FEDERAL RESERVE BANK OF DALLAS DALLAS, TEXAS 75222

Circular No. 78-149 October 20, 1978

AND INCOME FOR SMALL BANKS

TO THE CHIEF EXECUTIVE OFFICER OF THE STATE MEMBER BANK ADDRESSED IN THE ELEVENTH FEDERAL RESERVE DISTRICT:

The Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have been working on the development of a simplified version of the Report of Income and the Report of Condition for "small banks." Proposals for such a simplified version are described in the attached document, which is being sent to all insured commercial banks for their comments. It is hoped that banks that are eligible for the proposed simplified version will find it helpful in reducing their reporting burdens.

Comments on the proposal are requested by November 15, 1978. Your bank's comments should be addressed to:

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

Sincerely yours,

Robert H. Boykin

First Vice President

Attachments

Earlier this year, the three Federal banking supervisory agencies—the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation announced, for December 1978 implementation, revisions in the Reports of Condition and Income required to be submitted by all insured commercial banks. At that time, the agencies also announced that they would be developing a condensed and simplified version of these reports that "small" banks could use instead of the standard forms. The agencies have now developed such a simplified version, described below, and are requesting public comment.

The agencies would particularly appreciate comments from those banks that this proposed version of the reports is intended to benefit. They would also welcome comments from other banks, other banking authorities, analysts, and any other interested parties. Among the features of the proposed simplified version on which comment would be appreciated are the date of implementation and the size of bank to be eligible to file the simplified version, as well as the particular simplifications embodied in the proposal. To be taken into consideration by the agencies in the final decisions on the format and implementation of the simplified version for small banks, comments should be received by November 15.

Office of the Secretary Board of Governors of the Federal Reserve System Washington, D.C. 20551 A draft version of the reporting forms for the Reports of Condition and Income to be used under the proposed small bank simplification are presented in Attachment 1. The differences between the standard report forms for banks with domestic offices only and the proposed simplified forms are indicated in Attachment 2 in terms of changes entered on copies of the recently revised standard forms.

Date of implementation. Under the proposal, the simplified version would be made effective with the reports for December 31, 1978. The earlier announcements of the agencies had indicated an implementation date of March 31, 1979. Since the banks affected will also have some relatively minor adjustments to make in their reporting procedures to take care of the revisions in the standard Reports of Condition and Income already adopted for December 31, 1978, it was thought desirable to introduce the small bank version at the same time so that the banks involved could make both sets of adjustments at the same time.

Applicability. The simplified version would be applicable in any given year to those insured commercial banks that had assets of less than \$100 million as of June 30 of the previous year and that had only domestic offices (that is, that had no foreign branches, no branches in Puerto Rico or U.S. territories and possessions, no Edge Act or Agreement subsidiaries, or no foreign subsidiaries consolidated in the Report of Condition). For the December 1978 implementation, asset size on June 30, 1978, would be controlling; this would cover more than 91 percent of all

insured commercial banks. Banks passing the \$100 million asset mark or acquiring foreign offices would lose eligibility for the simplified report in the next year.

Each bank eligible to file the simplified version would be given the option of filing the full standard forms if for any reason at all, that would be more convenient for the bank. For example, if the State banking supervisor required reports similar to the standard Federal reports, an eligible State member bank might find it more convenient to file the standard forms with the Federal Reserve. The exercise of this option would be set for a full year; banks would not be permitted to shift forms in the middle of a reporting calendar year. Similarly, an eligible bank would have to report either completely on the simplified forms or completely on the standard forms; reporting partly on one basis and partly on the other would not be an option.

The publication requirement for State member banks would apply to whichever reporting option the banks chose.

At the appropriate time for exercise of the option--that is, at the time of the December Call this year and at the time of the March Call beginning in 1980--all eligible banks would be sent the simplified report forms by their supervisory agency. Those eligible banks opting to use the standard forms would specifically request them from the appropriate agency, which would then continue to send them the standard forms for the remainder of that report year.

It would be helpful to the agencies if those eligible banks commenting on the proposal could give a preliminary indication of whether they were likely to opt for the standard forms.

Detailed description of the small bank proposals. The substance of the proposed simplification would consist of (a) elimination of some items from the standard reports, (b) combination of some items that are reported separately in the standard reports, (c) reduction in frequency of some Report of Income items in the standard reports, and (d) extension of materiality tests determining certain reporting requirements.

- a. The major report item eliminations would be:
 - deposit detail by customer shown on the face of the standard Report of Condition (this deposit detail is retained in Schedule F);
 - (2) deposit detail under "deposits of individuals, partnerships and corporations" in Schedule F of the standard Report of Condition;
 - (3) all but one of the 30-day average memoranda items shown on the face of the standard Report of Condition;
 - (4) some foreign business related items on the standard

 Report of Income that are inappropriate or inconsequential for banks under \$100 million;
 - (5) the separation of provision of income taxes between current and deferred portions;

- (6) various other items on the face and in the schedules of the standard Report of Condition and on the Report of Income.
- b. The report item combinations would affect:
 - (1) various details on securities throughout the standard

 Report of Condition and Income;
 - (2) a major part of the details on loans in Schedulc A of the standard Report of Condition;
 - (3) a major part of the details on cash and due from depository institutions in Schedule C of the standard Report of Condition;
 - (4) some details on deposits in Schedule F of the standard Report of Condition;
 - (5) some details on borrowings in the standard Reports of Condition and Income;
 - (6) details on deferred income tax liabilities in Schedule H
 of the Standard Report of Condition.
- of the Report of Income which, except for a handful of items, would be reported only annually in December instead of semi-annually as in the standard report.
 - d. In Schedules G and H ("Other assets" and "Other liabilities")

 of the Report of Condition and Sections D and E ("Other operating income" and "Other operating expenses") of the Report of Income,

extension of materiality tests would reduce reporting requirements in two ways:

- (1) items that meet the percentage materiality tests of the standard forms would not need to be listed explicitly unless they also exceed specified dollar amounts.
- (2) the materiality test for explicit listing in Sections D

 and E of the Report of Income would be extended to all

 items covered by the sections. (In the standard form some

 items are to be reported regardless of size.)

The net result of these proposed changes would be that the report forms in the simplified version would have 40 percent fewer items of information to be filled in over the year than would the standard forms for the affected banks.

Attachment 2 shows all these differences from the standard reports on copies of the standard report forms. The resulting proposed report forms for small banks are presented in Attachment 1.

Consolidated Report of Condition For a Benk and its Domestic Subsidiaries	ו
This report is to be filled by hanks that have only domestic offices. Other banks — i.e. those that have any foreign branches.	Logal Yirld of Bank
foreign subsidiaries, Edge Act or Agreement subsidiaries, or brenches in Puerto Rico or U.S. territories and possessions — file en elternetive reporting form: "Consolidated Report of	Bity County
Condition for a Benit and Its Domestic and Foreign Subsidieries." For a definition of "foreign" and "domestic," please refer to the	at close of business on, 19
Instructions.	
Please read carefully "Instructions for the Preparation of Report of Condition"	Name and Title of Officer Authorized to \$ign Report
NOTE:	of the above-named bank do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true to the best of my knowledge and belief.
This report must be signed by an authorized officer and attested by not less than three directors other than the officer signing the	Signature of Officer Authorized to Sign Report
герог І.	We, the undersigned directors, attest the correctness of this Report of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true and correct.
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el 21. Amount of standby letters of credit in Mone ham 1el 11 eoweyed to others through perticipations b. Time certificates of deposit in denominations of \$100,000 or enga. c. Other time deposition is amounted of \$100,000 or more 2. Average for 30 calender days (or calendar month) ending with report data. c. Cath and due from depository institutions fearwageast to limit 1 above. b. Federal funds sold end encertition purchased under agreements to renell (corresponds to limit 6 sham). c. Total lossed (eagrage asks to limit 6 sham) d. Time certificates of deposits in denominations of \$100,000 or more instruments. Federal transmissions matterials and under agreements.			1		-
b. Time contributes of deposits in denominations of \$100,000 or more c. Other time deposits in amounts of \$100,000 or more 2. Average for 30 culonder days (or calendar month) ending with report data- a. Cath and due from depository institutions (servageads to little 1 about) b. Federal funds solid and securities purchased under agreements to result (servageads to little 6 at and c. Total loans (servageads to little 6 about d. Time contributes of deposits in denominations of \$100,000 or more instruments little 16 at 16 at a. Total deposits (servageads to little 10 about 1 about f. Federal trade survageands mit institities and since			+-		1
2. Average for 30 calender days (or calendar month) ending with report data: a. Cath and due from depository institutions (survey said to liss 1 alone). b. Paderal funds sold one secretics purchased under agreements to result (survey said to liss 6 alone). c. Total loans (agrees ask to liss 6 alone). d. Time contributes of deposits in denominations of \$100,000 or more increases. 1. Federal trade survey saids to liss 1 alones. 6. Total deposits (servey saids to liss 10 alones). 7. Federal trade surveyment and saids.			-		1
2. Average for 30 calender days (or calender month) ending with report data: a. Cath and due from depository institutions fearwagues to limit 1 shares. b. Federal funds cold and essertitus purchased under agreements to renell (curreng ands to limit 6 shares). c. Total logical (agreege ands to limit 6 shares). d. Time certificates of deposits in denominations of \$100,000 or more instruments to 15 oc. 7 total deposits (servege ands to limit 6 shares). 6. Forest transfer surrenames must entered under agreements to provide the server of the			+-	+-	
Cack and due from depository institutions fearning and to limit 1 about. Pederal funds sold and securities purchased under agreements to result (survey and to limit 6 at and c. Total foores park to limit 6 atoms. Total foores (servey and to limit 6 atoms.) Total deposits (servey and to limit 6 atoms.) Total deposits (servey and to limit 6 atoms.) Total deposits (servey and to limit 6 atoms.)			m mmn	811/107	3
b. Federal funds sold and assertities purchased under agreements to renell (corruptable to time 6 at ma). c. Total loans (express of deposits in denominations of \$100,000 or more increments to time 10 at ma. d. Time contributes of deposits in denominations of \$100,000 or more increments to time 10 at ma. f. Federal trade survivisacis and securities and under agreements to represent to time 25 down).			10 11000	I I LILLA	_
e. Total logical (agreegy ands to litem the phone) d. Time contributes of deposits in desconsistations of \$100,000 or more instruments to the phone that is a literal and phone to the phon			+-	-	2
d. Time correlates of deposits in denominations of \$100,000 or more increments to Management them to describe a Total deposits (corresponds to less M share). 1. Federal funds survivame and security and under agreements to reporture (corresponds to less 25 dom).			+-	+	2
Total deposits (servey ands to lean M share) Federal funds survivanis and sanatisis and under agreements to reportures (corresponds to lean 25 share).			-	-	2
f. Federal funds consistent and according and under agreements to reportulate (corresponds to item 25 above)			+	-	3
					3
			1		2
g. Other liabilities for berrowed menay (exmegands to item 20 about	- Onto Habitist	for barrawed menny (corresponds to item 20h abund			2

Combined Combined Eliminated Combined Combined - Combined Eliminated Eliminated Eliminated

	rendr	ufts)							A	
T. Berlaner from La Luke and Laner			De	oline A	empumis in	Thous	areds	20	1////	
Real estate loans (include only loans secured primarily by real estate Construction and land development								111111111111111111111111111111111111111	1113	1
b. Secured by farmland (including farm residential and other improve										1.
c. Secured by 1-4 family residential properties:										
[1] Insured by FHA or guaranteed by VA									- 1	ī
(2) Conventional									-1	_ 1
d. Secured by multifamily (5 or more) residential properties								74		
(1) Insured by FHA										Ī.
(2) Conventional								-	-	_ 1
e, Secured by nonfarm nonresidential properties, , , ,						- + +				1.
2. Loans to financial institutions:								-	-	7
a. To real estate investment trust and mortgage companies ,									\rightarrow	_
b. To commercial banks in the U.S.								-	-	− 2
c. To banks in foreign countries. d. To finance companies in the U.S.								-		2 2
									_	2
To other financial institutions Loans for purchasing or carrying securities (secured and unsecured):								*******	7.71	-
a To brokers and dealers in securities							1			<u> </u>
b. Other loans for purchasing or carrying securities										3
4. Loans to finance agricultural production and other loans to farmers	, ,									4
5. Commercial and industrial loans (except those secured primarily by								I		5
6. Loans to individuals for household, family, and other personal exper-										
a. To purchase private passenger automobiles on instalment basis,							I			6
b. Credit cards and related plans							- (
(1) Retail (charge account) credit card plans	,								_	6
(2) Check credit and revolving credit plans										6
c. To purchase other retail consumer goods on instalment basis								-	-	-
111 Mobile homes (exclude travel trailers)										- 6
(2) Other retail consumer goods (exclude credit cards and related	-							-	-	0.0
 d. Instalment loans to repair and modernize residential property e. Other instalment loans for household, family, and other personal 								-	-	- 6
Single-payment loans for household, family, and other personal as							T I	_	_	⊢ ä
7. All other loans										二;
B. Total loans, Gross (mm of items 1 through 7)							[
							[g
9. Less. Unearned income on loans reflected in items above, , , , ,							[1
	m Sal.							-		i i
 TOTAL LOANS (excluding unearned income). Imust equal. Assist, its Memorandum. 										1
10. TOTAL LOANS (excluding unearned income). Imust equal. Assist, its										
 TOTAL LOANS (excluding unearned income). Imust equal. Assist, its Memorandum. 										
TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. Holdings of commercial paper included in Schedule A								tem	7)	
10. TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. 1. Holdings of commercial paper included in Schedule A							ets. I		- "	
Memorandum. 1. Holdings of commercial paper included in Schedule A				g Ac	count,		ets, i	E.		
Memorandum. 1. Holdings of commercial paper included in Schedule A	held	in Ti	radin	g Ad	count,	Ass	ots, I	E. Your		
Memorandum. 1. Holdings of commercial paper included in Schedule A	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Ma v	
Memorandum 1. Holdings of commercial paper included in Schedule A	A 1 ye. or los	in Ti	adin	g Ac	count,	Ass 0			Ma v	_
10. TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. 1. Holdings of commercial paper included in Schedule A Schedule B - Securities (Book Value) Intribution by Remaining Maturity (exclude securities) Interest Securities Teams correspond to Assets, stems 2, 3, 4, and 5)	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Mi F	ī
Memorandum. 1. Holdings of commercial paper included in Schedule A	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Mi F	1 2
Memorandum 1. Holdings of commercial paper included in Schedule A	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Ma F	1
10. TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. 1. Holdings of commercial paper included in Schedule A Schedule B - Securities (Book Value) fatribution by Remaining Maturity (exclude securities I evestment Securities I exestment Securities I exest correspond to Assets, items 2, 3, 4, and 5) 2. Obligations of other U.S. Government agencies and corporations	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Ma F	2
Memorandum 1. Holdings of commercial paper included in Schedule A	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Mil F	1
10. TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. 1. Holdings of commercial paper included in Schedule A Schedule B - Securities (Book Value) fatribution by Remaining Maturity (exclude securities I evestment Securities I exestment Securities I exest correspond to Assets, items 2, 3, 4, and 5) 2. Obligations of other U.S. Government agencies and corporations	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		Ma Y	1
10. TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. 1. Holdings of commercial paper included in Schedule A Schedule B - Securities (Book Value) fatribution by Remaining Maturity (exclude securities I evestment Securities I exestment Securities I exest correspond to Assets, items 2, 3, 4, and 5) 2. Obligations of other U.S. Government agencies and corporations	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10		May	1
10. TOTAL LOANS (excluding unearned income) (must equal Assets, its Memorandum. 1. Holdings of commercial paper included in Schedule A Schedule B - Securities (Book Value) fatribution by Remaining Maturity (exclude securities I evestment Securities I exestment Securities I exest correspond to Assets, items 2, 3, 4, and 5) 2. Obligations of other U.S. Government agencies and corporations	A 1 ye. or los	in Ti	adin	g Ac	Count,	Ass 0	10			2

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Eliminated

Legal field of Amin		19-4
chedule C - Cash and Due from Depository Institu	itions	
		ALL PLATERS
task limes in process of collection and unposted debits jungosted debits from homen belances with commercial banks in the United States	School, 11	
Tame and savings befores with commercial barses in the United States		
salinces with other depository institutions in the U.S.		
fallaces with banks in toreign countries		
Allaness with Indeed Beteron Panto		
surrency and coin (I. and		
Total more equal Anners, dame in		
phodule E. Deposits		
chedule F - Deposits		
	Smart Switze	
posits of individual, partneyships, and corporations;	10 % Bu 10 %	Tray 111 - 12 - 12
nightiduals and nonreafts organizations		
progrations and a par profit organizations		Francisco
s stal case of La and this		
1 "utual savings bar-s		1
Promits accumulated for payment of personal loans	-	
1 lets new of Ir, 11, and let (to), A must equal Liabilities, from 1- and ole A arr C west equal Liabilities, Item 185		
separate at intest elaber Government	1 1	
cposits of States are collected subdivisions in the United States		
Tepasity of foreign accomments and official institutions		
reposits of commercial Samus to the Crited States		
repusits of bambs in foreign countries eincluding balances of foreign		
branches of other enerteen banks.		
- flad and officers checks, travelers' checks, letters of tradit		
for cash (must equal lishilities, tree 23) .atal deposits		
chedule G - Other Assets		B51 461 Thau
Incode partied or accru. I am loans but not caller its		
all other clies there eres is at live I below		
forat court equal Assets, stem		
chedule H - Other Liabilities		MI MI Day
**penses occrued and registed		
usfarred income lares a 195 bad debt reserve		()
7 Uchus 102 pag gant access		
All other rider times over 25% of iron 4 below;		1
TOTAL IMPAC equal Lightiseties, seem 19)		

 Combined
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Eliminated, but savings deposits of corporations and other profit organizations and time deposits accumulated for payment of personal loans to be retained as memo items to this schedule. Combined
Increased exemption level for materiality test
Eliminated Combined Increased exemption level for materiality test

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real little of turn

Schedule I - Other Data to	Deposit	Insurance	Assessments
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Imparing delick lass instructions:	7	1 1	-
a. School secure of all appeared debits or virgle factor.			14
M. b. Supereta ensure of unperced details of entered become:			
111 Autobl mount for danger deposits or	3 of line 700(1)		10
" (II) sexual messal of him and vertiga deposits or	3 of tem The(T)		10
Terreted credite (see Instruction)		- 1	
4. Mittall amount of all orgenered credits or engin factor	T of thee 25		24
ii h. Seperatio second of imported credital or sequentia factores.		1	
(1) Actual mount for downs Aspects or	T of the Dection	1	- 19
(1) Arrive amount for time and arrivage equation or	E of the No.(2)	+ +	26
increased creek foods trackly held by besh's you frust department and t	miliated to Liebtlity time 75		1 1

factor to above parties executed about about questions about this yapont. From

Consolidated Report of Income

For a Bank and its Domestic and Foreign Subsidiaries

This report is to be filed by all hanks. In addition, those banks that have foreign branches, foreign subsidiaries, Edge Act or Agreement subsidiaries, or branches in Puerto Rico or U.S. tarritories and possessions must file a report of "Supplementary Information for the Consolidated Report of Income."

Logal From at Barn		
Clty	County	
\$1410	Z a Code	
for period ending on	, 19	9

Name and Title of Officer Authorized to Sign Resort

of the above-named bank, hereby certify that this Report of Income (including the information on the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true, to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

Consolidated Report of Income of	Impel Vitle of Seat	
Section A - Sources and Disposition of Income		
		Terre
	miliar senar in Threatest	ag) Po
A CAMPAGE IN THE COM		
d. Interest and tage on lagge b_ fatorest an helicular with depositions (natificitions		1
c. Income on Federal finals askd and sacurities perchased under serve	to recell in demants	
offices of the book and at the days and Agraement substituetes		
distorant on U.S. Trendury agreetition		
Interest on obligations of other N.S. Coverement agreeles (on your		
Interest on obligations of States and political subdivisions is the	U.S.	-
Interest on other hands, estat, and detectures		
firthands on stark		
1. Income from fiductory activities		
h Service charges on deposit occounts to desertic offices		
1 Other service charges, commissions, and face		
m. Other appending teroms ligan feetfoo B, (led a)		
n. 19744 SPERATING INCOME council times to three for		
GPERATING LAYENGES		100
A. Silkylan and ampleyen bonafits		
b laterast on time cortificates of deposits of \$100,000 or note these	to dominate officer	
c. Interest on imposite to foreign affines		
4. Interest on other deposits a imports of Enderel (unit purchased and securities sold under agree		E 100
Amount of fine of the bank and of the bigs and Agramman subsidit		
f. (1) Interest as demand notes codes billeness! Isband to the H 1 to		
12. Interest an other borrowed		
g foterest on aphordinated notes and debestures		
0. (1) Occupancy expense of book promises, Green		200
(2) toro Bostal Income		-
(3) Occupancy expense of beat presided, Rel		
f Furniture god equipment separate		
1. Provision for possible loss losses (from Souther C, 11mm 4) h Other operating expenses (from Souther E, 11cm 2)		
h Other operating expenses (from Settlem 0, from 2) 1. POINT OPERATION (COMMENT . non of from 2s through)		
I proved deline thought yours and spould first dailed on Lothest intending the	ne 311	
APPLICABLE INCOME THEIR		
We income new one encountries called on Longes (item 3 minus 4)	-	
a. SECHITTES GALIF (Lococo), CROSS	1	Name of Street
b. APPLICABLE INCOME TAXES		1000
r, WECKSTTER CASM (Seenes), MET		
MET INCOME (Stem S plac or minus Oct		
THE CHECKING SECTION AND LITTLES		
A EXTRAGRATION ITEM, NOT OF TAX EFFECT (From Section F, 10mm and		
# ARY EMCONE (item 7 plac on atmost 6)		

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Section B - Changes in Equity Capital

			TARE-LINE	cel.	
	tions (Per	Stock Stock	0	dr mintrolaut profite and teption	tens)
	Maturi	(Salain)	Street Land	HIGHWAY.	inter-Direct
Indicate de troops and income to payments	ACC . TO	mi m	mil Ton	W11.	Atl. Tem
1. Salance and of gravinus year					
1. Adjustmenté (itamize below)			-		
l, sequeted belonce and of provious year					
. Not income (lose)	100000				1
Sale, conversion, orquisition, or estimment of copital, mail	2	-		1	
a. Transactions with own bolding company at affiliates	-		14	1	
b. Other			1		
Changes Incident to norgans and shearptions, not			_	1	
LESS Cost dividends decided on commen stock	100	1100			
LESS Cash dividends declared on preferred atech	1000				
Stack Stylands Indust					1000
Squar tearannes demanages (frontes below)	1		Ī	1	
Salunce and all period	1				
lega s an da	1		100		
Ironiae adjustments above on line 2	1			£ :	
	4	-	100	200	
	10000				
			11 112		
Itemates miles increases as decreases show on line 10	200	ALC: U	100	1	
		1000	100	\$10.00	1
			1 - F + 2	31 1	1000
	1000	1	10.5	F 1	\$ 1

Section C - Allowance for Possible Loan Losses

	Belance end of previous year
1	Recoverion specified to allowance
	Changes Incident to mergars and shoorptions, out
,	Provision for possible luan inness (must equal faction A. Item 75)
	LESS Lowers charged to allowance
	foreign currency translation edjustment
	Silence and of partial

June report: All items except cash dividends declared on common stock and preferred stock (items 7 and 8) eliminated.

December report: No changes to this Section

June report: All items except recoveries credited to allowance and losses charged to allowance (items 2 and 5) eliminated.

December report: Foreign currency translation (item 6) eliminated.

Section D - Other Operating Income

		to-deta		
		REI	Theu	
1	finding encount (prome, Day			
	thinly in not impose of economiciated admidistrate and associated empenses			1
1	All arter titudise emecats ever 25% of tem &)			1
				1
4	Wilds rough speed Section 6, time in-			

Section E - Other Operating Expenses



Section F - Mumoranda



^{1/} Subtroom 6(1) and 6(2) are to be reported only with final forms (would be the time.

June report: Entire Section eliminated.

December report: Items 1, 2, and 4 eliminated; exemption level for materiality test increased.

June report: Entire Section eliminated

December report: Items 1 and 3 eliminated; exemption level for materiality test increased.

June report: All items <u>except</u> extraordinary items (items 2a, 2b, and 2c) eliminated.

December report: Items 1c, 1d(1), and 1d(2) eliminated.

Consolidated Report of Income

For a Bank and Its Domestic and Foreign Subsidiaries

PROPOSED REPORTING FORM FOR BANKS THAT HAVE LESS THAN \$100 MILLION IN TOTAL ASSETS

This report may be filed only by banks that have less than \$100 million in total assets. Banks that have \$100 million or more in total assets or that have foreign branches, foreign subsidiaries, Edge Act or Agreement subsidiaries, or branches in U.S. territories and possessions must file an alternative version of this report.

Legal Title of Bank		
City	County	
State	Zip Code	
for period ending on		, 19

Name and Titlé of Officer Authorized to Sign Report

of the above-named bank, hereby certify that this Report of Income (including the information on the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true, to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

CONSOLIDATED REPORT OF INCOME OF	Legal Title of Bank
For period ending on	

SECTION A - SOURCES AND DISPOSITION OF INCOME

TO BE COMPLETED FOR BOTH JUNE AND DECEMBER REPORTS

		1	Year to-date
	Dollar Amount in Thousa	ands Mil	l Thou
	OPERATING INCOME:		
	a. Interest and fees on loans		
	b. Interest on balances with depository institutions		
	c. Income on Federal funds sold and securities purchased under agreements to resell		
	d. Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporati	ions	
	e. Interest on obligations of States and political subdivisions in the U.S.		
	f. Income from all other securities		
	g. Income from lease financing		
	h. Income from fiduciary activities		
	i. Service charges on deposit accounts		\rightarrow
	j. Other service charges, commissions, and fees		
	k. Other operating income		
	1. TOTAL OPERATING INCOME (sum of items la thru lk)		
	OPERATING EXPENSES:		
	a. Salaries and employee benefits		
	b. Interest on time certificates of deposit of \$100,000 or more		
	c. Interest on other deposits		
	d. Expense of Federal funds purchased and securities sold under agreements to repurchase		
	e. Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money		
	f. Interest on subordinated notes and debentures		
	g. Occupancy expense of bank premises, Net, and furniture and equipment expense		
	h. Provision for possible loan losses		
	i. Other operating expenses		
	j. TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)		
	. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 11 minus 2j)		
	APPLICABLE INCOME TAXES		
0	INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4)		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	a. SECURITIES GAINS (losses), GROSS		
	b. APPLICABLE INCOME TAXES		
	c. SECURITIES GAINS (losses), NET		
	NET INCOME (item 5 plus or minus 6c) OR		
	. INCOME BEFORE EXTRAORDINARY ITEMS		
١.	. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section F)		
١.	NET INCOME (item 7 plus or minus 8)		

SECTION B - CHANGES IN EQUITY CAPITAL

TO BE COMPLETED FOR THE DECEMBER REPORT ONLY

				LILLOU	rough 10 are f			TILE VEAL					
	Pre	Preferred Stock		Common Stock		C			vided	-			
	(1	(par value)		(par		300		Surplus		Profi and Capit lus Reser		Total Equity Capital	
Indicate decreases and losses in parentheses	Mi	1	Thou	Mil.	Thou	Mil	Thou	Mil	Thou	M11	Thou		
1. Balance end of previous year													
2. Adjustments (itemize below)					ļ								
3. Adjusted balance end of previous year													
4. Net income (loss)													
5. Sale, conversion, acquisition, or retirement of capital	::												
a. Transactions with own holding company or affiliate													
b. Other													
6. Changes incident to mergers and absorptions, net	-		*******	******						-			
7. LESS: Cash dividends declared on common stock													
8. LESS: Cash dividends declared on preferred stock	4///												
9. Stock dividends issued													
O. Other increases (decreases) (itemize below)					-								
1. Balance end of current year	27777	2000	connect.	conto		20000		20000	· · · · · · · · · · · · · · · · · · ·	wino.	10000		
Memoranda	9//												
1. Itemize adjustments shown on line 2:	3///							388					
Itemize other increases or decreases shown on line 10:													

SE	ECT	ION C - ALLOWANCE FOR POSSIBLE LOAN LOSSES	thro		
			M11	Thou	
-	1.	Balance end of previous year			1
	2.	Recoveries credited to allowance			2
	3.	Changes incident to mergers and absorptions, net			3
	4.	Provision for possible loan losses (must equal Section A, item 2h)			4
	5.	LESS: Losses charged to allowance			5
	5	Balance end of current year			6

Legal Title of Bank

SECTION D - OTHER OPERATING INCOME

TO BE COMPLETED FOR THE DECEMBER REPORT ONLY

1.	List items over 25% of Section A, item lk and greater than \$5 thousand	
SECT	ION E - OTHER OPERATING EXPENSES	
1.	List items over 25% of Section A, item 21 and greater than \$5 thousand	
SECT	ION F - MEMORANDA	
		Year-
_		to-date Mil Thou
1.	Provision for income taxes for the year:	
	a. Provision for U.S. Federal income taxes	1.
	b. Provision for U.S. State and local income taxes	r
	c. Total (must equal Section A, items 4 and 6b and applicable tax on extraordinary items from Section F)	10
2.	Extraordinary items (itemize)	
	ė.	2
	b. Less: Applicable income taxes	21
	c. Extraordinary items, Net (must equal Section A, item 8)	2
		Number
3.	Number of full-time equivalent employees on payroll at end of period	3
4,	Number of subsidiaries consolidated	4
5.	List all mergers, consolidations, and purchases during reporting period:	
	NAME AND LOCATION	Date

SECTION B - CHANGES IN EQUITY CAPITAL

TO BE COMPLETED FOR THE JUNE REPORT ONLY

	Year- to-date
	Mt1 Thou
1. Cash dividends declared on common stock	- 1
2. Cash dividends declared on preferred stock	2
	7
ECTION C - ALLOWANCE FOR POSSIBLE LOAN LOSSES (VALUATION RESERVE)	
	Year- , to-date
	Mil Thou
1. Recoveries credited to allowance	i i
2. Losses charged to allowance	2
ECTION F - MEMORANDA	
ECLION 1 - HENORANDA	
	Year- to-date
	Mil Thou
1. Extraordinary items (itemize)	WHO WHO
a.	
b. LESS: Applicable income taxes	3
c. Extraordinary items, Net (must equal Section A. item 8)	

Consolidated Report of Condition

For a Bank and Its Domestic Subsidiaries

PROPOSED REPORTING FORM FOR BANKS THAT HAVE LESS THAN \$100 MILLION IN TOTAL ASSETS

This report may be filed only by banks...
that have less than \$100 million in total
assets. Banks that have \$100 million or
more in total assets or that have foreign
branches, foreign subsidiaries, Edge Act
or Agreement subsidiaries, or branches
in U.S. territories and possessions must
file an alternative version of this report.

Legal Title of Bank								
City	County							
State	Zip Code							
at close of business on_								

Please read carefully "Instructions for the Preparation of Report of Condition".

Name and Title of Officer Authorized to Sign Report

NOTE:

This report must be signed by an authorized officer and attested by not less than three directors other than the officer signing the report. of the above-named bank do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

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

Director

DRAFT

Director

a. Standby letters of credit, total

b. Time certificates of deposit in denominations of \$100,000 or more

2+ Average for 30 calendar days (or calendar month) ending with report date

c. Other time deposits in amounts of \$100,000 or more

a. Total deposits (corresponds to item 13 above)

	Dollar Amounts in Thousands	Bil	Mil	Thou
1.	Cash and due from depository institutions (From Schedule C, item 6)			
2.				
3.	Obligations of other U.S. Government agencies and corporations			
4.	Obligations of States and political subdivisions in the United States (From Schedule B, item 2, Column E)			
5.	All other securities			
Б.	Federal funds sold and securities purchased under agreements to resell			
7.	a. Loans, Total (excluding unearmed income) (From Schedule A, item 10)	1////	8880	
	b. Less: allowance for possible loan losses	200	3000	
	c. Loans, Net			
8.	Lease financing receivables			
9.	Bank premises, furniture and fixtures, and other assets representing bank premises			
10.	Real estate owned other than bank premises			
11.	All other assets (From Schedule G, item 3)			
12.	TOTAL ASSETS (sum of items 1 thru 11)			
13.	Total Deposits			
	a. Total demand deposits (from Schedule F, item 6, Column A)			
	b. Total time and savings deposits (From Schedulc F, item 6, Columns B&C)			
14.	Federal funds purchased and securities sold under agreements to repurchase			
15.	Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities			
	for borrowed money			
16.	Mortgage indebtedness and liability for capitalized leases			
17.	All other liabilities (From Schedule H, item 3)			
18.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 13 thru 17)			
19.	Subordinated notes and debentures			
20.	Preferred stock a. No. shares outstanding (par valu	e)		
21.	Common Stock a. No. shares authorized			
	b. No. shares outstanding (par valu	e)		
22.	Surplus			
23.	Undivided profits and meserve for contingencies and other capital reserves			
24.	TOTAL EQUITY CAPITAL (sum of items 20 thru 24)			
	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 18, 19, and 24)			

SCHEDULE A - LOANS (INCLUDING REDISCOUNTS AND OVERDRAFTS)

Dollar Amounts in Thousands

- 1. Real estate loans (include only loans secured primarily by real estate):
 - a. Construction and land development
 - b. Secured by farmland (including farm residential and other improvements)
 - c. Secured by 1-4 family residential properties
 - d. Secured by multifamily (5 or more) residential properties
 - e. Secured by nonfarm nonresidential properties
- 2. Loans to financial institutions
- 3. Loans for purchasing or carrying securities (secured and unsecured)
- 4. Loans to finance agricultural production and other loans to farmers
- 5. Commercial and industrial loans (except those secured primarily by real estate)
- 6. Loans to individuals for household, family, and other personal expenditures (include purchased paper):
 - a. To purchase private passenger automobiles on instalment basis
 - b. Credit cards and related plans
 - c. To purchase mobile homes (exclude travel trailers)
 - d. All other instalment loans for household, family, and other personal expenditures
 - e. Single-payment loans for household, family, and other personal expenditures
- 7. All other loans
- 8. Total loans, Gross (sum of items 1 through 7)
- 9. Less: Unearned income on loans reflected in items above
- 10. TOTAL LOANS (excluding unsammed income) (must equal Assets, item 7a)

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SCHEDULE B - SECURITIES (BOOK VALUE)

DISTRIBUTION BY REMAINING MATURITY (EXCLUDE SECURITIES HELD IN TRADING ACCOUNT)

1.	U.S. Treasury	securities a	nd obligation	s of	other	U.S.	Government
	agencies and	corporations	(Assets, item	s 2	and 3)		

2.	Obligations	of	States	and	political	subdivisions	in	t he	U.S.	(Assets,
	item 4)									

A 1 yr. or less	B Over 1 thru 5 yrs	C Over 5 thru 10 yrs		E Total
Mil Thou	Mil Thou	Mil Thou	Mil Thou	Bil Mil Thou

SCHEDILLE	٢	- CASH	AND	DHE	FROM	DEPOSITORY	INSTITUTIONS
SCHEDULL	٠.	- UNSII	LAID	DUL	LINUEL	DET US LIDE	THE LITTERS

- 1. Cash items in process of collection and unposted debits (unposted debits from Sched. I)
- 2. Demand balances with commercial banks in the United States
- All other balances with depository institutions in the U.S. and with banks in foreign countries
- 4. Balances with Federal Reserve Banks
- 5. Currency and coin (U.S. andforeign)
- 6. TOTAL (must equal Assets, item 1)

Bil	Mil	Thou	
			1
			2
			3
			A
			5
			6

SCHEDULE F - DEPOSITS

- 1. Deposits of individuals, partnerships, and corporations
- 2. Deposits of United States Government
- 3. Deposits of States and political subdivisions in the United States
- 4. All other deposits
- Certified and officers' checks, travelers' checks, letters of credit sold for cash
- 6. Total deposits (Col. A must equal Liabilities, item 13a, and Cols. B and C must equal Liabilities, item 13b)

Memoranda

- 1. Savings deposits of corporations and other profit organizations
- 2. Time deposits accumulated for payment of personal loans

SCHEDULE G - ALL OTHER ASSETS

- 1. Income earned or accrued on loans but not collected
- 2. All other

(list items over 25% of item 3 below and greater than \$10 thousand)

3. TOTAL (must equal Assets, item 11)

B11	Mi1	Thou
	1	

SCHEDULE H - ALL OTHER LIABILITIES

2. All other

(list items over 25% of item 3 below and greater than \$10 thousand)

3. TOTAL (must equal Liabilities, item 17)

DII	HILL	Inou	1
1			
			1
W////			
2000		umm	1
			J

Schedule I - Other Data for Deposit Insurance Assessments

-	_		Bil Mil Thou	
1.	Unp	osted debits (see instructions):		
	a.	Actual amount of all unposted debits or single factor of item 13	munnammun.	1a
OR	Ъ.	Separate amount of unposted debits or separate factors:		
		(1) Actual amount for demand deposits or of item 13a		16(1)
		(2) Actual amount of time and savings deposits or of item 13b		-1b(2)
2.	Unp	osted credits (see instructions):		
	а,	Actual amount of all unposted credits or single factor of item 13	200000000000000000000000000000000000000	2a
OR	ъ.	Separate amount of unposted credits or separate factors;		
		(1) Actual amount for demand deposits or of item 13a		2b(1)
		(2) Actual amount for time and savings deposits or of item 13b		2b(2)
3.	Uni	nvested trust funds (cash) held in bank's own trust department not included in Liability item 13		3

Person to whom review examiner should direct questions about this report NamePhone	Person	to	whom	review	examiner	should direct	questions	about	this	report	Name		Phone	
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