

Consolidated Report of Income for the period January 1, 2017–March 31, 2017

Per Call include all Interest Income from Pass Through Reserve Balances (EBA Agent) in line item RI.1.c. RIAD4115 Interest income on balances due from depository institutions.

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1–4 family residential properties	4435		1.a.(1)(a)
(b) All other loans secured by real estate	4436		1.a.(1)(b)
(2) Commercial and industrial loans	4012		1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485		1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486		1.a.(3)(b)
(4) Not applicable			
(5) All other loans ¹	4058		1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010		1.a.(6)
b. Income from lease financing receivables	4065		1.b.
c. Interest income on balances due from depository institutions ²	4115		1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488		1.d.(1)
(2) Mortgage-backed securities	B489		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060		1.d.(3)
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020		1.f.
g. Other interest income	4518		1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	4107		1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508		2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093		2.a.(2)(a)
(b) Time deposits of \$250,000 or less	HK03		2.a.(2)(b)
(c) Time deposits of more than \$250,000	HK04		2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180		2.b.
c. Interest on trading liabilities and other borrowed money	4185		2.c.

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. Includes interest income on time certificates of deposit not held for trading.

FFIEC 041 FFIEC 031

<u>Item No.</u>	<u>Item No.</u>	<u>Caption and Instructions</u>
-	1.a.(1)(e)	<u>Interest and fee income on loans to foreign governments and official institutions.</u> Report all interest, fees, and similar charges levied against or associated with all loans (in domestic offices) reportable in Schedule RC-C, Part I, item 7, "Loans to foreign governments and official institutions."
1.a.(5)	1.a.(1)(f)	<u>Interest and fee income on all other loans.</u> On the FFIEC 041, report interest, fees, and similar charges levied against or associated with loans reportable in Schedule RC-C, Part I, item 2, "Loans to depository institutions and acceptances of other banks," item 3, "Loans to finance agricultural production and other loans to farmers," item 8, "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and item 9, "Loans to nondepository financial institutions and other loans." On the FFIEC 031, report interest, fees, and similar charges levied against or associated with loans in domestic offices reportable in Schedule RC-C, Part I, item 2, "Loans to depository institutions and acceptances of other banks," item 8, "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and item 9, "Loans to nondepository financial institutions and other loans."
-	1.a.(2)	<u>Interest and fee income on loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.</u> Report all interest, fees, and similar charges levied against or associated with all loans in foreign offices, Edge and Agreement subsidiaries, and IBFs reportable in Schedule RC-C, Part I, items 1 through 9.
1.a.(6)	1.a.(3)	<u>Total interest and fee income on loans.</u> On the FFIEC 041, report the sum of items 1.a.(1) through 1.a.(5) in item 1.a.(6). On the FFIEC 031, report the sum of items 1.a.(1)(a) through 1.a.(2) in item 1.a.(3).

FFIEC 031 and 041

<u>Item No.</u>	<u>Caption and Instructions</u>
1.b	<u>Income from lease financing receivables.</u> Report all income from direct financing and leveraged leases reportable in Schedule RC-C, Part I, item 10, "Lease financing receivables (net of unearned income)." (See the Glossary entry for "lease accounting.") <u>Exclude</u> from income from lease financing receivables: (1) Any investment tax credit associated with leased property (include in Schedule RI, item 9, "Applicable income taxes (on item 8)"). (2) Provision for possible losses on leases (report in Schedule RI, item 4, "Provision for loan and lease losses"). (3) Rental fees applicable to operating leases for furniture and equipment rented to others (report as "Other noninterest income" in Schedule RI, item 5.I).
1.c	<u>Interest income on balances due from depository institutions.</u> Report all income on assets reportable in Schedule RC, item 1.b, "Interest-bearing balances due from depository institutions," <u>including interest-bearing balances maintained to satisfy reserve balance requirements, excess balances, and term deposits due from Federal Reserve Banks.</u> Include interest income earned on interest-bearing balances due from depository institutions that are reported at fair value under a fair value option.

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2017

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

Per Call include all Pass Through Reserve Balances (EBA Agent) in line item RC.1.b. RCON0071 Cash and balances due from depository institutions: Interest-bearing balances.

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin ¹			0081		1.a.
b. Interest-bearing balances ²			0071		1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A).....			1754		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....			1773		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987		3.a.
b. Securities purchased under agreements to resell ³			B989		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369		4.a.
b. Loans and leases held for investment		B528			4.b.
c. LESS: Allowance for loan and lease losses		3123			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529		4.d.
5. Trading assets (from Schedule RC-D)			3545		5.
6. Premises and fixed assets (including capitalized leases)			2145		6.
7. Other real estate owned (from Schedule RC-M).....			2150		7.
8. Investments in unconsolidated subsidiaries and associated companies			2130		8.
9. Direct and indirect investments in real estate ventures			3656		9.
10. Intangible assets:					
a. Goodwill.....			3163		10.a.
b. Other intangible assets (from Schedule RC-M).....			0426		10.b.
11. Other assets (from Schedule RC-F)			2160		11.
12. Total assets (sum of items 1 through 11).....			2170		12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....			2200		13.a.
(1) Noninterest-bearing ⁴		6631			13.a.(1)
(2) Interest-bearing.....		6636			13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased ⁵			B993		14.a.
b. Securities sold under agreements to repurchase ⁶			B995		14.b.
15. Trading liabilities (from Schedule RC-D).....			3548		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....					
			3190		16.
17. and 18. Not applicable					
19. Subordinated notes and debentures ⁷			3200		19.
20. Other liabilities (from Schedule RC-G)			2930		20.
21. Total liabilities (sum of items 13 through 20)			2948		21.
22. Not applicable					

1. Includes cash items in process of collection and unposted debits.
 2. Includes time certificates of deposit not held for trading.
 3. Includes all securities resale agreements, regardless of maturity.
 4. Includes noninterest-bearing demand, time, and savings deposits.
 5. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 6. Includes all securities repurchase agreements, regardless of maturity.
 7. Includes limited-life preferred stock and related surplus.

Item No. Caption and Instructions

1.a Include as noninterest-bearing balances due from depository institutions:
(cont.)

- (1) Noninterest-bearing balances due from the reporting bank's correspondents, including amounts that its correspondent is to pass through or already has passed through to a Federal Reserve Bank on behalf of the reporting bank (see the Glossary entry for "pass-through reserve balances" for further discussion).
- (2) Noninterest-bearing balances that reflect deposit credit received by the reporting bank because of credit or debit card sales slips that had been forwarded for collection. (Until credit has been received, report as noncash items in process of collection in Schedule RC-F, item 6, "All other assets.")
- (3) Amounts that the reporting bank has actually passed through to a Federal Reserve Bank on behalf of its respondent depository institutions (see the Glossary entry for "pass-through reserve balances" for further discussion).

Exclude from noninterest-bearing balances due from depository institutions:

- (1) Balances due from Federal Reserve Banks (report as interest-bearing balances due from depository institutions in Schedule RC, item 1.b).
- (2) Deposit accounts "due to" other depository institutions that are overdrawn (report in Schedule RC-C, part I, item 2, "Loans to depository institutions and acceptances of other banks").
- (3) All noninterest-bearing balances that the reporting bank's trust department maintains with other depository institutions.

1.b **Interest-bearing balances.** Report all interest-bearing balances due from depository institutions whether in the form of demand, savings, or time balances, including certificates of deposit (CDs), even if the CDs are negotiable or have CUSIP numbers, but excluding certificates of deposit held for trading. Include balances due from Federal Reserve Banks (including balances maintained to satisfy reserve balance requirements, excess balances, and term deposits), commercial banks in the U.S., other depository institutions in the U.S., Federal Home Loan Banks, banks in foreign countries, and foreign central banks. Include the fair value of interest-bearing balances due from depository institutions that are accounted for at fair value under a fair value option.

On the FFIEC 031, the components of this item will also be included in the appropriate items of Schedule RC-A, column A. On the FFIEC 041, for banks with \$300 million or more in total assets, the components of this item will also be included in the appropriate items of Schedule RC-A.

Exclude from interest-bearing balances:

- (1) Loans to depository institutions and acceptances of other banks (report in Schedule RC-C, part I, item 2).
- (2) All interest-bearing balances that the reporting bank's trust department maintains with other depository institutions.
- (3) Certificates of deposit held for trading (report in Schedule RC, item 5).

Schedule RC-A—Cash and Balances Due from Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.¹
Exclude assets held for trading.

		Dollar Amounts in Thousands		RCON	Amount	
1.	Cash items in process of collection, unposted debits, and currency and coin:					
a.	Cash items in process of collection and unposted debits	0020				1.a.
b.	Currency and coin	0080				1.b.
2.	Balances due from depository institutions in the U.S.:					
a.	U.S. branches and agencies of foreign banks	0083				2.a.
b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	0085				2.b.
3.	Balances due from banks in foreign countries and foreign central banks:					
a.	Foreign branches of other U.S. banks	0073				3.a.
b.	Other banks in foreign countries and foreign central banks	0074				3.b.
4.	Balances due from Federal Reserve Banks	0090				4.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010				5.

1. The \$300 million asset size test is based on the total assets reported on the June 30, 2016 Report of Condition.

Per Call include all Pass Through Reserve Balances (EBA Agent) in line item RC-A.2.b. RCON0085 Balances due from depository institutions in the U.S.: Other commercial banks in the U.S. and other depository institutions in the U.S.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale					
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value			
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount		
1.	U.S. Treasury securities	0211		0213		1286		1287		1.
2.	U.S. Government agency obligations (exclude mortgage-backed securities):									
a.	Issued by U.S. Government agencies ¹	1289		1290		1291		1293		2.a.
b.	Issued by U.S. Government-sponsored agencies ²	1294		1295		1297		1298		2.b.
3.	Securities issued by states and political subdivisions in the U.S.	8496		8497		8498		8499		3.

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
2. Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Item No. Caption and Instructions

- 1.a** **Cash items in process of collection and unposted debits.** Report (on the FFIEC 031, in column B) the total amount outstanding (at domestic offices) of cash items in process of collection and unposted debits that are immediately payable upon presentation in the United States.
- 1.b** **Currency and coin.** Report (on the FFIEC 031, in column B) all currency and coin owned and held (in domestic offices) by the reporting bank.
- 2** **Balances due from depository institutions in the U.S.** On the FFIEC 031, report this item as a single total for the domestic offices of the bank in column B, but with a breakdown between balances due from U.S. branches and agencies of foreign banks, including their IBFs, (Schedule RC-A, item 2.a) and balances due from other commercial banks in the U.S. and other depository institutions in the U.S., including their IBFs, (Schedule RC-A, item 2.b) for the fully consolidated bank in column A. On the FFIEC 041, report balances due from U.S. branches and agencies of foreign banks in Schedule RC-A, item 2.a, and balances due from other commercial banks in the U.S. and other depository institutions in the U.S. in Schedule RC-A, item 2.b.

Depository institutions in the U.S. cover:

- (1) U.S. branches and agencies of foreign banks (refer to the Glossary entry for "banks, U.S. and foreign" for the definition of this term); and
- (2) All other depository institutions in the U.S., i.e.,
 - (a) U.S. branches of U.S. banks (refer to the Glossary entry for "banks, U.S. and foreign");
 - (b) savings or building and loan associations, homestead associations, and cooperative banks;
 - (c) mutual and stock savings banks; and
 - (d) credit unions.

For purposes of this schedule, also include Federal Home Loan Banks in "all other depository institutions in the U.S."

Balances due from such institutions cover all interest-bearing and noninterest-bearing balances whether in the form of demand, savings, or time balances, including certificates of deposit (CDs), even if the CDs are negotiable or have CUSIP numbers, but excluding certificates of deposit held for trading. Balances, as reported in these items, should reflect funds on deposit at other depository institutions in the U.S. for which the reporting bank has already received credit and which are subject to immediate withdrawal. Balances for which the bank has not yet received credit and balances representing checks or drafts for which immediate credit has been given but which are not subject to immediate withdrawal are to be reported as "cash items in process of collection."

Included in the amounts to be reported as balances due from depository institutions in the U.S. are:

- (1) Balances due from the reporting bank's correspondents, including amounts that its correspondent is to pass through or already has passed through to a Federal Reserve Bank on behalf of the reporting bank (see the Glossary entry for "pass-through reserve balances" for further discussion).

Item No. Caption and Instructions

- 2** (cont.) (2) Balances that reflect deposit credit received by the reporting bank because of credit or debit card sales slips that had been forwarded for collection. (Until credit has been received, report as noncash items in process of collection in Schedule RC-F, item 6, "All other assets.")

Exclude from Schedule RC-A, items 2, 2.a, and 2.b:

- (1) Cash items in process of collection (including cash letters and "ledger credit" items) and unposted debits (report in Schedule RC-A, item 1, above).
- (2) All balances that the reporting bank's trust department maintains with other depository institutions.
- (3) Loans to depository institutions (report in Schedule RC-C, part I, item 2).
- (4) Certificates of deposit held for trading (report in Schedule RC, item 5).

- 2.a** **U.S. branches and agencies of foreign banks (including their IBFs).** Report (on the FFIEC 031, in column A) all balances due from U.S. branches and agencies of foreign banks (including their IBFs).

- 2.b** **Other depository institutions in the U.S. (including their IBFs).** Report (on the FFIEC 031, in column A) all balances due from depository institutions in the U.S., other than U.S. branches and agencies of foreign banks.

- 3** **Balances due from banks in foreign countries and foreign central banks.** On the FFIEC 031, report this item as a single total for the domestic offices of the bank in column B, but with a breakdown between balances due from foreign branches of other U.S. banks (Schedule RC-A, item 3.a) and balances due from other banks in foreign countries and foreign central banks (Schedule RC-A, item 3.b) for the fully consolidated bank in column A. On the FFIEC 041, report balances due from foreign branches of other U.S. banks in Schedule RC-A, item 3.a, and balances due from other banks in foreign countries and foreign central banks in Schedule RC-A, item 3.b.

Banks in foreign countries cover:

- (1) foreign-domiciled branches of other U.S. banks; and
- (2) foreign-domiciled branches of foreign banks.

See the Glossary entry for "banks, U.S. and foreign" for a description of banks in foreign countries.

For purposes of this item, foreign central banks cover:

- (1) Central banks in foreign countries;
- (2) Departments of foreign central governments that have, as an important part of their functions, activities similar to those of a central bank;

Schedule RC-K—Quarterly Averages¹

Per Call include all Pass Through Reserve Balances (EBA Agent) in line item RC-K.1. RCON3381 Interest-bearing balances due from depository institutions.

	Dollar Amounts in Thousands	RCON	Amount	
Assets				
1. Interest-bearing balances due from depository institutions		3381		1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities)	B558			2.
3. Mortgage-backed securities ²	B559			3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)	B560			4.
5. Federal funds sold and securities purchased under agreements to resell	3365			5.
6. Loans:				
a. Total loans	3360			6.a.
b. Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties	3465			6.b.(1)
(2) All other loans secured by real estate	3466			6.b.(2)
c. Commercial and industrial loans	3387			6.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	B561			6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562			6.d.(2)
7. To be completed by banks with \$100 million or more in total assets: ⁴ Trading assets	3401			7.
8. Lease financing receivables (net of unearned income)	3484			8.
9. Total assets ⁵	3368			9.
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485			10.
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)	B563			11.a.
b. Time deposits of \$250,000 or less	HK16			11.b.
c. Time deposits of more than \$250,000	HK17			11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353			12.
13. To be completed by banks with \$100 million or more in total assets: ⁴ Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355			13.

Memorandum

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 1 is to be completed by:</i> ⁴				
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans. 				
1. Loans to finance agricultural production and other loans to farmers		3386		M.1.

1. For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. Quarterly averages for all equity securities should be based on historical cost.
4. The asset-size tests and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2016, Report of Condition.
5. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

SCHEDULE RC-K – QUARTERLY AVERAGES

General Instructions

Report for the items on this schedule the average of the balances as of the close of business for each day for the calendar quarter or an average of the balances as of the close of business on each Wednesday during the calendar quarter. For days that an office of the bank (or any of its consolidated subsidiaries or branches) is closed (e.g., Saturdays, Sundays, or holidays), use the amount outstanding from the previous business day. An office is considered closed if there are no transactions posted to the general ledger as of that date.

If the reporting institution was the acquirer in a business combination accounted for under the acquisition method for which the acquisition date was during the calendar quarter, the quarterly averages for the reporting institution should include in the numerator:

- Dollar amounts for the reporting institution for each day (or each Wednesday) from the beginning of the quarter until the acquisition date and
- Dollar amounts for the reporting institution and the acquired institution or business for each day (or each Wednesday) from the acquisition date through the end of the quarter

and should include in the denominator the number of days (or Wednesdays) in the entire quarter.

If the reporting institution was acquired in a transaction that became effective during the calendar quarter, retained its separate corporate existence, and elected to apply pushdown accounting in its separate financial statements (including the Consolidated Reports of Condition and Income), the quarterly averages for the reporting institution should include only the dollar amounts for each day (or each Wednesday) from the acquisition date to the end of the quarter in the numerator and the number of days (or Wednesdays) from the acquisition date through the end of the quarter in the denominator.

If the reporting institution was involved in a transaction between entities under common control that became effective during the calendar quarter and has been accounted for in a manner similar to a pooling of interests, the quarterly averages for the reporting institution should include dollar amounts for both the reporting institution and the institution or business that was combined in the transaction for each day (or each Wednesday) from the beginning to the end of the quarter in the numerator and the number of days (or Wednesdays) in the entire quarter in the denominator.

For further information on business combinations, pushdown accounting, and transactions between entities under common control, see the Glossary entry for "business combinations."

If the bank began operating during the calendar quarter, the quarterly averages for the bank should include only the dollar amounts for the days (or Wednesdays) since the bank began operating in the numerator and the number of days (or Wednesdays) since the bank began operating in the denominator.

For all banks, the loan categories specified in item 6 of this schedule correspond to the loan category definitions for Schedule RC-C, part I, Loans and Leases.

Item Instructions

Item No. Caption and Instructions

ASSETS

- | | |
|---|--|
| 1 | <u>Interest-bearing balances due from depository institutions.</u> Report the quarterly average for interest-bearing balances due from depository institutions (as defined for Schedule RC, item 1.b, "Interest-bearing balances"). |
|---|--|

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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.

Per Call include all Pass Through Reserve Balances (EBA Agent) in line item RC-R.1(C) RCOND958 Cash and balances due from depository institutions (Column C) 0% Risk Weighting.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories²											
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	1.
2. Securities:											
a. Held-to-maturity securities.....	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400	2.a.
b. Available-for-sale securities.....	RCON D966	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	RCON D970	RCON S403	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....	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									3.b.
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 HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429	4.c.

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.

Part II. (cont.)**Item Instructions for Schedule RC-R, Part II.****Balance Sheet Asset Categories****Item No. Caption and Instructions**

1 Cash and balances due from depository institutions. Report in column A the amount of cash and balances due from depository institutions reported in Schedule RC, sum of items 1.a and 1.b, excluding those balances due from depository institutions that qualify as securitization exposures as defined in §.2 of the regulatory capital rules.

The amount of those balances due from depository institutions reported in Schedule RC, items 1.a and 1.b, that qualify as securitization exposures must be reported in Schedule RC-R, Part II, item 9.d, column A.

- *In column C—0% risk weight, include:*
 - The amount of currency and coin reported in Schedule RC, item 1.a;
 - Any balances due from Federal Reserve Banks reported in Schedule RC, item 1.b; and
 - The insured portions of deposits in FDIC-insured depository institutions and NCUA-insured credit unions reported in Schedule RC, items 1.a and 1.b.
- *In column G—20% risk weight, include:*
 - Any balances due from depository institutions and credit unions that are organized under the laws of the United States or a U.S. state reported in Schedule RC, items 1.a and 1.b, in excess of any applicable FDIC or NCUA deposit insurance limits for deposit exposures or where the depository institutions are not insured by either the FDIC or the NCUA;
 - Any balances due from Federal Home Loan Banks reported in Schedule RC, items 1.a and 1.b; and
 - The amount of cash items in the process of collection reported in Schedule RC, item 1.a.
- *In column I—100% risk weight, include all other amounts that are not reported in columns C through H and J.*
- Cash and balances due from depository institutions that must be risk weighted according to the Country Risk Classification (CRC) methodology
 - *In column C—0% risk weight; column G—20% risk weight; column H—50% risk weight; column I—100% risk weight; column J—150% risk weight. Assign these exposures to risk weight categories based on the CRC methodology described above in the General Instructions for Part II.* Include:
 - The amounts reported in Schedule RC, items 1.a and 1.b, composed of balances due from foreign banks; and
 - Any balances due from foreign central banks.

If the reporting bank is the correspondent bank in a pass-through reserve balance relationship, report in column C the amount of its own reserves as well as those reserve balances actually passed through to a Federal Reserve Bank on behalf of its respondent depository institutions.

If the reporting bank is the respondent bank in a pass-through reserve balance relationship, report in column C the amount of the bank's reserve balances due from its correspondent bank that its correspondent has actually passed through to a Federal Reserve Bank on the reporting bank's behalf, i.e., for purposes of this item, treat these balances as balances due

Part II. (cont.)**Item No. Caption and Instructions**

1 from a Federal Reserve Bank. This treatment differs from that required in Schedule RC-A, (cont.) item 2, "Balances due from depository institutions in the U.S.," which treats pass-through reserve balances held by a bank's correspondent as balances due from a depository institution as opposed to balances due from the Federal Reserve.

If the reporting bank is a participant in an excess balance account at a Federal Reserve Bank, report in column C the bank's balance in this account.

If the reporting bank accounts for any holdings of certificates of deposit (CDs) like available-for-sale debt securities that do not qualify as securitization exposures, report in column A the fair value of such CDs. If the bank has made the Accumulated Other Comprehensive Income opt-out election in Schedule RC-R, Part I, item 3.a, include in column B the difference between the fair value and amortized cost of these CDs. When fair value exceeds amortized cost, report the difference as a positive number in column B. When amortized cost exceeds fair value, report the difference as a negative number (i.e., with a minus (-) sign) in column B. Risk weight the amortized cost of these CDs in columns C through J, as appropriate.

2 **Securities.** Do not include securities that qualify as securitization exposures in items 2.a and 2.b below; instead, report these securities in Schedule RC-R, Part II, items 9.a and 9.b. In general, under the regulatory capital rules, securitizations are exposures that are "tranching" for credit risk. Refer to the definitions of *securitization*, *traditional securitization*, *synthetic securitization* and *tranche* in §.2 of the regulatory capital rules.

2.a **Held-to-maturity securities.** Report in column A the amount of held-to-maturity (HTM) securities reported in Schedule RC, item 2.a, excluding those HTM securities that qualify as securitization exposures as defined in §.2 of the regulatory capital rules.

The amount of those HTM securities reported in Schedule RC, item 2.a, that qualify as securitization exposures are to be reported in Schedule RC-R, Part II, item 9.a, column A. The sum of Schedule RC-R, Part II, items 2.a and 9.a, column A, must equal Schedule RC, item 2.a.

Exposure amount to be used for purposes of risk weighting – bank cannot or has not made the Accumulated Other Comprehensive Income (AOCI) opt-out election in Schedule RC-R, Part I, item 3.a:

For a security classified as HTM where the bank cannot or has not made the AOCI opt-out election (i.e., most AOCI is included in regulatory capital), the exposure amount to be risk weighted by the bank is the carrying value of the security, which is the value of the asset reported (a) on the balance sheet of the bank determined in accordance with GAAP and (b) in Schedule RC-R, Part II, item 2.a, column A.

Exposure amount to be used for purposes of risk weighting – bank has made the AOCI opt-out election in Schedule RC-R, Part I, item 3.a:

For a security classified as HTM where the bank has made the AOCI opt-out election (i.e., most AOCI is not included in regulatory capital), the exposure amount to be risk weighted by the bank is the carrying value of the security reported (a) on the balance sheet of the bank and (b) in Schedule RC-R, Part II, item 2.a, column A, less any unrealized gain on the exposure or plus any unrealized loss on the exposure included in AOCI. For purposes of determining the exposure amount of an HTM security, an unrealized gain (loss), if any, on such a security that is included in AOCI is (i) the unamortized balance of the unrealized gain (loss) that existed at the date of transfer of a debt security transferred into the held-to-maturity category from the available-for-sale category, or (ii) the unaccreted portion of other-than-temporary impairment losses on an HTM debt security that was not recognized in