

## Federal Financial Institutions Examination Council

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

Institution Name	<b>NATIONAL BANK OF COMMERCE IN SUPERIOR</b>
City	<b>SUPERIOR</b>
State	<b>WI</b>
Zip Code	<b>54880</b>
Call Report Quarter End Date	<b>12/31/2002</b>
Report Type	<b>041</b>
RSSD-ID	<b>2831879</b>
FDIC Certificate Number	<b>35347</b>
OCC Charter Number	<b>23941</b>
ABA Routing Number	<b>91800028</b>
Last updated on	<b>8/8/2005</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20021231</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>NR</b>	2.
3. Legal title of bank.....	RSSD9017	<b>NR</b>	3.
4. City.....	RSSD9130	<b>NR</b>	4.
5. State abbreviation.....	RSSD9200	<b>NR</b>	5.
6. Zip code.....	RSSD9220	<b>NR</b>	6.
7. Primary Internet Web address of bank (home page), if any.....	TEXT4087	<b>CONF</b>	7.

## Contact Information

Dollar amounts in thousands

1. PERSON TO WHOM QUESTIONS ABOUT THE REPORTS OF CONDITION AND INCOME SHOULD BE DIRECTED			1.
a. Name and Title.....	TEXT8901	<b>CONF</b>	1.a.
b. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.
c. Telephone: Area code/phone number/extension.....	TEXT8902	<b>CONF</b>	1.c.
d. FAX: Area code/phone number.....	TEXT9116	<b>CONF</b>	1.d.
2. EMERGENCY CONTACT INFORMATION			2.
a. PRIMARY CONTACT			2.a.
1. Name.....	TEXTC366	<b>CONF</b>	2.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	2.a.2.
3. E-mail address.....	TEXTC368	<b>CONF</b>	2.a.3.
4. Telephone: Area code/phone number/extension.....	TEXTC369	<b>CONF</b>	2.a.4.
5. FAX: Area code/phone number.....	TEXTC370	<b>CONF</b>	2.a.5.
b. SECONDARY CONTACT			2.b.
1. Name.....	TEXTC371	<b>CONF</b>	2.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	2.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	2.b.3.
4. Telephone: Area code/phone number/extension.....	TEXTC374	<b>CONF</b>	2.b.4.
5. FAX:Area code/phone number.....	TEXTC375	<b>CONF</b>	2.b.5.

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

Dollar amounts in thousands

1. No comment.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980	<b>CONF</b>	2.

## Loans to Executive Officers

Dollar amounts in thousands

a. Number of loans made to executive officers since the previous Call Report date.....	RCON3561	<b>0</b>	a.
b. Total dollar amount of above loans.....	RCON3562	<b>0</b>	b.

## Loans to Executive Officers

Dollar amounts in thousands

	from		to		
c. Range of interest charged on above loans.....	RCON7701	<b>0.0000</b>	RCON7702	<b>0.0000</b>	c.

## Schedule RI - Income Statement

Dollar amounts in thousands

Schedule RI - Income Statement			
1. Interest income:			1.
a. Item 1.a.(6) is to be completed by all banks. Items 1.a.(1) through (5) are to be completed by banks with \$25 million or more in total assets: "Interest and fee income on loans:			1.a.
1. Loans secured by real estate.....	RIAD4011	7,029	1.a.1.
2. Commercial and industrial loans.....	RIAD4012	2,582	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	48	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	607	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.4.
5. All other loans.....	RIAD4058	125	1.a.5.
6. Total interest and fee income on loans.....	RIAD4010	10,391	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	246	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	0	1.d.1.
2. Mortgage-backed securities.....	RIADB489	819	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,412	1.d.3.
e. Interest income from trading assets.....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	83	1.f.
g. Other interest income.....	RIAD4518	106	1.g.
h. Total interest income.....	RIAD4107	13,057	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	183	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	997	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	714	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	1,070	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	198	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	243	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense .....	RIAD4073	3,405	2.e.
3. Net interest income.....	RIAD4074	9,652	3.
4. Provision for loan and lease losses.....	RIAD4230	89	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	855	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADB490	170	5.d.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	15	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Insurance commissions and fees.....	RIADB494	9	5.h.

Dollar amounts in thousands

i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>348</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>20</b>	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	<b>0</b>	5.k.
l. Other noninterest income.....	RIADB497	<b>316</b>	5.l.
m. Total noninterest income.....	RIAD4079	<b>1,733</b>	5.m.
6.			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	<b>4</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>1,641</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>417</b>	7.b.
c.			7.c.
1. Goodwill impairment losses.....	RIADC216	<b>0</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>0</b>	7.c.2.
d. Other noninterest expense.....	RIAD4092	<b>3,183</b>	7.d.
e. Total noninterest expense.....	RIAD4093	<b>5,241</b>	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	<b>6,059</b>	8.
9. Applicable income taxes.....	RIAD4302	<b>1,657</b>	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	<b>4,402</b>	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	<b>0</b>	11.
12. Net income (loss).....	RIAD4340	<b>4,402</b>	12.
M. Memoranda			M.
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.....	RIAD4513	<b>0</b>	M.1.
2. Income from the sale and servicing of mutual funds and annuities.....	RIAD8431	<b>142</b>	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S.....	RIAD4313	<b>125</b>	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, Other All other securities.) .....	RIAD4507	<b>1,285</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>45</b>	M.5.
Memorandum item 6 is to be completed by: -banks with \$300 million or more in total assets, and -banks with \$25 million or more in total assets, but less than \$300 million in total assets, that have loans to finance agricultural production and other loans to farmers (Schedule RC-C) exceeding five percent of total loans. Interest and fee income on:			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers.....	RIAD4024	<b>0</b>	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (To be completed by banks that reported average trading assets of \$2 million or more for any quarter of the preceding calendar year.):			M.8.
a. Interest rate exposures.....	RIAD8757	<b>0</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>0</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>0</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>0</b>	M.8.d.
9. Impact on income of derivatives held for purposes other than trading:			M.9.
a. Net increase (decrease) to interest income.....	RIAD8761	<b>0</b>	M.9.a.
b. Net (increase) decrease to interest expense.....	RIAD8762	<b>557</b>	M.9.b.
c. Other (noninterest) allocations.....	RIAD8763	<b>0</b>	M.9.c.
10. Credit losses on derivatives (see instructions) To be completed by banks with \$300 million or more in total assets.....	RIADA251		M.10.

Dollar amounts in thousands

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
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## Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>21,295</b>	1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	<b>-52</b>	2.
3. Balance end of previous calendar year as restated.....	RIADB508	<b>21,243</b>	3.
4. Net income (loss).....	RIAD4340	<b>4,402</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>1,116</b>	9.
10. Other comprehensive income.....	RIADB511	<b>808</b>	10.
11. Other transactions with parent holding company.....	RIAD4415	<b>0</b>	11.
12. Total equity capital end of current period.....	RIAD3210	<b>25,337</b>	12.

## Schedule RI-B, Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans.....	RIAD3582	<b>0</b>	RIAD3583	<b>0</b>	1.a.
b. Secured by farmland.....	RIAD3584	<b>0</b>	RIAD3585	<b>0</b>	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	<b>0</b>	RIAD5412	<b>0</b>	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	<b>0</b>	RIADC217	<b>0</b>	1.c.2a.
b. Secured by junior liens.....	RIADC235	<b>11</b>	RIADC218	<b>0</b>	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	<b>0</b>	RIAD3589	<b>0</b>	1.d.
e. Secured by nonfarm nonresidential properties.....	RIAD3590	<b>0</b>	RIAD3591	<b>0</b>	1.e.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	<b>0</b>	RIAD4482	<b>0</b>	2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RIAD4638	<b>3</b>	RIAD4608	<b>0</b>	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	<b>15</b>	RIADB515	<b>0</b>	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	<b>53</b>	RIADB517	<b>12</b>	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	<b>0</b>	RIAD4627	<b>0</b>	6.
7. All other loans.....	RIAD4644	<b>45</b>	RIAD4628	<b>14</b>	7.
8. Lease financing receivables.....	RIAD4266	<b>0</b>	RIAD4267	<b>0</b>	8.
9. Total.....	RIAD4635	<b>127</b>	RIAD4605	<b>26</b>	9.
M. Memoranda					M.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
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.....	RIAD5409	0	RIAD5410	0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:					M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652		RIAD4662		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654		RIAD4664		M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646		RIAD4618		M.2.c.
d. Lease financing receivables of non-U.S. addresses (domicile)...	RIAD4659		RIAD4669		M.2.d.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	0	RIAD4665	0	M.3.

## Schedule RI-B, Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands		
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,460
2. Recoveries.....	RIAD4605	26
3. Charge-offs.....	RIADC079	127
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0
5. Provision for loan and lease losses.....	RIAD4230	89
6. Adjustments (see instructions for this schedule).....	RIADC233	0
7. Balance end of current period.....	RIAD3123	1,448

## Schedule RI-E - Explanations

Dollar amounts in thousands		
1. Other noninterest income (from Schedule RI, item 5.l)		
a. Income and fees from the printing and sale of checks.....	RIADC013	0
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0
d. Rent and other income from other real estate owned.....	RIAD4042	0
e. Safe deposit box rent.....	RIADC015	0
f.		
1. Describe amount in RIAD4461.....	TEXT4461	NR
2. Other itemized amount.....	RIAD4461	0
g.		
1. Description of amount listed in RIAD4462.....	TEXT4462	NR
2. Other itemized amount.....	RIAD4462	0
h.		
1. Describe amount in RIAD4463.....	TEXT4463	NR
2. Other itemized amount.....	RIAD4463	0
2. Other noninterest expense (from Schedule RI, item 7.d)		
a. Data processing expenses.....	RIADC017	0
b. Advertising and marketing expenses.....	RIAD0497	0
c. Directors' fees.....	RIAD4136	0
d. Printing, stationery, and supplies.....	RIADC018	0
e. Postage.....	RIAD8403	0

Dollar amounts in thousands

f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	0	2.g.
h.			2.h.
1. Describe amount itemized in RIAD4464.....	TEXT4464	<a href="#">Click here for value</a>	2.h.1.
2. Other itemized amount.....	RIAD4464	2,098	2.h.2.
i.			2.i.
1. Describe amount itemized in RIAD4467.....	TEXT4467	NR	2.i.1.
2. Other itemized amount.....	RIAD4467	0	2.i.2.
j.			2.j.
1. Described amount itemized in RIAD4468.....	TEXT4468	NR	2.j.1.
2. Other itemized amount.....	RIAD4468	0	2.j.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI)			3.
a.			3.a.
1. Effect of adopting FAS 142, "Goodwill and Other Intangible Assets".....	RIADC231	0	3.a.1.
2. Applicable income tax effect.....	RIAD4486	0	3.a.2.

(TEXT4464) Holding Company Management Fees

## Schedule RI-E - Explanations

Dollar amounts in thousands

	explanation		amount		
b.					3.b.
1. ....	TEXT4487	NR	RIAD4487	0	3.b.1.
c.					3.c.
1. ....	TEXT4489	NR	RIAD4489	0	3.c.1.

## Schedule RI-E - Explanations

Dollar amounts in thousands

2. Applicable income tax effect of item RIAD 4489.....	RIAD4491	0	3.c.2.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A)			4.
a.			4.a.
1. Described amount itemized in RIADB526.....	TEXTB526	<a href="#">Click here for value</a>	4.a.1.
2. Itemized amount of Restatements.....	RIADB526	-52	4.a.2.
b.			4.b.
1. Described amount itemized in RIADB527.....	TEXTB527	NR	4.b.1.
2. Itemized amount of Restatements.....	RIADB527	0	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11)			5.
a.			5.a.
1. Described amount itemized in RIAD4498.....	TEXT4498	NR	5.a.1.
2. Itemized Other transactions with parent holding company.....	RIAD4498	0	5.a.2.
b.			5.b.
1. Described amount itemized in RIAD4499.....	TEXT4499	NR	5.b.1.
2. Itemized Other transactions with parent holding company.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	6.a.

Dollar amounts in thousands

1. Described amount itemized in RIAD4521.....	TEXT4521	<b>NR</b>	6.a.1.
2. Itemized adjustments to allowance for loan and lease losses.....	RIAD4521	<b>0</b>	6.a.2.
b.			6.b.
1. Described amount itemized in RIAD4522.....	TEXT4522	<b>NR</b>	6.b.1.
2. Itemized amounts of adjustments to allowance for loan and lease losses.....	RIAD4522	<b>0</b>	6.b.2.
7. Other explanations			7.
a. No Comment.....	RIAD4769	<b>No</b>	7.a.
b. Other explanations (please type or print clearly):.....	TEXT4769	<b>CONF</b>	7.b.

(TEXTB526) Mtg serv asset calc error, net of tax

## Schedule RI-E - Explanations

Dollar amounts in thousands

2. Applicable income tax effect of amount itemized in RIAD4487.....	RIAD4488	<b>0</b>	3.b.2.
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## Schedule RC - Balance Sheet

Dollar amounts in thousands

<b>ASSETS</b>			
1. Cash and balances due from depository institutions (from Schedule RC-A)			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	<b>10,152</b>	1.a.
b. Interest-bearing balances.....	RCON0071	<b>10,192</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities amortized cost .....	RCON1754	<b>0</b>	2.a.
b. Available-for-sale securities fair value.....	RCON1773	<b>50,355</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	<b>0</b>	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	<b>0</b>	3.b.
4. Loans and lease financing receivables:			4.
a. Loans and leases held for sale.....	RCON5369	<b>512</b>	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	<b>151,472</b>	4.b.
c. Allowance for loan and lease losses.....	RCON3123	<b>1,448</b>	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCONB529	<b>150,024</b>	4.d.
5. Total trading assets.....	RCON3545	<b>0</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	<b>2,756</b>	6.
7. Other real estate owned.....	RCON2150	<b>0</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	<b>0</b>	8.
9. Customers' liability to this bank on acceptances outstanding.....	RCON2155	<b>0</b>	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	<b>0</b>	10.a.
b. Other intangible assets.....	RCON0426	<b>315</b>	10.b.
11. Other assets.....	RCON2160	<b>6,341</b>	11.
12. Total Assets.....	RCON2170	<b>230,647</b>	12.
<b>LIABILITIES</b>			
13. Deposits:			13.
a. In domestic offices.....	RCON2200	<b>189,386</b>	13.a.
1. Noninterest-bearing.....	RCON6631	<b>35,739</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>153,647</b>	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.



Dollar amounts in thousands

a. Federal funds purchased.....	RCONB993	1,745	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	9,145	14.b.
15. Total trading liabilities.....	RCON3548	0	15.
16. Other borrowed money.....	RCON3190	3,540	16.
17. Not applicable			17.
18. Bank's liability on acceptances executed and outstanding.....	RCON2920	0	18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities.....	RCON2930	1,494	20.
21. Total liabilities.....	RCON2948	205,310	21.
22. Minority interest in consolidated subsidiaries.....	RCON3000	0	22.
EQUITY CAPITAL			
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	1,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	15,746	25.
26.			26.
a. Retained earnings.....	RCON3632	7,223	26.a.
b. Accumulated other comprehensive income.....	RCONB530	1,368	26.b.
27. Other equity capital components.....	RCONA130	0	27.
28. Total equity capital.....	RCON3210	25,337	28.
29. Total liabilities, minority interest, and equity capital.....	RCON3300	230,647	29.
M. Memorandum 'To be reported with the March Report of Condition.			M.
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.....	RCON6724		M.1.

## Schedule RC-A - Cash and Balances Due From Depository Institutions

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020		1.a.
b. Currency and coin.....	RCON0080		1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085		2.b.
3. Balances due from banks in foreign countries and foreign central banks			3.
a. Foreign branches of other U.S. banks.....	RCON0073		3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074		3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090		4.
5. Total cash and due from.....	RCON0010	20,344	5.

## Schedule RC-B - Securities

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
		RCON0211	RCON0213	RCON1286	RCON1287	
1. U.S.Treasury securities.....		0	0	0	0	1.
2. U.S.Government agency obligations (exclude mortgage-backed securities):						2.
a. Issued by U.S. Government agencies.....		0	0	0	0	2.a.
b. Issued by U.S. Government sponsored agencies.....		0	0	0	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.....		0	0	28,816	30,575	3.
4. Mortgage-backed securities (MBS):						4.
a. Pass-through securities:						4.a.
1. Guaranteed by GNMA.....		0	0	0	0	4.a.1.
2. Issued by FNMA and FHLMC.....		0	0	11,573	11,930	4.a.2.
3. Other pass through securities.....		0	0	0	0	4.a.3.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....		0	0	4,075	4,081	4.b.1.
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....		0	0	0	0	4.b.2.
3. All other mortgage-backed securities.....		0	0	0	0	4.b.3.
5. Asset-backed securities (ABS):						5.
a. Credit card receivables.....		0	0	0	0	5.a.
b. Home equity lines.....		0	0	0	0	5.b.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
		RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans.....		0	0	0	0	5.c.
		RCONB850	RCONB851	RCONB852	RCONB853	
d. Other consumer loans.....		0	0	0	0	5.d.
		RCONB854	RCONB855	RCONB856	RCONB857	
e. Commercial and industrial loans.....		0	0	0	0	5.e.
		RCONB858	RCONB859	RCONB860	RCONB861	
f. Other.....		0	0	0	0	5.f.
6. Other debt securities:						6.
		RCON1737	RCON1738	RCON1739	RCON1741	
a. Other domestic debt securities.....		0	0	500	510	6.a.
		RCON1742	RCON1743	RCON1744	RCON1746	
b. Foreign debt securities.....		0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCONA510	RCONA511	
				3,316	3,259	7.
		RCON1754	RCON1771	RCON1772	RCON1773	
8. Total.....		0	0	48,280	50,355	8.

## Schedule RC-B - Securities

Dollar amounts in thousands

M. Memoranda			M.
1. Pledged securities.....	RCON0416	13,143	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status)			M.2.
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:			M.2.a.
1. Three months or less.....	RCONA549	251	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	689	M.2.a.2.
3. Over one year through three years.....	RCONA551	8,679	M.2.a.3.
4. Over three years through five years.....	RCONA552	9,600	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	11,474	M.2.a.5.
6. Over 15 years.....	RCONA554	463	M.2.a.6.
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:			M.2.b.
1. Three months or less.....	RCONA555	0	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	881	M.2.b.2.
3. Over one year through three years.....	RCONA557	980	M.2.b.3.
4. Over three years through five years.....	RCONA558	0	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	9,999	M.2.b.5.
6. Over 15 years.....	RCONA560	0	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCONA561	4,081	M.2.c.1.
2. Over three years.....	RCONA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	940	M.2.d.
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).....	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	0	M.4.a.
b. Fair value.....	RCON8783	0	M.4.b.

## Schedule RC-C, Part I - Loans and Leases

Dollar amounts in thousands

	(Column A)To Be Completedby Banks with\$300 Million or Morein Total Assets1	(Column B)To Be Completedby All Banks	
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans.....		RCON1415 4,206	1.a.
b. Secured by farmland (including farm residential and other improvements).....		RCON1420 292	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCON1797 7,997	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....		RCON5367 21,405	1.c.2.a.
b. Secured by junior liens.....		RCON5368 1,927	1.c.2.b.

		(Column A)To Be Completedby Banks with\$300 Million or Morein Total Assets1		(Column B)To Be Completedby All Banks		
Dollar amounts in thousands						
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	3,411		1.d.
e. Secured by nonfarm nonresidential properties.....			RCON1480	60,327		1.e.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0		2.
a. To commercial banks in the U.S.						2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532					2.a.1.
2. To other commercial banks in the U.S.....	RCONB533					2.a.2.
b. To other depository institutions in the U.S.....	RCONB534					2.b.
c. To banks in foreign countries.						2.c.
1. To foreign branches of other U.S. banks.....	RCONB536					2.c.1.
2. To other banks in foreign countries.....	RCONB537					2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	107		3.
4. Commercial and industrial loans.....			RCON1766	44,522		4.
a. To U.S. addressees (domicile).....	RCON1763					4.a.
b. To non-U.S. addressees (domicile).....	RCON1764					4.b.
5. Not applicable						5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						6.
a. Credit cards.....			RCONB538	254		6.a.
b. Other revolving credit plans.....			RCONB539	152		6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....			RCON2011	5,262		6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0		7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	2,009		8.
9. Other loans.....			RCON1563	157		9.
a. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545					9.a.
b. All other loans (exclude consumer loans).....	RCON1564					9.b.
10. Lease financing receivables (net of unearned income).....			RCON2165	0		10.
a. Of U.S. Addressees (domicile).....	RCON2182					10.a.
b. Of non-U.S. addressees (domicile).....	RCON2183					10.b.
11. Any unearned income on loans reflected in items 1-9 above.....			RCON2123	44		11.
12. Total loans and leases, net of unearned income.....			RCON2122	151,984		12.

## Schedule RC-C, Part I - Loans and Leases

Dollar amounts in thousands

M. Memoranda			M.
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).....	RCON1616	1,441	M.1.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	2,975	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	5,674	M.2.a.2.
3. Over one year through three years.....	RCONA566	10,697	M.2.a.3.

Dollar amounts in thousands

4. Over three years through five years.....	RCONA567	<b>526</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	<b>483</b>	M.2.a.5.
6. Over 15 years.....	RCONA569	<b>1,050</b>	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:			M.2.b.
1. Three months or less.....	RCONA570	<b>61,768</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	<b>18,354</b>	M.2.b.2.
3. Over one year through three years.....	RCONA572	<b>28,229</b>	M.2.b.3.
4. Over three years through five years.....	RCONA573	<b>16,106</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	<b>5,244</b>	M.2.b.5.
6. Over 15 years.....	RCONA575	<b>0</b>	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).....	RCONA247	<b>51,689</b>	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 B 4.....	RCON2746	<b>517</b>	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties.....	RCON5370	<b>14,253</b>	M.4.
5. To be completed by banks with \$300 million or more in total assets: 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).....	RCONB837		M.5.

## Schedule RC-C, Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

1. Loans to Small Businesses .....	RCON6999	<b>No</b>	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC C, part I, loan categories			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC C, part I, item 1.e.....	RCON5562		2.a.
b. "Commercial and industrial loans (to U.S. addressees)" reported in Schedule RC C, part I, item 4 (or 4.a).....	RCON5563		2.b.

## Schedule RC-C, Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	Number of Loans(Column A)		Amount Currently Outstanding(Column B)		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC C, part I, item 1.e, column B.					3.
a. With original amounts of \$100,000 or less.....	RCON5564		RCON5565		3.a.
b. With \$100,000 through \$250,000 original amounts of more than....	RCON5566		RCON5567		3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568		RCON5569		3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans (to U.S. addressees)" reported in Schedule RC C, part I, item 4 (or 4.a).					4.
a. With original amounts of \$100,000 or less.....	RCON5570		RCON5571		4.a.
b. With original amounts of more than \$100,000 through \$250,000....	RCON5572		RCON5573		4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574		RCON5575		4.c.
6. Report the total number of loans currently outstanding for each of the following Schedule RC C, part I, loan categories					6.

Dollar amounts in thousands		Number of Loans(Column A)		Amount Currently Outstanding(Column B)	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC C, part I, item 1.b, column B					7.

## Schedule RC-C, Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands			
a. Loans secured by farmland including farm residential and other improvements reported in Schedule RC C, part I, item 1.b, column B.....	RCN5576		6.a.
b. Loans to finance agricultural production and other loans to farmers reported in Schedule RC C, part I, item 3, column B.....	RCN5577		6.b.

## Schedule RC-C, Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands			
5. Agricultural Loans to Small Farms.....	RCN6860	No	5.

## Schedule RC-C, Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands		Number of Loans(Column A)		Amount Currently Outstanding(Column B)	
a. With original amounts of \$100,000 or less.....	RCN5578		RCN5579		7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCN5580		RCN5581		7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCN5582		RCN5583		7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC C, part I, item 3, column B.					8.
a. With original amounts of \$100,000 or less.....	RCN5584		RCN5585		8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCN5586		RCN5587		8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCN5588		RCN5589		8.c.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands			
ASSETS			
1. U.S.Treasury securities.....	RCN3531	0	1.
2. U.S.Government agency obligations(exclude mortgage-backed securities).....	RCN3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices.....	RCN3533	0	3.
4. Mortgage-backed securities (MBS)			4.
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCN3534	0	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCN3535	0	4.b.
c. All other mortgage-backed securities.....	RCN3536	0	4.c.
5. Other debt securities in domestic offices.....	RCN3537	0	5.
6. Not applicable			6.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCN3541	0	9.
10. Not applicable			10.
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts.....	RCN3543	0	11.

Dollar amounts in thousands

12. Total trading assets.....	RCON3545	0	12.
<b>LIABILITIES</b>			
13. Liability for short positions .....	RCON3546	0	13.
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts.....	RCON3547	0	14.
15. Total trading liabilities.....	RCON3548	0	15.

## Schedule RC-E - Deposit Liabilities

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549		RCONB550	1.
	42,855		130,884	
2. U.S.Government.....	RCON2202		RCON2520	2.
	7		0	
3. States and political subdivisions in the U.S.....	RCON2203		RCON2530	3.
	1,730		6,267	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551		RCONB552	4.
	7,643		0	
5. Banks in foreign countries.....	RCON2213		RCON2236	5.
	0		0	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216		RCON2377	6.
	0		0	
7. Total.....	RCON2215	RCON2210	RCON2385	7.
	52,235	35,739	137,151	

## Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

M. Memoranda			M.
1. Selected components of total deposits			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	8,773	M.1.a.
b. Total brokered deposits.....	RCON2365	19,803	M.1.b.
c. Fully insured brokered deposits			M.1.c.
1. Issued in denominations of less than \$100,000.....	RCON2343	0	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.....	RCON2344	19,803	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less.....	RCONA243	0	M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less.....	RCONA244	0	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) (to be completed for the December report only).....	RCON5590	0	M.1.e.



Dollar amounts in thousands

2. Components of total nontransaction accounts			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>60,442</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>14,994</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>34,958</b>	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	<b>26,757</b>	M.2.c.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	<b>15,804</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>12,520</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>5,950</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>684</b>	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less.....	RCONA241	<b>24,695</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	<b>3,550</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>7,337</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>5,393</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>10,477</b>	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less.....	RCONA242	<b>5,682</b>	M.4.b.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	<b>1,206</b>	1.
2. Net deferred tax assets.....	RCON2148	<b>0</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	<b>0</b>	3.a.
b. Other financial assets.....	RCONA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	<b>1,992</b>	4.
5. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).	RCON2168	<b>3,143</b>	5.
a. Prepaid expenses.....	RCON2166	<b>0</b>	5.a.
b. Cash surrender value of life insurance.....	RCONC009	<b>2,126</b>	5.b.
c. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>	5.c.
d. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>	5.d.
e.			5.e.
1. Description of RCFD3549.....	TEXT3549	<b>NR</b>	5.e.1.
2. ....	RCON3549	<b>0</b>	5.e.2.
f.			5.f.
1. Description of RCFD3550.....	TEXT3550	<b>NR</b>	5.f.1.
2. ....	RCON3550	<b>0</b>	5.f.2.
g.			5.g.
1. Description of RCFD3551.....	TEXT3551	<b>NR</b>	5.g.1.
2. ....	RCON3551	<b>0</b>	5.g.2.
6. Other assets.....	RCON2160	<b>6,341</b>	6.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1.			1.
a. Interest accrued and unpaid on deposits in domestic offices.....	RCON3645	371	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	201	1.b.
2. Net deferred tax liabilities.....	RCON3049	341	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	0	3.
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).	RCON2938	581	4.
a. Accounts payable.....	RCON3066	235	4.a.
b. Deferred compensation liabilities.....	RCONC011	0	4.b.
c. Dividends declared but not yet payable.....	RCON2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	0	4.d.
e.			4.e.
1. Description of amount itemized in RCFD3552.....	TEXT3552	Click here for value	4.e.1.
2. ....	RCON3552	204	4.e.2.
f.			4.f.
1. Description of amount itemized in RCFD3553.....	TEXT3553	NR	4.f.1.
2. ....	RCON3553	0	4.f.2.
g.			4.g.
1. Description of amount itemized in RCFD3554.....	TEXT3554	NR	4.g.1.
2. ....	RCON3554	0	4.g.2.
5. Other liabilities.....	RCON2930	1,494	5.

(TEXT3552) Money recv d from FHLMC for Mtg. Note

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

ASSETS			
1. Interest-bearing balances due from depository institutions.....	RCON3381	10,052	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	0	2.
3. Mortgage-backed securities.....	RCONB559	17,304	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	28,273	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	5,780	5.
6. Items 6.a through 6.d.(2)are to be completed by all banks. Loans			6.
a. Total loans.....	RCON3360	148,492	6.a.
b. Loans secured by real estate.....	RCON3385	99,032	6.b.
c. Commercial and industrial loans.....	RCON3387	40,613	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	250	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	6,072	6.d.2.
7. Trading assets 'To be completed by banks with \$100 million or more in total assets:.....	RCON3401	0	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	0	8.
9. Average total assets.....	RCON3368	227,841	9.
LIABILITIES			
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	17,868	10.
11. Nontransaction accounts:			11.

Dollar amounts in thousands

a. Savings deposits (includes MMDAs).....	RCONB563	<b>71,159</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>31,636</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>35,243</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>14,967</b>	12.
13. To be completed by banks with \$100 million or more in total assets: Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	<b>3,575</b>	13.
M. Memorandum 'Memorandum item 1 is to be completed by: banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-			M.
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>0</b>	M.1.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	RCON3814	<b>6,164</b>	1.a.
b. Credit card lines.....	RCON3815	<b>2,022</b>	1.b.
c. Commercial real estate, construction, and land development:			1.c.
1. Commitments to fund loans secured by real estate.....	RCON3816	<b>3,366</b>	1.c.1.
2. Commitments to fund loans not secured by real estate.....	RCON6550	<b>0</b>	1.c.2.
d. Securities underwriting.....	RCON3817	<b>0</b>	1.d.
e. Other unused commitments.....	RCON3818	<b>23,772</b>	1.e.
2. Financial standby letters of credit and foreign office guarantees.....	RCON3819	<b>2,082</b>	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	<b>0</b>	2.a.
3. Performance standby letters of credit.....	RCON3821	<b>49</b>	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	<b>0</b>	3.a.
4. Commercial and similar letters of credit.....	RCON3411	<b>0</b>	4.
5. To be completed by banks with \$100 million or more in total assts: Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank.....	RCON3428	<b>0</b>	5.
6. Securities lent.....	RCON3433	<b>0</b>	6.
7. Credit derivatives:			7.
a. Notional amount of credit derivatives on which the reporting bank is the guarantor.....	RCONA534	<b>0</b>	7.a.
1. Gross positive fair value.....	RCONC219	<b>0</b>	7.a.1.
2. Gross negative fair value.....	RCONC220	<b>0</b>	7.a.2.
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary....	RCONA535	<b>0</b>	7.b.
1. Gross positive fair value.....	RCONC221	<b>0</b>	7.b.1.
2. Gross negative fair value.....	RCONC222	<b>0</b>	7.b.2.
8. Spot foreign exchange contracts.....	RCON8765	<b>0</b>	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").....	RCON3430	<b>0</b>	9.
a. Securities borrowed.....	RCON3432	<b>0</b>	9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	<b>0</b>	9.b.
c.			9.c.
1. Description of RCFD3555.....	TEXT3555	<b>NR</b>	9.c.1.
2. ....	RCON3555	<b>0</b>	9.c.2.
d.			9.d.
1. Description of RCFD3556.....	TEXT3556	<b>NR</b>	9.d.1.
2. ....	RCON3556	<b>0</b>	9.d.2.
e.			9.e.
1. Description of RCFD3557.....	TEXT3557	<b>NR</b>	9.e.1.
2. ....	RCON3557	<b>0</b>	9.e.2.

Dollar amounts in thousands

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").....	RCO5591	0	10.
a. Commitments to sell when-issued securities.....	RCO3435	0	10.a.
b. ....			10.b.
1. Description of RCFD5592.....	TEXT5592	NR	10.b.1.
2. ....	RCO5592	0	10.b.2.
c. ....			10.c.
1. Description of RCFD5593.....	TEXT5593	NR	10.c.1.
2. ....	RCO5593	0	10.c.2.
d. ....			10.d.
1. Description of RCFD5594.....	TEXT5594	NR	10.d.1.
2. ....	RCO5594	0	10.d.2.
e. ....			10.e.
1. Description of RCFD5595.....	TEXT5595	NR	10.e.1.
2. ....	RCO5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume.			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	6,922	11.b.

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

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar amounts in thousands					
Dollar Amounts in Thousands Derivatives Positions Indicators					
12. 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):					12.
	RCO8693	RCO8694	RCO8695	RCO8696	
a. Futures contracts.....	0	0	0	0	12.a.
	RCO8697	RCO8698	RCO8699	RCO8700	
b. Forward contracts.....	0	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCO8701	RCO8702	RCO8703	RCO8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCO8705	RCO8706	RCO8707	RCO8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCO8709	RCO8710	RCO8711	RCO8712	
1. Written options.....	0	0	0	0	12.d.1.
	RCO8713	RCO8714	RCO8715	RCO8716	
2. Purchased options.....	0	0	0	0	12.d.2.
e. Swaps.....	RCO3450	RCO3826	RCO8719	RCO8720	
	15,000	0	0	0	12.e.
	RCO8126	RCO8127	RCO8723	RCO8724	
13. Total gross notional amount of derivative contracts held for trading.....	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCO8725	RCO8726	RCO8727	RCO8728	
	15,000	0	0	0	14.
	RCO8589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	0				14.a.
15. Gross fair values of derivative contracts: To be completed by banks with \$100 million or more in total assets:					15.
a. Contracts held for trading:					15.a.
	RCO8733	RCO8734	RCO8735	RCO8736	
1. Gross positive fair value.....	0	0	0	0	15.a.1.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
		RCO8737	RCO8738	RCO8739	RCO8740	
2. Gross negative fair value.....		0	0	0	0	15.a.2.
b. Contracts held for purposes other than trading:						15.b.
		RCO8741	RCO8742	RCO8743	RCO8744	
1. Gross positive fair value.....		522	0	0	0	15.b.1.
		RCO8745	RCO8746	RCO8747	RCO8748	
2. Gross negative fair value.....		0	0	0	0	15.b.2.

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	11,905	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 c.....	RCON6165	4	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	315	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	315	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	0	2.b.
c. All other identifiable intangible assets.....	RCON5507	0	2.c.
d. Other intangible assets.....	RCON0426	315	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCON5372	0	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land loans in domestic offices.....	RCON5508	0	3.b.1.
2. Farmland in domestic offices.....	RCON5509	0	3.b.2.
3. 1-4 family residential properties in domestic offices.....	RCON5510	0	3.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCON5512	0	3.b.5.
c. Other real estate owned.....	RCON2150	0	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCON5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCON5375	0	4.b.
c. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	0	4.c.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. With a remaining maturity of one year or less.....	RCON2651	0	5.a.1.
2. With a remaining maturity of more than one year through three years.....	RCONB565	0	5.a.2.
3. With a remaining maturity of more than three years.....	RCONB566	3,518	5.a.3.
b. Other borrowings:			5.b.
1. With a remaining maturity of one year or less.....	RCONB571	0	5.b.1.
2. With a remaining maturity of more than one year through three years.....	RCONB567	22	5.b.2.
3. With a remaining maturity of more than three years.....	RCONB568	0	5.b.3.
c. Other borrowed money.....	RCON3190	3,540	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	0	7.

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

Dollar amounts in thousands

	(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	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans (in domestic offices).....	RCON2759	RCON2769	RCON3492	1.a.
	0	0	0	

Dollar amounts in thousands		(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	
	RCON3493	RCON3494	RCON3495		
b. Secured by farmland.....	0	0	0	1.b.	
c. Secured by 1-4 family residential properties (in domestic offices).				1.c.	
1. Revolving, open end loans secured by 1 4 family residential properties and extended under lines of credit.....	RCON5398	RCON5399	RCON5400	1.c.1.	
	0	0	0		
2. Closed-end loans secured by 1 4 family residential properties				1.c.2.	
	RCONC236	RCONC237	RCONC229		
a. Secured by first liens.....	492	78	0	1.c.2.a.	
	RCONC238	RCONC239	RCONC230		
b. Secured by junior liens.....	6	0	0	1.c.2.b.	
	RCON3499	RCON3500	RCON3501		
d. Secured by multifamily (5 or more) residential properties.....	0	0	0	1.d.	
	RCON3502	RCON3503	RCON3504		
e. Secured by nonfarm nonresidential properties.....	51	0	0	1.e.	
	RCONB834	RCONB835	RCONB836		
2. Loans to depository institutions and acceptances of other banks....	0	0	0	2.	
3. Not applicable				3.	
	RCON1606	RCON1607	RCON1608		
4. Commercial and industrial loans.....	224	72	920	4.	
5. Loans to individuals for household, family, and other personal expenditures				5.	
	RCONB575	RCONB576	RCONB577		
a. Credit cards.....	9	2	0	5.a.	
	RCONB578	RCONB579	RCONB580		
b. Other.....	64	6	0	5.b.	
	RCON5389	RCON5390	RCON5391		
6. Loans to foreign governments and official institutions.....	0	0	0	6.	
	RCON5459	RCON5460	RCON5461		
7. All other loans.....	4	34	0	7.	
	RCON1226	RCON1227	RCON1228		
8. Lease financing receivables (net of unearned income).....	0	0	0	8.	
	RCON3505	RCON3506	RCON3507		
9. Debt securities and other assets.....	0	0	0	9.	
Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.					
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	RCON5612	RCON5613	RCON5614	10.	
	16	0	22		
a. Guaranteed portion of loans and leases included in item 10 above.....	RCON5615	RCON5616	RCON5617	10.a.	
	13	0	18		
1. Restructured loans and leases included in Schedule RC N, items 1 through 8, above.....	RCON1658	RCON1659	RCON1661	M.1.	
	0	0	0		



Dollar amounts in thousands		(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	
2. Loans to finance commercial real estate, construction, and land development activities included in Schedule RC-N, items 4 and 7, above.....		RCON6558	RCON6559	RCON6560	
		0	0	0	M.2.
3. Not available					M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		RCON1248	RCON1249	RCON1250	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....		RCON5380	RCON5381	RCON5382	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....		RCON1254	RCON1255	RCON1256	M.3.c.
d. Lease financing receivables of non-U.S. addressees (domicile) (included in Schedule RC-N, item 8, above).....		RCON1271	RCON1272	RCON1791	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....		RCON1594	RCON1597	RCON1583	
		0	0	0	M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....		RCONC240	RCONC241	RCONC226	
		0	0	0	M.5.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets.....		RCON3529	RCON3530	M.6.

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

Dollar amounts in thousands				
1. Unposted debits				1.
a. Actual amount of all unposted debits.....		RCON0030	0	1.a.
OR				
b. Separate amount of unposted debits:				1.b.
1. Actual amount of unposted debits to demand deposits.....		RCON0031	0	1.b.1.
2. Actual amount of unposted debits to time and savings deposits.....		RCON0032	0	1.b.2.
2. Unposted credits (see instructions):				2.
a. Actual amount of all unposted credits.....		RCON3510	0	2.a.
OR				
b. Separate amount of unposted credits:				2.b.
1. Actual amount of unposted credits to demand deposits.....		RCON3512	0	2.b.1.
2. Actual amount of unposted credits to time and savings deposits.....		RCON3514	0	2.b.2.
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits).....		RCON3520	0	3.
4. Deposits of consolidated subsidiaries (not included in total deposits):				4.
a. Demand deposits of consolidated subsidiaries.....		RCON2211	0	4.a.
b. Time and savings deposits of consolidated subsidiaries.....		RCON2351	0	4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries.....		RCON5514	0	4.c.
5. Not applicable				5.

Dollar amounts in thousands

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:			6.
a. Amount reflected in demand deposits.....	RCON2314	0	6.a.
b. Amount reflected in time and savings deposits.....	RCON2315	0	6.b.
7. Unamortized premiums and discounts on time and savings deposits:			7.
a. Unamortized premiums.....	RCON5516	522	7.a.
b. Unamortized discounts.....	RCON5517	147	7.b.
8. To be completed by banks with "Oakar deposits."			8.
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter:			8.a.
1. Total deposits purchased or acquired from other FDIC-insured institutions during the quarter.....	RCONA531	0	8.a.1.
2. Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF).....	RCONA532	0	8.a.2.
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter.	RCONA533	0	8.b.
9. Deposits in lifeline accounts.....	RCON5596		9.
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits).....	RCON8432	0	10.
11. Adjustments to demand deposits reported in Schedule RC-E for certain reciprocal demand balances:			11.
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.....	RCON8785	0	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.....	RCONA181	0	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.....	RCONA182	0	11.c.
12. Amount of assets netted against deposit liabilities on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):			12.
a. Amount of assets netted against demand deposits.....	RCONA527	0	12.a.
b. Amount of assets netted against time and savings deposits.....	RCONA528	0	12.b.
M. Memoranda (to be completed each quarter except as noted) Dollar Amounts in Thousands			M.
1. Total deposits of the bank			M.1.
a. Deposit account of \$100,000 or less:			M.1.a.
1. Amount of deposit accounts of \$100,000 or less.....	RCON2702	107,011	M.1.a.1.
2. Number of deposit accounts of \$100,000 or less (to be completed for the June report only).....	RCON3779		M.1.a.2.
b. Deposit accounts of more than \$100,000:			M.1.b.
1. Amount of deposit accounts of more than \$100,000.....	RCON2710	82,375	M.1.b.1.
2. Number of deposit accounts of more than \$100,000.....	RCON2722	233	M.1.b.2.
Memorandum item 2 is to be completed by all banks.			
2. Estimated amount of uninsured deposits.....	RCON5597	51,588	M.2.
3.			M.3.
a. 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.....	RCONA545	0	M.3.a.

Dollar amounts in thousands

b. Legal title and FDIC Certificate Number of the parent institution in this item.....

TEXTA545 NR

M.3.b.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

Tier 1 Capital			
1. Total equity capital.....	RCON3210	25,337	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCON8434	1,368	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCONA221	35	3.
4. Accumulated net gains(losses)on cash flow hedges.....	RCON4336	0	4.
5. Nonqualifying perpetual preferred stock.....	RCONB588	0	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCONB589	0	6.
7. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7).....	RCONC227	23,934	8.
9.			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCONB591	32	9.a.
b. Disallowed deferred tax assets .....	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCONB592	0	10.
11. Tier 1 capital.....	RCON8274	23,902	11.
Tier 2 Capital			
12. Qualifying subordinated debt and redeemable preferred stock.....	RCON5306	0	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCONB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCON5310	1,448	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	0	15.
16. Other Tier 2 capital components.....	RCONB594	0	16.
17. Tier 2 capital.....	RCON5311	1,448	17.
18. Allowable Tier 2 capital.....	RCON8275	1,448	18.
19. Tier 3 capital allocated for market risk.....	RCON1395	0	19.
20. Deductions for total risk-based capital.....	RCONB595	0	20.
21. Total risk-based capital.....	RCON3792	25,350	21.
Total Assets For Leverage Ratio			
22. Average total assets.....	RCON3368	227,841	22.
23. Disallowed goodwill and other disallowed intangible assets.....	RCONB590	0	23.
24. Disallowed servicing assets and purchased credit card relationships.....	RCONB591	32	24.
25. Disallowed deferred tax assets .....	RCON5610	0	25.
26. Other deductions from assets for leverage capital purposes.....	RCONB596	0	26.
27. Average total assets for leverage capital purposes.....	RCONA224	227,809	27.
Adjustments For Financial Subsidiaries			
28.			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	0	30.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

Capital Ratios	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio.....	RCON7273	0.0000	RCON7204	0.1049

31.

Dollar amounts in thousands		(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
32. Tier 1 risk-based capital ratio.....	RCON7274	0.0000	RCON7206	0.1405	32.
33. Total risk-based capital ratio.....	RCON7275	0.0000	RCON7205	0.1490	33.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Balance Sheet Asset Categories								
		RCON0010		RCONB600	RCONB601		RCONB602	
34. Cash and balances dues from depository institutions.....		20,344		9,380	10,964		0	34.
		RCON1754	RCONB603	RCONB604	RCONB605	RCONB606	RCONB607	
35. Held-to-maturity securities.....		0	0	0	0	0	0	35.
		RCON1773	RCONB608	RCONB609	RCONB610	RCONB611	RCONB612	
36. Available-for-sale securities.....		50,355	2,132	0	39,968	4,496	3,759	36.
37. Federal funds sold and securities purchased under agreements to resell.....		RCONC225		RCONC063	RCONC064		RCONB520	
		0		0	0		0	37.
		RCON5369	RCONB617	RCONB618	RCONB619	RCONB620	RCONB621	
38. Loans and leases held for sale.....		512	0	0	0	512	0	38.
		RCONB528	RCONB622	RCONB623	RCONB624	RCONB625	RCONB626	
39. Loans and leases, net of unearned income.....		151,472	0	0	191	24,226	127,055	39.
		RCON3123	RCON3123					
40. Allowance for loan and lease losses.....		1,448	1,448					40.
		RCON3545	RCONB627	RCONB628	RCONB629	RCONB630	RCONB631	
41. Trading Assets.....		0	0	0	0	0	0	41.
		RCONB639	RCONB640	RCONB641	RCONB642	RCONB643	RCON5339	
42. All other assets.....		9,412	32	502	1,939	193	6,747	42.
		RCON2170	RCONB644	RCON5320	RCON5327	RCON5334	RCON5340	
43. Total Assets.....		230,647	716	9,882	53,062	29,427	137,561	43.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Derivatives and Off-Balance Sheet Items								
		RCONB546	RCONB547	RCONB548	RCONB581	RCONB582	RCONB583	
44. Financial standby letters of credit.....		2,082	2,082	0	0	0	2,082	44.

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar amounts in thousands							
	RCON3821	RCONB650	RCONB651	RCONB652	RCONB653	RCONB654	
45. Performance standby letters of credit.....	49	25	0	0	0	25	45.
	RCON3411	RCONB655	RCONB656	RCONB657	RCONB658	RCONB659	
46. Commercial and similar letters of credit.....	0	0	0	0	0	0	46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429	RCONB660	RCONB661	RCONB662		RCONB663	
	0	0	0	0		0	47.
	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668	
48. Securities lent.....	0	0	0	0	0	0	48.
49. Retained recourse on small business obligations sold with recourse.....	RCONA250	RCONB669	RCONB670	RCONB671	RCONB672	RCONB673	
	0	0	0	0	0	0	49.
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..	RCONB541	RCONB542				RCONB543	
	0	0				0	50.
	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680	
51. All other financial assets sold with recourse.....	0	0	0	0	0	0	51.
	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686	
52. All other off-balance sheet liabilities.....	0	0	0	0	0	0	52.
53. Unused commitments with an original maturity exceeding one year.....	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691	
	9,723	4,862	0	0	0	4,862	53.
		RCONA167	RCONB693	RCONB694	RCONB695		
54. Derivative contracts.....		647	0	0	647		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699	
			9,882	53,062	30,074	144,530	55.
56. Risk weight factor							56.
			RCONB700	RCONB701	RCONB702	RCONB703	
57. Risk-weighted assets by risk weight category.....			0	10,612	15,037	144,530	57.
						RCON1651	
58. Market risk equivalent assets.....						0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704	
						170,179	59.
						RCONA222	
60. Excess allowance for loan and lease losses.....						0	60.
						RCON3128	
61. Allocated transfer risk reserve.....						0	61.

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
							RCONA223
62. Total risk-weighted assets.....							170,179

62.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

M. Memoranda			M.
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCN8764	522	M.1.

## Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year of less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts				M.2.
a. Interest rate contracts.....	RCN3809	RCN8766	RCN8767	M.2.a.
	0	10,000	5,000	
b. Foreign exchange contracts.....	RCN3812	RCN8769	RCN8770	M.2.b.
	0	0	0	
c. Gold contracts.....	RCN8771	RCN8772	RCN8773	M.2.c.
	0	0	0	
d. Other precious metals contracts.....	RCN8774	RCN8775	RCN8776	M.2.d.
	0	0	0	
e. Other commodity contracts.....	RCN8777	RCN8778	RCN8779	M.2.e.
	0	0	0	
f. Equity derivative contracts.....	RCNA000	RCNA001	RCNA002	M.2.f.
	0	0	0	



	(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 and All Leases
Dollar amounts in thousands							
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.....	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711
	0	0	0	0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Retained interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718
	0	0	0	0	0	0	0
b. Standby letters of credit, subordinated securities, and other enhancements.....	RCONB719	RCONB720	RCONB721	RCONB722	RCONB723	RCONB724	RCONB725
	0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739
	0	0	0	0	0	0	0
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746
	0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
	0	0	0	0	0	0	0
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
	0	0	0	0	0	0	0
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763	
		0	0			0	
b. Loans (included in Schedule RC-C).....		RCONB500	RCONB501			RCONB502	
		0	0			0	
7. Past due loan amounts included in interests reported in item 6. a:							



## Schedule RC-S - Servicing, Securitization, and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others:			M.2.
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	0	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer- provided credit enhancements.....	RCONB805	55,556	M.2.b.
c. Other financial assets.....	RCONA591	16,447	M.2.c.
3. Asset-backed commercial paper conduits:			M.3.
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:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T).....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
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.).....	RCONB867	No	3.

## Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
FIDUCIARY AND RELATED ASSETS 'Dollar Amounts in Thousands					
	RCONB868	RCONB869	RCONB870	RCONB871	
4. Personal trust and agency accounts.....	0	0	0	0	4.
5. Retirement related trust and agency accounts:					5.
a. Employee benefit-defined contribution.....	0	0	0	0	5.a.
b. Employee benefit-defined benefit.....	0	0	0	0	5.b.
c. Other retirement accounts.....	0	0	0	0	5.c.
6. Corporate trust and agency accounts.....	0	0	0	0	6.
7. Investment management agency accounts.....	0		0		7.
8. Other fiduciary accounts.....	0	0	0	0	8.
9. Total fiduciary accounts.....	0	0	0	0	9.
10. Custody and safekeeping accounts.....		0		0	10.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

11. Not Applicable			11.
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>			
12. Personal trust and agency accounts.....	RIADB904	<b>CONF</b>	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit-defined contribution.....	RIADB905	<b>CONF</b>	13.a.
b. Employee benefit-defined benefit.....	RIADB906	<b>CONF</b>	13.b.
c. Other retirement accounts.....	RIADB907	<b>CONF</b>	13.c.
14. Corporate trust and agency accounts.....	RIADA479	<b>CONF</b>	14.
15. Investment management agency accounts.....	RIADB908	<b>CONF</b>	15.
16. Other fiduciary accounts.....	RIADA480	<b>CONF</b>	16.
17. Custody and safekeeping accounts.....	RIADB909	<b>CONF</b>	17.
18. Other fiduciary and related services income.....	RIADB910	<b>CONF</b>	18.
19. Income from fiduciary activities .....	RIAD4070	<b>0</b>	19.
20. Less: Expenses.....	RIADC058	<b>CONF</b>	20.
21. Less: Net losses from fiduciary and related services.....	RIADA488	<b>CONF</b>	21.
22. Plus: intracompany income credits for fiduciary and related services.....	RIADB911	<b>CONF</b>	22.
23. Net fiduciary and related services income.....	RIADA491	<b>CONF</b>	23.
Person to whom questions about Schedule RC-T--Fiduciary and Related Services should be directed:			
Name and Title.....	TEXTB962	<b>CONF</b>	
E-mail Address.....	TEXTB926	<b>CONF</b>	
Telephone: Area code/phone number/extension.....	TEXTB963	<b>CONF</b>	
FAX: Area code/phone number.....	TEXTB964	<b>CONF</b>	
<b>M. Memoranda</b>			<b>M.</b>
1. Managed assets held in personal trust and agency accounts:			<b>M.1.</b>
a. Non-interest bearing deposits.....	RCONB913	<b>0</b>	M.1.a.
b. Interest-bearing deposits.....	RCONB914	<b>0</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONB915	<b>0</b>	M.1.c.
d. State, county and municipal obligations.....	RCONB916	<b>0</b>	M.1.d.
e. Money market mutual funds.....	RCONB917	<b>0</b>	M.1.e.
f. Other short-term obligations.....	RCONB918	<b>0</b>	M.1.f.
g. Other notes and bonds.....	RCONB919	<b>0</b>	M.1.g.
h. Common and preferred stocks.....	RCONB920	<b>0</b>	M.1.h.
i. Real estate mortgages.....	RCONB921	<b>0</b>	M.1.i.
j. Real estate.....	RCONB922	<b>0</b>	M.1.j.
k. Miscellaneous assets.....	RCONB923	<b>0</b>	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCONB868	<b>0</b>	M.1.l.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	<b>(Column A) Number of Issues</b>		<b>(Column B) Principal Amount Outstanding</b>		
2. Corporate trust and agency accounts:					<b>M.2.</b>
a. Corporate and municipal trusteeships.....	RCONB927	<b>0</b>	RCONB928	<b>0</b>	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	<b>0</b>			M.2.b.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:				M.3.	
a. Domestic equity.....	RCONB931	0	RCONB932	0	M.3.a.
b. International/Global equity.....	RCONB933	0	RCONB934	0	M.3.b.
c. Stock/Bond blend.....	RCONB935	0	RCONB936	0	M.3.c.
d. Taxable bond.....	RCONB937	0	RCONB938	0	M.3.d.
e. Municipal bond.....	RCONB939	0	RCONB940	0	M.3.e.
f. Short term investments/Money market.....	RCONB941	0	RCONB942	0	M.3.f.
g. Specialty/Other.....	RCONB943	0	RCONB944	0	M.3.g.
h. Total collective investment funds.....	RCONB945	0	RCONB946	0	M.3.h.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:					M.4.
	RIADB947		RIADB948	RIADB949	
a. Personal trust and agency accounts.....	CONF	CONF	CONF		M.4.a.
	RIADB950		RIADB951	RIADB952	
b. Retirement related trust and agency accounts.....	CONF	CONF	CONF		M.4.b.
	RIADB953		RIADB954	RIADB955	
c. Investment management agency accounts.....	CONF	CONF	CONF		M.4.c.
	RIADB956		RIADB957	RIADB958	
d. Other fiduciary accounts and related services.....	CONF	CONF	CONF		M.4.d.
	RIADB959		RIADB960	RIADB961	
e. Total fiduciary settlements, surcharges, and other losses.....	CONF	CONF	CONF		M.4.e.

## General Instructions

Dollar amounts in thousands				
1. WHO MUST REPORT ON WHAT FORMS				1.
a. Close of Business				1.a.
b. Frequency of Reporting				1.b.
c. Differences in Detail of Reports				1.c.
d. Shifts in Reporting Status				1.d.
2. ORGANIZATION OF THE INSTRUCTION BOOKS				2.
3. PREPARATION OF THE REPORTS				3.
a. Internet Web Addresses				3.a.
4. SIGNATURES				4.
a. Officer Declaration				4.a.
b. Director Attestation				4.b.
5. SUBMISSION OF THE REPORTS				5.
a. Submission Date				5.a.
1. Amended Reports				5.a.1.
6. SCOPE OF THE "CONSOLIDATED BANK" REQUIRED TO BE REPORTED IN THE SUBMITTED REPORTS				6.
a. Exclusions from the Coverage of the Consolidated Report				6.a.

Dollar amounts in thousands

7. RULES OF CONSOLIDATION			7.
8. REPORTING BY TYPE OF OFFICE (For banks with foreign offices)			8.
9. PUBLICATION REQUIREMENTS FOR THE REPORT OF CONDITION			9.
10. RELEASE OF INDIVIDUAL BANK REPORTS			10.
11. APPLICABILITY OF GENERALLY ACCEPTED ACCOUNTING PRINCIPLES TO REGULATORY REPORTING REQUIREMENTS			11.
12. ACCRUAL BASIS REPORTING			12.
13. MISCELLANEOUS GENERAL INSTRUCTIONS			13.
a. Rounding			13.a.
b. Negative Entries			13.b.
c. Verification			13.c.
d. Transactions Occurring Near the End of a Reporting Period			13.d.
14. SEPARATE BRANCH REPORTS			14.

## Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
a. Changes in accounting principles			3.a.
b. Changes in accounting estimates			3.b.
c. Corrections of accounting errors			3.c.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Acquisition, Development, or Construction (ADC) Arrangements			7.
8. Agreement Corporation			8.
9. Allowance for Loan and Lease Losses			9.
10. Applicable Income Taxes			10.
11. Associated Company			11.
12. ATS Account			12.
13. Bankers Acceptances			13.
a. (1)Acceptances executed by the reporting bank			13.a.
b. (2) "Participations" in acceptances			13.b.
c. (3) Acceptances owned by the reporting bank			13.c.
14. Banks, U.S. and Foreign			14.
a. U.S. banks			14.a.
b. Foreign banks			14.b.
c. Commercial banks in the U.S.			14.c.
d. U.S. branches and agencies of foreign banks			14.d.
e. Banks in foreign countries			14.e.
15. Banks in Foreign Countries			15.
16. Bill-of-Lading Draft			16.
17. Borrowings and Deposits in Foreign Offices			17.
18. Brokered Deposits:			18.
19. Broker's Security Draft			19.
20. Business Combinations			20.
a. Pooling of interests			20.a.
b. Purchase method			20.b.
c. Push down accounting			20.c.

Dollar amounts in thousands

d. Reorganization			20.d.
21. Call Option			21.
22. Capitalization of Interest Costs			22.
23. Carrybacks and Carryforwards			23.
24. Cash Management Arrangements			24.
25. Certificate of Deposit			25.
26. Changes in Accounting Estimates			26.
27. Changes in Accounting Principles			27.
28. Clearing Accounts			28.
29. Commercial Banks in the U.S.			29.
30. Commercial Letter of Credit			30.
31. Commercial Paper			31.
32. Commodity or Bill-of-Lading Draft			32.
33. Common Stock of Unconsolidated Subsidiaries, Investments in			33.
34. Continuing Contract			34.
35. Corporate Joint Venture			35.
36. Corrections of Accounting Errors			36.
37. Coupon Stripping, Treasury Receipts, and STRIPS			37.
38. Custody Account			38.
39. Dealer Reserve Account			39.
40. Deferred Income Taxes			40.
41. Demand Deposits			41.
42. Depository Institutions in the U.S.			42.
43. Deposits			43.
a. FDI Act definition of deposits - Section 3(L) states that the term "deposit" means			43.a.
b. Transaction-nontransaction deposit distinction			43.b.
1. (1) Transaction Accounts			43.b.1.
a. (2) Nontransaction accounts			43.b.1.a.
c. Reporting of Retail Sweep Arrangements Affecting Transaction and Nontransaction Accounts			43.c.
d. Interest-bearing-noninterest-bearing deposit distinction			43.d.
44. Derivative Contracts			44.
a. Definition of Derivative			44.a.
b. Types of Derivatives			44.b.
c. Embedded Derivatives			44.c.
d. Recognition of Derivatives and Measurement of Derivatives and Hedged Items			44.d.
e. Reporting Derivative Contracts			44.e.
f. Discounts			44.f.
45. Dividends			45.
46. Domestic Office			46.
47. Domicile			47.
48. Due Bills			48.
49. Edge and Agreement Corporation			49.
50. Equity Method of Accounting			50.
51. Extinguishments of Liabilities			51.
52. Extraordinary Items			52.
53. Fails			53.
54. Federal Funds Transactions			54.
55. Federally-Sponsored Lending Agency			55.
56. Fees, Loan			56.
57. Foreclosed Assets			57.



Dollar amounts in thousands

a. Dispositions of Foreclosed Real Estate			57.a.
b. Full Accrual Method			57.b.
c. Installment Method			57.c.
d. Cost Recovery Method			57.d.
e. Reduced-Profit Method			57.e.
f. Deposit Method			57.f.
58. Foreign Banks			58.
59. Foreign Currency Transactions and Translation			59.
a. Foreign currency translation			59.a.
b. A functional currency			59.b.
c. Accounting for foreign currency transactions			59.c.
d. Foreign currency transaction gains or losses to be excluded from the determination of net income			59.d.
e. Accounting for foreign currency translation (applicable only to banks with foreign offices)			59.e.
60. Foreign Debt Exchange Transactions			60.
a. Loan swaps			60.a.
b. Debt/equity swaps			60.b.
c. Debt-for-development swaps			60.c.
61. Foreign Governments and Official Institutions			61.
62. Foreign Office			62.
63. Forward Contracts			63.
64. Functional Currency			64.
65. Futures Contracts			65.
66. Goodwill			66.
67. Hypothecated Deposit			67.
68. IBF			68.
69. Income Taxes			69.
a. Temporary differences			69.a.
b. Deferred tax assets			69.b.
c. Deferred tax liabilities			69.c.
d. Operating loss carrybacks and carryforwards and tax credit carryforwards			69.d.
e. Applicable tax rate			69.e.
f. Valuation allowance			69.f.
g. Interim period applicable income taxes			69.g.
h. Intraperiod allocation of income taxes			69.h.
i. Tax calculations by tax jurisdiction			69.i.
j. Income taxes of a bank subsidiary of a holding company			69.j.
k. Purchase business combinations			69.k.
l. Alternative Minimum Tax			69.l.
m. Other tax effects			69.m.
70. Intangible Assets			70.
71. Interest-Bearing Account			71.
72. Interest Capitalization			72.
73. Interest Rate Swaps			73.
74. Internal-Use Computer Software			74.
75. International Banking Facility (IBF)			75.
a. Treatment of the reporting bank's IBFs in the Reports of Condition and Income			75.a.
b. Treatment of transactions with IBFs of other depository institutions			75.b.
76. Interoffice Accounts			76.
77. Investments in Common Stock of Unconsolidated Subsidiaries			77.

Dollar amounts in thousands

78. Joint Venture			78.
79. Lease Accounting			79.
a. Accounting with bank as lessee			79.a.
b. Accounting for sales with leasebacks			79.b.
c. Accounting with bank as lessor			79.c.
80. Letter of Credit			80.
81. Limited-Life Preferred Stock			81.
82. Loan			82.
83. Loan Fees			83.
84. Loan Impairment			84.
85. Loan Secured by Real Estate			85.
86. Loss Contingencies			86.
87. Majority-Owned Subsidiary			87.
88. Mandatory Convertible Debt			88.
89. Market Value of Securities			89.
90. Mergers			90.
91. Money Market Deposit Account (MMDA)			91.
92. Nonaccrual Status			92.
a. General rule			92.a.
b. Treatment of previously accrued interest			92.b.
c. Treatment of cash payments and criteria for the cash basis recognition of income			92.c.
d. Restoration to accrual status			92.d.
e. Treatment of multiple extensions of credit to one borrower			92.e.
93. Noninterest-Bearing Account			93.
94. Nontransaction Account			94.
95. NOW Account			95.
96. Offsetting			96.
97. One-Day Transaction			97.
98. Option			98.
99. Organization Costs			99.
100. Other Depository Institutions in the U.S.			100.
101. Other Real Estate Owned			101.
102. Overdraft			102.
103. Participations			103.
104. Participations in Acceptances			104.
105. Participations in Pools of Securities			105.
106. Pass-through Reserve Balances			106.
107. Perpetual Preferred Stock			107.
108. Placements and Takings			108.
109. Pooling of Interests			109.
110. Preauthorized Transfer Account			110.
111. Preferred Stock			111.
a. Limited-life preferred stock			111.a.
b. Perpetual preferred stock			111.b.
112. Premiums and Discounts			112.
113. Purchase Acquisition			113.
114. Put Option			114.
115. Real Estate ADC Arrangements			115.
116. Real Estate, Loan Secured By			116.
117. Reciprocal Balances			117.
118. Renegotiated Troubled Debt			118.

Dollar amounts in thousands

119. Reorganizations			119.
120. Repurchase/Resale Agreements			120.
121. Reserve Balances, Pass-through			121.
122. Retail Sweep Arrangements			122.
123. Sales of Assets for Risk-Based Capital Purposes			123.
124. Savings Deposits			124.
125. Securities Activities			125.
126. Securities Borrowing/Lending Transactions			126.
127. Securities, Participations in Pools of			127.
128. Servicing Assets and Liabilities			128.
129. Settlement Date Accounting			129.
130. Shell Branches			130.
131. Short Position			131.
132. Significant Subsidiary			132.
133. Standby Letter of Credit			133.
134. Start-Up Activities			134.
135. STRIPS			135.
136. Subordinated Notes and Debentures			136.
137. Subsidiaries			137.
138. Suspense Accounts			138.
139. Syndications			139.
140. Telephone Transfer Account			140.
141. Term Federal Funds			141.
142. Time Deposits			142.
143. Trade Date and Settlement Date Accounting			143.
144. Trading Account			144.
145. Transction Account			145.
146. Transfers of Financial Assets			146.
a. Determining Whether a Transfer Should be Accounted for as a Sale or a Secured Borrowing			146.a.
147. Traveler's Letter of Credit			147.
148. Treasury Receipts			148.
149. Treasury Stock			149.
150. Troubled Debt Restructurings			150.
151. Trust Preferred Securities			151.
152. U.S. Banks			152.
153. U.S. Territories and Possessions			153.
154. Valuation Allowance			154.
155. When-Issued Securities Transactions			155.