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

Report at the close of business September 30, 2003

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).

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

I, ____________________________

Name and Title of Officer Authorized to Sign Report

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

Signature of Officer Authorized to Sign Report

Date of Signature

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, 13890 Bishops Drive, Suite 110, Brookfield, WI 53005, 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.
Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only

Table of Contents

<table>
<thead>
<tr>
<th>Signature Page</th>
<th>Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Information</td>
<td>ii</td>
</tr>
</tbody>
</table>

Report of Income

- Schedule RI—Income Statement .................. RI-1, 2, 3
- Schedule RI-A—Changes in Equity Capital ........ RI-4
- Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses .................. RI-4, 5, 6
- Schedule RI-E—Explanations .................. RI-6, 7

Report of Condition

- Schedule RC—Balance Sheet .................. RC-1, 2
- Schedule RC-A—Cash and Balances Due From Depository Institutions (to be completed only by selected banks) ........ RC-3
- Schedule RC-B—Securities .................. RC-3, 4, 5
- Schedule RC-C—Loans and Lease Financing Receivables:
  - Part I. Loans and Leases .................. RC-6, 7
  - Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only; not included in the forms for the September and December reports) .................. RC-7a, 7b
- Schedule RC-D—Trading Assets and Liabilities (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 Off-Balance Sheet Items ........ RC-13, 14
- Schedule RC-M—Memoranda .................. RC-15
- Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets ........ RC-16, 17
- Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments ........ RC-18, 19
- Schedule RC-R—Regulatory Capital .... RC-20, 21, 22, 23
- Schedule RC-S—Servicing, Securitization, and Asset Sale Activities ........ RC-24, 25, 26
- Schedule RC-T—Fiduciary and Related Services ........ RC-27, 28, 29
- Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income ........ RC-30
- Special Report (to be completed by all banks)

Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 37.0 hours per respondent and is estimated to vary from 15 to 550 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.
# Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter “none” for the contact’s e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

<table>
<thead>
<tr>
<th>Primary Contact</th>
<th>Secondary Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (TEXT C366)</td>
<td>Name (TEXT C371)</td>
</tr>
<tr>
<td>Title (TEXT C367)</td>
<td>Title (TEXT C372)</td>
</tr>
<tr>
<td>E-mail Address (TEXT C368)</td>
<td>E-mail Address (TEXT C373)</td>
</tr>
<tr>
<td>Telephone: Area code/phone number/extension (TEXT C369)</td>
<td>Telephone: Area code/phone number/extension (TEXT C374)</td>
</tr>
<tr>
<td>FAX: Area code/phone number (TEXT C370)</td>
<td>FAX: Area code/phone number (TEXT C375)</td>
</tr>
</tbody>
</table>

# USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your depository institution’s Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Enter “none” for the contact’s e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

<table>
<thead>
<tr>
<th>Primary Contact</th>
<th>Secondary Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (TEXT C437)</td>
<td>Name (TEXT C442)</td>
</tr>
<tr>
<td>Title (TEXT C438)</td>
<td>Title (TEXT C443)</td>
</tr>
<tr>
<td>E-mail Address (TEXT C439)</td>
<td>E-mail Address (TEXT C444)</td>
</tr>
<tr>
<td>Telephone: Area code/phone number/extension (TEXT C440)</td>
<td>Telephone: Area code/phone number/extension (TEXT C445)</td>
</tr>
<tr>
<td>FAX: Area code/phone number (TEXT C441)</td>
<td>FAX: Area code/phone number (TEXT C446)</td>
</tr>
</tbody>
</table>
### Consolidated Report of Income

for the period January 1, 2003–September 30, 2003

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

#### Schedule RI—Income Statement

<table>
<thead>
<tr>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

#### 1. Interest income:

<table>
<thead>
<tr>
<th>a. Items 1.a.(1) through (6) are to be completed by all banks.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and fee income on loans:</td>
</tr>
<tr>
<td>(1) Loans secured by real estate ............................................................</td>
</tr>
<tr>
<td>(2) Commercial and industrial loans .......................................................</td>
</tr>
<tr>
<td>(3) Loans to individuals for household, family, and other personal expenditures:</td>
</tr>
<tr>
<td>(a) Credit cards ................................................................................</td>
</tr>
<tr>
<td>(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
</tr>
<tr>
<td>(4) Loans to foreign governments and official institutions .......................</td>
</tr>
<tr>
<td>(5) All other loans1 ..................................................................................</td>
</tr>
<tr>
<td>(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5))</td>
</tr>
<tr>
<td>b. Income from lease financing receivables ..................................................</td>
</tr>
<tr>
<td>c. Interest income on balances due from depository institutions2 ..................</td>
</tr>
<tr>
<td>d. Interest and dividend income on securities:</td>
</tr>
<tr>
<td>(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ..........................................................</td>
</tr>
<tr>
<td>(2) Mortgage-backed securities ...................................................................</td>
</tr>
<tr>
<td>(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ..........................................................</td>
</tr>
<tr>
<td>e. Interest income from trading assets ......................................................</td>
</tr>
<tr>
<td>f. Interest income on federal funds sold and securities purchased under agreements to resell</td>
</tr>
<tr>
<td>g. Other interest income .............................................................................</td>
</tr>
<tr>
<td>h. Total interest income (sum of items 1.a.(6) through 1.g) ..........................</td>
</tr>
</tbody>
</table>

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "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.”

2 Includes interest income on time certificates of deposit not held for trading.
## 2. Interest expense:

<table>
<thead>
<tr>
<th>Component</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Interest on deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Transaction accounts (NOW accounts, ATS accounts, and</td>
<td></td>
<td>RIAD, Bil,</td>
</tr>
<tr>
<td>telephone and preauthorized transfer accounts)</td>
<td></td>
<td>Mil, Thou</td>
</tr>
<tr>
<td>(2) Nontransaction accounts:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Savings deposits (includes MMDAs)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Time deposits of $100,000 or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Time deposits of less than $100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Expense of federal funds purchased and securities sold under</td>
<td></td>
<td></td>
</tr>
<tr>
<td>agreements to repurchase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Interest on trading liabilities and other borrowed money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Interest on subordinated notes and debentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Total interest expense (sum of items 2.a through 2.d)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 3. Net interest income (item 1.h minus 2.e)

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD, Bil,</td>
</tr>
<tr>
<td></td>
<td>Mil, Thou</td>
</tr>
</tbody>
</table>

## 4. Provision for loan and lease losses

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD, Bil,</td>
</tr>
<tr>
<td></td>
<td>Mil, Thou</td>
</tr>
</tbody>
</table>

## 5. Noninterest income:

<table>
<thead>
<tr>
<th>Component</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Income from fiduciary activities¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Service charges on deposit accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Trading revenue²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Investment banking, advisory, brokerage, and underwriting fees and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>commissions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Venture capital revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Net servicing fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Net securitization income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. (1) Underwriting income from insurance and reinsurance activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Income from other insurance activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Net gains (losses) on sales of loans and leases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Net gains (losses) on sales of other real estate owned</td>
<td></td>
<td></td>
</tr>
<tr>
<td>k. Net gains (losses) on sales of other assets (excluding securities)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>l. Other noninterest income*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>m. Total noninterest income (sum of items 5.a through 5.l)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>n. Realized gains (losses) on held-to-maturity securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>o. Realized gains (losses) on available-for-sale securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>p. Other noninterest expense*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>q. Total noninterest expense (sum of items 7.a through 7.d)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 8. Income (loss) before income taxes and extraordinary items and other

<table>
<thead>
<tr>
<th>Adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Applicable income taxes (on item 8)</td>
<td>4301</td>
<td></td>
</tr>
<tr>
<td>10. Income (loss) before extraordinary items and other adjustments</td>
<td>4300</td>
<td></td>
</tr>
<tr>
<td>(item 8 minus item 9)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## 11. Extraordinary items and other adjustments, net of income taxes*

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
</table>

### Notes:

¹ 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.

² 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—Continued

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes</td>
<td>4513</td>
<td>M.1.</td>
</tr>
<tr>
<td>2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)</td>
<td>8431</td>
<td>M.2.</td>
</tr>
<tr>
<td>3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)</td>
<td>4313</td>
<td>M.3.</td>
</tr>
<tr>
<td>4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))</td>
<td>4507</td>
<td>M.4.</td>
</tr>
<tr>
<td>5. Number of full-time equivalent employees at end of current period (round to nearest whole number)</td>
<td>4150</td>
<td>M.5.</td>
</tr>
<tr>
<td>6. Memorandum item 6 is to be completed by:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• banks with $300 million or more in total assets, and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td>4024</td>
<td>M.6.</td>
</tr>
<tr>
<td>7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank’s acquisition</td>
<td>9106</td>
<td>M.7.</td>
</tr>
<tr>
<td>8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Interest rate exposures</td>
<td>8757</td>
<td>M.8.a.</td>
</tr>
<tr>
<td>b. Foreign exchange exposures</td>
<td>8758</td>
<td>M.8.b.</td>
</tr>
<tr>
<td>c. Equity security and index exposures</td>
<td>8759</td>
<td>M.8.c.</td>
</tr>
<tr>
<td>d. Commodity and other exposures</td>
<td>8760</td>
<td>M.8.d.</td>
</tr>
<tr>
<td>9. To be completed by banks with $100 million or more in total assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impact on income of derivatives held for purposes other than trading</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Net increase (decrease) to interest income</td>
<td>8761</td>
<td>M.9.a.</td>
</tr>
<tr>
<td>b. Net (increase) decrease to interest expense</td>
<td>8762</td>
<td>M.9.b.</td>
</tr>
<tr>
<td>c. Other (noninterest) allocations</td>
<td>8763</td>
<td>M.9.c.</td>
</tr>
<tr>
<td>10. To be completed by banks with $300 million or more in total assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit losses on derivatives (see instructions)</td>
<td>A251</td>
<td>M.10.</td>
</tr>
<tr>
<td>11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?</td>
<td>YES NO</td>
<td>M.11.</td>
</tr>
</tbody>
</table>

---

1 The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2002, Report of Condition.

2 For example, a bank acquired on June 1, 2001, would report 20010601.
Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.  

<table>
<thead>
<tr>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total equity capital most recently reported for the December 31, 2002, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</td>
<td>3217</td>
</tr>
<tr>
<td>2. Restatements due to corrections of material accounting errors and changes in accounting principles</td>
<td>B507</td>
</tr>
<tr>
<td>3. Balance end of previous calendar year as restated (sum of items 1 and 2)</td>
<td>B508</td>
</tr>
<tr>
<td>4. Net income (loss) (must equal Schedule RI, item 12)</td>
<td>4340</td>
</tr>
<tr>
<td>5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)</td>
<td>B509</td>
</tr>
<tr>
<td>6. Treasury stock transactions, net</td>
<td>B510</td>
</tr>
<tr>
<td>7. Changes incident to business combinations, net</td>
<td>4356</td>
</tr>
<tr>
<td>8. LESS: Cash dividends declared on preferred stock</td>
<td>4470</td>
</tr>
<tr>
<td>9. LESS: Cash dividends declared on common stock</td>
<td>4460</td>
</tr>
<tr>
<td>10. Other comprehensive income</td>
<td>B511</td>
</tr>
<tr>
<td>11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)</td>
<td>4415</td>
</tr>
<tr>
<td>12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)</td>
<td>3210</td>
</tr>
</tbody>
</table>

*Describe on Schedule RI-E—Explanations.

1 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 includes charge-offs and recoveries through the allocated transfer risk reserve.  

<table>
<thead>
<tr>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans</td>
<td>3582</td>
</tr>
<tr>
<td>b. Secured by farmland</td>
<td>3584</td>
</tr>
<tr>
<td>c. Secured by 1–4 family residential properties:</td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>5411</td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>C234</td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>C235</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties</td>
<td>3588</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties</td>
<td>3590</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks</td>
<td>4481</td>
</tr>
<tr>
<td>3. Not applicable</td>
<td></td>
</tr>
<tr>
<td>4. Commercial and industrial loans</td>
<td>4638</td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td>B514</td>
</tr>
<tr>
<td>b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>B516</td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions</td>
<td>4643</td>
</tr>
<tr>
<td>7. All other loans2</td>
<td>4644</td>
</tr>
<tr>
<td>8. Lease financing receivables</td>
<td>4266</td>
</tr>
<tr>
<td>9. Total (sum of items 1 through 8)</td>
<td>4635</td>
</tr>
</tbody>
</table>

1 Include write-downs arising from transfers of loans to a held-for-sale account.

2 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-B—Continued

## Part I. Continued

### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Calendar year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Charge-offs&lt;sup&gt;1&lt;/sup&gt;</td>
<td>(Column B) Recoveries</td>
</tr>
<tr>
<td>RIAD</td>
<td>Bil</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above</td>
<td></td>
</tr>
<tr>
<td>2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets.&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)</td>
<td></td>
</tr>
<tr>
<td>b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)</td>
<td></td>
</tr>
<tr>
<td>c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)</td>
<td></td>
</tr>
<tr>
<td>d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 8, above)</td>
<td></td>
</tr>
</tbody>
</table>

---

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

<sup>2</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, 2002, Report of Condition.

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Calendar year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIAD</td>
<td>Bil</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1. Balance most recently reported for the December 31, 2002, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)</td>
<td>B522</td>
</tr>
<tr>
<td>2. Recoveries (must equal part I, item 9, column B, above)</td>
<td>4605</td>
</tr>
<tr>
<td>3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)</td>
<td>C079</td>
</tr>
<tr>
<td>4. LESS: Write-downs arising from transfers of loans to a held-for-sale account</td>
<td>5523</td>
</tr>
<tr>
<td>5. Provision for loan and lease losses (must equal Schedule RI, item 4)</td>
<td>4230</td>
</tr>
<tr>
<td>6. Adjustments* (see instructions for this schedule)</td>
<td>C233</td>
</tr>
<tr>
<td>7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)</td>
<td>3123</td>
</tr>
</tbody>
</table>

---

<sup>*</sup> Describe on Schedule RI-E—Explanations.
### Part II. Continued

**Memoranda**

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above</td>
<td>C435</td>
<td>M.1.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.*

| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges | C389 | M.2. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges | C390 | M.3. |

**Schedule RI-E—Explanations**

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

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Other noninterest income (from Schedule RI, item 5.l)</td>
<td>C013</td>
<td>1.a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Income and fees from the printing and sale of checks</td>
<td>2.a.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Earnings on/increase in value of cash surrender value of life insurance</td>
<td>2.b.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Income and fees from automated teller machines (ATMs)</td>
<td>2.c.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Rent and other income from other real estate owned</td>
<td>2.d.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Safe deposit box rent</td>
<td>2.e.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Data processing expenses</td>
<td>2.f.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Advertising and marketing expenses</td>
<td>2.g.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Directors’ fees</td>
<td>2.h.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Printing, stationery, and supplies</td>
<td>2.i.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Postage</td>
<td>2.j.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 2. Other noninterest expense (from Schedule RI, item 7.d) | C014 | 2.a. |
| Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m: | | |
| a. Data processing expenses | 2.b. |
| b. Advertising and marketing expenses | 2.c. |
| c. Directors’ fees | 2.d. |
| d. Printing, stationery, and supplies | 2.e. |
| e. Postage | 2.f. |
| f. Legal fees and expenses | 2.g. |
| g. FDIC deposit insurance assessments | 2.h. |
| h. | 2.i. |
| i. | 2.j. |

| 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): | 4469 | 3.a.(1) |
| a. | 3.a.(2) |
| (1) | 3.b.(1) |
| (2) | 3.b.(2) |
| b. | 3.c.(1) |
| (1) | 3.c.(2) |
| (2) | |
Schedule RI-E—Continued

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RIAD</td>
</tr>
<tr>
<td>4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>TEXT</td>
</tr>
<tr>
<td>b.</td>
<td>TEXT</td>
</tr>
<tr>
<td>4. a.</td>
<td>B526</td>
</tr>
<tr>
<td>4. b.</td>
<td>B527</td>
</tr>
<tr>
<td>5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>TEXT</td>
</tr>
<tr>
<td>b.</td>
<td>TEXT</td>
</tr>
<tr>
<td>5. a.</td>
<td>4498</td>
</tr>
<tr>
<td>5. b.</td>
<td>4499</td>
</tr>
<tr>
<td>6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>TEXT</td>
</tr>
<tr>
<td>b.</td>
<td>TEXT</td>
</tr>
<tr>
<td>6. a.</td>
<td>4521</td>
</tr>
<tr>
<td>6. b.</td>
<td>4522</td>
</tr>
<tr>
<td>7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):</td>
<td></td>
</tr>
<tr>
<td>No comment</td>
<td>[RIAD 4769]</td>
</tr>
<tr>
<td>Other explanations (please type or print clearly):</td>
<td></td>
</tr>
<tr>
<td>(TEXT 4769)</td>
<td></td>
</tr>
</tbody>
</table>
Legal Title of Bank

City

State Zip Code

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


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

Schedule RC—Balance Sheet

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Cash and balances due from depository institutions (from Schedule RC-A):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Noninterest-bearing balances and currency and coin&lt;sup&gt;1&lt;/sup&gt;</td>
<td>0081</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Interest-bearing balances&lt;sup&gt;2&lt;/sup&gt;</td>
<td>0071</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Held-to-maturity securities (from Schedule RC-B, column A)</td>
<td>1754</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Available-for-sale securities (from Schedule RC-B, column D)</td>
<td>1773</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Federal funds sold and securities purchased under agreements to resell:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Federal funds sold</td>
<td>B987</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Securities purchased under agreements to resell&lt;sup&gt;3&lt;/sup&gt;</td>
<td>B989</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Loans and lease financing receivables (from Schedule RC-C):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans and leases held for sale</td>
<td>5369</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Loans and leases, net of unearned income</td>
<td>B528</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. LESS: Allowance for loan and lease losses</td>
<td>3123</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)</td>
<td>B529</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Trading assets (from Schedule RC-D)</td>
<td>3545</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Premises and fixed assets (including capitalized leases)</td>
<td>2145</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Other real estate owned (from Schedule RC-M)</td>
<td>2190</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)</td>
<td>2130</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Customers’ liability to this bank on acceptances outstanding</td>
<td>2155</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Intangible assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Goodwill</td>
<td>3163</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other intangible assets (from Schedule RC-M)</td>
<td>0426</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Other assets (from Schedule RC-F)</td>
<td>2160</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Total assets (sum of items 1 through 11)</td>
<td>2170</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>1</sup> Includes cash items in process of collection and unposted debits.
<sup>2</sup> Includes time certificates of deposit not held for trading.
<sup>3</sup> Includes all securities resale agreements, regardless of maturity.
### LIABILITIES

13. Deposits:
   a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)...
      (1) Noninterest-bearing...
      (2) Interest-bearing...
   b. Not applicable

14. Federal funds purchased and securities sold under agreements to repurchase:
   a. Federal funds purchased...
   b. Securities sold under agreements to repurchase...

15. Trading liabilities (from Schedule RC-D)...

16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)...

17. Not applicable

18. Bank’s liability on acceptances executed and outstanding...

19. Subordinated notes and debentures...

20. Other liabilities (from Schedule RC-G)...

21. Total liabilities (sum of items 13 through 20)...

22. Minority interest in consolidated subsidiaries...

23. Perpetual preferred stock and related surplus...

24. Common stock...

25. Surplus (exclude all surplus related to preferred stock)...

26. a. Retained earnings...
   b. Accumulated other comprehensive income...

27. Other equity capital components...

28. Total equity capital (sum of items 23 through 27)...

29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)...

### EQUITY CAPITAL

22. Minority interest in consolidated subsidiaries...

23. Perpetual preferred stock and related surplus...

24. Common stock...

25. Surplus (exclude all surplus related to preferred stock)...

26. a. Retained earnings...
   b. Accumulated other comprehensive income...

27. Other equity capital components...

28. Total equity capital (sum of items 23 through 27)...

29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)...

---

### 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 2002...

   
<table>
<thead>
<tr>
<th>RCON Number</th>
<th>M.1</th>
</tr>
</thead>
<tbody>
<tr>
<td>6724</td>
<td></td>
</tr>
</tbody>
</table>

---

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

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

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

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

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

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

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

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

---

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

2 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, “Other borrowed money.”

3 Includes all securities repurchase agreements, regardless of maturity.

4 Includes limited-life preferred stock and related surplus.

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

6 Includes treasury stock and unearned Employee Stock Ownership Plan shares.
## Schedule RC-A—Cash and Balances Due From Depository Institutions

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash items in process of collection, unposted debits, and currency and coin:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Cash items in process of collection and unposted debits</td>
<td>0020</td>
<td>1. a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Currency and coin</td>
<td>0080</td>
<td>1. b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Balances due from depository institutions in the U.S:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. U.S. branches and agencies of foreign banks</td>
<td>0083</td>
<td>2. a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other commercial banks in the U.S. and other depository institutions in the U.S</td>
<td>0085</td>
<td>2. b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Balances due from banks in foreign countries and foreign central banks:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Foreign branches of other U.S. banks</td>
<td>0073</td>
<td>3. a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other banks in foreign countries and foreign central banks</td>
<td>0074</td>
<td>3. b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)</td>
<td>0010</td>
<td>5.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Schedule RC-B—Securities

Exclude assets held for trading.

<table>
<thead>
<tr>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Amortized Cost</td>
<td>(Column B) Fair Value</td>
</tr>
<tr>
<td>RCON</td>
<td>Bil</td>
</tr>
<tr>
<td>1. U.S. Treasury securities</td>
<td>0211</td>
</tr>
<tr>
<td>2. U.S. Government agency obligations (exclude mortgage-backed securities):</td>
<td></td>
</tr>
<tr>
<td>a. Issued by U.S. Government agencies</td>
<td>1289</td>
</tr>
<tr>
<td>b. Issued by U.S. Government-sponsored agencies</td>
<td>1294</td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td>8496</td>
</tr>
</tbody>
</table>

---

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

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>Held-to-maturity</th>
<th>Available-for-sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Amortized Cost</td>
<td>(Column B) Fair Value</td>
<td>(Column C) Amortized Cost</td>
</tr>
<tr>
<td>RCON Bil Mil Thou</td>
<td>RCON Bil Mil Thou</td>
<td>RCON Bil Mil Thou</td>
</tr>
</tbody>
</table>

4. Mortgage-backed securities (MBS):
   a. Pass-through securities:
      (1) Guaranteed by GNMA
      (2) Issued by FNMA and FHLMC
      (3) Other pass-through securities.
   b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):
      (1) Issued or guaranteed by FNMA, FHLMC, or GNMA
      (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA
      (3) All other mortgage-backed securities

5. Asset-backed securities (ABS):
   a. Credit card receivables
   b. Home equity lines
   c. Automobile loans
   d. Other consumer loans
   e. Commercial and industrial loans
   f. Other

6. Other debt securities:
   a. Other domestic debt securities
   b. Foreign debt securities

7. Investments in mutual funds and other equity securities with readily determinable fair values

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)

---

### Schedule RC-B—Continued

#### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Pledged securities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2. Maturity and repricing data for debt securities</strong>&lt;sup&gt;1, 2&lt;/sup&gt; (excluding those in nonaccrual status):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:&lt;sup&gt;3, 4&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Over three years through five years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Over five years through 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) Over 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:&lt;sup&gt;3, 5&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Over three months through 12 months</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) Over one year through three years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4) Over three years through five years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Over five years through 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) Over 15 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:&lt;sup&gt;6&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three years or less</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Over three years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)</td>
<td>1778</td>
<td></td>
<td></td>
<td>M.3.</td>
</tr>
<tr>
<td>4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Fair value</td>
<td>8783</td>
<td></td>
<td></td>
<td>M.4.b.</td>
</tr>
</tbody>
</table>

---

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

<sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<sup>5</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<sup>6</sup> Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.
Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) To Be Completed by Banks with $300 Million or More in Total Assets¹</th>
<th>(Column B) To Be Completed by All Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans</td>
<td>1415</td>
<td></td>
</tr>
<tr>
<td>b. Secured by farmland (including farm residential and other improvements)</td>
<td>1420</td>
<td></td>
</tr>
<tr>
<td>c. Secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</td>
<td>1797</td>
<td></td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1–4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>5367</td>
<td></td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>5368</td>
<td></td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties</td>
<td>1460</td>
<td></td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties</td>
<td>1480</td>
<td></td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To commercial banks in the U.S.:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To U.S. branches and agencies of foreign banks</td>
<td>B532</td>
<td></td>
</tr>
<tr>
<td>(2) To other commercial banks in the U.S.</td>
<td>B533</td>
<td></td>
</tr>
<tr>
<td>b. To other depository institutions in the U.S.</td>
<td>B534</td>
<td></td>
</tr>
<tr>
<td>c. To banks in foreign countries:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) To foreign branches of other U.S. banks</td>
<td>B536</td>
<td></td>
</tr>
<tr>
<td>(2) To other banks in foreign countries</td>
<td>B537</td>
<td></td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td>1590</td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addressees (domicile)</td>
<td>1763</td>
<td></td>
</tr>
<tr>
<td>b. To non-U.S. addressees (domicile)</td>
<td>1764</td>
<td></td>
</tr>
<tr>
<td>5. Not applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td>B538</td>
<td></td>
</tr>
<tr>
<td>b. Other revolving credit plans</td>
<td>B539</td>
<td></td>
</tr>
<tr>
<td>c. Other consumer loans (includes single payment, installment, and all student loans)</td>
<td>2011</td>
<td></td>
</tr>
<tr>
<td>7. Loans to foreign governments and official institutions (including foreign central banks)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2081</td>
<td></td>
</tr>
<tr>
<td>8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2107</td>
<td></td>
</tr>
<tr>
<td>9. Other loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans for purchasing or carrying securities (secured and unsecured)</td>
<td>1545</td>
<td></td>
</tr>
<tr>
<td>b. All other loans (exclude consumer loans)</td>
<td>1564</td>
<td></td>
</tr>
<tr>
<td>10. Lease financing receivables (net of unearned income)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Of non-U.S. addressees (domicile)</td>
<td>2183</td>
<td></td>
</tr>
<tr>
<td>11. LESS: Any unearned income on loans reflected in items 1–9 above</td>
<td>2123</td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td>2122</td>
<td></td>
</tr>
</tbody>
</table>

¹ The $300 million asset size test is generally based on the total assets reported on the June 30, 2002, Report of Condition.
## Schedule RC-C—Continued

**Part I. Continued**

### Memoranda

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.1.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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) ...............................................

2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):
   a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: 1, 2
      - (1) Three months or less ................................................................. A564  M.2.a.(1)
      - (2) Over three months through 12 months ........................................... A565  M.2.a.(2)
      - (3) Over one year through three years ................................................ A566  M.2.a.(3)
      - (4) Over three years through five years ............................................. A567  M.2.a.(4)
      - (5) Over five years through 15 years ................................................ A568  M.2.a.(5)
      - (6) Over 15 years .............................................................................. A569  M.2.a.(6)
   b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: 1, 3
      - (1) Three months or less ................................................................. A570  M.2.b.(1)
      - (2) Over three months through 12 months ........................................... A571  M.2.b.(2)
      - (3) Over one year through three years ................................................ A572  M.2.b.(3)
      - (4) Over three years through five years ............................................. A573  M.2.b.(4)
      - (5) Over five years through 15 years ................................................ A574  M.2.b.(5)
      - (6) Over 15 years .............................................................................. A575  M.2.b.(6)
   c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) ........................................  A247  M.2.c.

3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B4

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) ...........................................  5370  M.4.

5. To be completed by banks with $300 million or more in total assets:5 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) ...........................................  B837  M.5.

**Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.**


---

**Notes:**

1. Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
2. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
4. Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.
5. The $300 million asset size test is generally based on the total assets reported on the **June 30, 2002**, Report of Condition.
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.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. U.S. Treasury securities</td>
<td>3531</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. U.S. Government agency obligations (exclude mortgage-backed securities)</td>
<td>3532</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td>3533</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Mortgage-backed securities (MBS):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA</td>
<td>3534</td>
<td>4.a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)</td>
<td>3535</td>
<td>4.b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. All other mortgage-backed securities</td>
<td>3536</td>
<td>4.c</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Other debt securities</td>
<td>3537</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Not applicable</td>
<td>3541</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Other trading assets</td>
<td>3543</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Not applicable</td>
<td>3545</td>
<td>12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Revaluation gains on derivative contracts</td>
<td>3546</td>
<td>13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)</td>
<td>3547</td>
<td>14</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>LIABILITIES</strong></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>13. Liability for short positions</td>
<td>3548</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Revaluation losses on derivative contracts</td>
<td>3549</td>
<td>16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)</td>
<td>3550</td>
<td>17</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Schedule RC-E—Deposit Liabilities

### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Deposits of:</th>
<th>Transaction Accounts</th>
<th>Nontransaction Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td></td>
<td>Total transaction accounts (including total demand deposits)</td>
<td>Memo: Total demand deposits (included in column A)</td>
</tr>
<tr>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>B549</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2202</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2203</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B551</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2213</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2216</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2215</td>
<td>2210</td>
<td></td>
</tr>
</tbody>
</table>

### Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON</td>
</tr>
<tr>
<td>6835</td>
</tr>
<tr>
<td>2365</td>
</tr>
<tr>
<td>2343</td>
</tr>
<tr>
<td>2344</td>
</tr>
<tr>
<td>A243</td>
</tr>
<tr>
<td>A244</td>
</tr>
<tr>
<td>5590</td>
</tr>
<tr>
<td>6810</td>
</tr>
<tr>
<td>0352</td>
</tr>
<tr>
<td>6648</td>
</tr>
<tr>
<td>2604</td>
</tr>
</tbody>
</table>

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
   - b. Total brokered deposits
   - c. Fully insured brokered deposits (included in Memorandum item 1.b above):
     - (1) Issued in denominations of less than $100,000
     - (2) Issued **either** in denominations of $100,000 **or** in denominations greater than $100,000 and participated out by the broker in shares of $100,000 or less
   - 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)
     - (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)
   - 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)

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)
     - (2) Other savings deposits (excludes MMDAs)
   - b. Total time deposits of less than $100,000
   - c. Total time deposits of $100,000 or more
### Schedule RC-E—Continued

#### Memoranda (continued)

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mill</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>3. Maturity and repricing data for time deposits of less than $100,000:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Three months or less ...........................................................................................................</td>
<td>A579</td>
<td></td>
<td></td>
<td>M.3.a.(1)</td>
</tr>
<tr>
<td>(2) Over three months through 12 months ......................................................................................</td>
<td>A580</td>
<td></td>
<td></td>
<td>M.3.a.(2)</td>
</tr>
<tr>
<td>(3) Over one year through three years ..........................................................................................</td>
<td>A581</td>
<td></td>
<td></td>
<td>M.3.a.(3)</td>
</tr>
<tr>
<td>(4) Over three years .....................................................................................................................</td>
<td>A582</td>
<td></td>
<td></td>
<td>M.3.a.(4)</td>
</tr>
<tr>
<td>b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)</td>
<td>A241</td>
<td></td>
<td></td>
<td>M.3.b.</td>
</tr>
</tbody>
</table>

| **4. Maturity and repricing data for time deposits of $100,000 or more:** |      |     |      |      |
| a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of: |      |     |      |      |
| (1) 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) and 4.a.(2) above) | A242 |     |      | M.4.b. |

---

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Accrued interest receivable</td>
<td>B556</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Net deferred tax assets</td>
<td>2148</td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Interest-only strips receivable (not in the form of a security) on:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other financial assets</td>
<td>A520</td>
<td>3.b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Equity securities that DO NOT have readily determinable fair values</td>
<td>1752</td>
<td>4.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)</td>
<td>2168</td>
<td>5.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Prepaid expenses</td>
<td>2166</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Cash surrender value of life insurance</td>
<td>C009</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Repossessed personal property (including vehicles)</td>
<td>1578</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Derivatives with a positive fair value held for purposes other than trading</td>
<td>C010</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Retained interests in accrued interest receivable related to securitized credit cards</td>
<td>C436</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>3549</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g.</td>
<td>3550</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h.</td>
<td>3551</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)</td>
<td>2160</td>
<td>6.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Schedule RC-G—Other Liabilities**

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

---

1. Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on “income taxes.”
3. 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.
5. For savings banks, include “dividends” accrued and unpaid on deposits.
### Schedule RC-K—Quarterly Averages

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Interest-bearing balances due from depository institutions</td>
<td>3381</td>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. All other securities (includes securities issued by states and political subdivisions in the U.S.)</td>
<td>B560</td>
<td>4.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Federal funds sold and securities purchased under agreements to resell</td>
<td>3365</td>
<td>5.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Items 6.a through 6.d.(2) are to be completed by all banks.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total loans</td>
<td>3360</td>
<td>6.a</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Loans secured by real estate</td>
<td>3385</td>
<td>6.b</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Commercial and industrial loans</td>
<td>3387</td>
<td>6.c</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Credit cards</td>
<td>B561</td>
<td>6.d.(1)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>B562</td>
<td>6.d.(2)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. To be completed by banks with $100 million or more in total assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Total loans</td>
<td>3401</td>
<td>7.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Lease financing receivables (net of unearned income)</td>
<td>3484</td>
<td>8.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)</td>
<td>3485</td>
<td>10.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Nontransaction accounts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Savings deposits (includes MMDAs)</td>
<td>B563</td>
<td>11.a</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Time deposits of $100,000 or more</td>
<td>A514</td>
<td>11.b</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Time deposits of less than $100,000...</td>
<td>A529</td>
<td>11.c</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Federal funds purchased and securities sold under agreements to repurchase</td>
<td>3353</td>
<td>12.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. To be completed by banks with $100 million or more in total assets:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Memorandum

1. Memorandum item 1 is to be completed by: | Dollar Amounts in Thousands | RCON | Bil | Mil | Thou |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• banks with $300 million or more in total assets, and</td>
<td>3386</td>
<td>M.1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

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

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

4. The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2002 Report of Condition.

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unused commitments:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines</td>
<td>3814</td>
<td></td>
<td></td>
<td>1.a.</td>
</tr>
<tr>
<td>b. Credit card lines</td>
<td>3815</td>
<td></td>
<td></td>
<td>1.b.</td>
</tr>
<tr>
<td>c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate</td>
<td>3816</td>
<td></td>
<td></td>
<td>1.c.(1)</td>
</tr>
<tr>
<td>NOT secured by real estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Securities underwriting</td>
<td>3817</td>
<td></td>
<td></td>
<td>1.d.</td>
</tr>
<tr>
<td>e. Other unused commitments</td>
<td>3818</td>
<td></td>
<td></td>
<td>1.e.</td>
</tr>
<tr>
<td>2. Financial standby letters of credit</td>
<td>3819</td>
<td></td>
<td></td>
<td>2.</td>
</tr>
<tr>
<td>a. Amount of financial standby letters of credit conveyed to others</td>
<td>3820</td>
<td></td>
<td></td>
<td>2.a.</td>
</tr>
<tr>
<td>a. Amount of performance standby letters of credit conveyed to others</td>
<td>3822</td>
<td></td>
<td></td>
<td>3.a.</td>
</tr>
<tr>
<td>4. Commercial and similar letters of credit</td>
<td>3411</td>
<td></td>
<td></td>
<td>4.</td>
</tr>
<tr>
<td>5. To be completed by banks with $100 million or more in total assets:¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank</td>
<td>3428</td>
<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td>6. Securities lent (including customers’ securities lent where the customer is indemnified against loss by the reporting bank)</td>
<td>3433</td>
<td></td>
<td></td>
<td>6.</td>
</tr>
<tr>
<td>7. Credit derivatives:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Notional amount of credit derivatives on which the reporting bank is the guarantor</td>
<td>A534</td>
<td>7.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Gross positive fair value</td>
<td>C219</td>
<td>7.a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Gross negative fair value</td>
<td>C220</td>
<td>7.a.(1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Notional amount of credit derivatives on which the reporting bank is the beneficiary</td>
<td>A535</td>
<td>7.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Gross positive fair value</td>
<td>C221</td>
<td>7.b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Gross negative fair value</td>
<td>C222</td>
<td>7.b.(1)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Spot foreign exchange contracts</td>
<td>8765</td>
<td></td>
<td></td>
<td>8.</td>
</tr>
<tr>
<td>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”)</td>
<td>3430</td>
<td></td>
<td></td>
<td>9.</td>
</tr>
<tr>
<td>b. Commitments to purchase when-issued securities</td>
<td>3434</td>
<td>9.b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. TEXT</td>
<td>3555</td>
<td>9.c.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. TEXT</td>
<td>3556</td>
<td>9.d.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. TEXT</td>
<td>3557</td>
<td>9.e.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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”)</td>
<td>5591</td>
<td></td>
<td></td>
<td>10.</td>
</tr>
<tr>
<td>a. Commitments to sell when-issued securities</td>
<td>3435</td>
<td></td>
<td></td>
<td>10.a.</td>
</tr>
<tr>
<td>b. TEXT</td>
<td>5592</td>
<td>10.b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. TEXT</td>
<td>5593</td>
<td>10.c.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. TEXT</td>
<td>5594</td>
<td>10.d.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. TEXT</td>
<td>5595</td>
<td>10.e.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Year-to-date merchant credit card sales volume:</td>
<td>RCON</td>
<td>Tril</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>a. Sales for which the reporting bank is the acquiring bank</td>
<td>C223</td>
<td>11.a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Sales for which the reporting bank is the agent bank with risk</td>
<td>C224</td>
<td>11.b.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ The $100 million asset size test is generally based on the total assets reported in the June 30, 2002, Report of Condition.
### Schedule RC-L—Continued

<table>
<thead>
<tr>
<th>Derivatives Position Indicators</th>
<th>(Column A) Interest Rate Contracts</th>
<th>(Column B) Foreign Exchange Contracts</th>
<th>(Column C) Equity Derivative Contracts</th>
<th>(Column D) Commodity and Other Contracts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tril</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Futures contracts .......................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Forward contracts .......................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Exchange-traded option contracts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Written options .......................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Purchased options .....................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Over-the-counter option contracts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Written options .......................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Purchased options .....................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Swaps ....................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Total gross notional amount of derivative contracts held for trading ......</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Total gross notional amount of derivative contracts held for purposes other than trading ..........</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Interest rate swaps where the bank has agreed to pay a fixed rate .......................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Contracts held for purposes other than trading:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Gross positive fair value............</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Gross negative fair value .............</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Contracts held for purposes other than trading:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Gross positive fair value............</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Gross negative fair value .............</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Schedule RC-M—Memoranda

Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
</table>

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:
   a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests ................................................................. 6164 | 1.a. |
   b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations 6165 | 1.b. |

2. Intangible assets other than goodwill:
   a. Mortgage servicing assets ........................................................................................................ 3164 | 2.a. |
      (1) Estimated fair value of mortgage servicing assets ....................................................... A590 | 2.a.(1) |
   b. Purchased credit card relationships and nonmortgage servicing assets .......................... 5507 | 2.b. |
   c. All other identifiable intangible assets ............................................................................... 5507 | 2.c. |
   d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .................. 0426 | 2.d. |

3. Other real estate owned:
   a. Direct and indirect investments in real estate ventures ....................................................... 5372 | 3.a. |
   b. All other real estate owned:
      (1) Construction, land development, and other land ......................................................... 5508 | 3.b.(1) |
      (2) Farmland ......................................................................................................................... 5510 | 3.b.(2) |
      (3) 1–4 family residential properties .................................................................................... 5511 | 3.b.(3) |
      (4) Multifamily (5 or more) residential properties ............................................................... 5512 | 3.b.(4) |
      (5) Nonfarm nonresidential properties .................................................................................. 5512 | 3.b.(5) |
   c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) ................................... 2150 | 3.c. |

4. Investments in unconsolidated subsidiaries and associated companies:
   a. Direct and indirect investments in real estate ventures ....................................................... 5374 | 4.a. |
   b. All other investments in unconsolidated subsidiaries and associated companies ........ 5375 | 4.b. |
   c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) ................................. 2130 | 4.c. |

5. Other borrowed money:
   a. Federal Home Loan Bank advances:
      (1) With a remaining maturity of one year or less1 .............................................................. 2651 | 5.a.(1) |
      (2) With a remaining maturity of more than one year through three years ..................... 5565 | 5.a.(2) |
      (3) With a remaining maturity of more than three years .................................................. 5566 | 5.a.(3) |
   b. Other borrowings:
      (1) With a remaining maturity of one year or less .............................................................. 5571 | 5.b.(1) |
      (2) With a remaining maturity of more than one year through three years ..................... 5567 | 5.b.(2) |
      (3) With a remaining maturity of more than three years .................................................. 5568 | 5.b.(3) |
   c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16) .......... 3190 | 5.c. |

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

7. Assets under the reporting bank’s management in proprietary mutual funds and annuities ... RCON | Bil | Mil | Thou |

8. Primary Internet Web site address of the bank (home page), if any

9. Do any of the bank’s Internet Web sites have transactional capability, i.e., allow the bank’s customers to execute transactions on their accounts through the Web site? Yes | No |

---

1 Includes overnight Federal Home Loan Bank advances.
### Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans</td>
<td>2759</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Secured by farmland</td>
<td>3493</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>5398</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Closed-end loans secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) Secured by first liens</td>
<td>C236</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Secured by junior liens</td>
<td>C238</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties</td>
<td>3499</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties</td>
<td>3502</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks</td>
<td>B834</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Not applicable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Commercial and industrial loans</td>
<td>1606</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td>B575</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</td>
<td>B578</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions</td>
<td>5389</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. All other loans</td>
<td>5459</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Lease financing receivables</td>
<td>1226</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)</td>
<td>3505</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th></th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCON</td>
<td>Bil</td>
<td>Mil</td>
</tr>
<tr>
<td>10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Guaranteed portion of loans and leases included in item 10 above</td>
<td>5612</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Guaranteed portion of loans and leases included in item 10 above</td>
<td>5615</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 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

<table>
<thead>
<tr>
<th>Memoranda</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>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)</td>
<td>(Column A) Past due 30 through 89 days and still accruing (Column B) Past due 90 days or more and still accruing (Column C) Nonaccrual</td>
</tr>
<tr>
<td></td>
<td>RCON</td>
</tr>
<tr>
<td></td>
<td>1658</td>
</tr>
<tr>
<td>2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6658</td>
</tr>
<tr>
<td>3. Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:</td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)</td>
<td></td>
</tr>
<tr>
<td>b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)</td>
<td></td>
</tr>
<tr>
<td>c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)</td>
<td></td>
</tr>
<tr>
<td>d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RC-N, item 8, above)</td>
<td></td>
</tr>
<tr>
<td>4. Memorandum item 4 is to be completed by:</td>
<td></td>
</tr>
<tr>
<td>• banks with $300 million or more in total assets</td>
<td></td>
</tr>
<tr>
<td>• 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:</td>
<td></td>
</tr>
<tr>
<td>Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)</td>
<td></td>
</tr>
<tr>
<td>Memorandum item 6 is to be completed by banks with $300 million or more in total assets:</td>
<td>(Column A) Past due 30 through 89 days (Column B) Past due 90 days or more</td>
</tr>
<tr>
<td></td>
<td>RCON</td>
</tr>
<tr>
<td></td>
<td>3529</td>
</tr>
<tr>
<td>6. Interest rate, foreign exchange rate, and other commodity and equity contracts:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fair value of amounts carried as assets</td>
</tr>
</tbody>
</table>

1 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, 2002, Report of Condition.

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

Name and Title (TEXT 8901)

E-mail Address (TEXT 4086)

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

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unposted debits (see instructions):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Actual amount of all unposted debits</td>
<td>0030</td>
<td></td>
<td></td>
<td>1.a.</td>
</tr>
<tr>
<td>OR</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Separate amount of unposted debits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Actual amount of unposted debits to demand deposits</td>
<td>0031</td>
<td></td>
<td></td>
<td>1.b.(1)</td>
</tr>
<tr>
<td>(2) Actual amount of unposted debits to time and savings deposits</td>
<td>0032</td>
<td></td>
<td></td>
<td>1.b.(2)</td>
</tr>
<tr>
<td>2. Unposted credits (see instructions):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Actual amount of all unposted credits</td>
<td>3510</td>
<td></td>
<td></td>
<td>2.a.</td>
</tr>
<tr>
<td>OR</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Separate amount of unposted credits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Actual amount of unposted credits to demand deposits</td>
<td>3512</td>
<td></td>
<td></td>
<td>2.b.(1)</td>
</tr>
<tr>
<td>(2) Actual amount of unposted credits to time and savings deposits</td>
<td>3514</td>
<td></td>
<td></td>
<td>2.b.(2)</td>
</tr>
<tr>
<td>3. Uninvested trust funds (cash) held in bank’s own trust department (not included in total deposits)</td>
<td>3520</td>
<td></td>
<td></td>
<td>3.</td>
</tr>
<tr>
<td>4. Deposits of consolidated subsidiaries (not included in total deposits):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Demand deposits of consolidated subsidiaries</td>
<td>2211</td>
<td></td>
<td></td>
<td>4.a.</td>
</tr>
<tr>
<td>b. Time and savings deposits(^1) of consolidated subsidiaries</td>
<td>2351</td>
<td></td>
<td></td>
<td>4.b.</td>
</tr>
<tr>
<td>c. Interest accrued and unpaid on deposits of consolidated subsidiaries</td>
<td>5514</td>
<td></td>
<td></td>
<td>4.c.</td>
</tr>
<tr>
<td>5. Not applicable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Amount reflected in demand deposits (included in Schedule RC-E, item 7, column B)</td>
<td>2314</td>
<td></td>
<td></td>
<td>6.a.</td>
</tr>
<tr>
<td>b. Amount reflected in time and savings deposits(^1) (included in Schedule RC-E, item 7, column A or C, but not column B)</td>
<td>2315</td>
<td></td>
<td></td>
<td>6.b.</td>
</tr>
<tr>
<td>7. Unamortized premiums and discounts on time and savings deposits: (^1, , 2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Unamortized premiums</td>
<td>5516</td>
<td></td>
<td></td>
<td>7.a.</td>
</tr>
<tr>
<td>b. Unamortized discounts</td>
<td>5517</td>
<td></td>
<td></td>
<td>7.b.</td>
</tr>
<tr>
<td>8. To be completed by banks with “Oakar deposits.”</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter</td>
<td>A531</td>
<td></td>
<td></td>
<td>8.a.(1)</td>
</tr>
<tr>
<td>(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)</td>
<td>A532</td>
<td></td>
<td></td>
<td>8.a.(2)</td>
</tr>
<tr>
<td>b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter</td>
<td>A533</td>
<td></td>
<td></td>
<td>8.b.</td>
</tr>
</tbody>
</table>

\(^{1}\) For FDIC insurance and FICO assessment purposes, “time and savings deposits” consists of nontransaction accounts and all transaction accounts other than demand deposits.

\(^{2}\) Exclude core deposit intangibles.
### 11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:

<table>
<thead>
<tr>
<th>Part</th>
<th>Description</th>
<th>Amount in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>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</td>
<td>8785</td>
</tr>
<tr>
<td>b.</td>
<td>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</td>
<td>A181</td>
</tr>
<tr>
<td>c.</td>
<td>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</td>
<td>A182</td>
</tr>
</tbody>
</table>

### 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):

<table>
<thead>
<tr>
<th>Part</th>
<th>Description</th>
<th>Amount in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Amount of assets netted against demand deposits</td>
<td>A527</td>
</tr>
<tr>
<td>b.</td>
<td>Amount of assets netted against time and savings deposits</td>
<td>A528</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Part</th>
<th>Description</th>
<th>Amount in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Total deposits of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Deposit accounts of $100,000 or less:</td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>Amount of deposit accounts of $100,000 or less</td>
<td>2702</td>
</tr>
<tr>
<td>(2)</td>
<td>Number of deposit accounts of $100,000 or less (to be completed for the June report only)</td>
<td>3779</td>
</tr>
<tr>
<td>b.</td>
<td>Deposit accounts of more than $100,000:</td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>Amount of deposit accounts of more than $100,000</td>
<td>2710</td>
</tr>
<tr>
<td>(2)</td>
<td>Number of deposit accounts of more than $100,000</td>
<td>2722</td>
</tr>
</tbody>
</table>

**Memorandum item 2 is to be completed by all banks.**

<table>
<thead>
<tr>
<th>Part</th>
<th>Description</th>
<th>Amount in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Estimated amount of uninsured deposits (see instructions)</td>
<td>5597</td>
</tr>
<tr>
<td>3.</td>
<td>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:</td>
<td></td>
</tr>
</tbody>
</table>

---

1 The dollar amounts used as the basis for reporting in Memoranda items 1.a and 1.b reflect the deposit insurance limits in effect on the report date.
Schedule RC-R—Regulatory Capital

<table>
<thead>
<tr>
<th>Tier 1 capital</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total equity capital (from Schedule RC, item 28)</td>
<td>3210</td>
</tr>
<tr>
<td>2. LESS: Net unrealized gains (losses) on available-for-sale securities (1)</td>
<td>8434</td>
</tr>
<tr>
<td>3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1)</td>
<td>A221</td>
</tr>
<tr>
<td>4. LESS: Accumulated net gains (losses) on cash flow hedges (1)</td>
<td>4336</td>
</tr>
<tr>
<td>5. LESS: Nonqualifying perpetual preferred stock</td>
<td>5888</td>
</tr>
<tr>
<td>6. Qualifying minority interests in consolidated subsidiaries</td>
<td>5889</td>
</tr>
<tr>
<td>7. LESS: Disallowed goodwill and other disallowed intangible assets</td>
<td>5900</td>
</tr>
<tr>
<td>8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)</td>
<td>2227</td>
</tr>
<tr>
<td>9. a. LESS: Disallowed servicing assets and purchased credit card relationships</td>
<td>5910</td>
</tr>
<tr>
<td>b. LESS: Disallowed deferred tax assets</td>
<td>5610</td>
</tr>
<tr>
<td>10. Other additions to (deductions from) Tier 1 capital</td>
<td>8274</td>
</tr>
<tr>
<td>11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 2 capital</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Qualifying subordinated debt and redeemable preferred stock</td>
<td>5306</td>
</tr>
<tr>
<td>13. Cumulative perpetual preferred stock includible in Tier 2 capital</td>
<td>5930</td>
</tr>
<tr>
<td>14. Allowance for loan and lease losses includible in Tier 2 capital</td>
<td>5310</td>
</tr>
<tr>
<td>15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital</td>
<td>2221</td>
</tr>
<tr>
<td>16. Other Tier 2 capital components</td>
<td>5940</td>
</tr>
<tr>
<td>17. Tier 2 capital (sum of items 12 through 16)</td>
<td>5911</td>
</tr>
<tr>
<td>18. Allowable Tier 2 capital (lesser of item 11 or 17)</td>
<td>8275</td>
</tr>
<tr>
<td>19. Tier 3 capital allocated for market risk</td>
<td>1395</td>
</tr>
<tr>
<td>20. LESS: Deductions for total risk-based capital</td>
<td>5950</td>
</tr>
<tr>
<td>21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)</td>
<td>3792</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total assets for leverage ratio</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>22. Average total assets (from Schedule RC-K, item 9)</td>
<td>3368</td>
</tr>
<tr>
<td>23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)</td>
<td>5900</td>
</tr>
<tr>
<td>24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)</td>
<td>5910</td>
</tr>
<tr>
<td>25. LESS: Disallowed deferred tax assets (from item 9.b above)</td>
<td>5610</td>
</tr>
<tr>
<td>26. LESS: Other deductions from assets for leverage capital purposes</td>
<td>5960</td>
</tr>
<tr>
<td>27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)</td>
<td>A224</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adjustments for financial subsidiaries</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>28. a. Adjustment to Tier 1 capital reported in item 11</td>
<td>C228</td>
</tr>
<tr>
<td>b. Adjustment to total risk-based capital reported in item 21</td>
<td>B503</td>
</tr>
<tr>
<td>29. Adjustment to risk-weighted assets reported in item 62</td>
<td>B504</td>
</tr>
<tr>
<td>30. Adjustment to average total assets reported in item 27</td>
<td>B505</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital ratios</th>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>31. Tier 1 leverage ratio (2)</td>
<td>7273</td>
<td>7204</td>
</tr>
<tr>
<td>32. Tier 1 risk-based capital ratio (3)</td>
<td>7274</td>
<td>7206</td>
</tr>
<tr>
<td>33. Total risk-based capital ratio (4)</td>
<td>7275</td>
<td>7205</td>
</tr>
</tbody>
</table>

\(^1\) Report amount included in Schedule RC, item 26.b, “Accumulated other comprehensive income.”

\(^2\) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

\(^3\) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

\(^4\) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).
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).

<table>
<thead>
<tr>
<th>Balance Sheet Asset Categories</th>
<th>(Column A) Totals (from Schedule RC)</th>
<th>(Column B) Items Not Subject to Risk-Weighting</th>
<th>(Column C)</th>
<th>(Column D)</th>
<th>(Column E)</th>
<th>(Column F)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
</tr>
<tr>
<td>34. Cash and balances due from depository institutions</td>
<td>RCON 0010</td>
<td>RCON B600</td>
<td>RCON B601</td>
<td>RCON B602</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35. Held-to-maturity securities</td>
<td>RCON 1754</td>
<td>RCON B603</td>
<td>RCON B604</td>
<td>RCON B605</td>
<td>RCON B606</td>
<td>RCON B607</td>
</tr>
<tr>
<td>36. Available-for-sale securities</td>
<td>RCON 1773</td>
<td>RCON B608</td>
<td>RCON B609</td>
<td>RCON B610</td>
<td>RCON B611</td>
<td>RCON B612</td>
</tr>
<tr>
<td>37. Federal funds sold and securities purchased under agreements to resell</td>
<td>RCON C225</td>
<td>RCON C063</td>
<td>RCON C064</td>
<td>RCON B520</td>
<td></td>
<td></td>
</tr>
<tr>
<td>38. Loans and leases held for sale</td>
<td>RCON 5369</td>
<td>RCON B617</td>
<td>RCON B618</td>
<td>RCON B619</td>
<td>RCON B620</td>
<td>RCON B621</td>
</tr>
<tr>
<td>39. Loans and leases, net of unearned income</td>
<td>RCON B528</td>
<td>RCON B622</td>
<td>RCON B623</td>
<td>RCON B624</td>
<td>RCON B625</td>
<td>RCON B626</td>
</tr>
<tr>
<td>40. LESS: Allowance for loan and lease losses</td>
<td>RCON 3123</td>
<td>RCON 3123</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>41. Trading assets</td>
<td>RCON 5345</td>
<td>RCON B627</td>
<td>RCON B628</td>
<td>RCON B629</td>
<td>RCON B630</td>
<td>RCON B631</td>
</tr>
<tr>
<td>42. All other assets(^1)</td>
<td>RCON B639</td>
<td>RCON B640</td>
<td>RCON B641</td>
<td>RCON B642</td>
<td>RCON B643</td>
<td>RCON 5339</td>
</tr>
<tr>
<td>43. Total assets (sum of items 34 through 42)</td>
<td>RCON 2170</td>
<td>RCON B644</td>
<td>RCON 5320</td>
<td>RCON 5327</td>
<td>RCON 5334</td>
<td>RCON 5340</td>
</tr>
</tbody>
</table>

\(^1\) 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

<table>
<thead>
<tr>
<th>Derivatives and Off-Balance Sheet Items</th>
<th>(Column A) Face Value or Notional Amount</th>
<th>Credit Conversion Factor</th>
<th>(Column B) Credit Equivalent Amount</th>
<th>Allocation by Risk Weight Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>44. Financial standby letters of credit</td>
<td>RCON B546</td>
<td>1.00 or 12.5&lt;sup&gt;2&lt;/sup&gt;</td>
<td>RCON B547</td>
<td>RCON B548</td>
</tr>
<tr>
<td>45. Performance standby letters of credit</td>
<td>RCON 3821</td>
<td>.50</td>
<td>RCON B650</td>
<td>RCON B651</td>
</tr>
<tr>
<td>46. Commercial and similar letters of credit</td>
<td>RCON 3411</td>
<td>.20</td>
<td>RCON B655</td>
<td>RCON B656</td>
</tr>
<tr>
<td>47. Risk participations in bankers acceptances acquired by the reporting institution</td>
<td>RCON 3429</td>
<td>1.00</td>
<td>RCON B660</td>
<td>RCON B661</td>
</tr>
<tr>
<td>48. Securities lent</td>
<td>RCON 3433</td>
<td>1.00</td>
<td>RCON B664</td>
<td>RCON B665</td>
</tr>
<tr>
<td>49. Retained recourse on small business obligations sold with recourse</td>
<td>RCON A250</td>
<td>1.00</td>
<td>RCON B669</td>
<td>RCON B670</td>
</tr>
<tr>
<td>50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement</td>
<td>RCON B541</td>
<td>12.5&lt;sup&gt;3&lt;/sup&gt;</td>
<td>RCON B542</td>
<td>RCON B543</td>
</tr>
<tr>
<td>51. All other financial assets sold with recourse</td>
<td>RCON B675</td>
<td>1.00</td>
<td>RCON B676</td>
<td>RCON B677</td>
</tr>
<tr>
<td>52. All other off-balance sheet liabilities</td>
<td>RCON B681</td>
<td>1.00</td>
<td>RCON B682</td>
<td>RCON B683</td>
</tr>
<tr>
<td>53. Unused commitments with an original maturity exceeding one year</td>
<td>RCON 3833</td>
<td>1.00</td>
<td>RCON B687</td>
<td>RCON B688</td>
</tr>
<tr>
<td>54. Derivative contracts</td>
<td>RCON B541</td>
<td>.50</td>
<td>RCON A167</td>
<td>RCON B693</td>
</tr>
</tbody>
</table>

---

1. Column A multiplied by credit conversion factor.
2. For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
3. Or institution-specific factor.
### Schedule RC-R—Continued

#### Totals

55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) ........................................................................................................................................................................

56. Risk weight factor ........................................................................................................................................................................................................................................

57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) ........................................................................................................................................................................

58. Market risk equivalent assets ........................................................................................................................................................................................................................................

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) ........................................................................................................................................................................

60. LESS: Excess allowance for loan and lease losses ........................................................................................................................................................................................................................................

61. LESS: Allocated transfer risk reserve ........................................................................................................................................................................................................................................

62. Total risk-weighted assets (item 59 minus items 60 and 61) ........................................................................................................................................................................................................................................

#### Memoranda

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards ........................................................................................................................................................................................................................................

2. Notional principal amounts of derivative contracts: ¹
   a. Interest rate contracts ........................................................................................................................................................................................................................................
   b. Foreign exchange contracts ........................................................................................................................................................................................................................................
   c. Gold contracts ........................................................................................................................................................................................................................................
   d. Other precious metals contracts ........................................................................................................................................................................................................................................
   e. Other commodity contracts ........................................................................................................................................................................................................................................
   f. Equity derivative contracts ........................................................................................................................................................................................................................................

---

¹ Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.
### Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) 1–4 Family Residential Loans</th>
<th>(Column B) Home Equity Lines</th>
<th>(Column C) Credit Card Receivables</th>
<th>(Column D) Auto Loans</th>
<th>(Column E) Other Consumer Loans</th>
<th>(Column F) Commercial and Industrial Loans</th>
<th>(Column G) All Other Loans and All Leases</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>Bil</td>
<td>Mil</td>
<td>Thou</td>
<td>Bil</td>
</tr>
<tr>
<td><strong>Bank Securitization Activities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Subordinated securities and other residual interests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Standby letters of credit and other enhancements</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Reporting bank’s unused commitments to provide liquidity to structures reported in item 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Past due loan amounts included in item 1:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. 30–89 days past due</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. 90 days or more past due</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Charge-offs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Recoveries</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Schedule RC-S—Continued

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th></th>
<th>(Column A) 1–4 Family Residential Loans</th>
<th>(Column B) Home Equity Lines</th>
<th>(Column C) Credit Card Receivables</th>
<th>(Column D) Auto Loans</th>
<th>(Column E) Other Consumer Loans</th>
<th>(Column F) Commercial and Industrial Loans</th>
<th>(Column G) All Other Loans and All Leases</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
<td>Bil Mil Thou</td>
</tr>
<tr>
<td>6. Amount of ownership (or seller's) interests carried as:</td>
<td>RCON B761  RCON B762</td>
<td>RCON B763</td>
<td>RCON B500  RCON B501</td>
<td>RCON B502</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Securities (included in Schedule RC-B or in Schedule RC, item 5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Loans (included in Schedule RC-C)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Past due loan amounts included in interests reported in item 6.a:</td>
<td>RCON B764  RCON B765</td>
<td>RCON B766</td>
<td>RCON B767  RCON B768</td>
<td>RCON B769</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. 30–89 days past due</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. 90 days or more past due</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):</td>
<td>RIAD B770  RIAD B771</td>
<td>RIAD B772</td>
<td>RIAD B773  RIAD B774</td>
<td>RIAD B775</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Charge-offs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Recoveries</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions

<table>
<thead>
<tr>
<th></th>
<th>RCON B776</th>
<th>RCON B777</th>
<th>RCON B778</th>
<th>RCON B779</th>
<th>RCON B780</th>
<th>RCON B781</th>
<th>RCON B782</th>
<th>RCON B783</th>
<th>RCON B784</th>
<th>RCON B785</th>
<th>RCON B786</th>
<th>RCON B787</th>
<th>RCON B788</th>
<th>RCON B789</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Schedule RC-S—Continued

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

Memoranda

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>RCON Bil Mil Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:</td>
<td></td>
</tr>
<tr>
<td>b. Amount of retained recourse on these obligations as of the report date</td>
<td>A250</td>
</tr>
<tr>
<td>2. Outstanding principal balance of assets serviced for others:</td>
<td></td>
</tr>
<tr>
<td>a. 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements</td>
<td>B804</td>
</tr>
<tr>
<td>b. 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements</td>
<td>B805</td>
</tr>
<tr>
<td>c. Other financial assets</td>
<td>A591</td>
</tr>
<tr>
<td>3. Asset-backed commercial paper conduits:</td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td>B806</td>
</tr>
<tr>
<td>(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company</td>
<td>B807</td>
</tr>
<tr>
<td>(2) Conduits sponsored by other unrelated institutions</td>
<td></td>
</tr>
<tr>
<td>b. Unused commitments to provide liquidity to conduit structures:</td>
<td>B808</td>
</tr>
<tr>
<td>(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company</td>
<td>B809</td>
</tr>
<tr>
<td>(2) Conduits sponsored by other unrelated institutions</td>
<td>C407</td>
</tr>
</tbody>
</table>

1 Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.

2 Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.
Schedule RC-T—Fiduciary and Related Services

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

1. Does the institution have fiduciary powers? (If “NO,” do not complete Schedule RC-T.)

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

3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If “NO,” do not complete the rest of Schedule RC-T.)

If the answer to item 3 is “YES,” complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

<table>
<thead>
<tr>
<th>Dollar Amounts in Thousands</th>
<th>(Column A) Managed Assets</th>
<th>(Column B) Non-Managed Assets</th>
<th>(Column C) Number of Managed Accounts</th>
<th>(Column D) Number of Non-Managed Accounts</th>
</tr>
</thead>
</table>
### Schedule RC-T—Continued

#### FIDUCIARY AND RELATED SERVICES INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>RIAD</th>
<th>Bil</th>
<th>Mil</th>
<th>Thou</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Personal trust and agency accounts</td>
<td></td>
<td></td>
<td>12.</td>
<td></td>
</tr>
<tr>
<td>13. Retirement related trust and agency accounts:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Employee benefit—defined contribution</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Employee benefit—defined benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Other retirement accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Investment management agency accounts</td>
<td></td>
<td></td>
<td>15.</td>
<td></td>
</tr>
<tr>
<td>16. Other fiduciary accounts</td>
<td></td>
<td></td>
<td>16.</td>
<td></td>
</tr>
<tr>
<td>17. Custody and safekeeping accounts</td>
<td></td>
<td></td>
<td>17.</td>
<td></td>
</tr>
<tr>
<td>18. Other fiduciary and related services income</td>
<td></td>
<td></td>
<td>18.</td>
<td></td>
</tr>
<tr>
<td>19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)</td>
<td>4070</td>
<td></td>
<td></td>
<td>19.</td>
</tr>
<tr>
<td>22. Plus: Intracompany income credits for fiduciary and related services</td>
<td></td>
<td></td>
<td>22.</td>
<td></td>
</tr>
<tr>
<td>23. Net fiduciary and related services income</td>
<td></td>
<td></td>
<td>23.</td>
<td></td>
</tr>
</tbody>
</table>

#### Memoranda

<table>
<thead>
<tr>
<th>Description</th>
<th>Managed Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Managed assets held in personal trust and agency accounts:</td>
<td>RCON</td>
</tr>
<tr>
<td>a. Noninterest-bearing deposits</td>
<td>B913</td>
</tr>
<tr>
<td>b. Interest-bearing deposits</td>
<td>B914</td>
</tr>
<tr>
<td>c. U.S. Treasury and U.S. Government agency obligations</td>
<td>B915</td>
</tr>
<tr>
<td>d. State, county and municipal obligations</td>
<td>B916</td>
</tr>
<tr>
<td>e. Money market mutual funds</td>
<td>B917</td>
</tr>
<tr>
<td>f. Other short-term obligations</td>
<td>B918</td>
</tr>
<tr>
<td>g. Other notes and bonds</td>
<td>B919</td>
</tr>
<tr>
<td>h. Common and preferred stocks</td>
<td>B920</td>
</tr>
<tr>
<td>i. Real estate mortgages</td>
<td>B921</td>
</tr>
<tr>
<td>j. Real estate</td>
<td>B922</td>
</tr>
<tr>
<td>k. Miscellaneous assets</td>
<td>B923</td>
</tr>
<tr>
<td>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)</td>
<td>B868</td>
</tr>
</tbody>
</table>

#### Dollar Amounts in Thousands

<table>
<thead>
<tr>
<th>Number of Issues</th>
<th>Principal Amount Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON B928</td>
<td></td>
</tr>
</tbody>
</table>

| RCON B927        | M.2.a.                       |
| RCON B929        | M.2.b.                       |

<table>
<thead>
<tr>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Managed assets held in personal trust and agency accounts:</td>
<td>RCON B928</td>
</tr>
<tr>
<td>a. Noninterest-bearing deposits</td>
<td>B913</td>
</tr>
<tr>
<td>b. Interest-bearing deposits</td>
<td>B914</td>
</tr>
<tr>
<td>c. U.S. Treasury and U.S. Government agency obligations</td>
<td>B915</td>
</tr>
<tr>
<td>d. State, county and municipal obligations</td>
<td>B916</td>
</tr>
<tr>
<td>e. Money market mutual funds</td>
<td>B917</td>
</tr>
<tr>
<td>f. Other short-term obligations</td>
<td>B918</td>
</tr>
<tr>
<td>g. Other notes and bonds</td>
<td>B919</td>
</tr>
<tr>
<td>h. Common and preferred stocks</td>
<td>B920</td>
</tr>
<tr>
<td>i. Real estate mortgages</td>
<td>B921</td>
</tr>
<tr>
<td>j. Real estate</td>
<td>B922</td>
</tr>
<tr>
<td>k. Miscellaneous assets</td>
<td>B923</td>
</tr>
<tr>
<td>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)</td>
<td>B868</td>
</tr>
</tbody>
</table>
### Schedule RC-T—Continued

#### Memoranda—Continued

<table>
<thead>
<tr>
<th>Number of Funds</th>
<th>Market Value of Fund Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A)</td>
<td>(Column B)</td>
</tr>
<tr>
<td>RCON</td>
<td>RCON Bil</td>
</tr>
<tr>
<td>-----------------</td>
<td>----------</td>
</tr>
<tr>
<td>B931</td>
<td>B932</td>
</tr>
<tr>
<td>B933</td>
<td>B934</td>
</tr>
<tr>
<td>B935</td>
<td>B936</td>
</tr>
<tr>
<td>B937</td>
<td>B938</td>
</tr>
<tr>
<td>B939</td>
<td>B940</td>
</tr>
<tr>
<td>B941</td>
<td>B942</td>
</tr>
<tr>
<td>B943</td>
<td>B944</td>
</tr>
<tr>
<td>B945</td>
<td>B946</td>
</tr>
</tbody>
</table>

#### Dollar Amounts in Thousands

3. Collective investment funds and common trust funds:
   - a. Domestic equity
   - b. International/Global equity
   - c. Stock/Bond blend
   - d. Taxable bond
   - e. Municipal bond
   - f. Short term investments/Money market
   - g. Specialty/Other
   - h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)

<table>
<thead>
<tr>
<th>Gross Losses Managed Accounts</th>
<th>Gross Losses Non-Managed Accounts</th>
<th>Recoveries</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A)</td>
<td>(Column B)</td>
<td>(Column C)</td>
</tr>
<tr>
<td>RIAD</td>
<td>Mil</td>
<td>Thou</td>
</tr>
<tr>
<td>B947</td>
<td>B948</td>
<td>B949</td>
</tr>
<tr>
<td>B956</td>
<td>B957</td>
<td>B958</td>
</tr>
</tbody>
</table>

4. Fiduciary settlements, surcharges, and other losses:
   - a. Personal trust and agency accounts
   - b. Retirement related trust and agency accounts
   - c. Investment management agency accounts
   - d. Other fiduciary accounts and related services
   - 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)

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

Name and Title

E-mail Address

Telephone: Area code/phone number/extension

FAX: Area code/phone 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 SUPERVISING 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 □ (RECON 6979)

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)
**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.

<table>
<thead>
<tr>
<th>LOANS TO EXECUTIVE OFFICERS</th>
<th>CLOSE OF BUSINESS DATE</th>
<th>FDIC Certificate Number</th>
</tr>
</thead>
</table>

- a. Number of loans made to executive officers since the previous Call Report date
- b. Total dollar amount of above loans (in thousands of dollars)
- c. Range of interest charged on above loans

<table>
<thead>
<tr>
<th>a</th>
<th>b</th>
<th>c</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON 3561</td>
<td>RCON 3562</td>
<td>RCON 7701</td>
</tr>
</tbody>
</table>

**SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT**

DATE (Month, Day, Year)