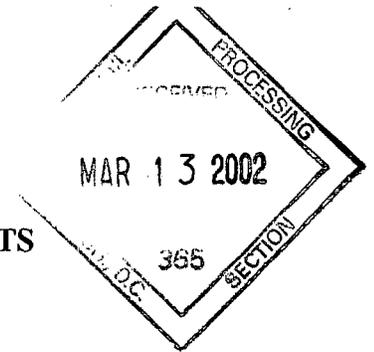


SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549



02024998



**FORM SE**

**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS**

*WELLS FARGO & CO/MIN*

Wells Fargo Bank Minnesota, National Association  
(Exact Name of Registrant as Specified in Charter)

0000072971

(Registrant CIK Number)

Form T-1 (Ex. 25) for First Data Corporation Registration  
Statement (Form S-3)

(Electronic Report, Schedule or Registration Statement of Which  
the Documents Are a Part  
(Give Period of Report))

Pending/Applied for

333-835766

(SEC File Number, if Available)

\_\_\_\_\_  
(Name of Person Filing the Document (if Other Than the Registrant))

**PROCESSED**

**MAR 27 2002**

**THOMSON  
FINANCIAL**

**SIGNATURES**

*Filings Made by the Registrant.* The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the city of Minneapolis, state of Minnesota, 2002.

Wells Fargo Bank Minnesota, National Association  
(Registrant)

By: Michael P. Lechner **Corporate Trust Officer**  
(Name and Title)

*Filings Made by Persons Other Than the Registrant.* After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 2000, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Title)

*Handwritten mark*



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549



3-7

June 5, 1998

Curtis D. Schwegman  
Norwest Bank Minnesota, N.A.  
Corporate Trust  
Norwest Center  
Sixth and Marquette  
Minneapolis, MN 55479-0069

Re: Norwest Bank Minnesota, National Association  
Incoming letter dated May 28, 1998

Dear Mr. Schwegman:

This letter is to inform you that your written request for a continuing hardship exemption, as provided in Rule 202 of Regulation S-T, has been

Granted       Denied

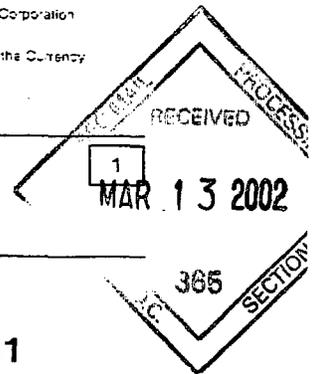
for Exhibit 7 to Form T-1, to be filed under cover of Form SE. Please include the following notation at the top of your document, "In accordance with Rule 202 of Regulation S-T, this (specify document) is being filed in paper pursuant to a continuing hardship exemption."

Sincerely,

Katie C. Nix  
Office of Information  
& Analysis

## Federal Financial Institutions Examination Council

Please refer to page i,  
Table of Contents, for  
the required disclosure  
of affiliated business.



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

Report at the close of business December 31, 2001

20011231  
(RCRI 9999)

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

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

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

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

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

### I, Karen B. Martin, Vice President

Name and Title of Officer Authorized to Sign Report

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

Karen B. Martin  
Signature of Officer Authorized to Sign Report

1/30/02  
Date of Signature

[Signature]  
Director (Trustee)  
[Signature]  
Director (Trustee)  
[Signature]  
Director (Trustee)

### Submission of Reports

(if other than EDS) must transmit the bank's computer data file to EDS.

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

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

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

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

FDIC Certificate Number: 05208  
(RCRI 9050)

Wells Fargo Bank Minnesota, N.A.  
Legal Title of Bank (TEXT 9010)

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

Minneapolis  
City (TEXT 9130)  
MN 55479  
State Abbrev. (TEXT 9200) Zip Code (TEXT 9220)

**Consolidated Reports of Condition and Income for  
A Bank With Domestic Offices Only**

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**Signature Page**

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**Disclosure of Estimated Burden**

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

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

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

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

*Special Report (to be completed by all banks)*

Legal Title of Bank  
Minneapolis

RI-1

City  
MN 55479

3

State Zip Code

FDIC Certificate Number - 05208

## Consolidated Report of Income for the period January 1, 2001 – December 31, 2001

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

### Schedule RI—Income Statement

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	4011	1,210,169			1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	15,408			1.a.1.b
(c) Commercial and industrial loans	4012	424,225			1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485	177,830			1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	111,910			1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0			1.a.1.e
(f) All other loans in domestic offices	B487	179,184			1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	309			1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	2,119,035			1.a.3
b. Income from lease financing receivables	4065	151,628			1.b
c. Interest income on balances due from depository institutions: (1)	4115	1,542			1.c
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	24,032			1.d.1
(2) Mortgage-backed securities	B489	70,553			1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	36,061			1.d.3
e. Interest income from trading assets	4069	455			1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	526,087			1.f
g. Other interest income	4518	15,141			1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	2,944,534			1.h
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	3,806			2.a.1.a
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	0093	186,607			2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	15,888			2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	95,239			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	4172	270,712			2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	340,715			2.b
c. Interest on trading liabilities and other borrowed money	4185	286,739			2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		2		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,199,708			2.e
3. Net interest income (item 1.h minus 2.e)			4074	1,744,826	3
4. Provision for loan and lease losses			4230	122,930	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070	269,271			5.a
b. Service charges on deposit accounts in domestic offices	4080	143,139			5.b
c. Trading revenue (2)	A220	(2,138)			5.c
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	94,108			5.d
e. Venture capital revenue	B491	0			5.e
f. Net servicing fees	B492	1			5.f
g. Net securitization income	B493	0			5.g
h. Insurance commissions and fees	B494	40,396			5.h
i. Net gains (losses) on sales of loans and leases	5416	2,185			5.i
j. Net gains (losses) on sales of other real-estate owned	5415	641			5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	638			5.k
l. Other noninterest income*	B497	392,055			5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079	940,296	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities			3196	13,745	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135	517,047			7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	101,998			7.b
c. Amortization expense of intangible assets (including goodwill)	4531	11,409			7.c
d. Other noninterest expense *	4092	793,024			7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	1,423,478	7.e
8. Income (loss) before income taxes and extraordinary items, and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	1,152,459	8
9. Applicable income taxes (on item 8)			4302	408,203	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	744,256	10
11. Extraordinary items and other adjustments, net of income taxes *			4320	0	11
12. Net income (loss) (sum of items 10 and 11)			4340	744,256	12

\* Describe on Schedule RI-E - Explanations.

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c must equal the sum of Memorandum items 8.a through 8.d.

**Schedule RI—Continued**

Memoranda	Dollar Amounts in Thousands	Year-to-Date				
		RIAD	Bil	Mil	Thou	
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	4513		614			M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431		3,273			M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313		1,800			M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507		12,085			M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150		7,172			M.5
6. Not applicable						
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 (1)	9106		N/A			M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):						
		RIAD	Bil	Mil	Thou	
a. Interest rate exposures	8757		(2,138)			M.8.a
b. Foreign exchange exposures	8758		0			M.8.b
c. Equity security and index exposures	8759		0			M.8.c
d. Commodity and other exposures	8760		0			M.8.d
9. Impact on income of derivatives held for purposes other than trading:		RIAD	Bil	Mil	Thou	
a. Net increase (decrease) to interest income	8761		0			M.9.a
b. Net (increase) decrease to interest expense	8762		0			M.9.b
c. Other (noninterest) allocations	8763		0			M.9.c
10. Credit losses on derivatives (see instructions)	A251		0			M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	A530		NO			M.11

(1) For example, a bank acquired on June 1, 2001, would report 20010601

### Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	3,084	474		1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*	B507		0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	3,084	474		3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	744	256		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509		0		5
6. Treasury stock transactions, net	B510		0		6
7. Changes incident to business combinations, net	4356	23	496		7
8. LESS: Cash dividends declared on preferred stock	4470		0		8
9. LESS: Cash dividends declared on common stock	4460	720	000		9
10. Other comprehensive income (1)	B511	4	812		10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)	4415	54	188		11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	3,191	226		12

\* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

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

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

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

	( Column A )				( Column B )				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices	3582		12		3583		91		1.a
b. Secured by farmland in domestic offices	3584		307		3585		29		1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411		593		5412		306		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties	5413		810		5414		874		1.c.2
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		0		3589		0		1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3590		1,839		3591		1,358		1.e
f. In foreign offices	B512		0		B513		0		1.f
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions	4653		0		4663		0		2.a
b. To foreign banks	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers	4655		183		4665		560		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	4645		61,435		4617		9,066		4.a
b. To non-U.S. addressees (domicile)	4646		0		4618		0		4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514		62,350		B515		2,429		5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516		22,530		B517		8,830		5.b

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

**Schedule RI-B—Continued**

**Part I. Continued**

	( Column A )				( Column B )				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
6. Loans to foreign governments and official institutions _____	4643			0	4627			0	6
7. All other loans _____	4644			0	4628			53	7
8. Lease financing receivables:									
a. To U.S. addressees (domicile) _____	4658			0	4668			1	8.a
b. To non-U.S. addressees (domicile) _____	4659			0	4669			0	8.b
9. Total (sum of items 1 through 8) _____	4635			150,059	4605			23,597	9

**Memoranda**

	( Column A )				( Column B )				
	Charge-offs (1)				Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
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 _____	5409			0	5410			0	M.1
2. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652			0	4662			0	M.2

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

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

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2000, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522			259,516	1
2. Recoveries (must equal part I, item 9, column B above) _____	4605			23,597	2
3. LESS: Charge-offs (sum of part I, item 9, column A above and Schedule RI-E, item 6.a) _____	C079			150,059	3
4. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230			122,930	4
5. Adjustments * (see instructions for this schedule) _____	4815			25,767	5
6. Balance end of current period (sum of items 1 through 5) (must equal Schedule RC, item 4.c) _____	3123			281,751	6

\* Include as a negative number write-downs arising from transfers of loans to the held-for-sale account. Describe all adjustments on Schedule RI-E—Explanations, item 6.

## Schedule RI-D—Income from International Operations

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

	Dollar Amounts in Thousands			Year-to-Date	
	RIAD	Bil	Mill		
<b>1. Interest income and expense attributable to international operations:</b>					
<b>a. Gross interest income</b>	B523			N/A	1.a
<b>b. Gross interest expense</b>	B524			N/A	1.b
<b>2. Net interest income attributable to international operations (item 1.a minus 1.b)</b>	B525			N/A	2.
<b>3. Noninterest income and expense attributable to international operations:</b>					
a. Noninterest income attributable to international operations	4097			N/A	3.a
b. Provision for loan and lease losses attributable to international operations	4235			N/A	3.b
c. Other noninterest expense attributable to international operations	4239			N/A	3.c
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)	4843			N/A	3.d
<b>4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d)</b>	4844			N/A	4
<b>5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs</b>	4845			N/A	5
<b>6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)</b>	4846			N/A	6
<b>7. Income taxes attributable to income from international operations as estimated in item 6</b>	4797			N/A	7
<b>8. Estimated net income attributable to international operations (item 6 minus 7)</b>	4341			N/A	8

**Schedule RI-E—Explanations**

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

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

		Dollar Amounts in Thousands			Year-to-Date		
		RIAD	Bil	Mill	Thou		
<b>1. Other noninterest income (from Schedule RI, item 5.i)</b>							
Itemize and describe the three largest amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:							
TEXT							
a.	C013 Income and fees from the printing and sale of checks	C013		0			1.a
b.	C014 Earnings on/increase in value of cash surrender value of life insurance	C014		0			1.b
c.	C016 Income and fees from automated teller machines (ATMs)	C016		0			1.c
d.	4042 Rent and other income from other real estate owned	4042		0			1.d
e.	C015 Safe deposit box rent	C015		0			1.e
f.	4461 Affiliate service fees	4461		195,104			1.f
g.	4462 Credit card fees	4462		134,081			1.g
h.	4463 Gain on mtg service rights sale	4463		51,390			1.h
<b>2. Other noninterest expense (from Schedule RI, item 7.d):</b>							
Itemize and describe the three largest amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:							
TEXT							
a.	C017 Data processing expenses	C017		0			2.a
b.	0497 Advertising and marketing expenses	0497		0			2.b
c.	4136 Director's fees	4136		0			2.c
d.	C018 Printing, stationary, and supplies	C018		0			2.d
e.	8403 Postage	8403		0			2.e
f.	4141 Legal fees and expenses	4141		0			2.f
g.	4146 FDIC deposit insurance assessments	4146		0			2.g
h.	4464 Affiliate expense allocation	4464		442,413			2.h
i.	4467	4467		N/A			2.i
j.	4468	4468		N/A			2.j
<b>3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):</b>							
TEXT							
a.	(1) 6373 Effect of adopting FAS 133, "Accounting for Derivative Instruments and Hedging Activities"	6373		0			3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.	(1) 4487	4487		N/A			3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.	(1) 4489	4489		N/A			3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2



**Wells Fargo Bank Minnesota, N.A.**

Legal Title of Bank  
**Minneapolis**

City  
**MN** **55479**

State Zip Code

FFIEC 031

RC-1

11

FDIC Certificate Number - 05208

**Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2001**

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

**Schedule RC—Balance Sheet**

Dollar Amounts in Thousands RCFC Bil Mil Thou

ASSETS		RCFC	Bil	Mil	Thou	
<b>ASSETS</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)		0081	1,635,738			1.a
b. Interest-bearing balances (2)		0071	56,609			1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)		1754	0			2.a
b. Available-for-sale securities (from Schedule RC-B, column D)		1773	1,886,260			2.b
3. Federal funds sold and securities purchased under agreements to resell		1350	13,090,502			3
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale		5369	13,811,575			4.a
b. Loans and leases, net of unearned income		B528	20,748,158			4.b
c. LESS: Allowance for loan and lease losses		3123	281,751			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529	20,466,407			4.d
5. Trading assets (from Schedule RC-D)		3545	39,828			5
6. Premises and fixed assets (including capitalized leases)		2145	154,299			6
7. Other real estate owned (from Schedule RC-M)		2150	3,978			7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)		2130	0			8
9. Customers' liability to this bank on acceptances outstanding		2155	19,519			9
10. Intangible assets:						
a. Goodwill		3163	136,381			10.a
b. Other intangible assets (from Schedule RC-M)		0426	2,629			10.b
11. Other assets (from Schedule RC-F)		2160	1,124,695			11
12. Total assets (sum of items 1 through 11)		2170	52,428,420			12

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

**Schedule RC—Continued**

Dollar Amounts in Thousands

				Bil	Mill	Thou	
<b>LIABILITIES</b>							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				RCON:			
(1) Noninterest-bearing (1)	6631	15,407,563		2200	26,310,548		13.a
(2) Interest-bearing	6636	10,902,985					13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN:			
(1) Noninterest-bearing	6631	8,816		2200	7,459,440		13.b
(2) Interest-bearing	6636	7,450,624					13.b.1 13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase				2800	8,103,521		14
15. Trading liabilities (from Schedule RC-D)				3548	34,302		15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M):				3190	6,539,518		16
17. Not applicable							
18. Bank's liability on acceptances executed and outstanding				2920	19,519		18
19. Subordinated notes and debentures(2)				3200	0		19
20. Other liabilities (from Schedule RC-G)				2930	770,346		20
21. Total liabilities (sum of items 13 through 20)				2948	49,237,194		21
22. Minority interest in consolidated subsidiaries				3000	0		22
<b>EQUITY CAPITAL</b>							
23. Perpetual preferred stock and related surplus				3838	0		23
24. Common stock				3230	100,000		24
25. Surplus (exclude all surplus related to preferred stock)				3839	1,712,625		25
26. a. Retained earnings				3632	1,349,777		26.a
b. Accumulated other comprehensive income (3)				B530	28,824		26.b
27. Other equity capital components (4)				A130	0		27
28. Total equity capital (sum of items 23 through 27)				3210	3,191,226		28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	52,428,420		29

**Memorandum**

To be reported only with the March Report of Condition.

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

RCFD	Number	
6724	N/A	M. 1

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

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.  
 (2) Includes limited-life preferred stock and related surplus.  
 (3) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.  
 (4) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

**Schedule RC-A—Cash and Balances Due From Depository Institutions**

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RC	CF	Bil   Mil   Thou	Thou	RC	CON	Bil   Mil   Thou	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin	0022		1,504,301						1
a. Cash items in process of collection and unposted debits					0020		1,257,694		1.a
b. Currency and coin					0080		246,607		1.b
2. Balance due from depository institutions in the U.S.					0082		133,207		2
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083		0						2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085		133,522						2.b
3. Balances due from banks in foreign countries and foreign central banks					0070		3,124		3
a. Foreign branches of other U.S. banks	0073		2,857						3.a
b. Other banks in foreign countries and foreign central banks	0074		267						3.b
4. Balances due from Federal Reserve Banks	0090		51,400		0090		51,298		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010		1,692,347		0010		1,691,930		5

**Schedule RC-B—Securities**

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RC	CF	Bil   Mil   Thou	Thou	RC	CF	Bil   Mil   Thou	Thou	RC	CF	Bil   Mil   Thou	Thou	RC	CF	Bil   Mil   Thou	Thou	
1. U.S. Treasury securities	0211		0	0213		0		1286		319,586		1287		329,835		1	
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies (1)	1289		0	1290		0		1291		666		1293		724		2.a	
b. Issued by U.S. Government-sponsored agencies (2)	1294		0	1295		0		1297		80,449		1298		82,977		2.b	
3. Securities issued by states and political subdivisions in the U.S.	8496		0	8497		0		8498		193,743		8499		205,086		3	

(1) Includes Small Business Administration 'Guaranteed Loan Pool Certificates,' U.S. Maritime Administration obligations, and Export - Import Bank participation certificates.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A)				(Column B)				(Column C)				(Column D)				
	Amortized Cost				Fair Value				Amortized Cost				Fair Value				
	RCF	Bil	Mill	Thou	RCF	Bil	Mill	Thou	RCF	Bil	Mill	Thou	RCF	Bil	Mill	Thou	
<b>4. Mortgage-backed securities (MBS):</b>																	
<b>a. Pass-through securities:</b>																	
(1) Guaranteed by GNMA	1698		0		1699		0		1701	295,575			1702	298,012			4.a.1
(2) Issued by FNMA and FHLMC	1703		0		1705		0		1706	620,758			1707	633,510			4.a.2
(3) Other pass-through securities	1709		0		1710		0		1711	0			1713	0			4.a.3
<b>b. Other mortgage-backed securities (include CMOs, REMICs and stripped MBS):</b>																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714		0		1715		0		1716	3,264			1717	3,253			4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718		0		1719		0		1731	0			1732	0			4.b.2
(3) All other mortgage-backed securities	1733		0		1734		0		1735	27,189			1736	28,200			4.b.3
<b>5. Asset-backed securities (ABS):</b>																	
<b>a. Credit card receivables</b>	B838		0		B839		0		B840	2,274			B841	2,324			5.a
<b>b. Home equity lines</b>	B842		0		B843		0		B844	0			B845	0			5.b
<b>c. Automobile loans</b>	B846		0		B847		0		B848	3,273			B849	3,322			5.c
<b>d. Other consumer loans</b>	B850		0		B851		0		B852	5,843			B853	6,061			5.d
<b>e. Commercial and industrial loans</b>	B854		0		B855		0		B856	694			B857	668			5.e
<b>f. Other</b>	B858		0		B859		0		B860	0			B861	0			5.f
<b>6. Other debt securities:</b>																	
a. Other domestic debt securities	1737		0		1738		0		1739	92,377			1741	93,234			6.a
b. Foreign debt securities	1742		0		1743		0		1744	79,392			1746	87,522			6.b
<b>7. Investments in mutual funds and other equity securities with readily determinable fair values (1)</b>									A510	113,010					A511	111,532	7
<b>8. Total (sum of items 1 through 7) (total of Column A must equal Schedule RC item 2.a) (total of column D must equal Schedule RC, item 2.b)</b>	1754		0		1771		0		1772	1,838,093			1773	1,886,260			8

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and banker's bank stock in Schedule RC-F, item 4.

**Schedule RC-B—Continued**

**Memoranda**

Dollar Amounts in Thousands

	RC	FC	Bil	Mil	Thou	
1. Pledged securities (1)	0416			408,657		M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):						
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: (3,4)						
(1) Three months or less	A549			237,723		M.2.a.1
(2) Over three months through 12 months	A550			21,660		M.2.a.2
(3) Over one year through three years	A551			110,765		M.2.a.3
(4) Over three years through five years	A552			38,125		M.2.a.4
(5) Over five years through 15 years	A553			288,950		M.2.a.5
(6) Over 15 years	A554			114,530		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: (3,5)						
(1) Three months or less	A555			16,275		M.2.b.1
(2) Over three months through 12 months	A556			13,200		M.2.b.2
(3) Over one year through three years	A557			949		M.2.b.3
(4) Over three years through five years	A558			612		M.2.b.4
(5) Over five years through 15 years	A559			29,059		M.2.b.5
(6) Over 15 years	A560			871,427		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: (6)						
(1) Three years or less	A561			8,455		M.2.c.1
(2) Over three years	A562			22,998		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)	A248			243,986		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)	1778			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):						
a. Amortized cost	8782			0		M.4.a
b. Fair value	8783			0		M.4.b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

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

**Part I. Loans and Leases**

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale and (2) other loans and leases, net of unearned income.

Report loans and leases net of any applicable allocated transfer risk reserve.

Exclude assets held for trading and commercial paper.

	(Column A) Consolidated Bank				(Column B) Domestic Offices						
	RC	CF	Bil	Mill	Thou	RC	CF	Bil		Mill	Thou
Dollar Amounts in Thousands											
1. Loans secured by real estate	1410		20,630,626								1
a. Construction, land development, and other land loans						1415		114,214			1.a
b. Secured by farmland (including farm residential and other improvements)						1420		93,957			1.b
c. Secured by 1-4 family residential properties:											
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit						1797		1,028,208			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:											
(a) Secured by first liens						5367		17,177,726			1.c.2.a
(b) Secured by junior liens						5368		1,419,768			1.c.2.b
d. Secured by multifamily (5 or more) residential properties						1460		50,842			1.d
e. Secured by nonfarm nonresidential properties						1480		745,911			1.e
2. Loans to depository institutions and acceptances of other banks:											
a. To commercial banks in the U.S.						B531		3,122,467			2.a
(1) To U.S. branches and agencies of foreign banks		B532		0							2.a.1
(2) To other commercial banks in the U.S.		B533		3,122,535							2.a.2
b. To other depository institutions in the U.S.		B534		0		B534		0			2.b
c. To banks in foreign countries						B535		70			2.c
(1) To foreign branches of other U.S. banks		B536		0							2.c.1
(2) To other banks in foreign countries		B537		211							2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590		201,243			1590		201,243			3
4. Commercial and industrial loans:											
a. To U.S. addressees (domicile)		1763		5,048,667		1763		5,048,667			4.a
b. To non-U.S. addressees (domicile)		1764		857		1764		0			4.b
5. Not applicable.											
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):											
a. Credit cards		B538		1,125,298		B538		1,125,298			6.a
b. Other revolving credit plans		B539		306,133		B539		306,133			6.b
c. Other consumer loans (includes single payment, installment, and all student loans)		2011		978,763		2011		978,763			6.c
7. Loans to foreign government and official institutions (including foreign central banks)		2081		0		2081		0			7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.		2107		22,218		2107		22,218			8
9. Other loans		1563		485,761							9
a. Loans for purchasing or carrying securities (secured and unsecured)						1545		175,302			9.a
b. All other loans (exclude consumer loans)						1564		310,459			9.b
10. Lease financing receivables (net of unearned income)						2165		2,637,421			10
a. Of U.S. addressees (domicile)		2182		2,637,421							10.a
b. Of non-U.S. addressees (domicile)		2183		0							10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above		2123		0		2123		0			11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a and 4.b)		2122		34,559,733		2122		34,558,667			12

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda	Dollar Amounts in Thousands		RCFC	Bil	Mill	Thou
<b>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)</b>	1616	0				M.1
<b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>						
<b>a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)</b>	RCON					
(1) Three months or less	A564	13,509,476				M.2.a.1
(2) Over three months through 12 months	A565	575,663				M.2.a.2
(3) Over one year through three years	A566	41,997				M.2.a.3
(4) Over three years through five years	A567	70,205				M.2.a.4
(5) Over five years through 15 years	A568	2,405,175				M.2.a.5
(6) Over 15 years	A569	563,391				M.2.a.6
<b>b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)</b>	RCFD					
(1) Three months or less	A570	8,390,797				M.2.b.1
(2) Over three months through 12 months	A571	2,654,634				M.2.b.2
(3) Over one year through three years	A572	2,049,611				M.2.b.3
(4) Over three years through five years	A573	1,588,469				M.2.b.4
(5) Over five years through 15 years	A574	1,519,646				M.2.b.5
(6) Over 15 years	A575	970,108				M.2.b.6
<b>c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)</b>	A247	19,797,243				M.2.c
<b>3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)</b>	2746	191,119				M.3
<b>4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)</b>	RCON					
	5370	4,236,813				M.4
<b>5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)</b>	RCFD					
	B837	0				M.5

- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2), column C must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B
- (3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2), column C, must equal total loans and leases from Schedule RC-C, Part I, sum or items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

### Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands

	RC	Bil	Mil	Thou	
<b>ASSETS</b>					
1. U.S. Treasury securities in domestic offices	3531		0		1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532		0		2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		0		3
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		2,194		4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		0		4.b
c. All other mortgage-backed securities	3536		0		4.c
5. Other debt securities in domestic offices	3537		0		5
6. - 8. Not applicable					
9. Other trading assets in domestic offices	3541		0		9
10. Trading assets in foreign offices					
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts	RC				
a. In domestic offices	3543		37,634		11.a
b. In foreign offices	3543		0		11.b
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)					
	3545		39,828		12
<b>LIABILITIES</b>					
13. Liability for short positions	3546		0		13
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	3547		34,302		14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		34,302		15

**Schedule RC-E—Deposit Liabilities**

**Part I. Deposits in Domestic Offices**

	Transaction Accounts						Nontransaction Accounts			
	(Column A)			(Column B)			(Column C)			
	Total transaction accounts (including total demand deposits)			Memo: Total demand deposits (included in column A)			Total nontransaction accounts (including MMDAs)			
Dollar Amounts in Thousands	RC	ON	Bil   Mil   Thou	RC	ON	Bil   Mil   Thou	RC	ON	Bil   Mil   Thou	
<b>Deposits of:</b>										
1. Individuals, partnerships and corporations (include all certified and official checks)	B549		3,867,420				B550		21,594,569	1
2. U.S. Government	2202		5,496				2520		15	2
3. States and political subdivisions in the U.S.	2203		70,179				2530		278,483	3
<b>4. Commercial banks and other depository institutions in the U.S.</b>	B551		494,386				B552		0	4
5. Banks in foreign countries	2213		0				2236		0	5
6. Foreign governments, and official institutions (including foreign central banks)	2216		0				2377		0	6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		4,437,481	2210		4,149,134	2385		21,873,067	7

**Memoranda**

Dollar Amounts in Thousands

	RC	ON	Bil   Mil   Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		496,221	M.1.a
b. Total brokered deposits	2365		0	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				
(1) Issued in denominations of less than \$100,000	2343		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	2344		0	M.1.c.2
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243		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 (included in Memorandum item 1.b above)	A244		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)	5590		288,070	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	6810		6,013,126	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		13,872,951	M.2.a.2
b. Total time deposits of less than \$100,000	6648		1,737,370	M.2.b
c. Total time deposits of \$100,000 or more	2604		249,620	M.2.c

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**Schedule RC-E—Continued**

## Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands		RCON	Bil	Mill	Thou
3. Maturity and repricing data for time deposits of less than \$100,000 :						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)						
(1) Three months or less _____	A579	361,225				M.3.a.1
(2) Over three months through 12 months _____	A580	605,752				M.3.a.2
(3) Over one year through three years _____	A581	608,377				M.3.a.3
(4) Over three years _____	A582	162,016				M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3) _____	A241	966,977				M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)						
(1) Three months or less _____	A584	62,787				M.4.a.1
(2) Over three months through 12 months _____	A585	86,569				M.4.a.2
(3) Over one year through three years _____	A586	54,686				M.4.a.3
(4) Over three years _____	A587	45,578				M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above)(3) _____	A242	149,356				M.4.b

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E Memorandum item 2.b.

(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

**Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)**

Deposits of:	Dollar Amounts in Thousands		RCFN	Bil	Mill	Thou
1. Individuals, partnerships, and corporations (include all certified and official checks) _____	B553	1,992,996				1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	5,359,136				2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	107,308				3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	0				4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	0				5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	7,459,440				6

Memorandum	Dollar Amounts in Thousands		RCFN	Bil	Mill	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____	A245	7,453,621				M.1

**Schedule RC-F—Other Assets**

Dollar Amounts in Thousands

	RC	FD	Bil	Mil	Thou	
1. Accrued interest receivable (1)	B556		168,360			1
2. Net deferred tax assets (2)	2148		0			2
3. Interest-only strips receivable (not in the form of a security) (3) on:						
a. Mortgage loans	A519		0			3.a
b. Other financial assets	A520		0			3.b
4. Equity securities that DO NOT have readily determinable fair values (4)	1752		378,393			4
5. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	2168		577,942			5
<b>TEXT</b>						
a. 2166 Prepaid expenses	2166		0			5.a
b. C009 Cash surrender value of life insurance	C009		0			5.b
c. 1578 Repossessed personal property (including vehicles)	1578		0			5.c
d. C010 Derivatives with a positive fair value held for purposes other than trading	C010		0			5.d
e. 3549	3549		N/A			5.e
f. 3550	3550		N/A			5.f
g. 3551	3551		N/A			5.g
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)	2160		1,124,695			6

**Schedule RC-G—Other Liabilities**

Dollar Amounts in Thousands

	RC	CON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices(5)	3645		34,531			1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD					
	3646		229,883			1.b
2. Net deferred tax liabilities (2)	3049		411,203			2
3. Allowance for credit losses on off-balance sheet credit exposures	B557		0			3
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	2938		94,729			4
<b>TEXT</b>						
a. 3066 Accounts payable	3066		61,900			4.a
b. C011 Deferred compensation liabilities	C011		0			4.b
c. 2932 Dividends declared but not yet payable	2932		0			4.c
d. C012 Derivatives with a negative fair value held for purposes other than trading	C012		0			4.d
e. 3552	3552		N/A			4.e
f. 3553	3553		N/A			4.f
g. 3554	3554		N/A			4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	2930		770,346			5

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock
- (5) For savings banks, includes "dividends" accrued and unpaid on deposits.

## Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Dollar Amounts in Thousands			Domestic Offices	
	RCON	Bil	Mill		
1. Customers' liability to this bank on acceptances outstanding	2155		1,037		1
2. Bank's liability on acceptances executed and outstanding	2920		1,037		2
3. Federal funds sold and securities purchased under agreements to resell	1350	13,072,652			3
4. Federal funds purchased and securities sold under agreements to repurchase	2800	8,103,521			4
5. Other borrowed money	3190	6,539,518			5
<b>EITHER</b>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		N/A		6
<b>OR</b>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941	7,371,441			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192	52,305,337			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129	41,742,670			9

## In items 10-17 report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.

	RCON	Bil	Mill	Thou	
10. U.S. Treasury securities	1039		319,586		10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		81,115		11
12. Securities issued by states and political subdivisions in the U.S.	1042		193,743		12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		916,333		13.a.1
(2) Other pass-through securities	1044		0		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		3,264		13.b.1
(2) All other mortgage-backed securities	1280		27,189		13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		104,461		14
15. Foreign debt securities (include foreign asset-backed securities)	1282		79,392		15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		113,010		16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		1,838,093		17
18. Equity securities that do not have readily determinable fair values	1752		378,393		18

## Schedule RC-I—Selected Assets and Liabilities of IBFs

## To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands			
	RCFN	Bil	Mill	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133		0	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898		0	2

**Schedule RC-K—Quarterly Averages (1)**

Dollar Amounts in Thousands

	RCFD	Bil	Mill	Thou	
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions	3381		53,229		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		377,248		2
3. Mortgage-backed securities (2)	B559		967,757		3
4. All other securities (2, 3)(includes securities issued by states and political subdivisions in the U.S.)	B560		418,859		4
5. Federal funds sold and securities purchased under agreements to resell	3365		10,780,626		5
6. Loans:					
a. Loans in domestic offices:	RCFN				
(1) Total loans	3360		32,664,779		6.a.1
(2) Loans secured by real estate	3385		21,639,111		6.a.2
(3) Loans to finance agricultural production and other loans to farmers	3386		197,010		6.a.3
(4) Commercial and industrial loans	3387		4,857,427		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B561		1,125,171		6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562		1,325,743		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360		925		6.b
7. Trading assets	RCFD				
	3401		43,316		7
8. Lease financing receivables (net of unearned income)	3484		2,564,418		8
9. Total assets(4)	3368		50,550,420		9
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts in domestic (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCFN				
	3485		209,542		10
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	B563		19,739,044		11.a
b. Time deposits of \$100,000 or more	A514		253,597		11.b
c. Time deposits of less than \$100,000	A529		1,770,808		11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN				
	3404		6,762,741		12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD				
	3353		8,359,995		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355		5,775,686		14

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

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

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

(4) The quarterly averages for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RC	F	Bil	Mill	Thou	
1. Unused commitments:									
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines			3814		1,204,120			1.a
b.	Credit card lines			3815		0			1.b
c. Commercial real estate, construction, and land development:									
(1)	Commitments to fund loans secured by real estate			3816		108,722			1.c.1
(2)	Commitments to fund loans not secured by real estate			6550		154,769			1.c.2
d.	Securities underwriting			3817		0			1.d
e.	Other unused commitments			3818		4,174,947			1.e
2. Financial standby letters of credit and foreign office guarantees									
a.	Amount of financial standby letters of credit conveyed to others	3820				0			2.a
3. Performance standby letters of credit and foreign office guarantees									
a.	Amount of performance standby letters of credit conveyed to others	3822	12,143						3.a
4. Commercial and similar letters of credit									
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank									
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)									
7. Notional amount of credit derivatives :									
a.	Credit derivatives on which the reporting bank is the guarantor			A534		0			7.a
b.	Credit derivatives on which the reporting bank is the beneficiary			A535		0			7.b
8. Spot foreign exchange contracts									
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")									
				3430		11,040,350			9
TEXT									
a.	3432 Securities borrowed	3432	11,040,350						9.a
b.	3434 Commitments to purchase when-issued securities	3434	0						9.b
c.	3555	3555	N/A						9.c
d.	3556	3556	N/A						9.d
e.	3557	3557	N/A						9.e
10. All other off-balance sheet assets (exclude derivatives)(itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")									
TEXT									
a.	3435 Commitments to sell when-issued securities	3435	0						10.a
b.	5592	5592	N/A						10.b
c.	5593	5593	N/A						10.c
d.	5594	5594	N/A						10.d
e.	5595	5595	N/A						10.e

Schedule RC-L—Continued

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						
Derivatives Position Indicators		Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
11. Gross amounts (e.g., notional amounts) (for each column, sum of items 11.a through 11.e must equal sum of items 12 and 13):		RCFD 8693			RCFD 8694			RCFD 8695			RCFD 8696						
a. Futures contracts		0			0			0			0			11.a			
b. Forward contracts		0			0			0			0			11.b			
c. Exchange-traded option contracts:		RCFD 8701			RCFD 8702			RCFD 8703			RCFD 8704						
(1) Written options		0			0			0			0			11.c.1			
(2) Purchased options		0			0			0			0			11.c.2			
d. Over-the-counter option contracts:		RCFD 8709			RCFD 8710			RCFD 8711			RCFD 8712						
(1) Written options		237,578			0			0			11,715			11.d.1			
(2) Purchased options		380,743			0			0			11,710			11.d.2			
e. Swaps		RCFD 3450			RCFD 3826			RCFD 8719			RCFD 8720			11.e			
12. Total gross notional amount of derivative contracts held for trading		RCFD A126			RCFD A127			RCFD 8723			RCFD 8724			12			
		2,185,874			0			0			48,353						
13. Total gross notional amount of derivative contracts held for purposes other than trading		RCFD 8725			RCFD 8726			RCFD 8727			RCFD 8728			13			
		0			0			0			0						
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCFD A589												13.a			
		0															
14. Gross fair values of derivative contracts:		RCFD 8733			RCFD 8734			RCFD 8735			RCFD 8736						
a. Contracts held for trading:		RCFD 8733			RCFD 8734			RCFD 8735			RCFD 8736						
(1) Gross positive fair value		31,712			0			0			6,100			14.a.1			
(2) Gross negative fair value		28,320			0			0			5,852			14.a.2			
b. Contracts held for purposes other than trading:		RCFD 8741			RCFD 8742			RCFD 8743			RCFD 8744						
(1) Gross positive fair value		0			0			0			0			14.b.1			
(2) Gross negative fair value		RCFD 8745			RCFD 8746			RCFD 8747			RCFD 8748			14.b.2			
		0			0			0			0						

Schedule RC-M—Memoranda

Dollar Amounts in Thousands RCF Bil | Mil | Thou

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164	2,372	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	Number 6165   2			1.b
2. Intangible assets other than goodwill:				
a. Mortgage Servicing Assets		3164	0	2.a
(1) Estimated fair value of mortgage servicing assets	A590   0			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026	0	2.b
c. All other identifiable intangible assets		5507	2,629	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426	2,629	2.d
3. Other real estate owned:				
a. Direct and indirect investments in real estate ventures		5372	0	3.a
b. All other real estate owned:		RCON		
(1) Construction, land development, and other land in domestic offices		5508	0	3.b.1
(2) Farmland in domestic offices		5509	385	3.b.2
(3) 1-4 family residential properties in domestic offices		5510	3,593	3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices		5511	0	3.b.4
(5) Nonfarm nonresidential properties in domestic offices		5512	0	3.b.5
(6) In foreign offices		5513	0	3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		2150	3,978	3.c
4. Investments in unconsolidated subsidiaries and associated companies:				
a. Direct and indirect investments in real estate ventures		5374	0	4.a
b. All other investments in unconsolidated subsidiaries and associated companies		5375	0	4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		2130	0	4.c
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) With a remaining maturity of one year or less		2651	5,030,000	5.a.1
(2) With a remaining maturity of more than one year through three years		B565	675,000	5.a.2
(3) With a remaining maturity of more than three years		B566	450,000	5.a.3
b. Other borrowings:				
(1) With a remaining maturity of one year or less		B571	356,414	5.b.1
(2) With a remaining maturity of more than one year through three years		B567	25,607	5.b.2
(3) With a remaining maturity of more than three years		B568	2,497	5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3) must equal Schedule RC, item 16)		3190	6,539,518	5.c

6. Does the reporting bank sell private label or third party mutual funds and annuities? YES / NO  
 B569 YES 6

7. Assets under the reporting bank's management in proprietary mutual funds and annuities RCF Bil | Mil | Thou  
 B570 0 7

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

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual								
	Dollar Amounts in Thousands														
	RC	CON	Bil	Mill	Thou	RC	CON	Bil	Mill	Thou	RC	CON	Bil	Mill	Thou
1. Loans secured by real estate:															
<b>a. Construction, land development, and other land loans in domestic offices</b>	2759		6,148		2769		613		3492		613				1.a
b. Secured by farmland in domestic offices	3493		1,616		3494		0		3495		2,634				1.b
c. Secured by 1-4 family residential properties in domestic offices:															
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398		1,390		5399		581		5400		0				1.c.1
(2) Closed-end loans secured by 1-4 family residential properties	5401		42,693		5402		6,519		5403		11,819				1.c.2
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499		906		3500		0		3501		195				1.d
e. Secured by nonfarm nonresidential properties in domestic offices	3502		14,906		3503		1,887		3504		10,100				1.e
<b>f. In foreign offices</b>	RCFN				RCFN				RCFN						
	B572		0		B573		0		B574		0				1.f
2. Loans to depository institutions and acceptances of other banks:															
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD						
	5377		0		5378		0		5379		0				2.a
b. To foreign banks	5380		0		5381		0		5382		0				2.b
3. Loans to finance agricultural production and other loans to farmers	1594		10,808		1597		100		1583		1,469				3
4. Commercial and industrial loans:															
a. To U.S. addressees (domicile)	1251		46,042		1252		7,337		1253		52,676				4.a
b. To non-U.S. addressees (domicile)	1254		0		1255		0		1256		0				4.b
5. Loans to individuals for household, family, and other personal expenditures:															
<b>a. Credit cards</b>	B575		20,950		B576		15,959		B577		0				5.a
<b>b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b>	B578		23,697		B579		11,305		B580		653				5.b
6. Loans to foreign governments and official institutions	5389		0		5390		0		5391		0				6
7. All other loans	5459		7,001		5460		616		5461		0				7
8. Lease financing receivables:															
a. Of U.S. addressees (domicile)	1257		0		1258		0		1259		140,402				8.a
b. Of non-U.S. addressees (domicile)	1271		0		1272		0		1791		0				8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505		0		3506		0		3507		0				9

**Schedule RC-N—Continued**

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RC	F	Bil	Thou	RC	F	Bil	Thou	RC	F	Bil	Thou	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612		8,900		5613		9,224		5614		147		10
a. Guaranteed portion of loans and leases included in item 10 above	5615		8,756		5616		9,210		5617		38		10.a

**Memoranda**

	(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				
	RC	F	Bil	Thou	RC	F	Bil	Thou	RC	F	Bil	Thou	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658		0		1659		0		1661		0		M.1
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		7,008		6559		217		6560		1,207		M.2
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248		0		1249		0		1250		0		M.3

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RC	F	Bil	Thou	RC	F	Bil	Thou	
5. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529		0		3530		0		M.5

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

Karen B. Martin, Regulatory Reporting  
Name and Title (TEXT 8901)

karen.b.martin@wellsfargo.com  
E-mail Address (TEXT 4086)

(612) 667-3975 (612) 667-3659  
Telephone: Area code/phone number/extension (TEXT 89) (FAX: Area code/phone number (TEXT 9116))

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

Dollar Amounts in Thousands

	CON	Bil	Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits _____	0030		0		1.a
<b>OR</b>					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits _____	0031		N/A		1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1) _____	0032		N/A		1.b.2
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits _____	3510		0		2.a
<b>OR</b>					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits _____	3512		N/A		2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1) _____	3514		N/A		2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices) _____	3520		0		3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions ( not included in total deposits ) :					
a. Demand deposits of consolidated subsidiaries _____	2211		9,088		4.a
b. Time and savings deposits (1) of consolidated subsidiaries _____	2351		0		4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries _____	5514		0		4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:					
a. Demand deposits in insured branches (included in Schedule RC-E, Part II) _____	2229		0		5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II) _____	2383		0		5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b) _____	5515		0		5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B) _____	2314		0		6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B) _____	2315		0		6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)					
a. Unamortized premiums _____	5516		0		7.a
b. Unamortized discounts _____	5517		0		7.b
<b>8. To be completed by banks with " Oakar deposits " .</b>					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter _____	A531		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) _____	A532		0		8.a.2
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions) _____	A533		0		8.b

(1) For FDIC and FICO insurance assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

Schedule RC-O—Continued

		Dollar Amounts in Thousands			RC	CON	Bill	Mill	Thou	
9.	Deposits in lifeline accounts					5596				9
10.	Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)					8432		0		10
11.	Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:									
a.	Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis					8785		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					A181		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					A182		0		11.c
12.	Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):									
a.	Amount of assets netted against demand deposits					A527		0		12.a
b.	Amount of assets netted against time and savings deposits					A528		0		12.b

Memoranda (to be completed each quarter except as noted)

		Dollar Amounts in Thousands			RC	CON	Bill	Mill	Thou	
1.	Total deposits in domestic offices of the bank (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal Schedule RC, item 13.a):									
a.	Deposit accounts of \$100,000 or less:									
(1)	Amount of deposit accounts of \$100,000 or less					2702		8,247,749		M.1.a 1
(2)	Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	3779		N/A						M.1.a 2
b.	Deposit accounts of more than \$100,000:									
(1)	Amount of deposit accounts of more than \$100,000					2710		18,062,799		M.1.b 1
(2)	Number of deposit accounts of more than \$100,000	2722		15,397						M.1.b 2

2. Estimated amount of uninsured deposits in domestic offices of the bank:  
 a. An estimate of your bank's uninsured deposits can be determined by multiplying the number of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(2) above by \$100,000 and subtracting the result from the amount of deposit accounts of more than \$100,000 reported in Memorandum item 1.b.(1) above.

Indicate in the appropriate box at right whether your bank has a method or procedure for determining a better estimate of uninsured deposits than the estimate described above

RC	CON	YES / NO
6861		NO

M.2.a

b. If the box marked YES has been checked, report the estimate of uninsured deposits determined by using your bank's method or procedure

RC	CON	Bill	Mill	Thou
5597				0

M.2.b

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report?

If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

Text

A545

RC

A545

FDIC Cert No. N/A

M.3

**Schedule RC-R—Regulatory Capital**

Dollar Amounts in Thousands

	RCFD	Bil	Mill	Thou	
<b>Tier 1 capital</b>					
1. Total equity capital (from Schedule RC, item 28)	3210	3,191,226			1
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	29,863			2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	1,478			3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	0			4
5. LESS: Nonqualifying perpetual preferred stock	B588	0			5
6. Qualifying minority interests in consolidated subsidiaries	B589	0			6
7. LESS: Disallowed goodwill and other disallowed intangible assets	B590	139,010			7
8. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0			8
9. LESS: Disallowed deferred tax assets	5610	0			9
10. Other additions to (deductions from) Tier 1 capital	B592	0			10
11. Tier 1 capital (sum of items 1, 6, and 10, less items 2, 3, 4, 5, 7, 8, and 9)	8274	3,020,875			11

**Tier 2 Capital**

12. Qualifying subordinated debt and redeemable preferred stock	5306	0			12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0			13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	281,751			14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0			15
16. Other Tier 2 capital components	B594	0			16
17. Tier 2 capital (sum of items 12 through 16)	5311	281,751			17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	281,751			18

19. Tier 3 capital allocated for market risk	1395	0			19
20. LESS: Deductions for total risk-based capital	B595	0			20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	3,302,626			21

**Total assets for leverage ratio**

22. Average total assets (from Schedule RC-K, item 9)	3368	50,550,420			22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	B590	139,010			23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 8 above)	B591	0			24
25. LESS: Disallowed deferred tax assets (from item 9 above)	5610	0			25
26. LESS: Other deductions from assets for leverage capital purposes	B596	0			26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	50,411,410			27

**Adjustments for financial subsidiaries**

28. Adjustment to total risk-based capital reported in item 21	B503	0			28
29. Adjustment to risk-weighted assets reported in item 62	B504	0			29
30. Adjustment to average total assets reported in item 27	B505	0			30

**Capital Ratios**

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries)

	(Column A)	(Column B)			
RCFD	Percentage	RCFD	Percentage		
31. Tier 1 leverage ratio (2)	7273	N/A	7204	5.99%	31
32. Tier 1 risk-based capital ratio (3)	7274	N/A	7206	10.19%	32
33. Total risk-based capital ratio (4)	7275	N/A	7205	11.14%	33

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus one half of item 28 divided by (item 27 minus one half of item 28).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus one half of item 28 divided by (item 62 minus one half of item 28).

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

**Schedule RC-R—Continued**

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk rate. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

**Balance Sheet Asset Categories**

Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		Allocation by Risk Weight Category						(Column F)		
	Bij   Mil   Thou		Bij   Mil   Thou		0%		20%		50%			100%	
	RCFD 0010	RCFD 0010	RCFD B600	RCFD B600	Bij   Mil   Thou	RCFD B600	Bij   Mil   Thou	RCFD B601	Bij   Mil   Thou	RCFD B606		Bij   Mil   Thou	RCFD B602
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	1,692,347	1,692,347	298,007	298,007	1,394,340	0	1,394,340	0	0	0	0	0	
35. Held-to-maturity securities	0	0	0	0	0	0	0	0	0	0	0	0	
36. Available-for-sale securities	1,886,260	1,886,260	615,827	615,827	793,756	0	793,756	0	90,460	0	336,572	0	
37. Federal funds sold and securities purchased under agreements to resell	13,090,502	13,090,502	0	0	13,090,502	0	13,090,502	0	0	0	0	0	
38. Loans and leases held for sale	13,811,575	13,811,575	0	0	370,000	0	370,000	0	13,441,575	0	0	0	
39. Loans and leases, net of unearned income (1)	20,748,158	20,748,158	0	0	3,122,537	0	3,122,537	0	3,778,708	0	13,846,913	0	
40. LESS: Allowance for loan and lease losses	281,751	281,751	0	0	0	0	0	0	0	0	0	0	
41. Trading assets	39,828	39,828	0	0	2,194	0	2,194	0	0	0	0	0	
42. All other assets (2)	1,441,501	1,441,501	136,580	136,580	307,750	0	307,750	0	0	0	858,161	0	
43. Total assets (sum of items 34 through 42)	52,428,420	52,428,420	1,050,414	1,050,414	19,081,079	55,462	19,081,079	55,462	17,310,743	55,462	15,041,646	55,462	

(1) Include any allocated transfer risk reserve in column B.

(2) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

**Schedule RC-R—Continued**

	(Column A) Face Value or Notional Amount		Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)		(Column C)			(Column D)			(Column E)			(Column F)		
	Bil	Mill		Thou	Bil	Mill	Thou	Allocation by Risk Weight Category			Allocation by Risk Weight Category			Allocation by Risk Weight Category			
								0%	20%	50%	100%	0%	20%	50%	100%		
Dollar Amounts in Thousands																	
<b>Derivatives and Off-Balance Sheet Items</b>																	
44. Financial standby letters of credit	RCFD	3819		RCFD	B645		RCFD	B646	RCFD	B647	RCFD	B648	RCFD	B649			
		18,309	1.00		18,309	0		0		0		0		18,309	44		
45. Performance standby letters of credit	RCFD	3821		RCFD	B650		RCFD	B651	RCFD	B652	RCFD	B653	RCFD	B654			
		213,179	.50		106,590	0		0		0		0		106,590	45		
46. Commercial and similar letters of credit	RCFD	3411		RCFD	B655		RCFD	B656	RCFD	B657	RCFD	B658	RCFD	B659			
		8,289	.20		1,658	0		0		0		0		1,658	46		
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD	3429		RCFD	B660		RCFD	B661	RCFD	B662				RCFD	B663		
		0	1.00		0	0		0		0				0	47		
48. Securities lent	RCFD	3433		RCFD	B664		RCFD	B665	RCFD	B666	RCFD	B667	RCFD	B668			
		583,264	1.00		583,264	0		583,264		0		0		0	48		
49. Retained recourse on small business obligations sold with recourse	RCFD	A250		RCFD	B669		RCFD	B670	RCFD	B671	RCFD	B672	RCFD	B673			
		0	1.00		0	0		0		0		0		0	49		
50. Retained recourse on financial assets sold with low-level recourse	RCFD	1727	Below	RCFD	2243									RCFD	B674		
		0	12.500		0									0	50		
51. All other financial assets sold with recourse	RCFD	B675		RCFD	B676		RCFD	B677	RCFD	B678	RCFD	B679	RCFD	B680			
		0	1.00		0	0		0		0		0		0	51		
52. All other off-balance sheet liabilities	RCFD	B681		RCFD	B682		RCFD	B683	RCFD	B684	RCFD	B685	RCFD	B686			
		0	1.00		0	0		0		0		0		0	52		
53. Unused commitments with an original maturity exceeding one year	RCFD	3833		RCFD	B687		RCFD	B688	RCFD	B689	RCFD	B690	RCFD	B691			
		4,366,354	.50		2,183,177	0		0		0		602,060		1,581,117	53		
54. Derivative contracts				RCFD	A167		RCFD	B693	RCFD	B694	RCFD	B695					
					52,658	0		0		20,272		32,386			54		

\* Or institution-specific factor. Entering an 'M' allows for data entry in Column B.

(1) Column A multiplied by credit conversion factor.

**Schedule RC-R—Continued**

Totals Dollar Amounts in Thousands

	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category			Allocation by Risk Weight Category			Allocation by Risk Weight Category			Allocation by Risk Weight Category			
	0%	20%	50%	100%	20%	50%	100%	20%	50%	100%	20%	50%	100%
	RCFD B696	RCFD B697	RCFD B698	RCFD B699	RCFD B696	RCFD B697	RCFD B698	RCFD B696	RCFD B697	RCFD B698	RCFD B696	RCFD B697	RCFD B698
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	1,050,414	19,684,615	17,945,189	16,749,320									
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%									
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	0	3,936,923	8,972,595	16,749,320									
58. Market risk equivalent assets													
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)													
60. LESS: Excess allowance for loan and lease losses													
61. LESS: Allocated transfer risk reserve													
62. Total risk-weighted assets (item 59 minus items 60 and 61)													

Memoranda

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

	(Column A)			(Column B)			(Column C)		
	One year or less			Over one year through five years			Over five years		
	RCFD	Tril	Bill	RCFD	Tril	Bill	RCFD	Tril	Bill
2. Notional principal amounts of derivative contracts: (1)									
a. Interest rate contracts	3809	413,793	8766	1,183,526	8767	350,977			
b. Foreign exchange contracts	3812	0	8769	0	8770	0			
c. Gold contracts	8771	0	8772	0	8773	0			
d. Other precious metals contracts	8774	0	8775	0	8776	0			
e. Other commodity contracts	8777	36,638	8778	0	8779	0			
f. Equity derivative contracts	A000	0	A001	0	A002	0			

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

All of Schedule RC-S is to be completed beginning June 30, 2001.

	Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Loans		(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			
	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou
<b>Bank Securitization Activities</b>																		
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	0			0	0	0	0	0	0	0	0	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)	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b. Standby letters of credit, subordinated securities, and other enhancements	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:																		
a. 30-89 days past due	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b. 90 days or more past due	0			0	0	0	0	0	0	0	0	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	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b. Recoveries	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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**Schedule RC-S—Continued**

Dollar Amounts in Thousands

6. Amount of ownership (or seller's) interest carried as:

a. Securities (included in RC-B or RC, item 5) \_\_\_\_\_

b. Loans (included in Schedule RC-C) \_\_\_\_\_

7. Past due loan amounts included in interests reported in item 6.a:

a. 30-89 days past due \_\_\_\_\_

b. 90 days or more past due \_\_\_\_\_

8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):

a. Charge-offs \_\_\_\_\_

b. Recoveries \_\_\_\_\_

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

9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements \_\_\_\_\_

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures \_\_\_\_\_

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans			(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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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RCFD B776	0			RCFD B761	0		RCFD B762	0		RCFD B763	0		RCFD B764	0		RCFD B765	0		RCFD B766	0		RCFD B767	0		RCFD B768	0		RCFD B769	0		RCFD B770	0		RIAD B771	0		RIAD B772	0		RIAD B773	0		RIAD B774	0		RIAD B775	0		RCFD B776	0		RCFD B777	0		RCFD B778	0		RCFD B779	0		RCFD B780	0		RCFD B781	0		RCFD B782	0		RCFD B783	0		RCFD B784	0		RCFD B785	0		RCFD B786	0		RCFD B787	0		RCFD B788	0		RCFD B789	0		RCFD B790	0		RCFD B791	0		RCFD B792	0		RCFD B793	0		RCFD B794	0		RCFD B795	0		RCFD B796	0		RCFD B797	0		RCFD B798	0		RCFD B799	0		RCFD B800	0		RCFD B801	0		RCFD B802	0		RCFD B803	0		RCFD B804	0		RCFD B805	0		RCFD B806	0		RCFD B807	0		RCFD B808	0		RCFD B809	0		RCFD B810	0		RCFD B811	0		RCFD B812	0		RCFD B813	0		RCFD B814	0		RCFD B815	0		RCFD B816	0		RCFD B817	0		RCFD B818	0		RCFD B819	0		RCFD B820	0		RCFD B821	0		RCFD B822	0		RCFD B823	0		RCFD B824	0		RCFD B825	0		RCFD B826	0		RCFD B827	0		RCFD B828	0		RCFD B829	0		RCFD B830	0		RCFD B831	0		RCFD B832	0		RCFD B833	0		RCFD B834	0		RCFD B835	0		RCFD B836	0		RCFD B837	0		RCFD B838	0		RCFD B839	0		RCFD B840	0		RCFD B841	0		RCFD B842	0		RCFD B843	0		RCFD B844	0		RCFD B845	0		RCFD B846	0		RCFD B847	0		RCFD B848	0		RCFD B849	0		RCFD B850	0		RCFD B851	0		RCFD B852	0		RCFD B853	0		RCFD B854	0		RCFD B855	0		RCFD B856	0		RCFD B857	0		RCFD B858	0		RCFD B859	0		RCFD B860	0		RCFD B861	0		RCFD B862	0		RCFD B863	0		RCFD B864	0		RCFD B865	0		RCFD B866	0		RCFD B867	0		RCFD B868	0		RCFD B869	0		RCFD B870	0		RCFD B871	0		RCFD B872	0		RCFD B873	0		RCFD B874	0		RCFD B875	0		RCFD B876	0		RCFD B877	0		RCFD B878	0		RCFD B879	0		RCFD B880	0		RCFD B881	0		RCFD B882	0		RCFD B883	0		RCFD B884	0		RCFD B885	0		RCFD B886	0		RCFD B887	0		RCFD B888	0		RCFD B889	0		RCFD B890	0		RCFD B891	0		RCFD B892	0		RCFD B893	0		RCFD B894	0		RCFD B895	0		RCFD B896	0		RCFD B897	0		RCFD B898	0		RCFD B899	0		RCFD B900	0		RCFD B901	0		RCFD B902	0		RCFD B903	0		RCFD B904	0		RCFD B905	0		RCFD B906	0		RCFD B907	0		RCFD B908	0		RCFD B909	0		RCFD B910	0		RCFD B911	0		RCFD B912	0		RCFD B913	0		RCFD B914	0		RCFD B915	0		RCFD B916	0		RCFD B917	0		RCFD B918	0		RCFD B919	0		RCFD B920	0		RCFD B921	0		RCFD B922	0		RCFD B923	0		RCFD B924	0		RCFD B925	0		RCFD B926	0		RCFD B927	0		RCFD B928	0		RCFD B929	0		RCFD B930	0		RCFD B931	0		RCFD B932	0		RCFD B933	0		RCFD B934	0		RCFD B935	0		RCFD B936	0		RCFD B937	0		RCFD B938	0		RCFD B939	0		RCFD B940	0		RCFD B941	0		RCFD B942	0		RCFD B943	0		RCFD B944	0		RCFD B945	0		RCFD B946	0		RCFD B947	0		RCFD B948	0		RCFD B949	0		RCFD B950	0		RCFD B951	0		RCFD B952	0		RCFD B953	0		RCFD B954	0		RCFD B955	0		RCFD B956	0		RCFD B957	0		RCFD B958	0		RCFD B959	0		RCFD B960	0		RCFD B961	0		RCFD B962	0		RCFD B963	0		RCFD B964	0		RCFD B965	0		RCFD B966	0		RCFD B967	0		RCFD B968	0		RCFD B969	0		RCFD B970	0		RCFD B971	0		RCFD B972	0		RCFD B973	0		RCFD B974	0		RCFD B975	0		RCFD B976	0		RCFD B977	0		RCFD B978	0		RCFD B979	0		RCFD B980	0		RCFD B981	0		RCFD B982	0		RCFD B983	0		RCFD B984	0		RCFD B985	0		RCFD B986	0		RCFD B987	0		RCFD B988	0		RCFD B989	0		RCFD B990	0		RCFD B991	0		RCFD B992	0		RCFD B993	0		RCFD B994	0		RCFD B995	0		RCFD B996	0		RCFD B997	0		RCFD B998	0		RCFD B999	0		RCFD B1000	0		RCFD B1001	0		RCFD B1002	0		RCFD B1003	0		RCFD B1004	0		RCFD B1005	0		RCFD B1006	0		RCFD B1007	0		RCFD B1008	0		RCFD B1009	0		RCFD B1010	0		RCFD B1011	0		RCFD B1012	0		RCFD B1013	0		RCFD B1014	0		RCFD B1015	0		RCFD B1016	0		RCFD B1017	0		RCFD B1018	0		RCFD B1019	0		RCFD B1020	0		RCFD B1021	0		RCFD B1022	0		RCFD B1023	0		RCFD B1024	0		RCFD B1025	0		RCFD B1026	0		RCFD B1027	0		RCFD B1028	0		RCFD B1029	0		RCFD B1030	0		RCFD B1031	0		RCFD B1032	0		RCFD B1033	0		RCFD B1034	0		RCFD B1035	0		RCFD B1036	0		RCFD B1037	0		RCFD B1038	0		RCFD B1039	0		RCFD B1040	0		RCFD B1041	0		RCFD B1042	0		RCFD B1043	0		RCFD B1044	0		RCFD B1045	0		RCFD B1046	0		RCFD B1047	0		RCFD B1048	0		RCFD B1049	0		RCFD B1050	0		RCFD B1051	0		RCFD B1052	0		RCFD B1053	0		RCFD B1054	0		RCFD B1055	0		RCFD B1056	0		RCFD B1057	0		RCFD B1058	0		RCFD B1059	0		RCFD B1060	0		RCFD B1061	0		RCFD B1062	0		RCFD B1063	0		RCFD B1064	0		RCFD B1065	0		RCFD B1066	0		RCFD B1067	0		RCFD B1068	0		RCFD B1069	0		RCFD B1070	0		RCFD B1071	0		RCFD B1072	0		RCFD B1073	0		RCFD B1074	0		RCFD B1075	0		RCFD B1076	0		RCFD B1077	0		RCFD B1078	0		RCFD B1079	0		RCFD B1080	0		RCFD B1081	0		RCFD B1082	0		RCFD B1083	0		RCFD B1084	0		RCFD B1085	0		RCFD B1086	0		RCFD B1087	0		RCFD B1088	0		RCFD B1089	0		RCFD B1090	0		RCFD B1091	0		RCFD B1092	0		RCFD B1093	0		RCFD B1094	0		RCFD B1095	0		RCFD B1096	0		RCFD B1097	0		RCFD B1098	0		RCFD B1099	0		RCFD B1100	0		RCFD B1101	0		RCFD B1102	0		RCFD B1103	0		RCFD B1104	0		RCFD B1105	0		RCFD B1106	0		RCFD B1107	0		RCFD B1108	0		RCFD B1109	0		RCFD B1110	0		RCFD B1111	0		RCFD B1112	0		RCFD B1113	0		RCFD B1114	0		RCFD B1115	0		RCFD B1116	0		RCFD B1117	0		RCFD B1118	0		RCFD B1119	0		RCFD B1120	0		RCFD B1121	0		RCFD B1122	0		RCFD B1123	0		RCFD B1124	0		RCFD B1125	0		RCFD B1126	0		RCFD B1127	0		RCFD B1128	0		RCFD B1129	0		RCFD B1130	0		RCFD B1131	0		RCFD B1132	0		RCFD B1133	0		RCFD B1134	0		RCFD B1135	0		RCFD B1136	0		RCFD B1137	0		RCFD B1138	0		RCFD B1139	0		RCFD B1140	0		RCFD B1141	0		RCFD B1142	0		RCFD B1143	0		RCFD B1144	0		RCFD B1145	0		RCFD B1146	0		RCFD B1147	0		RCFD B1148	0		RCFD B1149	0		RCFD B1150	0		RCFD B1151	0		RCFD B1152	0		RCFD B1153	0		RCFD B1154	0		RCFD B1155	0		RCFD B1156	0		RCFD B1157	0		RCFD B1158	0		RCFD B1159	0		RCFD B1160	0		RCFD B1161	0		RCFD B1162	0		RCFD B1163	0		RCFD B1164	0		RCFD B1165	0		RCFD B1166	0		RCFD B1167	0		RCFD B1168	0		RCFD B1169	0		RCFD B1170	0		RCFD B1171	0		RCFD B1172	0		RCFD B1173	0		RCFD B1174	0		RCFD B1175	0		RCFD B1176	0		RCFD B1177	0		RCFD B1178	0		RCFD B1179	0		RCFD B1180	0		RCFD B1181	0		RCFD B1182	0		RCFD B1183	0		RCFD B1184	0		RCFD B1185	0		RCFD B1186	0		RCFD B1187	0		RCFD B1188	0		RCFD B1189	0		RCFD B1190	0		RCFD B1191	0		RCFD B1192	0		RCFD B1193	0		RCFD B1194	0		RCFD B1195	0		RCFD B1196	0		RCFD B1197	0		RCFD B1198	0		RCFD B1199	0		RCFD B1200	0		RCFD B1201	0		RCFD B1202	0		RCFD B1203	0		RCFD B1204	0		RCFD B1205	0		RCFD B1206	0		RCFD B1207	0		RCFD B1208	0		RCFD B1209	0		RCFD B1210	0		RCFD B1211	0		RCFD B1212	0

**Schedule RC-S—Continued**

	Dollar Amounts in Thousands						
	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(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
	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	Bill   Mil   Thou	
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 0	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 0	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

Memorandum items 1, 2, and 3 are to be completed beginning June 30, 2001.

**Memoranda**

	Dollar Amounts in Thousands		
	RCFD	Bill	Mil   Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others:			
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	211	M.2.b
c. Other financial assets (1)	A591	152,447	M.2.c
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letter credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2

(1) Memorandum item 2.c is to be completed beginning June 30, 2001, if the principal balance of other financial assets serviced for others is more than \$10 million.

### Schedule RC-T—Fiduciary and Related Services

Schedule RC-T is to be completed beginning December 31, 2001.

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

1. Does the bank have fiduciary powers? (If "NO", do not complete Schedule RC-T) \_\_\_\_\_

RCFD	YES / NO
A345	YES

2. Does the bank exercise the fiduciary powers it has been granted? \_\_\_\_\_

RCFD	YES / NO
A346	YES

3. Does the bank 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) \_\_\_\_\_

RCFD	YES / NO
B867	YES

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

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19.a quarterly
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	bil	mil	mil	thou	bil	mil	mil	thou			
Dollar Amounts in Thousands											
<b>FIDUCIARY AND RELATED ASSETS</b>	RCFD B868				RCFD B869				RCFD B870	RCFD B871	
4. Personal trust and agency accounts	7,267,327				829,678				7,944	199	4
5. Retirement related trust and agency accounts:	RCFD B872				RCFD B873				RCFD B874	RCFD B875	
a. Employee benefit-defined contribution	215,372				1,473,852				13	285	5.a
b. Employee benefit-defined benefit	2,418,249				10,189,861				29	329	5.b
c. Other retirement accounts	3,354,242				27,472,438				1,626	4,974	5.c
6. Corporate trust and agency accounts	935,445				35,017,579				34	13,432	6
7. Investment management agency accounts	216,089								213		7
8. Other fiduciary accounts	84,611				172,466				42	16	8

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Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	nl	Bil	Mil	Thou	nl	Bil	Mil	Thou			
Dollar Amounts in Thousands											
FIDUCIARY AND RELATED ASSETS—Continued											
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894				RCFD B895				RCFD B896	RCFD B897	9
	14,491,335				75,155,874				9,901	19,235	
10. Custody and safekeeping accounts					RCFD B898					RCFD B899	10
					#####					3,161	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900				RCFN B901				RCFN B902	RCFN B903	11
	0				0				0	0	

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME									
12. Personal trust and agency accounts					B904		73,507		12
13. Retirement related trust and agency accounts:									
a. Employee benefit—defined contribution					B905		2,011		13.a
b. Employee benefit—defined benefit					B906		16,091		13.b
c. Other retirement accounts					B907		22,125		13.c
14. Corporate trust and agency accounts					A479		52,975		14
15. Investment management agency accounts					B908		32,154		15
16. Other fiduciary accounts					A480		46,707		16
17. Custody and safekeeping accounts					B909		15,780		17
18. Other fiduciary and related services income					B910		7,921		18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)					4070		269,271		19
a. Fiduciary and related services income-foreign offices (included in item 19)					B912		0		19.a
20. Less: Expenses					C058		115,452		20
21. Less: Net losses from fiduciary and related services					A488		1,984		21
22. Plus: Intracompany income credits for fiduciary and related services					B911		0		22
23. Net fiduciary and related services income					A491		151,835		23

Memoranda	Dollar Amounts in Thousands				Managed Assets				
	RCFD	Bil	Mil	Thou					
1. Managed personal trust and agency accounts:									
a. Non interest-bearing deposits					B913		(18,519)		M.1.a
b. Interest-bearing deposits					B914		5,464		M.1.b
c. U.S. Treasury and U.S. Government agency obligations					B915		449,179		M.1.c
d. State, county and municipal obligations					B916		821,095		M.1.d
e. Money market mutual funds					B917		57		M.1.e
f. Other short-term obligations					B918		684		M.1.f
g. Other notes and bonds					B919		116,157		M.1.g
h. Common and preferred stocks					B920		5,695,190		M.1.h
i. Real estate mortgages					B921		6,267		M.1.i
j. Real estate					B922		95,031		M.1.j
k. Miscellaneous assets					B923		96,722		M.1.k
l. Total assets of managed personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)					B868		7,267,327		M.1.l



**Optional Narrative Statement Concerning the Amounts  
Reported in the Reports of Condition and Income**  
at close of business on December 31, 2001

FFIEC 031  
RC-31

41

<u>Wells Fargo Bank Minnesota, N.A.</u>	<u>Minneapolis</u>	<u>MN</u>
<b>Legal Title of Bank</b>	<b>City</b>	<b>State</b>

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. **BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-N, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS.** Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

X = NO COMMENT Y = COMMENT 6979

BANK MANAGEMENT STATEMENT (please type or print clearly):

**TEXT ( 70 characters per line )**

6980 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
**Signature of Executive Officer of Bank** **Date of Signature**

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

Transmitted to EDS as 0169285 on 01/30/02 at 11:00:37 CST

<p><b>NAME AND ADDRESS OF BANK</b></p> <p><b>Wells Fargo Bank Minnesota, N.A.</b>  <b>Sixth Street and Marquette Avenue</b>  <b>Minneapolis, MN 55479</b></p>	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: right; padding-right: 20px;">OMB No. For OCC: 1557-0081</td> <td style="border: 1px solid black; text-align: center; width: 50px;">42</td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">OMB No. For FDIC: 3064-0052</td> <td></td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">OMB No. For Federal Reserve: 7100-0036</td> <td></td> </tr> <tr> <td style="text-align: right; padding-right: 20px;">Expiration Date: 3/31/2004</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center; padding: 5px;"> <p><b>SPECIAL REPORT</b> (Dollar Amounts in Thousands)</p> </td> </tr> <tr> <td style="text-align: center; padding: 5px;">CLOSE OF BUSINESS DATE</td> <td style="text-align: center; padding: 5px;">FDIC Certificate Number</td> </tr> <tr> <td style="text-align: center; border-top: 1px solid black;">12/31/2001</td> <td style="text-align: center; border-top: 1px solid black;">5208</td> </tr> </table>	OMB No. For OCC: 1557-0081	42	OMB No. For FDIC: 3064-0052		OMB No. For Federal Reserve: 7100-0036		Expiration Date: 3/31/2004		<p><b>SPECIAL REPORT</b> (Dollar Amounts in Thousands)</p>		CLOSE OF BUSINESS DATE	FDIC Certificate Number	12/31/2001	5208
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CLOSE OF BUSINESS DATE	FDIC Certificate Number														
12/31/2001	5208														

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

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

	<b>RCFD</b>			
a. Number of loans made to executive officers since the previous Call Report date _____	3561	3		a
b. Total dollar amount of above loans (in thousands of dollars) _____	3562	1,577		b
c. Range of interest charged on above loans _____ (example: 9-3/4% = 9.75) _____	<b>From</b>	<b>To</b>		
	7701	4.75%	7702	7.50% c

Loren B. Martin, Vice President
1/30/02

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