

FFIEC 041 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/forms041.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 041

Schedule RC-R – Regulatory Capital
Part II. Risk-Weighted Assets

Pages 1 - 10

Schedule RC-L, Derivatives and Off-Balance Sheet Items
Item 6, Securities Lent and Borrowed

Page 11

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

FFIEC 041

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 rules¹ and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories²

	(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	Bil	Mil	Thou	
1. Cash and balances due from depository institutions	RCON D957			RCON S396			RCON D958												RCON D959			RCON S397			RCON D960			RCON S398						
2. Securities:	RCON D961			RCON S399			RCON D962												RCON D963			RCON D964			RCON D965			RCON S400			1.			
a. Held-to-maturity securities																																		
	RCON D966			RCON S402			RCON D967												RCON D968			RCON D969			RCON D970			RCON S403			2.a.			
b. Available-for-sale securities																																		
3. Federal funds sold and securities purchased under agreements to resell:																																		
a. Federal funds sold (in domestic offices)	RCON D971						RCON D972												RCON D973			RCON S410			RCON D974			RCON S411			3.a.			
b. Securities purchased under agreements to resell	RCON H171			RCON H172																														
4. Loans and leases held for sale:																																		
a. Residential mortgage exposures	RCON S413			RCON S414			RCON H173												RCON S415			RCON S416			RCON S417						4.a.			
b. High volatility commercial real estate exposures	RCON S419			RCON S420			RCON H174												RCON H175			RCON H176			RCON H177			RCON S421			4.b.			
c. Exposures past due 90 days or more or on nonaccrual ³	RCON S423			RCON S424			RCON S425												RCON S426			RCON S427			RCON S428			RCON S429			4.c.			
d. All other exposures	RCON S431			RCON S432			RCON S433												RCON S434			RCON S435			RCON S436			RCON S437			4.d.			

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	Bil	Mil	Thou
1.	Cash and balances due from depository institutions																														
2.	Securities:																														
	a. Held-to-maturity securities																														
	b. Available-for-sale securities	RCON H270			RCON S405						RCON S406									RCON H271			RCON H272								
3.	Federal funds sold and securities purchased under agreements to resell:																														
	a. Federal funds sold (in domestic offices)																														
	b. Securities purchased under agreements to resell																														
4.	Loans and leases held for sale:																														
	a. Residential mortgage exposures																														
	b. High volatility commercial real estate exposures																														
	c. Exposures past due 90 days or more or on nonaccrual ⁶																														
	d. All other exposures																														

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

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	Bil	Mil	Thou																
5.	Loans and leases, net of unearned income:																																														
	a. Residential mortgage exposures																						RCON H281			RCON H282			5.a.																		
	b. High volatility commercial real estate exposures																						RCON H283			RCON H284				5.b.																	
	c. Exposures past due 90 days or more or on nonaccrual ¹¹																						RCON H285			RCON H286			5.c.																		
	d. All other exposures																						RCON H287			RCON H288				5.d.																	
6.	LESS: Allowance for loan and lease losses																												6.																		
7.	Trading assets	RCON H289			RCON H186			RCON H290			RCON H187									RCON H291			RCON H292			7.																					
8.	All other assets ¹²																						RCON H294				RCON H295			8.																	
																							RCON H296			RCON H297			8.a.																		
		a. Separate account bank-owned life insurance																																								RCON H298			RCON H299		
		b. Default fund contributions to central counterparties																																													

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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands															
9. On-balance sheet securitization exposures:															
a. Held-to-maturity securities															
b. Available-for-sale securities															
c. Trading assets															
d. All other on-balance sheet securitization exposures															
10. Off-balance sheet securitization exposures															

9.a.
9.b.
9.c.
9.d.
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	Bil	Mil	Thou
11. Total balance sheet assets¹⁴																																		

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	Bil	Mil	Thou	Bil	Mil	Thou
11. Total balance sheet assets																														

11.

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)	(Col- umn 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							
	Dollar Amounts in Thousands							0%	2%	4%	10%	20%	50%	100%	150%	Credit Equivalent Amount	Risk- Weighted Asset Amount								
	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	RCON D991				RCON D992								RCON D994	RCON D995	RCON D996	RCON S511									
			1.0																						
13. Performance standby letters of credit and transaction-related contingent items	RCON D997				RCON D998								RCON G603	RCON G604	RCON G605	RCON S512									
			0.5																						
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606				RCON G607								RCON G609	RCON G610	RCON G611	RCON S513									
			0.2																						
15. Retained recourse on small business obligations sold with recourse	RCON G612				RCON G613								RCON G615	RCON G616	RCON G617	RCON S514									
			1.0																						
16. Repo-style transactions ²⁰	RCON S515				RCON S516					RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	RCONH301	RCON H302							
			1.0																						
17. All other off-balance sheet liabilities	RCON G618				RCON G619								RCON G621	RCON G622	RCON G623	RCON S524									
			1.0																						
18. Unused commitments:																									
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525				RCON S526								RCON S528	RCON S529	RCON S530	RCON S531	RCONH303	RCON H304							
			0.2																						
b. Original maturity of one year or less to ABCP conduits	RCON G643				RCON G644								RCON G646	RCON G647	RCON G648	RCON S538	RCONH305	RCON H306							
			0.2																						

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.

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

	(Column A) Face, Notional, or Other Amount			CCF ²¹	(Column B) Credit Equivalent Amount ²²			Allocation by Risk-Weight Category																					
	0%				2%			4%			10%			20%				50%			100%								
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																													
c. Original maturity exceeding one year	RCON G624				RCON G625			RCON G626									RCON G627			RCON G628			RCON G629			18.c.			
				0.5																									
19. Unconditionally cancelable commitments	RCON S540				RCON S541																					19.			
				0.0	0																								
20. Over-the-counter derivatives					RCON S542			RCON S543						RCON S544			RCON S545			RCON S546			RCON S547			20.			
21. Centrally cleared derivatives					RCON S549			RCON S550			RCON S551			RCON S552			RCON S553			RCON S554			RCON S555			RCON S556			21.
22. Unsettled transactions (failed trades) ²³	RCON H191							RCON H193									RCON H194			RCON H195			RCON 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	Bil	Mil	Thou	
c. Original maturity exceeding one year	RCON S539												RCON H307			RCON H308			18.c.			
19. Unconditionally cancelable commitments																			19.			
20. Over-the-counter derivatives	RCON S548												RCON H309			RCON H310			20.			
21. Centrally cleared derivatives	RCON S557																		21.			
22. Unsettled transactions (failed trades)	RCON H197			RCON H198			RCON H199			RCON H200									22.			

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	Mil	Thou	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)																											
		RCON G630			RCON S558			RCON S559			RCON S560			RCON G631			RCON G632			RCON G633			RCON S561					
24.	Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%					
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634			RCON S569			RCON S570			RCON S571			RCON G635			RCON G636			RCON G637			RCON S572					
		0																										

		(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	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)																								
		RCON S562			RCON S563			RCON S564			RCON S565			RCON S566			RCON S567			RCON S568					
24.	Risk weight factor	X 250%			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%					
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON S573			RCON S574			RCON S575			RCON S576			RCON S577			RCON S578			RCON S579					
		/																							

²⁵ Effective January 1, 2018.

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

FFIEC 041

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

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).

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

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
RCON G642		

M.1.

- Current credit exposure across all derivative contracts covered by the regulatory capital rules

		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		RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2.	Notional principal amounts of over-the-counter derivative contracts:																
	a. Interest rate	\$582					\$583					\$584					M.2.a.
	b. Foreign exchange rate and gold	\$585					\$586					\$587					M.2.b.
	c. Credit (investment grade reference asset)	\$588					\$589					\$590					M.2.c.
	d. Credit (non-investment grade reference asset)	\$591					\$592					\$593					M.2.d.
	e. Equity	\$594					\$595					\$596					M.2.e.
	f. Precious metals (except gold)	\$597					\$598					\$599					M.2.f.
	g. Other	\$600					\$601					\$602					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		RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
3.	Notional principal amounts of centrally cleared derivative contracts:																
	a. Interest rate	\$603					\$604					\$605					M.3.a.
	b. Foreign exchange rate and gold	\$606					\$607					\$608					M.3.b.
	c. Credit (investment grade reference asset)	\$609					\$610					\$611					M.3.c.
	d. Credit (non-investment grade reference asset)	\$612					\$613					\$614					M.3.d.
	e. Equity	\$615					\$616					\$617					M.3.e.
	f. Precious metals (except gold)	\$618					\$619					\$620					M.3.f.
	g. Other	\$621					\$622					\$623					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:

		Dollar Amounts in Thousands				
		RCON	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.	<small>TEXT 3555</small>	3555				9.d.
e.	<small>TEXT 3556</small>	3556				9.e.
f.	<small>TEXT 3557</small>	3557				9.f.

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

		Dollar Amounts in Thousands				
		RCON	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.
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.	<small>TEXT 3555</small>	3555				9.d.
e.	<small>TEXT 3556</small>	3556				9.e.
f.	<small>TEXT 3557</small>	3557				9.f.