteeships.....                                 | B927                              |   |     |     |      | M.2.a. |
| b. | Transfer agent, registrar, paying agent, and other corporate agency ..... | B929                              |   |     |     |      | M.2.b. |

Schedule RC-T—Continued

| Memoranda—Continued  | (Column A)<br>Number of<br>Funds |  | (Column B)<br>Market Value of<br>Fund Assets |     |     |      |        |
|--|----------------------------------|--|--|-----|-----|------|--------|
|  | RCON                             |  | RCON   | Bil | Mil | Thou |        |
| Dollar Amounts in Thousands  |                                  |  |  |     |     |      |        |
| 3. Collective investment funds and common trust funds:                               |                                  |  |  |     |     |      |        |
| a. Domestic equity .....   | B931                             |  | B932   |     |     |      | M.3.a. |
| b. International/Global equity .....   | B933                             |  | B934   |     |     |      | M.3.b. |
| c. Stock/Bond blend .....  | B935                             |  | B936   |     |     |      | M.3.c. |
| d. Taxable bond .....  | B937                             |  | B938   |     |     |      | M.3.d. |
| e. Municipal bond .....  | B939                             |  | B940   |     |     |      | M.3.e. |
| f. Short term investments/Money market .....   | B941                             |  | B942   |     |     |      | M.3.f. |
| g. Specialty/Other .....   | B943                             |  | B944   |     |     |      | M.3.g. |
| h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) ..... | B945                             |  | B946   |     |     |      | M.3.h. |

| Memoranda—Continued  | (Column A)<br>Gross Losses<br>Managed<br>Accounts |     |      | (Column B)<br>Gross Losses<br>Non-Managed<br>Accounts |     |      | (Column C)<br>Recoveries |     |      |        |
|--|---|-----|------|---|-----|------|--------------------------|-----|------|--------|
|  | RIAD  | Mil | Thou | RIAD  | Mil | Thou | RIAD                     | Mil | Thou |        |
| Dollar Amounts in Thousands  |   |     |      |   |     |      |                          |     |      |        |
| 4. Fiduciary settlements, surcharges, and other losses:  |   |     |      |   |     |      |                          |     |      |        |
| a. Personal trust and agency accounts .....  | B947  |     |      | B948  |     |      | B949                     |     |      | M.4.a. |
| b. Retirement related trust and agency accounts .....  | B950  |     |      | B951  |     |      | B952                     |     |      | M.4.b. |
| c. Investment management agency accounts .....   | B953  |     |      | B954  |     |      | B955                     |     |      | M.4.c. |
| d. Other fiduciary accounts and related services .....   | B956  |     |      | B957  |     |      | B958                     |     |      | M.4.d. |
| e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21) ..... | B959  |     |      | B960  |     |      | B961                     |     |      | M.4.e. |

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

\_\_\_\_\_

Name and Title (TEXT B962)

\_\_\_\_\_

E-mail Address (TEXT B926)

\_\_\_\_\_

Telephone: Area code/phone number/extension (TEXT B963)      FAX: Area code/phone number (TEXT B964)

FDIC Certificate Number [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

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

at close of business on \_\_\_\_\_

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

\_\_\_\_\_, \_\_\_\_\_  
City State

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

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

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

No comment  (RCON 6979)

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

\_\_\_\_\_  
Signature of Executive Officer of Bank

\_\_\_\_\_  
Date of Signature

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

|                          |   |                        |                         |  |   |  |  |  |  |  |  |
|--------------------------|---|------------------------|-------------------------|--|---|--|--|--|--|--|--|
| NAME AND ADDRESS OF BANK | <p style="text-align: center;">OMB No. For OCC: 1557-0081<br/>         OMB No. For FDIC: 3064-0052<br/>         OMB No. for Federal Reserve: 7100-0036<br/>         Expiration Date: 3/31/2004</p> <p style="text-align: center;">SPECIAL REPORT<br/>         (Dollar Amounts in Thousands)</p>   |                        |                         |  |   |  |  |  |  |  |  |
|                          | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 2px;">CLOSE OF BUSINESS DATE</td> <td style="width: 75%; padding: 2px;">FDIC Certificate Number</td> </tr> <tr> <td style="height: 20px;"></td> <td style="text-align: center;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table> </td> </tr> </table> | CLOSE OF BUSINESS DATE | FDIC Certificate Number |  | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> <td style="border: 1px solid black; width: 15%; height: 15px;"></td> </tr> </table> |  |  |  |  |  |  |
| CLOSE OF BUSINESS DATE   | FDIC Certificate Number   |                        |                         |  |   |  |  |  |  |  |  |
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|                          |   |                        |                         |  |   |  |  |  |  |  |  |

**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<br>3561 |  | a. |    |              |    |    |              |    |   |    |   |  |    |
| b. Total dollar amount of above loans (in thousands of dollars) .....                   | RCON<br>3562 |  | b. |    |              |    |    |              |    |   |    |   |  |    |
| c. Range of interest charged on above loans<br>(example: 9¾% = 9.75) .....              | RCON<br>7701 | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">.</td> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">%</td> <td style="width: 10%; border: 1px solid black; text-align: center;">to</td> <td style="width: 10%; border: 1px solid black; text-align: center;">RCON<br/>7702</td> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">.</td> <td style="width: 10%; border: 1px solid black; text-align: center;">__</td> <td style="width: 10%; border: 1px solid black; text-align: center;">%</td> </tr> </table> | __ | .  | __           | %  | to | RCON<br>7702 | __ | . | __ | % |  | c. |
| __  | .            | __   | %  | to | RCON<br>7702 | __ | .  | __           | %  |   |    |   |  |    |

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