

# Board of Governors of the Federal Reserve System

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Instructions for the Preparation of

## **Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks**

Reporting Form FR 2644

Effective January 2021



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## INSTRUCTIONS FOR PREPARATION OF

# Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks FR 2644

### General Instructions

Unless otherwise noted, all instructions apply to FFIEC 031, 041, 051, and 002 reporters.

### Purpose of Report

The Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644) collects balance sheet data from U.S. domestically chartered commercial banks and U.S. branches and agencies of foreign banks each week. The data are used to construct estimates of bank credit, balance sheet data for the U.S. banking industry, and sources and uses of banks' funds, as well as to analyze banking developments.

Data are made available to the public each week in the H.8 Statistical Release, *Assets and Liabilities of Commercial Banks in the United States*. Various measures constructed from the data are included in high-frequency materials prepared for the Board of Governors and in periodic analyses provided to the Board and to the Federal Open Market Committee. The data are also used by other government agencies, the banking industry, the financial press, and others.

### Scope

The FR 2644 report is a shortened version of the quarterly reports that are required to be submitted to federal banking supervisory agencies by U.S. domestically chartered banks and by U.S. branches and agencies of foreign banks. These quarterly reports—the Report of Condition and Income (FFIEC 031, 041, or 051) filed by U.S. domestically chartered banks and the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002)—are hereafter referred to as the Call Report(s).

**FFIEC 031, 041, and 051 reporters:** The FR 2644 report covers only the domestic offices of the reporting bank: the bank's head office; all branches located in the 50 states of the United States, in the District of Columbia, or on a U.S. military facility wherever located; and subsidiaries (except Edge and agreement corporations) located in the 50 states of the United States or the District of Columbia that are consolidated in the domestic-office Call Report. For purposes of this report, International Banking Facilities (IBFs) are considered foreign, not domestic, offices of a reporting bank.

**FFIEC 031 reporters:** For U.S. domestically chartered commercial banks with “foreign” offices (that is, branches or subsidiaries located in Puerto Rico, in U.S. territories and possessions, or in foreign countries), Edge or agreement subsidiaries (including both their U.S. and their foreign offices), or an IBF, FR 2644 report coverage is the same as the domestic office portion of the Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices (FFIEC 031).

**FFIEC 041 and 051 reporters:** For U.S. domestically chartered commercial banks with only domestic offices, FR 2644 report coverage is the same as the Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only (FFIEC 041 and 051).

**FFIEC 002 reporters:** For the purposes of the FR 2644 report, “U.S. branches and agencies” are those institutions domiciled in the 50 states of the United States and the District of Columbia and “foreign banks” are those companies that are organized under the laws of a foreign (non-U.S.) country, Puerto Rico, or a U.S. territory or possession that engage in the business of banking. Unlike data collected on the

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# General Instructions

FFIEC 002, data collected on this report exclude the IBFs of the reporting entities.

## Preparation of Reports

Report all balances as of the close of business on Wednesday of each week. All dollar amounts should be reported to the nearest thousand. With the exceptions of item M.1, “Net unrealized gains (losses) on available-for-sale securities,” and item M.1.a, “Net unrealized gains (losses) on available-for-sale securities, U.S. Treasury and U.S. Government agency obligations, mortgage-backed securities,” no negative entries are appropriate for this report.

## Consolidation and Inter-office Relationships

**FFIEC 031 reporters:** For U.S. domestically chartered banks with “foreign” offices, the basis and instructions for consolidation correspond to the domestic-office portion of the FFIEC 031. That is, domestic branches and majority-owned domestic subsidiaries that meet the tests of significance (as described in the General Instructions of the Call Report) are to be fully consolidated line by line on this report. However, accounts of domestic subsidiaries that are not available on a timely basis may be consolidated with a lag, or amounts reported for such subsidiaries may be estimated for use in the weekly process of consolidation.

Moreover, all individual asset and liability items should exclude, to the extent possible, the asset and liability relationships with “foreign” offices. For purposes of this report, all such relationships and transactions should be reported on a net basis either in item 5.a, “Net due from related foreign offices,” or in item 9.a, “Net due to related foreign offices.” When line-by-line exclusion of transactions with foreign offices is not possible within the given time schedule, amounts to be excluded may be estimated.

**FFIEC 041 and 051 reporters:** For U.S. domestically chartered commercial banks with domestic offices only, the basis and instructions for consolidation correspond to the FFIEC 041 and 051. That is, domestic branches and majority-owned domestic subsidiaries that meet the tests of significance (as described in the General Instructions of the Call Report) are to be fully consolidated line by line on this report. However,

accounts of domestic subsidiaries that are not available on a timely basis may be consolidated with a lag, or amounts reported for such subsidiaries may be estimated for use in the weekly process of consolidation.

**FFIEC 002 reporters:** For U.S. branches and agencies of foreign banks, the basis and instructions for consolidation are identical to those used for reporting the FFIEC 002. Each designated branch or agency of a given foreign bank is requested to file a separate report unless the foreign bank submitted a consolidated FFIEC 002 for two or more of its offices. In such cases, a consolidated FR 2644 also should be filed. Respondents should notify their Federal Reserve Bank of any deviation from this stated consolidation policy.

Moreover, all individual asset and liability items should exclude the asset and liability relationships with respondents’ own IBFs. For purposes of this report, all such relationships and transactions should be reported on a net basis either in item 5.a, “Net due from related foreign offices,” or in item 9.a, “Net due to related foreign offices.” When line-by-line exclusion of transactions with IBFs is not possible within the given time schedule, amounts to be excluded may be estimated.

## Mergers and Other Structure Activity

In case of mergers, acquisitions, or large transfers of assets, respondents should contact their Federal Reserve Bank. The Federal Reserve Bank will typically request that the respondent provide special information regarding the effects of mergers and other structure activity on the data contained in this report.

## Foreign (non-U.S.) Currency-Denominated Transactions

**Conversion to U.S. dollars.** Transactions denominated in non-U.S. currency must be valued in U.S. dollars each reporting week at either the exchange rate prevailing on the Tuesday immediately preceding (that is, the day before) the Wednesday report date (“Tuesday method”) or the exchange rate prevailing on the Wednesday report date (“report day method”).

Regardless of which of the above two options is elected, the exchange rates to be used for this conversion are either the 10:00 a.m. rates quoted for major currencies by the Federal Reserve Bank of New York

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for customs purposes (refer to: [www.ny.frb.org/markets/fxrates/tenAm.cfm](http://www.ny.frb.org/markets/fxrates/tenAm.cfm)), or some other consistent series of exchange rate quotations. (If deposits are issued in European Currency Units (ECU) or some other currency basket, consistent series of exchange rate quotations either for the basket unit or for the corresponding individual exchange rates may be used.)

Once respondents choose to value foreign currency transactions by using either the Tuesday method or the

report day method, they must use that method consistently over time for all Federal Reserve reports. If at some future time respondents wish to change their valuation procedure from one of these two methods to the other, the change must be applied to all Federal Reserve reports and then used consistently thereafter. Respondents should notify their Federal Reserve Bank of any such change.



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## LINE ITEM INSTRUCTIONS FOR

# Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks FR 2644

### Definitions of Items

In general, definitions of items on the FR 2644 report correspond to item definitions on the Call Reports. Tables that indicate the item-by-item relationship between the FR 2644 report and the quarterly Reports of Condition and Income (FFIEC 031, 041, and 051) and the quarterly Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002) accompany these instructions.

**FFIEC 031 reporters:** For U.S. domestically chartered commercial banks with “foreign” offices, the stated Call Report references are to the domestic-office portion of the FFIEC 031.

**FFIEC 041 reporters:** For U.S. domestically chartered commercial banks with domestic offices only, the stated Call Report references are to the FFIEC 041.

**FFIEC 051 reporters:** For U.S. domestically chartered commercial banks with domestic offices and less than \$1 billion in total assets, the stated Call Report references are to the FFIEC 051.

**FFIEC 002 reporters:** For U.S. branches and agencies of foreign banks, since the office coverage of the FR 2644 report excludes respondents’ own IBFs, stated Call Report references, unless otherwise indicated, correspond to Column A (Total reporting branch or agency including its IBF) minus Column B (IBF only) of the FFIEC 002 report.

For items that correspond exactly to items on the Call Reports, detailed definitions are not repeated in these instructions. For such definitions, please refer to the instructions as well as the glossary on the FFIEC’s website for preparation of the appropriate Call Report. (For FFIEC 031 and 041 reporters: <https://www.ffiec.gov/forms031.htm>, for FFIEC 051 reporters: <https://www.ffiec.gov/forms051.htm>, and for

FFIEC 002 reporters: <https://www.ffiec.gov/forms002.htm>) For items that do not correspond exactly to items on the Call Reports, or where additional instructions are needed, specific supplementary instructions are provided below.

### Supplementary Instructions

#### Item 1. Cash and balances due from depository institutions.

For all reporters, include cash items in process of collection (including unposted debits and currency and coin), balances due from both depository institutions in the U.S. and from banks in foreign countries and foreign central banks, and balances due from Federal Reserve Banks (including term deposits).

#### Item 2. Securities (including securities reported as trading assets on the Call Report).

**FFIEC 031, 041, and 002 reporters:** Include in each component of item 2 all securities of that type that are either held-to-maturity, available-for-sale, or held as trading assets and reported as such on the Call Reports (that is, reported on Call Report Schedule RC-D for FFIEC 031 and 041 filers or on Call Report Schedule RAL for FFIEC 002 filers). Also include equity securities with readily determinable fair values not held for trading.

**FFIEC 031 and 041 reporters:** If a domestically chartered bank is not a Call Report Schedule RC-D reporter but does hold some securities as trading assets, include those securities in item 5.b, “All other assets including trading assets,” rather than in item 2.

**FFIEC 051 reporters:** Include in each component of item 2 all securities of that type that are either held-to-maturity or available-for-sale. Include any securities

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held as trading assets in item 5.b, “All other assets including trading assets,” rather than in item 2.

**FFIEC 031, 041, and 051 reporters:** For securities that are held-to-maturity, institutions that have adopted ASU 2016-13, which governs the accounting for credit losses, report the amortized cost net of any applicable allowance for credit losses.

**Item 2.a(1). U.S. Treasury securities and U.S. Government agency obligations: Mortgage-backed securities.**

For all reporters, include all residential mortgage-backed securities, whether held-to-maturity, available-for-sale, or held-for-trading, guaranteed by U.S. Government agencies or issued by U.S. Government-sponsored agencies. Include residential pass-thru securities and other residential mortgage-backed securities (including CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities, and mortgage-backed commercial paper). Also include commercial mortgage-backed securities issued by U.S. Government-sponsored agencies.

**Item 2.a(2). U.S. Treasury securities and U.S. Government agency obligations: Other U.S. Treasury and U.S. Government agency obligations.**

For all reporters, include all obligations, whether held-to-maturity, available-for-sale, or held-for-trading, other than mortgage-backed securities, issued by U.S. Government agencies or by U.S. Government-sponsored agencies.

**Item 2.b(1). Other securities: Mortgage-backed securities.**

For all reporters, include all residential mortgage-backed securities, whether held-to-maturity, available-for-sale, or held-for-trading, issued by non-U.S. Government issuers and by non-U.S. issuers. Include residential pass-thru securities and other residential mortgage-backed securities (including CMOs, REMICs, CMO and REMIC residuals, stripped mortgage-backed securities, and mortgage-backed commercial paper). Include those issued by others, but whose collateral consists of mortgage-backed securities guaranteed or issued by U.S. Government agencies or U.S. Government-sponsored agencies. Also include all commercial mortgage-backed securities not issued by U.S. Government-sponsored agencies.

**Item 2.b(2). All other securities.**

For all reporters, include all other securities, whether held-to-maturity, available-for-sale, or held-for-trading, including commercial paper, securities issued by states and political subdivisions in the U.S., asset-backed securities, other domestic debt securities, foreign debt securities, and equity securities with readily determinable fair values not held for trading. Exclude privately issued mortgaged-backed securities (which are reported in item 2.b(1)). Also exclude other trading assets; thus, derivatives with a positive fair value and equity securities without a readily determinable fair value held for trading are included in item 5.b, “All other assets including trading assets” and loans held in the trading account are reported in the appropriate loan category, items 4.a through 4.f.

**Item 3. Federal funds sold and securities purchased under agreements to resell.**

For all reporters, include federal funds sold and securities purchased under agreements to resell with domestically chartered commercial banks and U.S. branches and agencies of foreign banks and all other entities, including nonbank brokers and dealers in securities, thrifts, and any Federal Home Loan Bank.

Institutions that have adopted ASU 2016-13, which governs the accounting for credit losses, report the amount in this line item net of any applicable allowance for credit losses.

**Item 4. Loans and leases (including loans reported as trading assets on the Call Report).**

For all reporters, all loans should be categorized according to security, borrower, or purpose. Loans covering two or more categories are sometimes difficult to categorize. In such instances, categorize the entire loan according to the major criterion.

Report the book value of all loans and leases before deduction of any general “Allowance for loan losses.” For institutions that have adopted ASU 2016-13, the allowance for loan losses is the allowance for credit losses on loans and leases.

Additionally, in conformity with their treatment on the Call Reports, each loan item, 4.a through 4.f, should be reported net of unearned income to the extent possible. Netting of any remaining unearned income should be performed on the FR 2644 loan item(s) most likely



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responsible for the unearned income. (That is, FR 2644 loan item(s) 4.a through 4.f should be reduced judgmentally by the amount of any remaining unearned income.)

**FFIEC 031, 041, and 002 reporters:** In addition to loans reported on Call Report Schedule RC-C for FFIEC 031 and 041 filers or reported on Call Report Schedule C for FFIEC 002 filers, include in each loan item all loans of that type that are held as trading assets and reported as such on the Call Reports (that is, reported on Call Report Schedule RC-D for FFIEC 031 and 041 filers or on Call Report Schedule RAL for FFIEC 002 filers).

**FFIEC 031 and 041 reporters:** If a domestically chartered bank is not a Call Report Schedule RC-D reporter but does hold some loans as trading assets, include those loans in item 5.b, “All other assets including trading assets,” rather than in items 4.a through 4.f.

**For 051 reporters:** Include any loans held as trading assets in item 5.b, “All other assets including trading assets,” rather than in items 4.a through 4.f.

## **Item 4.a. Real estate loans.**

For all reporters, include all loans secured by real estate (other than those to states and political subdivisions) regardless of purpose and regardless of whether originated by the reporting bank, purchased from others, or first or junior lien. Include all such loans held as trading assets.

### **Item 4.a.(1). Real estate loans: Construction, land development, and other land loans.**

For all reporters, include loans secured by real estate made to finance (a) land development preparatory to erecting new structures or (b) the on-site construction of industrial, commercial, residential, or farm buildings. Include loans for the purpose of constructing 1–4 family residential properties, which will secure the loan, as well as all construction loans for purposes other than constructing 1–4 family residential properties. Also include loans for the development of building lots and loans secured by vacant land. “Construction” loans include loans for additions or alterations to, and demolition of, existing structures. Combination construction-permanent loans are reported in this item until construction is completed or principal amortiza-

tion begins, at which time the loans should be reported in the appropriate category.

### **Item 4.a.(2). Real estate loans: Secured by farmland.**

For all reporters, include loans secured by farmland and improvements. Farmland includes all land known to be used or usable for agricultural purposes, such as crop and livestock production. Farmland includes grazing or pasture land, whether tillable or not and whether wooded or not. Include loans secured by farmland that are guaranteed by the Farmers Home Administration (FmHA) or by the Small Business Administration (SBA) and that are extended, serviced, and collected by any party other than FmHA or SBA.

### **Item 4.a.(3)(a). Residential real estate loans: Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.**

For all reporters, include all open-end loans secured by 1–4 family residential properties and extended under lines of credit. These loans are typically junior liens accessed by check or credit card.

### **Item 4.a.(3)(b). Residential real estate loans: Closed-end loans secured by 1–4 family residential properties.**

For all reporters, include all closed-end loans secured by 1–4 family residential properties, both first and junior liens.

### **Item 4.a.(4). Real estate loans: Secured by multifamily (5 or more) residential properties.**

For all reporters, include loans secured by (a) nonfarm properties with 5 or more dwelling units in structures (including apartment buildings and apartment hotels) used to accommodate households on a permanent basis; (b) cooperative-type apartment buildings containing 5 or more dwellings units; and (c) 5 or more housekeeping dwellings with commercial units combined where use is primarily residential.

### **Item 4.a.(5). Real estate loans: Secured by nonfarm nonresidential properties.**

For all reporters, include loans secured by nonfarm nonresidential properties such as business and industrial properties, hotels, motels, churches, hospitals, clubs, lodges, golf courses, “homes” for elderly, and educational and charitable institutions. Include loans

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secured by owner-occupied nonfarm nonresidential properties for which the primary source of repayment is the cash flow from the ongoing operations and activities conducted by the party who owns the property. Also include loans secured by other nonfarm nonresidential properties where the primary source of repayment (at least 50 percent) is derived from rental income associated with the property.

This includes loans secured by hotels, motels, assisted-living facilities, mini-storage facilities, and similar properties. Exclude loans for nonfarm nonresidential property construction and land development purposes (include in item 4.a(1)).

**Item 4.b. Loans to, and acceptances of, commercial banks in the U.S. (including U.S. branches and agencies of foreign banks).**

For all reporters, include all loans (other than those secured by real estate), including overdrafts, to domestic commercial banks and U.S. branches and agencies of foreign banks. Include the reporting bank's own acceptances discounted and held in its portfolio when the account party is another depository institution. Exclude loans to bank holding companies, loans to foreign banks, and loans to other depository institutions such as savings banks, savings and loan associations, and credit unions (include in item 4.f).

**Item 4.c. Commercial and industrial loans.**

For all reporters, include loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, other business enterprises, and to individuals, whether secured (other than by real estate) or unsecured, installment, or single-payment, originated by the reporting bank or purchased from others, to U.S. and non-U.S. addressees. Include the reporting bank's own acceptances that it holds in its portfolio when the account party is a commercial and industrial enterprise. Include loans extended under credit cards and other related plans issued in the name of a commercial and industrial enterprise. Include all such loans held as trading assets.

**Item 4.d.(1). Consumer loans: Credit cards and other revolving credit plans.**

For all reporters, include all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards or from prear-

ranged overdraft plans, whether originated or purchased. Exclude loans secured by real estate (i.e., revolving home equity lines of credit) (include in the appropriate category of item 4.a). Deposits accumulated by borrowers for payment of personal loans ("hypothecated deposits") should be netted against related loans. Include all such loans held as trading assets.

**Item 4.d.(2). Consumer loans: Automobile loans.**

For all reporters, include all consumer loans extended for the purpose of purchasing new and used passenger cars and other vehicles, such as minivans, pickup trucks, and sport utility vehicles for personal use. Exclude consumer loans made for the purchase of motorcycles, boats, recreational vehicles, golf carts, and airplanes (include in 4.d(3)). Include both direct and indirect consumer automobile loans as well as retail installment paper purchased by the bank from automobile dealers. This item excludes consumer loans secured by automobiles already paid for (include in 4.d.(3)). Include all such loans held as trading assets.

**Item 4.d.(3). Consumer loans: Other consumer loans (including single payment and installment loans other than automobile loans, and all student loans).**

For all reporters, include all other loans to individuals for household, family, and other personal expenditures, not assessed by credit cards and other revolving credit plans, including loans to purchase household appliances and mobile homes; home improvement loans (not secured by real estate); student loans; loans for medical expenses, vacations, personal taxes, and consolidation of personal debt. Exclude loans to individuals to purchase or carry securities (include in item 4.f) or for commercial, industrial, and professional purposes (include in item 4.c). Include all such loans held as trading assets.

**Item 4.e. Loans to nondepository financial institutions.**

For all reporters, include loans to real estate investment trusts and mortgage companies that specialize in mortgage loan originations and warehousing or mortgage servicing. Also include loans to insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors and other financial intermediaries, and short-term business credit institutions that extend credit to finance

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inventories or carry accounts receivables. Include loans to investment banks and loans to the bank's own trust department. Also include loans to other domestic and foreign financial intermediaries which extend credit for business purposes. Include all such loans held as trading assets.

## **Item 4.f. All other loans and leases.**

For all reporters, all other loans also include certain unplanned overdrafts. Overdrafts are either planned or unplanned. Unplanned overdrafts occur when a depository institution honors a check or draft drawn against a deposit account containing insufficient funds and there is no advance contractual agreement to honor the check or draft. Unplanned overdrafts should be reported in item 4.f, "All other loans and leases," except if the overdrawn depositor is a commercial bank in the United States. Unplanned overdrafts in this account should be reported in item 4.b, "Loans to, and acceptances of, commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)."

Planned overdrafts occur when a contractual agreement has been made in advance to allow such credit extensions. Planned overdrafts should be classified as loans according to the nature of the overdrawn depositor. For example, a planned overdraft by a nonfinancial firm should be included in item 4.c, "Commercial and industrial loans."

For treatment of unearned income, please refer to the instructions for item 4 above. Include all such loans held as trading assets.

**FFIEC 031 reporters:** Include all loans and leases as reported on Schedule RC-C of the Call Report that cannot be properly reported in items 4.a(1) through 4.e of this report. Note that this item includes several items that are reported separately on the Call Report: (2.b) loans to other (nonbank) depository institutions in the U.S.; (3) loans to finance agricultural production and other loans to farmers; (7) loans to foreign governments and official institutions; (8) obligations (other than securities and leases) of states and political subdivisions in the U.S., including those secured by real estate; (9.b.1) loans for purchasing or carrying securities; and (10) lease financing receivables (net of unearned income). Consistent with the Call Report, this item includes all loans not elsewhere classified.

**FFIEC 041 reporters:** Include all loans and leases as reported on Schedule RC-C of the Call Report that cannot be properly reported in items 4.a(1) through 4.e of this report. Note that this item includes several items that are reported separately on the Call Report: (2.b) loans to other (nonbank) depository institutions in the U.S.; (2.c) loans to banks in foreign countries; (3) loans to finance agricultural production and other loans to farmers; (8) obligations (other than securities and leases) of states and political subdivisions in the U.S., including those secured by real estate; (9.b.1) loans for purchasing or carrying securities; and (10) lease financing receivables (net of unearned income). Consistent with the Call Report, this item includes all loans not elsewhere classified.

**FFIEC 051 reporters:** Include all loans and leases as reported on Schedule RC-C of the Call Report that cannot be properly reported in items 4.a(1) through 4.e of this report. Note that this item includes several items that are reported separately on the Call Report: (3) loans to finance agricultural production and other loans to farmers; (8) obligations (other than securities and leases) of states and political subdivisions in the U.S., including those secured by real estate; and (10) lease financing receivables (net of unearned income). Consistent with the Call Report, this item includes all loans not elsewhere classified.

**FFIEC 002 reporters:** Include all loans and leases as reported on Schedule C of the FFIEC 002 and not reported in items 4.a(1) through 4.e of this report. Note that this item includes several items that are reported separately on the FFIEC 002: (2.b) loans to other (non-bank) depository institutions in the U.S.; (2.c) loans to banks in foreign countries; (6) loans to foreign governments and official institutions; (7) loans for purchasing or carrying securities; (9) and lease financing receivables (net of unearned income). Consistent with the FFIEC 002, this item includes loans to finance agricultural production and other loans to farmers, obligations (other than securities and leases) of state and political subdivisions in the U.S., including those secured by real estate, and all other loans not elsewhere classified. Unlike the FFIEC 002, this item excludes loans to individuals for personal expenditures (report these loans in items 4.d(1), 4.d(2), and 4.d(3) above).

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**Item 4.g. Allowance for loan and lease losses**

For all reporters, institutions that have adopted ASU 2016-13, which governs the accounting for credit losses, report the allowance for credit losses.

**FFIEC 031 reporters:** For U.S. domestically chartered commercial banks with foreign offices, IBFs, foreign branches or subsidiaries, or Edge or agreement subsidiaries, the allowance for loan and lease losses covers domestic offices only, except to the extent that banks do not account for loan and lease losses at foreign offices separately. The amount reported in this item should match item 4.c on Schedule RC (Balance Sheet) of the Call Report, net of any amounts in these categories booked at foreign offices.

**FFIEC 002 reporters:** Report an amount in this item if such an account has been established; if not, leave blank.

**Item 5.a. Net due from related foreign offices (if FFIEC 002 respondent, include head office and other related depository institutions in the U.S.).**

This item is only reported by FFIEC 031 and FFIEC 002 filers. A balance should be reported in item 5.a or in item 9.a, but not both.

**FFIEC 031 reporters:** This item corresponds to Schedule RC-H, item 6, of the Call Report.

**FFIEC 002 reporters:** For the reporting branch or agency, report only a single net position in either item 5.a, “Net due from related foreign offices,” or item 9.a, “Net due to related foreign offices,” that represents the net position of the reporter relative to its own foreign offices, Edge and Agreement subsidiaries, IBFs, own head office, and other related depository institutions in the U.S. If the single net amount is a net due from, it should be reported in item 5.a; if the single net position is a net due to, it should be reported in item 9.a.

The positions reported in item 5.a or 9.a should include unremitted profits, any statutory or regulatory capital requirement, any reserve accounts, and any allowance accounts. This includes any allowance for loan losses, or, for institutions that have adopted ASU 2016-13, any allowance for credit losses.

NOTE: Exclude the separate net due from/due to positions of the reporting branch or agency’s own IBF

with related depository institutions other than the reporter.

**Item 5.b. All other assets including trading assets.**

For all reporters, include 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 (including goodwill), derivatives with a positive fair value held for purposes other than trading, and other assets.

Additionally, for all reporters, include trading assets such as derivatives with a positive fair value held for trading purposes, gold bullion, certificates of deposit, bankers’ acceptances, equity securities without a readily determinable fair value held for trading, and other trading assets. Unlike the Call Reports, this item does not include securities or loans measured at fair value and reported in trading assets (include in item 2 and item 4).

Also, for all reporters, institutions that have adopted ASU 2016-13 report financial assets included within this line item net of any applicable allowances for credit losses.

**FFIEC 031 reporters:** This item differs from its counterpart on the FFIEC 031, which includes consolidated assets for all foreign and domestic offices. This report covers only assets in domestic offices.

**FFIEC 002 reporters:** Also include other claims on nonrelated parties.

**Item 6. Total assets.**

For all reporters, report this item net of any allowance for loan and lease losses. This item equals the sum of items 1 through 4.f, 5.a, and 5.b, minus item 4.g.

**FFIEC 002 reporters:** For U.S. branches and agencies of foreign banks with own IBFs, this item may not equal its counterpart in the FFIEC 002 (Schedule RAL, item 3) owing to the exclusion of the IBFs’ balances on the FR 2644 (except to the extent that they are included in item 5.a).

**Item 7.a. Time deposits of \$100,000 or more.**

For all reporters, exclude from this item all time deposits issued to deposit brokers in the form of large (\$100,000 or more) certificates of deposit that have



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been participated out by the brokers in shares of less than \$100,000 (include in item 7.b).

**FFIEC 031, 041, and 051 reporters:** Include all time certificates of deposit and open-account time deposits with balances of \$100,000 through \$250,000 and all such deposits with balances of more than \$250,000.

## **Item 7.b. All other deposits.**

For all reporters, the term “deposits” is defined in the Glossary section of the Call Report instructions. Transaction accounts include demand deposits. Non-transaction accounts include savings deposits, small time deposits (less than \$100,000), and time deposits issued to deposit brokers in the form of large (\$100,000 or more) certificates of deposit that have been participated out in shares of less than \$100,000. Time deposits of \$100,000 or more are included in item 7.a.

**FFIEC 002 reporters:** Include credit balances, as defined in the Glossary section of the 002 instructions.

## **Item 8. Borrowings (including federal funds purchased and securities sold under agreements to repurchase and other borrowed money).**

For all reporters, include demand notes issued to the U.S. Treasury, federal funds purchased and securities sold under agreements to repurchase, and other borrowed money. Federal funds purchased and securities sold under agreements to repurchase include those from domestically chartered commercial banks and U.S. branches and agencies of foreign banks and all other entities, including nonbank brokers and dealers in securities, thrifts, any Federal Reserve Bank or Federal Home Loan Bank. Borrowings to be included in this item are equivalent to Call Report items (please refer to the attached tables, which give item-by-item comparisons of FR 2644 items with Call Report items).

## **Item 9.a. Net due to related foreign offices (if FFIEC 002 respondent, include head office and other related depository institutions in the U.S.).**

This item is only reported by FFIEC 031 and FFIEC 002 filers. A balance should be reported in item 5.a or in item 9.a, but not both.

**FFIEC 031 reporters:** This item corresponds to Schedule RC-H, item 7, of the Call Report.

**FFIEC 002 reporters:** For the reporting branch or agency, report only a single net position in either item 5.a, “Net due from related foreign offices,” or item 9.a, “Net due to related foreign offices,” that represents the net position of the reporter relative to its own foreign offices, Edge and Agreement subsidiaries, IBFs, own head office, and other related depository institutions in the U.S. If the single net amount is a net due from, it should be reported in item 5.a; if the single net position is a net due to, it should be reported in item 9.a.

**NOTE:** Exclude the separate net due from/due to positions of the reporting branch or agency’s own IBF with related depository institutions other than the reporter.

## **Item 9.b. All other liabilities (including subordinated notes and debentures and trading liabilities).**

For all reporters, include subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, derivatives with a negative fair value held for purposes other than trading, dividends declared but not yet payable, accounts payable, allowance for credit losses on off-balance sheet credit exposures, and other liabilities.

For all reporters, report liabilities from trading activities, including those resulting from sales of assets that the reporting entity did not own (“short positions”), derivatives with a negative fair value held for trading purposes, and any liabilities to which the reporting entity has applied fair value accounting and manages for trading purposes.

**FFIEC 031 reporters:** This item differs from its counterpart on the Call Report, which includes consolidated liabilities for all foreign and domestic offices. This report covers only liabilities in domestic offices.

## **Item 10. Total liabilities.**

For all reporters, this item equals the sum of items 7.a, 7.b, 8, 9.a and 9.b (that is, the sum of items 7.a through 9.b).

**FFIEC 002 reporters:** For U.S. branches and agencies of foreign banks with own IBFs, this item may not equal its counterpart in the FFIEC 002 (Schedule RAL, item 6) owing to the exclusion of the IBFs’ balances on the FR 2644 (except to the extent that they are included in item 9.a).

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## Line Item Instructions

### **Item M.1. Net unrealized gains (losses) on available-for-sale securities.**

For all reporters, the frequency with which portfolios of available-for-sale securities are revalued (marked to market) may differ across reporting banks and branches and agencies. Those that revalue daily or weekly should report the appropriate amount each week in this item; those that revalue less frequently should report the most recently-available value in this item until a new value becomes available.

**FFIEC 031, 041, and 051 reporters:** This item is comparable to item 9.a on Schedule RC-R of the Call Report for those institutions that make the AOCI opt-out election and item 3 of the same schedule for those that do not make the election and all advanced approaches institutions.

**FFIEC 031 and 002 reporters:** This item applies to securities held in domestic offices only.

### **Item M.1.a. Net unrealized gains (losses) on available-for-sale securities, U.S. Treasury and U.S. Government agency obligations, mortgage-backed securities.**

For all reporters, include that portion of net unrealized gains (losses) on available-for-sale securities reported in

item M.1 above attributable to those securities included in item 2.a(1), U.S. Treasury securities and Government agency obligations, mortgage-backed securities. The frequency with which portfolios of available-for-sale securities are revalued (marked to market) may differ across reporting banks and branches and agencies. Those that revalue daily or weekly should report the appropriate amount each week in this item; those that revalue less frequently should report the most-recently available value for this item until a new value becomes available. In all cases, items M.1 and M.1.a should be revalued at the same frequency.

**FFIEC 031 and 002 reporters:** This item applies to securities held in domestic offices only.

## RELATIONSHIP OF

# FR 2644 Items to Items on the Quarterly Call Reports

| FR 2644        | FFIEC 031 and RC-D Reporters (For banks with both domestic and foreign offices) |   |
|----------------|---|---|
| <b>ASSETS</b>  |   |   |
| Item 1         | RC-A,   | Column B, Item 5  |
| Item 2.a(1)    | RC-H,<br>RC-D,  | Columns A and B, Items 13.a(1) + 13.b(1) +<br>Domestic office part of Items 4.a + 4.b + 4.d   |
| Item 2.a(2)    | RC-H,<br>RC-D,  | Columns A and B, Items 10 + 11 +<br>Domestic office part of Items 1 + 2   |
| Item 2.b(1)    | RC-H,<br>RC-D,  | Columns A and B, Items 13.a(2) + 13.b(2) +<br>Domestic office part of Items 4.c + 4.e   |
| Item 2.b(2)    | RC-H,<br>RC-D,  | Columns A and B, Items 12 + 14 + 15 + Column B, Item 18.a +<br>Domestic office part of Items 3 + 5.a + 5.b + Domestic office part of Item 9 including mutual funds +<br>Domestic office part of Memoranda, Item 7.a |
| Item 3         | RC,<br>RC-H,  | Item 3.a +<br>Item 3  |
| Item 4.a(1)    | RC-C,<br>RC-D,  | Part 1, Column B, Items 1.a(1) + 1.a(2) +<br>Domestic office part of Item 6.a(2) including construction, land development, and other land loans   |
| Item 4.a(2)    | RC-C,<br>RC-D,  | Part 1, Column B, Item 1.b +<br>Domestic office part of Item 6.a(2) including secured by farmland   |
| Item 4.a(3)(a) | RC-C,<br>RC-D,  | Part 1, Column B, Item 1.c(1) +<br>Domestic office part of Item 6.a(1) including revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit                          |
| Item 4.a(3)(b) | RC-C,<br>RC-D,  | Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b) +<br>Domestic office part of Item 6.a(1) including closed-end loans secured by 1-4 family residential properties  |
| Item 4.a(4)    | RC-C,<br>RC-D,  | Part 1, Column B, Item 1.d +<br>Domestic office part of Item 6.a(2) including secured by multifamily (5 or more) residential properties   |
| Item 4.a(5)    | RC-C,<br>RC-D,  | Part 1, Column B, Items 1.e(1) + 1.e(2) +<br>Domestic office part of Item 6.a(2) including secured by nonfarm nonresidential properties   |
| Item 4.b       | RC-C,   | Part 1, Column B, Item 2.a  |
| Item 4.c       | RC-C,<br>RC-D,  | Part 1, Column B, Items 4.a + 4.b +<br>Domestic office part of Item 6.b   |
| Item 4.d(1)    | RC-C,<br>RC-D,  | Part 1, Column B, Items 6.a + 6.b +<br>Domestic office part of Item 6.c including credit cards and other revolving credit plans   |
| Item 4.d(2)    | RC-C,<br>RC-D,  | Part 1, Column B, Item 6.c +<br>Domestic office part of Item 6.c including automobiles  |
| Item 4.d(3)    | RC-C,<br>RC-D,  | Part 1, Column B, Item 6.d +<br>Domestic office part of Item 6.c including other consumer loans   |
| Item 4.e       | RC-C,<br>RC-D,  | Part 1, Column B, Item 9.a +<br>Domestic office part of Item 6.d including loans to nondepository financial institutions  |
| Item 4.f       | RC-C,<br>RC-D,  | Part 1, Column B, Items 2.b + 2.c + 3 + 7 + 8 + 9.b(1) + 9.b(2) + 10 +<br>Domestic office part of Item 6.d excluding loans to nondepository financial institutions  |
| Item 4.g       | RC,   | Domestic office part of Item 4.c  |
| Item 5.a       | RC-H,   | Item 6 <sup>1</sup>   |

# Relationships

| FR 2644  | FFIEC 031 and RC-D Reporters (For banks with both domestic and foreign offices) |   |
|--|---|---|
| Item 5.b   | RC,<br>RC-D,  | Domestic office part of Items 6 + 7 + 8 + 9 + 10 + 11 +<br>Domestic office part of Item 9 excluding mutual funds + Domestic office part of<br>Memoranda, Item 7.a   |
| Item 6   | RC-H,   | Items 6 <sup>1</sup> + 8  |
| <b>LIABILITIES</b>   |   |   |
| Item 7.a   | RC-E,   | Memoranda, Items M.2(c) + M.2(d)  |
| Item 7.b   | RC-E,   | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)  |
| Item 8   | RC,<br>RC-H,  | Item 14.a +<br>Items 4 + 5  |
| Item 9.a   | RC-H,   | Item 7 <sup>1</sup>   |
| Item 9.b   | RC,<br>RC-H,  | Domestic office part of Items 19 + 20 +<br>Item 20  |
| Item 10  | RC-H,   | Items 7 <sup>1</sup> + 9  |
| <b>MEMORANDA</b>   |   |   |
| <b>For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 0</b> |   |   |
| Item M.1   | RC-R,   | Part 1, Domestic office part of Item 3 including net unrealized gains (losses) on available-for-sale securities   |
| Item M.1.a   | RC-R,   | Part 1, Domestic office part of Item 3 including net unrealized gains (losses) on available-for-sale securities, U.S.<br>Treasury securities and U.S. Government agency obligations, mortgage-backed securities   |
| <b>For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 1</b> |   |   |
| Item M.1   | RC-R,   | Part 1, Domestic office part of Item 9.a  |
| Item M.1.a   | RC-R,   | Part 1, Domestic office part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S.<br>Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

<sup>1</sup> On Schedule RC-H, an amount is reported in Item 6 or Item 7, but not both.

| FR 2644        | FFIEC 031 and Non-RC-D Reporters (For banks with both domestic and foreign offices) |   |
|----------------|---|---|
| <b>ASSETS</b>  |   |   |
| Item 1         | RC-A,   | Column B, Item 5  |
| Item 2.a(1)    | RC-H,   | Columns A and B, Items 13.a(1) + 13.b(1)                  |
| Item 2.a(2)    | RC-H,   | Columns A and B, Items 10 + 11                            |
| Item 2.b(1)    | RC-H,   | Columns A and B, Items 13.a(2) + 13.b(2)                  |
| Item 2.b(2)    | RC-H,   | Columns A and B, Items 12 + 14 + 15 + Column B, Item 18.a |
| Item 3         | RC,<br>RC-H,  | Item 3.a +<br>Item 3                                      |
| Item 4.a(1)    | RC-C,   | Part 1, Column B, Items 1.a(1) + 1.a(2)                   |
| Item 4.a(2)    | RC-C,   | Part 1, Column B, Item 1.b                                |
| Item 4.a(3)(a) | RC-C,   | Part 1, Column B, Item 1.c(1)                             |
| Item 4.a(3)(b) | RC-C,   | Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b)             |
| Item 4.a(4)    | RC-C,   | Part 1, Column B, Item 1.d                                |
| Item 4.a(5)    | RC-C,   | Part 1, Column B, Items 1.e(1) + 1.e(2)                   |
| Item 4.b       | RC-C,   | Part 1, Column B, Item 2.a                                |
| Item 4.c       | RC-C,   | Part 1, Column B, Items 4.a + 4.b                         |
| Item 4.d(1)    | RC-C,   | Part 1, Column B, Items 6.a + 6.b                         |



# Relationships

| FR 2644  | FFIEC 031 and Non-RC-D Reporters (For banks with both domestic and foreign offices) |  |
|--|---|--|
| Item 4.d(2)  | RC-C,   | Part 1, Column B, Item 6.c   |
| Item 4.d(3)  | RC-C,   | Part 1, Column B, Item 6.d   |
| Item 4.e   | RC-C,   | Part 1, Column B, Item 9.a   |
| Item 4.f   | RC-C,   | Part 1, Column B, Items 2.b + 2.c + 3 + 7 + 8 + 9.b(1) + 9.b(2) + 10   |
| Item 4.g   | RC,   | Domestic office part of Item 4.c   |
| Item 5.a   | RC-H,   | Item 6 <sup>1</sup>  |
| Item 5.b   | RC,   | Domestic office part of Items 5 + 6 + 7 + 8 + 9 + 10 + 11  |
| Item 6   | RC-H,   | Items 6 <sup>1</sup> + 8   |
| <b>LIABILITIES</b>   |   |  |
| Item 7.a   | RC-E,   | Memoranda, Items M.2(c) + M.2(d)   |
| Item 7.b   | RC-E,   | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)   |
| Item 8   | RC,<br>RC-H,  | Item 14.a +<br>Items 4 + 5   |
| Item 9.a   | RC-H,   | Item 7 <sup>1</sup>  |
| Item 9.b   | RC,<br>RC-H,  | Domestic office part of Items 19 + 20 +<br>Item 20   |
| Item 10  | RC-H,   | Items 7 <sup>1</sup> + 9   |
| <b>MEMORANDA</b>   |   |  |
| <b>For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 0</b> |   |  |
| Item M.1   | RC-R,   | Part 1, Domestic office part of Item 3 including net unrealized gains (losses) on available-for-sale securities  |
| Item M.1.a   | RC-R,   | Part 1, Domestic office part of Item 3 including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities   |
| <b>For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 1</b> |   |  |
| Item M.1   | RC-R,   | Part 1, Domestic office part of Item 9.a   |
| Item M.1.a   | RC-R,   | Part 1, Domestic office part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

<sup>1</sup> On Schedule RC-H, an amount is reported in Item 6 or Item 7, but not both.

| FR 2644       | FFIEC 041 and RC-D Reporters (For banks with domestic offices only and \$300 million or more in total assets) |   |
|---------------|---|---|
| <b>ASSETS</b> |   |   |
| Item 1        | RC-A,   | Item 5  |
| Item 2.a(1)   | RC-B,<br>RC-D,  | Columns A and D, Items 4.a(1) + 4.a(2) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a) +<br>Items 4.a + 4.b + 4.d  |
| Item 2.a(2)   | RC-B,<br>RC-D,  | Columns A and D, Items 1 + 2 +<br>Items 1 + 2   |
| Item 2.b(1)   | RC-B,<br>RC-D,  | Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) +<br>Items 4.c + 4.e  |
| Item 2.b(2)   | RC,<br>RC-B,<br>RC-D,   | Item 2.c +<br>Columns A and D, Items 3 + 5.a + 5.b + 6.a + 6.b +<br>Items 3 + 5.a + 5.b + Part of Item 9 including mutual funds and equity securities |
| Item 3        | RC,   | Items 3.a + 3.b   |

# Relationships

| FR 2644  | FFIEC 041 and RC-D Reporters (For banks with domestic offices only and \$300 million or more in total assets) |  |
|--|---|--|
| Item 4.a(1)  | RC-C,<br>RC-D,  | Part 1, Column B, Items 1.a(1) + 1.a(2)<br>Part of Item 6.a(2) including construction, land development, and other land loans  |
| Item 4.a(2)  | RC-C,<br>RC-D,  | Part 1, Column B, Item 1.b +<br>Part of Item 6.a(2) including secured by farmland  |
| Item 4.a(3)(a)   | RC-C,<br>RC-D,  | Part 1, Column B, Item 1.c(1) +<br>Part of Item 6.a(1) including revolving, open-end loans secured by family residential properties and extended under lines of credit                       |
| Item 4.a(3)(b)   | RC-C,<br>RC-D,  | Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b) +<br>Part of Item 6.a(1) including closed-end loans secured by 1-4 family residential properties   |
| Item 4.a(4)  | RC-C,<br>RC-D,  | Part 1, Column B, Item 1.d +<br>Part of Item 6.a(2) including secured by multifamily (5 or more) residential properties  |
| Item 4.a(5)  | RC-C,<br>RC-D,  | Part 1, Column B, Items 1.e(1) + 1.e(2) +<br>Part of Item 6.a(2) including secured by nonfarm nonresidential properties  |
| Item 4.b   | RC-C,   | Part 1, Column A, Item 2.a   |
| Item 4.c   | RC-C,<br>RC-D,  | Part 1, Column B, Item 4 +<br>Item 6.b   |
| Item 4.d(1)  | RC-C,<br>RC-D,  | Part 1, Column B, Items 6.a + 6.b +<br>Part of Item 6.c including credit cards and other revolving credit plans  |
| Item 4.d(2)  | RC-C,<br>RC-D,  | Part 1, Column B, Item 6.c +<br>Part of Item 6.c including automobiles   |
| Item 4.d(3)  | RC-C,<br>RC-D,  | Part 1, Column B, Item 6.d +<br>Part of Item 6.c including other consumer loans  |
| Item 4.e   | RC-C,<br>RC-D,  | Part 1, Column B, Item 9.a +<br>Part of Item 6.d including loans to nondepository financial institutions   |
| Item 4.f   | RC-C,<br>RC-D,  | Part 1, Column A, Items 2.b + 2.c + Column B, Items 3 + 8 + 9.b + 10 +<br>Part of Item 6.d excluding loans to nondepository financial institutions   |
| Item 4.g   | RC,   | Item 4.c   |
| Item 5.a   | N.A.  |  |
| Item 5.b   | RC,<br>RC-D,  | Items 6 + 7 + 8 + 9 + 10 + 11 +<br>Part of Item 9 excluding mutual funds and equity securities + Item 11   |
| Item 6   | RC,   | Item 12  |
| <b>LIABILITIES</b>   |   |  |
| Item 7.a   | RC-E,   | Memoranda, Items M.2(c) + M.2(d)   |
| Item 7.b   | RC-E,   | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)   |
| Item 8   | RC,<br>RC-M,  | Items 14.a + 14.b +<br>Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d)   |
| Item 9.a   | N.A.  |  |
| Item 9.b   | RC,<br>RC-D,  | Items 19 + 20 +<br>Item 15   |
| Item 10  | RC,   | Item 21  |
| <b>MEMORANDA</b>   |   |  |
| <b>For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 0</b> |   |  |
| Item M.1   | RC-R,   | Part 1, Part of Item 3 including net unrealized gains (losses) on available-for-sale securities  |
| Item M.1.a   | RC-R,   | Part 1, Part of Item 3 including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

# Relationships

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FR 2644 FFIEC 041 and RC-D Reporters (For banks with domestic offices only and \$300 million or more in total assets)

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**For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 1**

|            |       |  |
|------------|-------|--|
| Item M.1   | RC-R, | Part 1, Item 9.a   |
| Item M.1.a | RC-R, | Part 1, Part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

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FR 2644 FFIEC 041 and Non-RC-D Reporters (For banks with domestic offices only and \$300 million or more in total assets)

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**ASSETS**

|                |              |   |
|----------------|--------------|---|
| Item 1         | RC-A,        | Item 5  |
| Item 2.a(1)    | RC-B,        | Columns A and D, Items 4.a(1) + 4.a(2) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a) |
| Item 2.a(2)    | RC-B,        | Columns A and D, Items 1 + 2  |
| Item 2.b(1)    | RC-B,        | Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) |
| Item 2.b(2)    | RC,<br>RC-B, | Item 2.c +<br>Columns A and D, Items 3 + 5.a + 5.b + 6.a + 6.b          |
| Item 3         | RC,          | Items 3.a + 3.b   |
| Item 4.a(1)    | RC-C,        | Part 1, Column B, Items 1.a(1) + 1.a(2)                                 |
| Item 4.a(2)    | RC-C,        | Part 1, Column B, Item 1.b  |
| Item 4.a(3)(a) | RC-C,        | Part 1, Column B, Item 1.c(1)   |
| Item 4.a(3)(b) | RC-C,        | Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b)                           |
| Item 4.a(4)    | RC-C,        | Part 1, Column B, Item 1.d  |
| Item 4.a(5)    | RC-C,        | Part 1, Column B, Items 1.e(1) + 1.e(2)                                 |
| Item 4.b       | RC-C,        | Part 1, Column A, Item 2.a  |
| Item 4.c       | RC-C,        | Part 1, Column B, Item 4  |
| Item 4.d(1)    | RC-C,        | Part 1, Column B, Items 6.a + 6.b                                       |
| Item 4.d(2)    | RC-C,        | Part 1, Column B, Item 6.c  |
| Item 4.d(3)    | RC-C,        | Part 1, Column B, Item 6.d  |
| Item 4.e       | RC-C,        | Part 1, Column B, Item 9.a  |
| Item 4.f       | RC-C,        | Part 1, Column A, Items 2.b + 2.c + Column B, Items 3 + 8 + 9.b + 10    |
| Item 4.g       | RC,          | Item 4.c  |
| Item 5.a       | N.A.         |   |
| Item 5.b       | RC,          | Items 5 + 6 + 7 + 8 + 9 + 10 + 11                                       |
| Item 6         | RC,          | Item 12   |

**LIABILITIES**

|          |              |  |
|----------|--------------|--|
| Item 7.a | RC-E,        | Memoranda, Items M.2(c) + M.2(d)   |
| Item 7.b | RC-E,        | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)   |
| Item 8   | RC,<br>RC-M, | Items 14.a + 14.b +<br>Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) |
| Item 9.a | N.A.         |  |
| Item 9.b | RC,          | Items 15 + 19 + 20 +   |
| Item 10  | RC,          | Item 21  |

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# Relationships

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FR 2644 FFIEC 041 and Non-RC-D Reporters (For banks with domestic offices only and \$300 million or more in total assets)

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## MEMORANDA

### For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 0

|            |       |  |
|------------|-------|--|
| Item M.1   | RC-R, | Part 1, Part of Item 3 including net unrealized gains (losses) on available-for-sale securities  |
| Item M.1.a | RC-R, | Part 1, Part of Item 3 including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

### For Reporters with Schedule RC-R, Part 1, Item 3.a equal to 1

|            |       |  |
|------------|-------|--|
| Item M.1   | RC-R, | Part 1, Item 9.a   |
| Item M.1.a | RC-R, | Part 1, Part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

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FR 2644 FFIEC 041 and RC-D Reporters (For banks with domestic offices only and less than \$300 million in total assets)

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## ASSETS

|                |                       |   |
|----------------|-----------------------|---|
| Item 1         | RC,                   | Items 1.a + 1.b   |
| Item 2.a(1)    | RC-B,<br>RC-D,        | Columns A and D, Items 4.a(1) + 4.a(2) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a) +<br>Items 4.a + 4.b + 4.d  |
| Item 2.a(2)    | RC-B,<br>RC-D,        | Columns A and D, Items 1 + 2 +<br>Items 1 + 2   |
| Item 2.b(1)    | RC-B,<br>RC-D,        | Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) +<br>Items 4.c + 4.e  |
| Item 2.b(2)    | RC,<br>RC-B,<br>RC-D, | Item 2.c +<br>Columns A and D, Items 3 + 5.a + 5.b + 6.a + 6.b +<br>Items 3 + 5.a + 5.b + Part of Item 9 including mutual funds and equity securities                         |
| Item 3         | RC,                   | Items 3.a + 3.b   |
| Item 4.a(1)    | RC-C,<br>RC-D,        | Part 1, Column B, Items 1.a(1) + 1.a(2) +<br>Part of Item 6.a(2) including construction, land development, and other land loans   |
| Item 4.a(2)    | RC-C,<br>RC-D,        | Part 1, Column B, Item 1.b +<br>Part of Item 6.a(2) including secured by farmland   |
| Item 4.a(3)(a) | RC-C,<br>RC-D,        | Part 1, Column B, Item 1.c(1) +<br>Part of Item 6.a(1) including revolving, open-end loans secured by 1-4 family residential properties and extended<br>under lines of credit |
| Item 4.a(3)(b) | RC-C,<br>RC-D,        | Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b) +<br>Part of Item 6.a(1) including closed-end loans secured by 1-4 family residential properties                                |
| Item 4.a(4)    | RC-C,<br>RC-D,        | Part 1, Column B, Item 1.d +<br>Part of Item 6.a(2) including secured by multifamily (5 or more) residential properties   |
| Item 4.a(5)    | RC-C,<br>RC-D,        | Part 1, Column B, Items 1.e(1) + 1.e(2) +<br>Part of Item 6.a(2) including secured by nonfarm nonresidential properties   |
| Item 4.b       | RC-C,                 | Part 1, Column B, Part of Item 2 with commercial banks in the U.S.  |
| Item 4.c       | RC-C,<br>RC-D,        | Part 1, Column B, Item 4 +<br>Item 6.b  |
| Item 4.d(1)    | RC-C,<br>RC-D,        | Part 1, Column B, Items 6.a + 6.b +<br>Part of Items 6.c including credit cards and other revolving credit plans  |
| Item 4.d(2)    | RC-C,<br>RC-D,        | Part 1, Column B, Item 6.c +<br>Part of Item 6.c including automobiles  |
| Item 4.d(3)    | RC-C,<br>RC-D,        | Part 1, Column B, Item 6.d +<br>Part of Item 6.c including other consumer loans   |

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# Relationships

| FR 2644            | FFIEC 041 and RC-D Reporters (For banks with domestic offices only and less than \$300 million in total assets) |  |
|--------------------|---|--|
| Item 4.e           | RC-C,<br>RC-D,  | Part 1, Column B, Item 9.a +<br>Part of Item 6.d including loans to nondepository financial institutions   |
| Item 4.f           | RC-C,<br>RC-D,  | Part 1, Column B, Part of Item 2 with others + Items 3 + 8 + 9.b + 10 +<br>Part of Item 6.d excluding loans to nondepository financial institutions  |
| Item 4.g           | RC,   | Item 4.c   |
| Item 5.a           | N.A.  |  |
| Item 5.b           | RC,<br>RC-D,  | Items 6 + 7 + 8 + 9 + 10 + 11 +<br>Part of Item 9 excluding mutual funds and equity securities + Item 11   |
| Item 6             | RC,   | Item 12  |
| <b>LIABILITIES</b> |   |  |
| Item 7.a           | RC-E,   | Memoranda, Items M.2(c) + M.2(d)   |
| Item 7.b           | RC-E,   | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)   |
| Item 8             | RC,<br>RC-M,  | Items 14.a + 14.b +<br>Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d)   |
| Item 9.a           | N.A.  |  |
| Item 9.b           | RC,<br>RC-D,  | Items 19 + 20 +<br>Item 15   |
| Item 10            | RC,   | Item 21  |
| <b>MEMORANDA</b>   |   |  |
| Item M.1           | RC-R,   | Part 1, Item 9.a   |
| Item M.1.a         | RC-R,   | Part 1, Part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

| FR 2644        | FFIEC 041 and Non-RC-D Reporters (For banks with domestic offices only and less than \$300 million in total assets) |   |
|----------------|---|---|
| <b>ASSETS</b>  |   |   |
| Item 1         | RC,   | Items 1.a + 1.b   |
| Item 2.a(1)    | RC-B,   | Columns A and D, Items 4.a(1) + 4.a(2) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a) |
| Item 2.a(2)    | RC-B,   | Columns A and D, Items 1 + 2  |
| Item 2.b(1)    | RC-B,   | Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) |
| Item 2.b(2)    | RC,<br>RC-B,  | Item 2.c +<br>Columns A and D, Items 3 + 5.a + 5.b + 6.a + 6.b          |
| Item 3         | RC,   | Items 3.a + 3.b   |
| Item 4.a(1)    | RC-C,   | Part 1, Column B, Items 1.a(1) + 1.a(2)                                 |
| Item 4.a(2)    | RC-C,   | Part 1, Column B, Item 1.b  |
| Item 4.a(3)(a) | RC-C,   | Part 1, Column B, Item 1.c(1)   |
| Item 4.a(3)(b) | RC-C,   | Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b)                           |
| Item 4.a(4)    | RC-C,   | Part 1, Column B, Item 1.d  |
| Item 4.a(5)    | RC-C,   | Part 1, Column B, Item 1.e(1) + 1.e(2)                                  |
| Item 4.b       | RC-C,   | Part 1, Column B, Part of Item 2 with commercial banks in the U.S.      |
| Item 4.c       | RC-C,   | Part 1, Column B, Item 4  |
| Item 4.d(1)    | RC-C,   | Part 1, Column B, Items 6.a + 6.b                                       |
| Item 4.d(2)    | RC-C,   | Part 1, Column B, Item 6.c  |

# Relationships

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## FR 2644 FFIEC 041 and Non-RC-D Reporters (For banks with domestic offices only and less than \$300 million in total assets)

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|                    |              |  |
|--------------------|--------------|--|
| Item 4.d(3)        | RC-C,        | Part 1, Column B, Item 6.d   |
| Item 4.e           | RC-C,        | Part 1, Column B, Item 9.a   |
| Item 4.f           | RC-C,        | Part 1, Column B, Part of Item 2 with others + Items 3 + 8 + 9.b + 10  |
| Item 4.g           | RC,          | Item 4.c   |
| Item 5.a           | N.A.         |  |
| Item 5.b           | RC,          | Items 5 + 6 + 7 + 8 + 9 + 10 + 11  |
| Item 6             | RC,          | Item 12  |
| <b>LIABILITIES</b> |              |  |
| Item 7.a           | RC-E,        | Memoranda, Items M.2(c) + M.2(d)   |
| Item 7.b           | RC-E,        | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)   |
| Item 8             | RC,<br>RC-M, | Items 14.a + 14.b +<br>Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d)   |
| Item 9.a           | N.A.         |  |
| Item 9.b           | RC,          | Items 15 + 19 + 20   |
| Item 10            | RC,          | Item 21  |
| <b>MEMORANDA</b>   |              |  |
| Item M.1           | RC-R,        | Part 1, Item 9.a   |
| Item M.1.a         | RC-R,        | Part 1, Part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities |

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## FR 2644 FFIEC 051 (For banks with domestic offices only and less than \$5 Billion in total assets)

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|                |              |   |
|----------------|--------------|---|
| <b>ASSETS</b>  |              |   |
| Item 1         | RC,          | Items 1.a + 1.b   |
| Item 2.a(1)    | RC-B,        | Columns A and D, Items 4.a(1) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a)            |
| Item 2.a(2)    | RC-B,        | Columns A and D, Items 1 + 2  |
| Item 2.b(1)    | RC-B,        | Columns A and D, Items 4.a(2) and 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) |
| Item 2.b(2)    | RC,<br>RC-B, | Item 2.c +<br>Columns A and D, Items 3 + 5.a + 5.b + 6.a + 6.b            |
| Item 3         | RC,          | Items 3.a + 3.b   |
| Item 4.a(1)    | RC-C,        | Part 1, Items 1.a(1) + 1.a(2)   |
| Item 4.a(2)    | RC-C,        | Part 1, Item 1.b  |
| Item 4.a(3)(a) | RC-C,        | Part 1, Item 1.c(1)   |
| Item 4.a(3)(b) | RC-C,        | Part 1, Items 1.c(2)(a) + 1.c(2)(b)                                       |
| Item 4.a(4)    | RC-C,        | Part 1, Item 1.d  |
| Item 4.a(5)    | RC-C,        | Part 1, Item 1.e(1) + 1.e(2)  |
| Item 4.b       | RC-C,        | Part 1, Part of Item 2 with commercial banks in the U.S.                  |
| Item 4.c       | RC-C,        | Part 1, Item 4  |
| Item 4.d(1)    | RC-C,        | Part 1, Items 6.a + 6.b   |
| Item 4.d(2)    | RC-C,        | Part 1, Item 6.c  |
| Item 4.d(3)    | RC-C,        | Part 1, Item 6.d  |

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# Relationships

| FR 2644            | FFIEC 051 (For banks with domestic offices only and less than \$5 Billion in total assets) |   |
|--------------------|--|---|
| Item 4.e           | RC-C,  | Part 1, Item 9.a  |
| Item 4.f           | RC-C,  | Part 1, Part of Item 2 with others + Items 3 + 8 + 9.b + 10   |
| Item 4.g           | RC,  | Item 4.c  |
| Item 5.a           | N.A.   |   |
| Item 5.b           | RC,  | Items 5 + 6 + 7 + 8 + 9 + 10 + 11   |
| Item 6             | RC,  | Item 12   |
| <b>LIABILITIES</b> |  |   |
| Item 7.a           | RC-E,  | Memoranda, Items M.2(c) + M.2(d)  |
| Item 7.b           | RC-E,  | Columns A and C, Item 7 – Memoranda, Items M.2(c) + M.2(d)  |
| Item 8             | RC,<br>RC-M,   | Items 14.a and 14.b +<br>Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d)  |
| Item 9.a           | N.A.   |   |
| Item 9.b           | RC,  | Items 15 + 19 + 20  |
| Item 10            | RC,  | Item 21   |
| <b>MEMORANDA</b>   |  |   |
| Item M.1           | RC-R,  | Part 1, Item 9.a  |
| Item M.1.a         | RC-R,  | Part 1, Part of Item 9.a including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities                                |
| FR 2644            | FFIEC 002 (For U.S. branches and agencies of foreign banks)                                |   |
| <b>ASSETS</b>      |  |   |
| Item 1             | A,   | Column A minus Column B, Item 6   |
| Item 2.a(1)        | RAL,   | Column A minus Column B, Items 1.c(2)(a) + 1.f(2)(a)  |
| Item 2.a(2)        | RAL,   | Column A, Items 1.b(1) + 1.b(2) + Column A minus Column B, Item 1.f(1)  |
| Item 2.b(1)        | RAL,   | Column A minus Column B, Items 1.c(2)b + 1.f(2)(b)  |
| Item 2.b(2)        | RAL,   | Column A minus Column B, Items 1.c(1) + 1.c(3) + 1.c(4) + 1.f(3) + 1.f(4)   |
| Item 3             | RAL,   | Column A minus Column B, Items 1.d(1)(a) + 1.d(1)(b) + 1.d(1)(c) + 1.d(2)(a) + 1.d(2)(b) + 1.d(2)(c)  |
| Item 4.a(1)        | C,<br>RAL,   | Column A minus Column B, Item 1.a +<br>Memoranda, Column A minus Column B, Part of Item 5.a(2) including construction, land development, and other land loans   |
| Item 4.a(2)        | C,<br>RAL,   | Column A minus Column B, Item 1.b +<br>Memoranda, Column A minus Column B, Part of Item 5.a(2) including secured by farmland  |
| Item 4.a(3)(a)     | C,<br>RAL,   | Part 1, Column A minus Column B, Item 1.c(1) +<br>Memoranda, Column A minus Column B, Part of Item 5.a(1) including revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit |
| Item 4.a(3)(b)     | C,<br>RAL,   | Part 1, Column A minus Column B, Item 1.c(2) +<br>Memoranda, Column A minus Column B, Part of Item 5.a(1) including closed-end loans secured by 1-4 family residential properties   |
| Item 4.a(4)        | C,<br>RAL,   | Part 1, Column A minus Column B, Item 1.d +<br>Memoranda, Column A minus Column B, Part of Item 5.a(2) including secured by multifamily (5 or more) residential properties  |
| Item 4.a(5)        | C,<br>RAL,   | Part 1, Column A minus Column B, Item 1.e +<br>Memoranda, Column A minus Column B, Part of Item 5.a(2) including secured by nonfarm nonresidential loans  |
| Item 4.b           | C,   | Part 1, Column A minus Column B, Items 2.a(1) + 2.a(2)  |

# Relationships

| FR 2644   | FFIEC 002 (For U.S. branches and agencies of foreign banks)  |
|---|--|
| Item 4.c  | C,<br>RAL, Part 1, Column A minus Column B, Items 4.a + 4.b +<br>Memoranda, Column A minus Column B, Item 5.b  |
| Item 4.d(1)   | C,<br>RAL, Part 1, Column A minus Column B, Part of Item 8 including credit cards and other revolving credit plans +<br>Memoranda, Column A minus Column B, Part of Item 5.c including credit cards and other revolving credit plans   |
| Item 4.d(2)   | C,<br>RAL, Part 1, Column A minus Column B, Part of Item 8 including automobile loans +<br>Memoranda, Column A minus Column B, Part of Item 5.c including automobile loans   |
| Item 4.d(3)   | C,<br>RAL, Part 1, Column A minus Column B, Item 8 including other consumer loans (includes single payment and<br>installment loans other than automobile loans, and all student loans) +<br>Memoranda, Column A minus Column B, Part of Item 5.c including other consumer loans (includes single<br>payment and installment loans other than automobile loans, and all student loans) |
| Item 4.e  | C,<br>RAL, Part 1, Column A minus Column B, Item 3 +<br>Memoranda, Column A minus Column B, Part of Item 5.c including loans to other financial institutions   |
| Item 4.f  | C,<br>RAL, Part 1, Column A minus Column B, Items 2.b + 2.c(1) + 2.c(2) + 6 + 7 + 8 + 9.a + 9.b +<br>Memoranda, Column A minus Column B, Part of Item 5.c excluding loans to other financial institutions and<br>consumer loans  |
| Item 4.g  | M, Domestic office part of Part IV, Item 1   |
| <b>For Reporters with Schedule M, Part I, Item 4 less Schedule M, Part II, Item 1.d less Schedule M, Part II, Item 2 greater than 0</b> |  |
| Item 5.a  | RAL, Column A, Item 2.a minus Column B, Item 2.b minus Column A, Item 5.a + Column B, Item 5.b<br>Else 5.a equals 0 <sup>1</sup>   |
| Item 5.b  | RAL, Column A minus Column B, Items 1.f(5) + 1.h   |
| Item 6  | RAL, Column A minus Column B, Item 1.i +<br>Column A Item 2.a <sup>1</sup> minus Column B, Item 2.b <sup>1</sup>   |
| <b>LIABILITIES</b>  |  |
| Item 7.a  | E, Memoranda, Item M.1(a)  |
| Item 7.b  | E, Column A, Item 7 + Column C, Item 7 – Memoranda, Item M.1(a)  |
| Item 8  | RAL, Column A minus Column B, Items 4.b(1)(a) + 4.b(1)(b) + 4.b(2)(a) + 4.b(2)(b) + 4.c  |
| <b>For Reporters with Schedule M, Part I, Item 4 less Schedule M, Part II, Item 1.d less Schedule M, Part II, Item 2 less than 0</b>    |  |
| Item 9.a  | RAL, Column A, Item 5.a minus Column B, Item 5.b minus Column A, Item 2.a + Column B, Item 2.b<br>Else 9.a equals 0 <sup>1</sup>   |
| Item 9.b  | RAL, Column A minus Column B, Items 4.e + 4.f  |
| Item 10   | RAL, Column A minus Column B, Item 4.g +<br>Column A, Item 5.a <sup>1</sup> minus Column B, Item 5.b <sup>1</sup>  |
| <b>MEMORANDA</b>  |  |
| Item M.1  | RAL, Memoranda, Column A minus Column B, Item 3.a minus Item 3.b Item 3.a minus Item 3.b   |
| Item M.1.a  | RAL, Memoranda, Column A Minus Column B, Part of Item 3.a minus Item 3.b including U.S. Treasury securities and<br>U.S. Government agency obligations, mortgage-backed securities  |

<sup>1</sup> On Schedule RAL, an amount is reported in Item 2 or Item 5, but not both.