

DRAFT

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

Federal Financial Institutions Examination Council



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

Consolidated Reports of Condition and Income for  
A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2001 (20010331)  
(RCRI 9999)

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

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

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

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

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

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.

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

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

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

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

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

Submission of Reports

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

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

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

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

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

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

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

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

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

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

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#### Disclosure of Estimated Burden

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

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

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

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



	Year-to-date							
	Dollar Amounts in Thousands	RIAD	Bil	Mil				
2. Interest expense (continued):								
d. Interest on subordinated notes and debentures.....	4200				2.d.			
e. Total interest expense (sum of items 2.a through 2.d) .....	4073				2.e.			
3. Net interest income (item 1.h minus 2.e) .....					4074			
4. <b>Provision for loan and lease losses</b> .....					4230			
5. Noninterest income:								
a. Income from fiduciary activities .....	4070				5.a.			
b. Service charges on deposit accounts in domestic offices .....	4080				5.b.			
c. Trading revenue <sup>1</sup> .....	A220				5.c.			
d. <b>Investment banking, advisory, brokerage, and underwriting fees and commissions</b> .....	XXXX				5.d.			
e. <b>Venture capital revenue</b> .....	XXXX				5.e.			
f. <b>Net servicing fees</b> .....	XXXX				5.f.			
g. <b>Net securitization income</b> .....	XXXX				5.g.			
h. <b>Insurance commissions and fees</b> .....	XXXX				5.h.			
i. <b>Loan and other credit-related fees</b> .....	XXXX				5.i.			
j. <b>Net gains (losses) on sales of loans</b> .....	5416				5.j.			
k. <b>Net gains (losses) on sales of other real estate owned</b> .....	XXXX				5.k.			
l. <b>Net gains (losses) on sales of other assets (excluding securities)</b> .....	XXXX				5.l.			
m. Other noninterest income* .....	XXXX				5.m.			
n. Total noninterest income (sum of items 5.a through 5.m) .....					4079			
6. a. Realized gains (losses) on held-to-maturity securities .....					3521			
b. Realized gains (losses) on available-for-sale securities .....					3196			
7. Noninterest expense:								
a. Salaries and employee benefits .....	4135				7.a.			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	4217				7.b.			
c. <b>Amortization expense of intangible assets (excluding goodwill)</b> .....	XXXX				7.c.			
d. Other noninterest expense* .....	4092				7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d) .....					XXXX			
8. Income (loss) before income taxes, <b>goodwill charges</b> , extraordinary items, and other adjustments (item 3 plus or minus items 4, 5.n, 6.a, 6.b, and 7.e) .....					XXXX			
9. Applicable income taxes (on item 8) .....					XXXX			
10. <b>Income (loss) before goodwill charges, extraordinary items, and other adjustments</b> (item 8 minus 9) .....					XXXX			
11. <b>Goodwill charges</b> .....					XXXX			
12. Income (loss) before extraordinary items and other adjustments (item 10 minus item 11) .....					4300			
13. Extraordinary items and other adjustments, net of income taxes* .....					4320			
14. Net income (loss) (sum of items 12 and 13) .....					4340			

\* Describe on Schedule RI-E—Explanations

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



## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				1483				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Total equity capital <b>most recently reported</b> for the December 31, 2000, Reports of Condition and Income .....	XXXX								1.
2. <b>Restatements due to corrections of material accounting errors and changes in accounting principles*</b> .....	XXXX								2.
3. <b>Balance end of previous calendar year as restated</b> (sum of items 1 and 2) .....	XXXX								3.
4. Net income (loss) (must equal Schedule RI, item 14) .....	4340								4.
5. Sale, conversion, acquisition, or retirement of capital stock, net ( <b>excluding treasury stock transactions</b> ) .....	XXXX								5.
6. <b>Treasury stock transactions, net</b> .....	XXXX								6.
7. Changes incident to business combinations, net .....	4356								7.
8. LESS: Cash dividends declared on preferred stock .....	4470								8.
9. LESS: Cash dividends declared on common stock .....	4460								9.
10. <b>Other comprehensive income</b> .....	XXXX								10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....	4415								11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	3210								12.

\*Describe on Schedule RI-E—Explanations.

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

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

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

	Dollar Amounts in Thousands								1486				
	(Column A) Charge-offs				(Column B) Recoveries								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Calendar year-to-date													
1. Loans secured by real estate:													
a. Construction, land development, <b>and other land loans</b> in domestic offices .....	3582				3583								1.a.
b. Secured by farmland in domestic offices .....	3584				3585								1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5411				5412								1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties .....	5413				5414								1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588				3589								1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	3590				3591								1.e.
f. <b>In foreign offices</b> .....	XXXX				XXXX								1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions .....	4653				4663								2.a.
b. To foreign banks .....	4654				4664								2.b.
3. Loans to finance agricultural production and other loans to farmers .....	4655				4665								3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile) .....	4645				4617								4.a.
b. To non-U.S. addressees (domicile) .....	4646				4618								4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. <b>Credit cards</b> .....	XXXX				XXXX								5.a.
b. <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....	XXXX				XXXX								5.b.

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

FDIC Certificate Number

## Schedule RI-B—Continued

### Part I. Continued

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Loans to foreign governments and official institutions .....	4643				4627				6.
7. All other loans .....	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees (domicile).....	4658				4668				8.a.
b. To non-U.S. addressees (domicile) .....	4659				4669				8.b.
9. Total (sum of items 1 through 8) .....	4635				4605				9.

	(Column A) Charge-offs				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	5409				5410				M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	4652				4662				M.2.
3. Not applicable									
4. <b>Subprime loans in domestic offices:</b>									
a. <b>Secured by real estate (included in Schedule RI-B, part I, item 1, above)</b> .....	XXXX				XXXX				M.4.a.
b. <b>Not secured by real estate (included in Schedule RI-B, part I, items 3, 4, 5, and 7, above)</b> .....	XXXX				XXXX				M.4.b.

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

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

\*Describe on Schedule RI-E—Explanations

## Schedule RI-D—Income from International Operations

**For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.**

	1492				
	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
<b>1. Interest income and expense attributable to international operations:</b>					
a. <b>Gross interest income</b> .....	XXXX				1.a.
b. <b>Gross interest expense</b> .....	XXXX				1.b.
<b>2. Net interest income attributable to international operations</b> (item 1.a minus 1.b.) .....	XXXX				2.
<b>3. Noninterest income and expense attributable to international operations:</b>					
a. Noninterest income attributable to international operations .....	4097				3.a.
b. Provision for loan and lease losses attributable to international operations .....	4235				3.b.
c. Other noninterest expense attributable to international operations .....	4239				3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c) .....	4843				3.d.
<b>4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d) .....</b>	4844				4.
<b>5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs .....</b>	4845				5.
<b>6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5) .....</b>	4846				6.
<b>7. Income taxes attributable to income from international operations as estimated in item 6 .....</b>	4797				7.
<b>8. Estimated net income attributable to international operations (item 6 minus 7) .....</b>	4341				8.







## Schedule RC—Continued

Dollar Amounts in Thousands

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

**Memorandum**

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

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

RCFD	Number
6724	

M.1.

- |   |   |
|---|---|
| <p>1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank</p> <p>2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)</p> <p>3 = <b>Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm</b></p> | <p>4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

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

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



Schedule RC-B—Continued

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



## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

C415										
	(Column A) Consolidated Bank				(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Dollar Amounts in Thousands										
1. Loans secured by real estate .....	1410									1.
a. Construction, land development, <b>and other land loans</b> .....					1415					1.a.
b. Secured by farmland (including farm residential and other improvements).....					1420					1.b.
c. Secured by 1–4 family residential properties:										
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....					1797					1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:										
(a) Secured by first liens .....					5367					1.c.(2)(a)
(b) Secured by junior liens .....					5368					1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....					1460					1.d.
e. Secured by nonfarm nonresidential properties .....					1480					1.e.
2. Loans to depository institutions <b>and acceptances of other banks:</b>										
a. To commercial banks in the U.S.....					XXXX					2.a.
(1) To U.S. branches and agencies of foreign banks .....	XXXX									2.a.(1)
(2) To other commercial banks in the U.S.....	XXXX									2.a.(2)
b. To other depository institutions in the U.S.....					XXXX					2.b.
c. To banks in foreign countries .....					XXXX					2.c.
(1) To foreign branches of other U.S. banks .....	XXXX									2.c.(1)
(2) To other banks in foreign countries.....	XXXX									2.c.(2)
3. Loans to finance agricultural production and other loans to farmers .....	1590				1590					3.
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile) .....	1763				1763					4.a.
b. To non-U.S. addressees (domicile) .....	1764				1764					4.b.
5. Not applicable										
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):										
a. <b>Credit cards</b> .....	XXXX				XXXX					6.a.
b. <b>Other revolving credit plans</b> .....	XXXX				XXXX					6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	2011				2011					6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	2081				2081					7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107				2107					8.
9. Other loans .....	1563									9.
a. Loans for purchasing or carrying securities (secured and unsecured) ...					1545					9.a.
b. All other loans (exclude consumer loans) .....					1564					9.b.
10. Lease financing receivables (net of unearned income) .....					2165					10.
a. Of U.S. addressees (domicile) .....	2182									10.a.
b. Of non-U.S. addressees (domicile) .....	2183									10.b.
11. LESS: Any unearned income on loans reflected in items 1–9 above .....	2123				2123					11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) .....	2122				2122					12.

## Schedule RC-C—Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands

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

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

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

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

<sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.



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

FDIC Certificate Number

## Schedule RC-C—Continued

### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

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

## Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands

		RCON	Bil	Mil	Thou	
						<b>C420</b> ◀
<b>ASSETS</b>						
1. U.S. Treasury securities in domestic offices .....		3531				1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities) .....		3532				2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices .....		3533				3.
4. Mortgage-backed securities (MBS) in domestic offices:						
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....		3534				4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....		3535				4.b.
c. All other mortgage-backed securities .....		3536				4.c.
5. Other debt securities in domestic offices .....		3537				5.
6.–8. Not applicable						
9. Other trading assets in domestic offices .....		3541				9.
10. Trading assets in foreign offices .....	RCFN	3542				10.
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts:						
a. In domestic offices .....	RCON	3543				11.a.
b. In foreign offices .....	RCFN	3543				11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCFD	3545				12.
<b>LIABILITIES</b>						
13. Liability for short positions .....	RCFD	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts .....		3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....		3548				15.

## Schedule RC-C—Continued

### Part II. Loans to Small Businesses and Small Farms

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

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

#### Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B, **and** all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an “X” in the box marked “NO.”) .....

		<b>C418</b>	
RCON	YES	NO	
6999			

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:

a. “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5562	

2.a.

b. “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

5563	

2.b.

Dollar Amounts in Thousands

3. Number and amount **currently outstanding** of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):

(Column A) Number of Loans	(Column B) Amount Currently Outstanding			
	RCON	Bil	Mil	Thou

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

5564	5565			
5566	5567			
5568	5569			

3.a.  
3.b.  
3.c.

4. Number and amount **currently outstanding** of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):

--	--	--	--	--

- a. With **original amounts** of \$100,000 or less .....
- b. With **original amounts** of more than \$100,000 through \$250,000 .....
- c. With **original amounts** of more than \$250,000 through \$1,000,000 .....

5570	5571			
5572	5573			
5574	5575			

4.a.  
4.b.  
4.c.



## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

													C425																		
													Transaction Accounts				Nontransaction Accounts														
													(Column A) Total transaction accounts (including total demand deposits)				(Column B) <b>Memo: Total demand deposits (included in column A)</b>				(Column C) Total nontransaction accounts (including MMDAs)										
Dollar Amounts in Thousands													RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou							
Deposits of:																															
1. Individuals, partnerships, and corporations (include all certified and official checks) .....															XXXX									XXXX						1.	
2. U.S. Government .....															2202									2520						2.	
3. States and political subdivisions in the U.S. ....															2203									2530						3.	
4. <b>Commercial banks and other depository institutions in the U.S.</b> .....															XXXX									XXXX						4.	
5. Banks in foreign countries .....															2213									2236						5.	
6. Foreign governments and official institutions (including foreign central banks) .....															2216									2377						6.	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....															2215					2210					2385						7.

#### Memoranda

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



## Schedule RC-F—Other Assets

Dollar Amounts in Thousands						C430				
						RCFD	Bil	Mil	Thou	
1. <b>Accrued interest receivable</b> .....						XXXX				1.
2. Net deferred tax assets <sup>1</sup> .....						2148				2.
3. Interest-only strips receivable (not in the form of a security) <sup>2</sup> on:										
a. Mortgage loans .....						A519				3.a.
b. Other financial assets .....						A520				3.b.
4. <b>Equity securities that do not have readily determinable fair values</b> .....						1752				4.
5. Other (itemize and describe amounts that exceed 25% of this item) .....						2168				5.
a. <span style="border: 1px solid black; padding: 1px;">TEXT 3549</span> .....						3549				5.a.
b. <span style="border: 1px solid black; padding: 1px;">TEXT 3550</span> .....						3550				5.b.
c. <span style="border: 1px solid black; padding: 1px;">TEXT 3551</span> .....						3551				5.c.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11) .....						2160				6.

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands						C435				
						RCFD	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices <sup>3</sup> .....						3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....						RCFD				
b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....						3646				1.b.
2. Net deferred tax liabilities <sup>1</sup> .....						3049				2.
3. <b>Allowance for credit losses on off-balance sheet credit exposures</b> .....						XXXX				3.
4. Other (itemize and describe amounts that exceed 25% of this item) .....						2938				4.
a. <span style="border: 1px solid black; padding: 1px;">TEXT 3552</span> .....						3552				4.a.
b. <span style="border: 1px solid black; padding: 1px;">TEXT 3553</span> .....						3553				4.b.
c. <span style="border: 1px solid black; padding: 1px;">TEXT 3554</span> .....						3554				4.c.
5. Total (sum of items 1 through 4) (sum must equal Schedule RC, item 20) .....						2930				5.

<sup>1</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

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

<sup>3</sup> For savings banks, include "dividends" accrued and unpaid on deposits.







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

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

Dollar Amounts in Thousands						C460							
						RCFD	Bil	Mil	Thou				
1. Unused commitments:													
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....						3814					1.a.		
b. Credit card lines .....						3815					1.b.		
c. Commercial real estate, construction, and land development:													
(1) Commitments to fund loans secured by real estate .....						3816					1.c.(1)		
(2) Commitments to fund loans not secured by real estate .....						6550					1.c.(2)		
d. Securities underwriting .....						3817					1.d.		
e. Other unused commitments .....						3818					1.e.		
2. Financial standby letters or credit and foreign office guarantees.....													
a. Amount of financial standby letters of credit conveyed to others .....						3820					2.a.		
3. Performance standby letters of credit and foreign office guarantees.....													
a. Amount of performance standby letters of credit conveyed to others .....						3822					3.a.		
4. Commercial and similar letters of credit.....													
						3411					4.		
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank .....													
						3428					5.		
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....													
						3433					6.		
7. Notional amount of credit derivatives:													
a. Credit derivatives on which the reporting bank is the guarantor .....						A534					7.a.		
b. Credit derivatives on which the reporting bank is the beneficiary .....						A535					7.b.		
8. Spot foreign exchange contracts .....													
						8765					8.		
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....													
						3430					9.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">3555</td></tr></table> .....						TEXT	3555	3555					9.a.
TEXT	3555												
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">3556</td></tr></table> .....						TEXT	3556	3556					9.b.
TEXT	3556												
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">3557</td></tr></table> .....						TEXT	3557	3557					9.c.
TEXT	3557												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">3558</td></tr></table> .....						TEXT	3558	3558					9.d.
TEXT	3558												
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....													
						5591					10.		
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">5592</td></tr></table> .....						TEXT	5592	5592					10.a.
TEXT	5592												
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">5593</td></tr></table> .....						TEXT	5593	5593					10.b.
TEXT	5593												
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">5594</td></tr></table> .....						TEXT	5594	5994					10.c.
TEXT	5594												
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="font-size: small;">TEXT</td><td style="font-size: small;">5595</td></tr></table> .....						TEXT	5595	5595					10.d.
TEXT	5595												

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

FDIC Certificate Number

## Schedule RC-L—Continued

														<b>C461</b>				◀
Dollar Amounts in Thousands																		
Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts					
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):																		
a. Futures contracts .....	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				11.a.	
b. Forward contracts .....	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				11.b.	
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704					
(1) Written options .....	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				11.c.(1)	
(2) Purchased options .....	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				11.c.(2)	
d. Over-the-counter option contracts:	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716					
(1) Written options .....	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				11.d.(1)	
(2) Purchased options .....	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				11.d.(2)	
e. Swaps .....	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				11.e.	
12. Total gross notional amount of derivative contracts held for trading .....																	12.	
13. Total gross notional amount of derivative contracts held for purposes other than trading .....																		
a. Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCFD A589																13.a.	

  

														<b>C462</b>				◀
14. Gross fair values of derivative contracts:																		
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736					
(1) Gross positive fair value .....	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				14.a.(1)	
(2) Gross negative fair value .....																	14.a.(2)	
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744					
(1) Gross positive fair value .....	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				14.b.(1)	
(2) Gross negative fair value .....																	14.b.(2)	

Memorandum

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Fair value of derivative contracts with a positive fair value that have been restructured or renegotiated for reasons related to the counterparty's financial difficulties .....	XXXX				M.1.

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands

		C465				
		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	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. <b>Intangible assets other than goodwill:</b>						
a. Mortgage servicing assets .....	3164					2.a.
(1) Estimated fair value of mortgage servicing assets .....	A590					2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	B026					2.b.
c. All other identifiable intangible assets .....	5507					2.c.
d. <b>Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)</b> .....	XXXX					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:	RCON					
(1) Construction and land development in domestic offices.....	5508					3.b.(1)
(2) Farmland in domestic offices .....	5509					3.b.(2)
(3) 1–4 family residential properties in domestic offices .....	5510					3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	5511					3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	5512					3.b.(5)
(6) In foreign offices .....	RCFN 5513					3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7).....	RCFD 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. <b>Other borrowed money:</b>						
a. <b>Federal Home Loan Bank advances:</b>						
(1) <b>With a remaining maturity of one year or less</b> .....	XXXX					5.a.(1)
(2) <b>With a remaining maturity of more than one year through three years</b> .....	XXXX					5.a.(2)
(3) <b>With a remaining maturity of more than three years</b> .....	XXXX					5.a.(3)
b. <b>Other borrowings:</b>						
(1) <b>With a remaining maturity of one year or less</b> .....	XXXX					5.b.(1)
(2) <b>With a remaining maturity of more than one year through three years</b> .....	XXXX					5.b.(2)
(3) <b>With a remaining maturity of more than three years</b> .....	XXXX					5.b.(3)
c. <b>Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)</b> .....	XXXX					5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	XXXX					6.
7. Assets under the reporting bank’s management in proprietary mutual funds and annuities..	XXXX					7.

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

FDIC Certificate Number

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

													C470	◀																
													(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual															
Dollar Amounts in Thousands													RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou						
1. Loans secured by real estate:																														
a. Construction, land development, <b>and other land loans</b> in domestic offices .....															2759					2769					3492					1.a.
b. Secured by farmland in domestic offices .....															3493					3494					3495					1.b.
c. Secured by 1–4 family residential properties in domestic offices:																														
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....															5398					5399					5400					1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties.....															5401					5402					5403					1.c.(2)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....															3499					3500					3501					1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....															3502					3503					3504					1.e.
															RCFN				RCFN				RCFN							
f. <b>In foreign offices</b> .....															XXXX					XXXX					XXXX					1.f.
2. Loans to depository institutions and acceptances of other banks:																														
a. To U.S. banks and other U.S. depository institutions .....															RCFD				RCFD				RCFD							
															5377					5378					5379					2.a.
b. To foreign banks .....															5380					5381					5382					2.b.
3. Loans to finance agricultural production and other loans to farmers .....															1594					1597					1583					3.
4. Commercial and industrial loans:																														
a. To U.S. addressees (domicile) .....															1251					1252					1253					4.a.
b. To non-U.S. addressees (domicile) .....															1254					1255					1256					4.b.
5. Loans to individuals for household, family, and other personal expenditures:																														
a. <b>Credit cards</b> .....															XXXX					XXXX					XXXX					5.a.
b. <b>Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> .....															XXXX					XXXX					XXXX					5.b.
6. Loans to foreign governments and official institutions .....															5389					5390					5391					6.
7. All other loans .....															5459					5460					5461					7.
8. Lease financing receivables:																														
a. Of U.S. addressees (domicile) .....															1257					1258					1259					8.a.
b. Of non-U.S. addressees (domicile) .....															1271					1272					1791					8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....															3505					3506					3507					9.

## Schedule RC-N—Continued

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.

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

	(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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Memoranda Dollar Amounts in Thousands													<b>C473</b> ◀
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1).....	1658				1659				1661				M.1.
2. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RC-N, items 4 and 7, above.....	6558				6559				6560				M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	1248				1249				1250				M.3.
4. Not applicable													
5. <b>Subprime loans in domestic offices:</b>													
a. <b>Secured by real estate (included in Schedule RC-N, item 1, above)</b> .....	RCON XXXX				RCON XXXX				RCON XXXX				M.5.a.
b. <b>Not secured by real estate (included in Schedule RC-N, items 3, 4, 5, and 7, above)</b>	XXXX				XXXX				XXXX				M.5.b.

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: <b>Fair value of amounts carried as assets</b> .....	3529				3530				M.6.

	<b>C477</b> ◀
Person to whom questions about the Reports of Condition and Income should be directed:	
Name and Title (TEXT 8901)	
Telephone: Area code/phone number/extension (TEXT 8902)	FAX: Area code/phone number (TEXT 9116)

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

FDIC Certificate Number

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

Dollar Amounts in Thousands C475 ◀

1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits .....	0030			
OR				
b. Separate amount of unposted debits:				
(1) Actual amount of unposted debits to demand deposits .....	0031			
(2) Actual amount of unposted debits to time and savings deposits <sup>1</sup> .....	0032			
2. Unposted credits (see instructions):				
a. Actual amount of all unposted credits .....	3510			
OR				
b. Separate amount of unposted credits:				
(1) Actual amount of unposted credits to demand deposits .....	3512			
(2) Actual amount of unposted credits to time and savings deposits <sup>1</sup> .....	3514			
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices).....	3520			
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):				
a. Demand deposits of consolidated subsidiaries .....	2211			
b. Time and savings deposits <sup>1</sup> of consolidated subsidiaries .....	2351			
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	5514			
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a. Demand deposits in insured branches (included in Schedules RC-E, Part II).....	2229			
b. Time and savings deposits <sup>1</sup> in insured branches (included in Schedule RC-E, Part II).....	2383			
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.) .....	5515			
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:				
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7, column B).....	2314			
b. Amount reflected in time and savings deposits <sup>1</sup> (included in Schedule RC-E, Part I, item 7, column A or C, but not column B).....	2315			
7. Unamortized premiums and discounts on time and savings deposits: <sup>1, 2</sup>				
a. Unamortized premiums .....	5516			
b. Unamortized discounts.....	5517			
8. <b>To be completed by banks with "Oakar deposits."</b>				
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):				
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter .....	A531			
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF) .....	A532			
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions).....	A533			

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

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

## Schedule RC-O—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
9.	Deposits in lifeline accounts.....	5596				9.
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....	8432				10.
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:					
	a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis.....	8785				11.a.
	b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis.....	A181				11.b.
	c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E .....	A182				11.c.
12.	Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
	a. Amount of assets netted against demand deposits .....	A527				12.a.
	b. Amount of assets netted against time and savings deposits .....	A528				12.b.

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

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):					
	a. Deposit account of \$100,000 or less:					
	(1) <i>Amount</i> of deposit accounts of \$100,000 or less.....	2702				M.1.a.(1)
	(2) <i>Number</i> of deposit accounts of \$100,000 or less ( <b>to be completed for the June report only</b> ) .....	3779				M.1.a.(2)
	b. Deposit accounts of more than \$100,000:					
	(1) <i>Amount</i> of deposit accounts of more than \$100,000 .....	2710				M.1.b.(1)
	(2) <i>Number</i> of deposit accounts of more than \$100,000.....	2722				M.1.b.(2)
2.	Estimated amount of uninsured deposits in domestic offices of the bank:					
	a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.					
	Indicate in the appropriate box at the right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above .....	6861	YES	NO		M.2.a.
	b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure .....	5597	Bil	Mil	Thou	M.2.b.
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	association:	A545	FDIC Cert No.			M.3.

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

FDIC Certificate Number

## Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

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



## Schedule RC-R—Continued

C000																			
	(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																		
	0%			20%			50%			100%									
Dollar Amounts in Thousands																			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Balance Sheet Asset Categories</b>																			
33. Noninterest-bearing balances due from depository institutions and currency and coin.....	RCFD 0081						RCFD XXXX			RCFD XXXX						RCFD XXXX			33.
34. Interest-bearing balances due from depository institutions .....	RCFD 0071						RCFD XXXX			RCFD XXXX						RCFD XXXX			34.
35. Held-to-maturity securities .....	RCFD 1754			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			35.
36. Available-for-sale securities .....	RCFD 1773			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			36.
37. Federal funds sold and securities purchased under agreements to resell .....	RCFD 1350						RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			37.
38. Loans and leases held for sale .....	RCFD 5369			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			38.
39. Loans and leases, net of unearned income <sup>1</sup> .....	RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			39.
40. LESS: Allowance for loan and lease losses .....	RCFD 3123			RCFD 3123															40.
41. Trading assets.....	RCFD 3545			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			41.
42. Premises and fixed assets .....	RCFD 2145															RCFD 2145			42.
43. Other real estate owned.....	RCFD 2150															RCFD 2150			43.
44. Investments in unconsolidated subsidiaries and associated companies .....	RCFD 2130			RCFD XXXX												RCFD XXXX			44.
45. Customers' liability on acceptances outstanding .....	RCFD 2155						RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			45.
46. Goodwill and other intangible assets (column A equals the sum of Schedule RC, items 10.a and 10.b) .....	RCFD 2143			RCFD XXXX												RCFD XXXX			46.
47. Other assets.....	RCFD 2160			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			47.
48. Total assets (sum of items 33 through 47) .....	RCFD 2170			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			48.

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

# DRAFT

## Schedule RC-R—Continued

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

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

# DRAFT

## Schedule RC-R—Continued

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

## Schedule RC-R—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards .....	8764				M.1.

With a remaining maturity of																
(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years						
RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou		
2. Notional principal amounts of derivative contracts: <sup>1</sup>																
a. Interest rate contracts .....																M.2.a.
b. Foreign exchange contracts .....																M.2.b.
c. Gold contracts .....																M.2.c.
d. Other precious metals contracts .....																M.2.d.
e. Other commodity contracts .....																M.2.e.
f. Equity derivative contracts .....																M.2.f.

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

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

FDIC Certificate Number \_\_\_\_\_

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

																					C000		
Dollar Amounts in Thousands																							
(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans					
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>Bank Securitization Activities</b>																							
1. Outstanding principal balance of assets sold and securitized with recourse or other seller-provided credit enhancements.....																					RCFD XXXX		
																					RCFD XXXX		
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																							
a. Retained interest-only strips (included in RC-B, RC-D, or RC-F).																					RCFD XXXX		
																					RCFD XXXX		
b. Standby letters of credit, subordinated securities, and other enhancements.....																					RCFD XXXX		
																					RCFD XXXX		
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....																					RCFD XXXX		
																					RCFD XXXX		
4. Past due loan amounts included in item 1:																							
a. 30-89 days past due .....																					RCFD XXXX		
																					RCFD XXXX		
b. 90 days or more past due .....																					RCFD XXXX		
																					RCFD XXXX		
5. Charge-offs and recoveries on assets sold and securitized with recourse or other seller-provided credit enhancements (calendar year-to-date):																							
a. Charge-offs.....																					RCFD XXXX		
																					RCFD XXXX		
b. Recoveries .....																					RCFD XXXX		
																					RCFD XXXX		



Memoranda

Dollar Amounts in Thousands

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





## Schedule RC-T—Continued

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>						
12. Personal trust and agency accounts .....	XXXX					12.
13. Retirement related trust and agency accounts:						
a. Employee benefit—defined contribution .....	XXXX					13.a.
b. Employee benefit—defined benefit .....	XXXX					13.b.
c. Other retirement accounts .....	XXXX					13.c.
14. Corporate trust and agency accounts .....	XXXX					14.
15. Investment management agency accounts .....	XXXX					15.
16. Other fiduciary accounts .....	XXXX					16.
17. Custody and safekeeping accounts .....	XXXX					17.
18. Other fiduciary and related services income .....	XXXX					18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	XXXX					19.
20. Less: Expenses .....	XXXX					20.
21. Less: Net losses from fiduciary and related services .....	XXXX					21.
22. Plus: Intracompany income credits for fiduciary and related services .....	XXXX					22.
23. Net fiduciary and related services income .....	XXXX					23.
24. Fiduciary and related services income—foreign offices (included in item 19) .....	XXXX					24.

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

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

## Schedule RC-T—Continued

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

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

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

  

\_\_\_\_\_

Name and Title (TEXT XXXX)

  

\_\_\_\_\_

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

FDIC Certificate Number \_\_\_\_\_

# DRAFT

41

## 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 24 and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., **DO NOT** enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

No comment  (RCON 6979)

C471

C472

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

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

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

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

NAME AND ADDRESS OF BANK	<p style="text-align: center;">OMB No. For OCC: 1557-0081          OMB No. For FDIC: 3064-0052          OMB No. for Federal Reserve: 7100-0036          Expiration Date: 3/31/2002</p> <p style="text-align: center;">SPECIAL REPORT          (Dollar Amounts in Thousands)</p>				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20%; font-size: small;">CLOSE OF BUSINESS DATE</td> <td style="width:40%; font-size: small;">FDIC Certificate Number</td> <td style="width:20%; text-align: center; font-size: large;">C-700</td> <td style="width:20%; text-align: center;">◀</td> </tr> </table>	CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀
CLOSE OF BUSINESS DATE	FDIC Certificate Number	C-700	◀		

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

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

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

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