

Consolidated Respondent:
 please check one
 Banking
 Nonbanking

CONSOLIDATED REPORT OF
 CONDITION AND INCOME FOR
 EDGE AND AGREEMENT CORPORATIONS—
 FR 2886b

FR 2886b
 OMB No. 7100-0086
 Approval expires June 30, 2000

Name of Reporting Organization _____

Street Address _____

of _____
 City State Zip Code

At Close of Business on _____, 19 _____

I, _____
 do hereby declare that this Report of Condition is true and correct to
 the best of my knowledge and belief.

Name and title of officer authorized to sign report _____

Person to be contacted _____

Phone _____

This report is required by law (12 U.S.C. §§602 and 625).

The Federal Reserve may not conduct or sponsor, and an organization is not
 required to respond to, a collection of information unless it displays a currently valid
 OMB control number.

The Federal Reserve System regards as confidential the following portions
 of this report: for respondents engaged in banking, schedules E, G, H, L
 and items 1, 4, and memorandum item 1 of schedule F; for respondents not
 engaged in banking, all items except item 21.f on page 2. If it should be determined
 subsequently that any other information collected on this form must be released,
 respondents will be notified.

Public reporting burden for this collection of information is estimated to average
 14.7 hours and 8.5 hours per response, for banking and nonbanking corporations,
 respectively, including the time to gather and maintain data in the required form and
 to review instructions and complete the information collection. Send comments
 regarding this burden estimate or any other aspect of this collection of information,
 including suggestions for reducing this burden to: Secretary, Board of Governors of
 the Federal Reserve System, 20th and C Streets, N.W., Washington, D.C. 20551;
 and to the Office of Management and Budget, Paperwork Reduction Project
 (7100-0086), Washington, D.C. 20503.

SCHEDULE RC—Balance Sheet

This schedule must be completed by **all** Edge corporations and
all agreement corporations.

ASSETS

- 1. Cash and balances due from depository institutions (from Schedule A) ...
 - a. Noninterest-bearing balances and currency and coin¹
 - b. Interest-bearing balances²
- 2. Securities (net of any valuation reserve) (from Schedule B)
- 3. Federal funds sold and securities purchased under agreements to
 resell
- 4. Loans and lease financing receivables, net:
 - a. Loans and leases, net of unearned income
 (from Schedule C) 2122
 - b. Less: Allowance for loan and lease losses
 (from Schedule H) 3123
 - c. Less: Allocated transfer risk reserve
 (from Schedule H) 3128
 - d. Loans and leases, net of unearned income, allowance, and reserve
 (item 4.a minus 4.b and 4.c)
- 5. Customers' liability on acceptances outstanding
- 6. Trading assets
- 7. Premises and fixed assets (including capitalized leases)
- 8. Other assets
- 9. Claims on nonrelated organizations (sum of
 items 1 through 8) 2171
- 10. Gross claims on related organizations (from Schedule E)
- 11. TOTAL ASSETS (sum of items 9 and 10)

Consolidated Total (including branches and IBF)				IBF Only			
RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou
				0010			
0081							
0071							
8435				0385			
1350				1350			
				2122			
				3545			
				2160			
				3002			
				2170			

- 1.
- 1.a.
- 1.b.
- 2.
- 3.
- 4.a.
- 4.b.
- 4.c.
- 4.d.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.

1. Includes cash items in process of collection and unposted debits.
 2. Includes time certificates of deposit not held in trading accounts.

Name of Reporting Organization _____

SCHEDULE A—Cash and Balances Due From Depository Institutions

This schedule must be completed **only** by banking Edge corporations and banking agreement corporations.

1. Cash items in process of collection, unposted debits, and currency and coin
2. Balances due from depository institutions in the U.S.
3. Balances due from banks in foreign countries and foreign central banks
4. Balances due from Federal Reserve Banks
5. Total (consolidated column equals sum of Assets, items 1.a and 1.b, page 1)

Consolidated Total (including branches and IBF)				IBF Only			
RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou
0022							
0082				0082			
0070				0070			
0090							
0010				0010			

- 1.
- 2.
- 3.
- 4.
- 5.

SCHEDULE B—Securities

This schedule must be completed **only** by banking Edge corporations and banking agreement corporations.

1. Securities of all governments and official institutions
2. Other debt securities
3. Equity interest in nonrelated organizations
4. Total (sum of items 1 through 3) (total of columns A and D must equal Assets, item 2, Consolidated Total)

Held-to-maturity								Available-for-sale							
(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
A200				A201				A202				A203			
1774				1775				1776				1777			
A204				A205				A206				A207			
1754				A208				A209				1773			

- 1.
- 2.
- 3.
- 4.

SCHEDULE C—Loans and Lease Financing Receivables

This schedule must be completed **only** by banking Edge corporations and banking agreement corporations.

(Net of unearned income and before adjustment for allowances for loan and lease losses)

1. Loans to commercial banks in the U.S.
2. Loans to banks in foreign countries
3. Loans to foreign governments and official institutions (including foreign central banks)
4. Commercial and industrial loans
- a. To U.S. addressees (domicile)
- b. To non-U.S. addressees (domicile)
5. All other loans including lease financing receivables
6. Less: unearned income on loans and leases included above
7. Loans and leases, net of unearned income (equals Assets, item 4.a, page 1)

Consolidated Total (including branches and IBF)				IBF Only			
RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou
1505				1505			
1510				1510			
2081				2081			
				1600			
1761							
1762							
2089				2089			
2123				2123			
2122				2122			

- 1.
- 2.
- 3.
- 4.
- 4.a.
- 4.b.
- 5.
- 6.
- 7.

Name of Reporting Organization _____

SCHEDULE D—Deposits

This schedule must be completed **only** by banking Edge corporations and banking agreement corporations.

- 1. Individuals, partnerships, and corporations:
 - a. U.S. addressees (domicile)
 - b. Non-U.S. addressees (domicile)
- 2. Foreign governments and official institutions (including foreign central banks)
- 3. Commercial banks in the U.S. (including their IBFs)
- 4. Banks in foreign countries
- 5. Certified and official checks
- 6. Other
- 7. Total deposits (sum of items 1.a through 6)

Total Deposit Liabilities Excluding IBFs							
A. Transaction Accounts				B. Nontransaction Accounts			
RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
2241				2242			
2244				2251			
2216				2377			
2206				2550			
2213				2236			
2330							
2255				2259			
2215				2385			

- 1.a.
- 1.b.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

SCHEDULE E—Claims on and Liabilities to Related Organizations

This schedule must be completed by **all** Edge corporations and **all** agreement corporations.

- 1. Related organizations domiciled in the United States (including related IBFs):
 - a. U.S. offices of parent bank and other related U.S. banks
 - b. U.S. offices of other related organizations
- 2. Related organizations domiciled outside the United States:
 - a. Non-U.S. offices of parent bank and other related U.S. banks
 - b. Non-U.S. offices of other related organizations
- 3. TOTAL (sum of items 1.a through 2.b)
- 4. Total loans participated to related organizations (and not included in item 3 above)

Dollar Amount in Thousands							
A. Gross due from				B. Gross due to			
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
A563				A583			
3042				3041			
A576				A588			
3048				3047			
3002				3001			
3050							
3052							

- 1.a.
- 1.b.
- 2.a.
- 2.b.
- 3.
- 4.
- M.1.

MEMORANDUM

- 1. Amount of equity investments in related organizations (included in item 3, column A above)

SCHEDULE F—Past Due and Nonaccrual Loans, Leases, and Other Assets

This schedule must be completed by **all** Edge corporations and **all** agreement corporations.

- 1. Past due 30–89 days and still accruing
- 2. Past due 90 days or more and still accruing
- 3. Nonaccrual
- 4. Total (sum of items 1 through 3)

RCFD	Bil	Mil	Thou
1406			
1407			
1403			
1477			
6916			

- 1.
- 2.
- 3.
- 4.
- M.1.

MEMORANDUM

- 1. Restructured loans and leases included in item 4 above

Name of Reporting Organization _____

SCHEDULE G—Income and Expenses

This schedule must be completed by *all* Edge corporations and *all* agreement corporations.

	Dollar Amount in Thousands				
	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income from nonrelated organizations:					
(1) Interest and fees on loans and lease financing receivables	4094				1.a.(1)
(2) Interest on balances due from depository institutions	4115				1.a.(2)
(3) Interest income from federal funds sold and securities purchased under agreements to resell	4020				1.a.(3)
(4) Interest on bonds, notes, and debentures, and dividends on stock	A315				1.a.(4)
(5) Interest income and dividends from assets held in trading accounts	8622				1.a.(5)
b. Interest income from claims on related organizations	4028				1.b.
c. Total interest income (sum of items 1.a.(1) through 1.b)	4107				1.c.
2. Interest expense:					
a. Interest expense pertaining to nonrelated organizations	5466				2.a.
b. Interest expense pertaining to related organizations	4126				2.b.
c. Total interest expense (sum of items 2.a and 2.b)	4073				2.c.
3. Net interest income (item 1.c less item 2.c)	4074				3.
4. Provisions:					
a. Provision for loan and lease losses (must equal Schedule H, item 2.c, column A)	4230				4.a.
b. Provision for allocated transfer risk (must equal Schedule H, item 2.c, column B)	4243				4.b.
5. Noninterest income:					
a. From nonrelated organizations:					
(1) Equity in undistributed earnings of nonrelated organizations	4199				5.a.(1)
(2) Net gain (loss) on foreign exchange transactions	4075				5.a.(2)
(3) Income from fiduciary activities	4070				5.a.(3)
(4) Gains (losses) and fees from trading assets and liabilities	4077				5.a.(4)
(5) Other commissions, fees, etc.	4090				5.a.(5)
(6) Other	4101				5.a.(6)
b. From related organizations	4619				5.b.
c. Total noninterest income (sum of items 5.a.(1) through 5.b)	4079				5.c.
6. Realized gains (losses) on securities not held in trading accounts	4280				6.
7. Noninterest expense:					
a. Pertaining to nonrelated organizations:					
(1) Salaries and employee benefits	4135				7.a.(1)
(2) Expenses of premises and fixed assets (net of rental income)	4217				7.a.(2)
(3) Other noninterest expense	4092				7.a.(3)
b. Pertaining to related organizations	4127				7.b.
c. Total noninterest expense (sum of items 7.a.(1) through 7.b)	4093				7.c.
8. Income (loss) before income taxes and extraordinary items (item 3 plus or minus items 4.a and 4.b, 5.c, 6, and 7.c)	4301				8.
9. Applicable income taxes (on item 8)	4302				9.
10. Income (loss) before extraordinary items	4300				10.
11. Extraordinary items, net of tax effect	4320				11.
12. Net income (loss) (item 10 plus 11) (must equal Schedule H, item 1.b)	4340				12.

Name of Reporting Organization _____

SCHEDULE H—Changes in Capital and Reserve Accounts

This schedule must be completed by *all* Edge corporations and *all* agreement corporations.

1. Equity capital:

	RIAD	Bil	Mil	Thou	
a. Balance at end of previous calendar year	3215				1.a.
b. Net income (loss) (equals Schedule G, item 12)	4340				1.b.
c. Sale, conversion, acquisition, or retirement of capital stock, net	4346				1.c.
d. Less: Cash dividends declared	4475				1.d.
e. Foreign currency translation adjustments	4414				1.e.
f. Change in net unrealized holding gains (losses) on available-for-sale securities	8433				1.f.
g. Other adjustments	3218				1.g.
h. Balance at end of period (equals Liabilities, item 21.f, page 2)	3210				1.h.

2. Allowance for loan and lease losses:

	A. Allowance for Loan and Lease Losses				B. Allocated Transfer Risk Reserve				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
a. Balance at end of previous calendar year	3124				3131				2.a.
b. Recoveries credited to reserve	4605				3132				2.b.
c. Provisions (column A equals Schedule G, item 4.a; column B equals Schedule G, item 4.b)	4230				4243				2.c.
d. Adjustments, net	4595				3134				2.d.
e. Less: charge-offs	4635				3133				2.e.
f. Balance at end of current period (column A equals Assets item 4.b on page 1; column B equals Assets item 4.c on page 1)	3123				3128				2.f.

SCHEDULE I—Risk-Based Capital

This schedule must be completed *only* by banking Edge corporations and banking agreement corporations.

1. Tier 1 capital allowable under the risk-based capital guidelines
2. Tier 2 capital allowable under the risk-based capital guidelines
3. Subordinated debt allowable as Tier 2 (i.e., weighted average maturity of at least 5 years included in item 2 above)
4. Total qualifying capital (i.e., Tier 1 and Tier 2 capital) allowable under the risk-based capital guidelines (sum of 1. and 2. above)
5. Total risk-weighted assets and credit equivalent amounts of off-balance sheet items
6. Credit equivalent amounts of off-balance sheet items included in item 5 above

	RCFD	Bil	Mil	Thou	
1.	8274				1.
2.	8275				2.
3.	3785				3.
4.	3792				4.
5.	8276				5.
6.	8277				6.

SCHEDULE J—Quarterly Averages

This schedule must be completed *only* by banking Edge corporations and banking agreement corporations.

1. Interest-bearing balances due from depository institutions
2. Federal funds sold and securities purchased under agreements to resell
3. Loans and leases, net of unearned income
4. Interest-bearing deposits
5. Federal funds purchased and securities sold under agreements to repurchase
6. Other borrowed money
7. Total assets

	RCFD	Bil	Mil	Thou	
1.	3381				1.
2.	3365				2.
3.	3360				3.
4.	3404				4.
5.	3353				5.
6.	3355				6.
7.	3368				7.

Name of Reporting Organization _____

SCHEDULE K—Off-Balance-Sheet Items

This schedule must be completed by *all* Edge corporations and *all* agreement corporations.

	RCFD	Bil	Mil	Thou	
1. Commitments to purchase foreign currencies and U.S. dollar exchange (spot, forward, and futures)	3415				1.
2. All other futures and forward contracts (excluding contracts involving foreign exchange)	6836				2.
3. Option contracts:					
a. Written option contracts	6837				3.a.
b. Purchased option contracts	6838				3.b.
4. Financial standby letters of credit and foreign office guarantees	3819				4.
5. Performance standby letters of credit and foreign office guarantees	3821				5.
6. Commercial and similar letters of credit	3411				6.
7. Notional value of interest rate swaps	3450				7.
8. Notional value of foreign exchange swaps (e.g., cross currency swaps)	3826				8.
9. Notional value of other swaps	3829				9.
10. Unused commitments on securities underwriting	3817				10.
11. Unused commitments on loans and all other lines of credit	6462				11.
12. Participations in acceptances (as described in the Instructions) conveyed to others (including related organizations) by this office	3428				12.
13. Participations in acceptances (as described in the Instructions) acquired (including related organizations) by this office	3429				13.
14. All other off-balance sheet liabilities	3430				14.

SCHEDULE L—Branch Schedule of Selected Items—Non-Consolidated

This schedule must be completed *only* by banking Edge corporations and banking agreement corporations that have branch offices.

	Head office (including IBF)				
	RCFO (RCON)	Bil	Mil	Thou	
1. Cash and balances due from depository institutions	0010				1.
2. Loans and lease financing receivables, net of unearned income	2122				2.
3. Gross claims on related organizations	3002				3.
4. Total assets	2170				4.
5. Total deposits	2200				5.
6. Gross liabilities to related organizations	3001				6.
7. Commercial and similar letters of credit	3411				7.
8. Guarantees and standby letters of credit	3375				8.

Head Office: _____
(Street Address, City, State, Zip Code)

Name of Reporting Organization _____

SCHEDULE L—Branch Schedule of Selected Items—Non-Consolidated—Continued

This schedule must be completed *only* by banking Edge corporations and banking agreement corporations that have branch offices.

Branch 1 (including IBF)				
RCF1 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 1: _____
(Street Address, City, State, Zip Code)

Branch 2 (including IBF)				
RCF2 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 2: _____
(Street Address, City, State, Zip Code)

Branch 3 (including IBF)				
RCF3 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 3: _____
(Street Address, City, State, Zip Code)

Name of Reporting Organization _____

SCHEDULE L—Branch Schedule of Selected Items—Non-Consolidated—Continued

This schedule must be completed *only* by banking Edge corporations and banking agreement corporations that have branch offices.

Branch 4 (including IBF)				
RCF4 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 4: _____
(Street Address, City, State, Zip Code)

Branch 5 (including IBF)				
RCF5 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 5: _____
(Street Address, City, State, Zip Code)

Branch 6 (including IBF)				
RCF6 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 6: _____
(Street Address, City, State, Zip Code)

Name of Reporting Organization _____

SCHEDULE L—Branch Schedule of Selected Items—Non-Consolidated—Continued

This schedule must be completed *only* by banking Edge corporations and banking agreement corporations that have branch offices.

Branch 7 (including IBF)				
RCF7 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 7: _____
(Street Address, City, State, Zip Code)

Branch 8 (including IBF)				
RCF8 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 8: _____
(Street Address, City, State, Zip Code)

Branch 9 (including IBF)				
RCF9 (RCON)	Bil	Mil	Thou	
0010				1.
2122				2.
3002				3.
2170				4.
2200				5.
3001				6.
3411				7.
3375				8.

Branch 9: _____
(Street Address, City, State, Zip Code)