FFIEC 031 Call Report

Reporting Changes to
Schedule RC-R, Part II, Risk-Weighted Assets
and
Schedule RC-L, item 6

Proposed Effective Date:
March 31, 2015

These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at http://www.ffiec.gov/forms031.htm.

Draft as of January 30, 2015

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Draft Final Reporting Forms for Revised Call Report Schedule RC-R, Part II, and Schedule RC-L, Item 6, for March 2015

FFIEC 031

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Schedule RC-R, Part II, Risk-Weighted Assets

FFIEC 031

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules[1] and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories[2]

	(Column A) Totals *From Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
1. Cash and balances due from depository institutions	RCFD D957	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398	1.
2. Securities:	RCFD D961	RCFD S399	RCFD D962				RCFD D963	RCFD D964	RCFD D965	RCFD S400	
a. Held-to-maturity securities											2.a.
	RCFD D966	RCFD S402	RCFD D967				RCFD D968	RCFD D969	RCFD D970	RCFD S403	
b. Available-for-sale securities											2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold (in domestic offices)	RCFD D971		RCFD D972				RCFD D973	RCFD S410	RCFD D974	RCFD S411	3.a
b. Securities purchased under agreements to resell	RCFD H171	RCFD H172									3.b
4. Loans and leases held for sale:											
	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
a. Residential mortgage exposures											4.a.
	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421	
b. High volatility commercial real estate exposures											4.b.
	RCFD S423	RCFD S424	RCFD S425				RCFD S426	RCFD S427	RCFD S428	RCFD S429	
c. Exposures past due 90 days or more or on nonaccrual[3]											4.c.
	RCFD S431	RCFD S432	RCFD S433				RCFD S434	RCFD S435	RCFD S436	RCFD S437	
d. All other exposures											4.d.

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[1] For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

[2] All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

[3] For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II, Risk-Weighted Assets

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches[4]		
	250%[5]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	
b. Available-for-sale securities	▨									2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold (in domestic offices)										3.a
b. Securities purchased under agreements to resell										3.b
4. Loans and leases held for sale:										
								RCFD H273	RCFD H274	
a. Residential mortgage exposures										4.a.
								RCFD H275	RCFD H276	
b. High volatility commercial real estate exposures										4.b.
								RCFD H277	RCFD H278	
c. Exposures past due 90 days or more or on nonaccrual[6]										4.c.
								RCFD H279	RCFD H280	
d. All other exposures										4.d.

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[4] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

[5] Effective January 1, 2018.

[6] For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II, Risk-Weighted Assets

	(Column A) Totals *From Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443		5.a.
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447	5.b.
c. Exposures past due 90 days or more or on nonaccrual[7]	RCFD S449	RCFD S450	RCFD S451				RCFD S452	RCFD S453	RCFD S454	RCFD S455	5.c.
d. All other exposures	RCFD S457	RCFD S458	RCFD S459				RCFD S460	RCFD S461	RCFD S462	RCFD S463	5.d.
6. LESS: Allowance for loan and lease losses	RCFD 3123	RCFD S465									6.
7. Trading assets	RCFD D976	RCFD S466	RCFD D977				RCFD D978	RCFD D979	RCFD D980	RCFD S467	7.
8. All other assets[8]	RCFD D981	RCFD S469	RCFD D982				RCFD D983	RCFD D984	RCFD D985	RCFD H185	8.

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[7] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

[8] Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II, Risk-Weighted Assets

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches[9]		
	250%[10]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures								RCFD H281	RCFD H282	5.a.
b. High volatility commercial real estate exposures								RCFD H283	RCFD H284	5.b.
c. Exposures past due 90 days or more or on nonaccrual[11]								RCFD H285	RCFD H286	5.c.
d. All other exposures								RCFD H287	RCFD H288	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets	RCFD H289 ▨	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292	7.
8. All other assets[12]	RCFD H293 ▨	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295	8.
a. Separate account bank-owned life insurance								RCFD H296	RCFD H297	8.a.
b. Default fund contributions to central counterparties								RCFD H298	RCFD H299	8.b.

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[9] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

[10] Effective January 1, 2018.

[11] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

[12] Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R, Part II, Risk-Weighted Assets

Securitization Exposures: On- and Off-Balance Sheet

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)	
			1250%	SSFA[13]	Gross-Up	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	9.a.
b. Available-for-sale securities	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	9.b.
c. Trading assets	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	9.c
d. All other on-balance sheet securitization exposures	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	9.d
10. Off-balance sheet securitization exposures	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	10.

Total Balance Sheet Assets

	(Column A) Totals *From Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
11. Total balance sheet assets[14]	RCFD 2170	RCFD D986	RCFD D987				RCFD D988	RCFD D989	RCFD D990	RCFD S503	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Other Risk-Weighting Approaches	
	250%[15]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
11. Total balance sheet assets	RCFD S504 ▨	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	11.

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[13] Simplified Supervisory Formula Approach.

[14] For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

[15] Effective January 1, 2018.

Schedule RC-R, Part II, Risk-Weighted Assets

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[16]

		(Column A) Face, Notional, or Other Amount	CCF[17]	(Column B) Credit Equivalent Amount[18]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column R)	(Column S)	
					Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches[19]		
					0%	2%	4%	10%	20%	50%	100%	150%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
12.	Financial standby letters of credit	RCFD D991		RCFD D992	RCFD D993				RCFD D994	RCFD D995	RCFD D996	RCFD S511			
			1.0												12.
13.	Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512			
			0.5												13.
14.	Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607	RCFD G608				RCFD G609	RCFD G610	RCFD G611	RCFD S513			
			0.2												14.
15.	Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514			
			1.0												15.
16.	Repo-style transactions[20]	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	RCFD H301	RCFD H302	
			1.0												16.
17.	All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524			
			1.0												17.
18.	Unused commitments:														
	a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCFD S525		RCFD S526	RCFD S527				RCFD S528	RCFD S529	RCFD S530	RCFD S531	RCFD H303	RCFD H304	
			0.2												18.a.
	b. Original maturity of one year or less to ABCP conduits	RCFD G643		RCFD G644	RCFD G645				RCFD G646	RCFD G647	RCFD G648	RCFD S538	RCFD H305	RCFD H306	
			0.2												18.b.

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[16] All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

[17] Credit conversion factor.

[18] Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

[19] Includes, for example, exposures collateralized by securitization exposures or mutual funds.

[20] Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

	(Column A)		(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	
	Face, Notional, or Other Amount	CCF[21]	Credit Equivalent Amount[22]	Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
c. Original maturity exceeding one year	RCFD G624	0.5	RCFD G625	RCFD G626				RCFD G627	RCFD G628	RCFD G629	18.c.
19. Unconditionally cancelable commitments	RCFD S540	0.0	RCFD S541 0								19.
20. Over-the-counter derivatives			RCFD S542	RCFD S543			RCFD S544	RCFD S545	RCFD S546	RCFD S547	20.
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552	RCFD S553	RCFD S554	RCFD S555	RCFD S556	21.
22. Unsettled transactions (failed trades)[23]	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	22.

	(Column J)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category				Application of Other Risk-Weighting Approaches[24]		
	150%	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
c. Original maturity exceeding one year	RCFD S539				RCFD H307	RCFD H308	18.c.
19. Unconditionally cancelable commitments							19.
20. Over-the-counter derivatives	RCFD S548				RCFD H309	RCFD H310	20.
21. Centrally cleared derivatives	RCFD S557						21.
22. Unsettled transactions (failed trades)	RCFD H197	RCFD H198	RCFD H199	RCFD H200			22.

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[21] Credit conversion factor.

[22] For items 18.c and 19, column A multiplied by credit conversion factor.

[23] For item 22, the sum of columns C through Q must equal column A.

[24] Includes, for example, exposures collateralized by securitization exposures or mutual funds.

Schedule RC-R, Part II, Risk-Weighted Assets

Totals

		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
		Allocation by Risk-Weight Category								
		0%	2%	4%	10%	20%	50%	100%	150%	
	Dollar Amounts in Thousands	Bil Mil Thou	Bil Bil Bil	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	23.
24.	Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 0	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	25.

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
		Allocation by Risk-Weight Category							
		250%[25]	300%	400%	600%	625%	937.5%	1250%	
	Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562 ▨	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
24.	Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573 ▨	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.

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[25] Effective January 1, 2018.

	Totals				
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFD S580				26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCFD S581				27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve[26]	RCFD B704				28.
29. LESS: Excess allowance for loan and lease losses	RCFD A222				29.
30. LESS: Allocated transfer risk reserve	RCFD 3128				30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCFD G641				31.

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[26] Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c., 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Memoranda

Dollar Amounts in Thousands	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCFD G642			
				M.1.

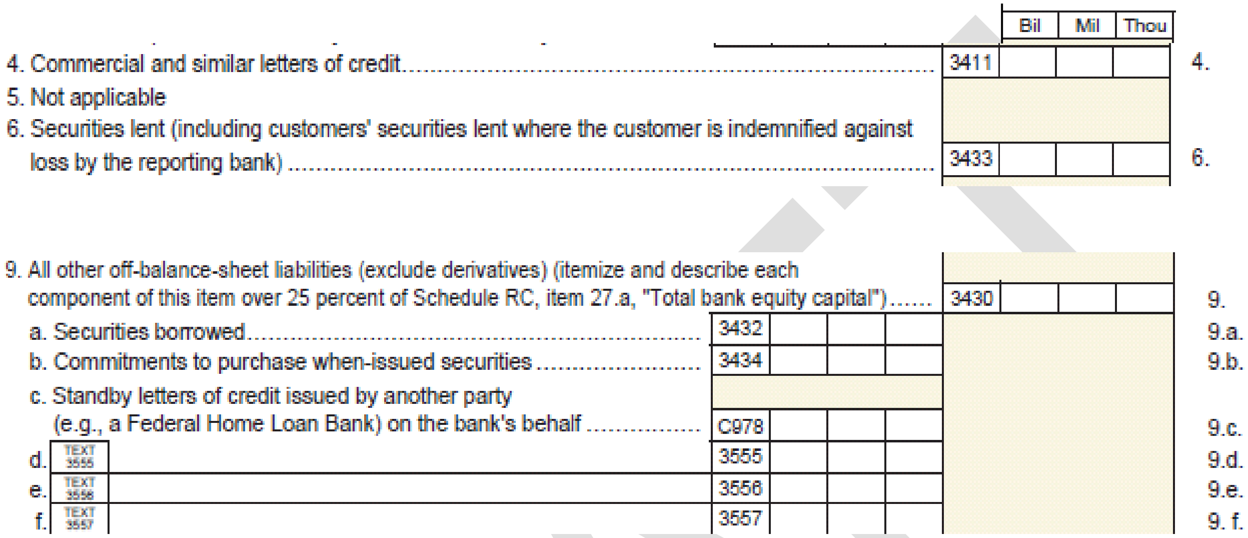
	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2. Notional principal amounts of over-the-counter derivative contracts:																
a. Interest rate	S582					S583					S584					M.2.a.
b. Foreign exchange rate and gold	S585					S586					S587					M.2.b.
c. Credit (investment grade reference asset)	S588					S589					S590					M.2.c.
d. Credit (non-investment grade reference asset)	S591					S592					S593					M.2.d.
e. Equity	S594					S595					S596					M.2.e.
f. Precious metals (except gold)	S597					S598					S599					M.2.f.
g. Other	S600					S601					S602					M.2.g.

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
3. Notional principal amounts of centrally cleared derivative contracts:																
a. Interest rate	S603					S604					S605					M.3.a.
b. Foreign exchange rate and gold	S606					S607					S608					M.3.b.
c. Credit (investment grade reference asset)	S609					S610					S611					M.3.c.
d. Credit (non-investment grade reference asset)	S612					S613					S614					M.3.d.
e. Equity	S615					S616					S617					M.3.e.
f. Precious metals (except gold)	S618					S619					S620					M.3.f.
g. Other	S621					S622					S623					M.3.g.

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

Revisions to the reporting of securities borrowed in Schedule RC-L.
NOTE: Items 7 and 8 of Schedule RC-L are not shown below due to space limitations on this page.

Relevant portions of Schedule RC-L in effect as of December 31, 2014:

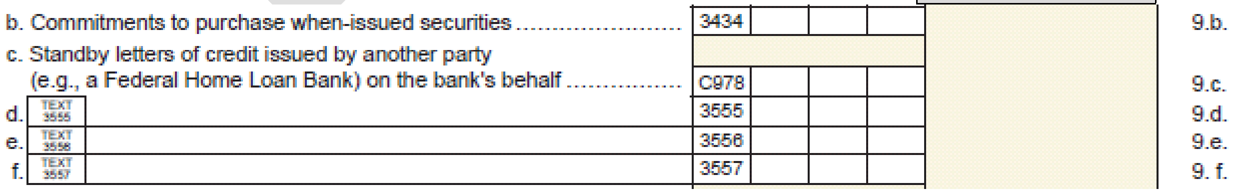


						Bil	Mil	Thou	
4. Commercial and similar letters of credit					3411				4.
5. Not applicable									
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)					3433				6.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")					3430				9.
a. Securities borrowed	3432								9.a.
b. Commitments to purchase when-issued securities	3434								9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978								9.c.
d. TEXT 3555	3555								9.d.
e. TEXT 3556	3556								9.e.
f. TEXT 3557	3557								9. f.

Schedule RC-L, items 6 and 9, as they would be revised as of March 31, 2015:

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
4. Commercial and similar letters of credit	3411				4.
5. Not applicable					5.
6. Securities lent and borrowed:					
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.a.
b. Securities borrowed	3432				6.b.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	3430				9.
a. Not applicable					



b. Commitments to purchase when-issued securities	3434				9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978				9.c.
d. TEXT 3555	3555				9.d.
e. TEXT 3556	3556				9.e.
f. TEXT 3557	3557				9. f.