FFIEC 041 Call Report

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

Proposed Effective Date:
March 31, 2015

These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at http://www.ffiec.gov/forms041.htm.

Draft as of January 30, 2015

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

FFIEC 041

Schedule RC-R – Regulatory Capital
Part II. Risk-Weighted Assets Pages 1 - 10

Schedule RC-L, Derivatives and Off-Balance Sheet Items
Item 6, Securities Lent and Borrowed Page 11

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

FFIEC 041

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

Balance Sheet Asset Categories[2]

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

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

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

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

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

FFIEC 041

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

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

[5] Effective January 1, 2018.

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

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

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

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[7] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
[8] Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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

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

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[9] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
[10] Effective January 1, 2018.
[11] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
[12] Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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

Securitization Exposures: On- and Off-Balance Sheet

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

Total Balance Sheet Assets

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

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

[13] Simplified Supervisory Formula Approach.

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

[15] Effective January 1, 2018.

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

FFIEC 041

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

		(Column A) Face, Notional, or Other Amount	CCF[17]	(Column B) Credit Equivalent Amount[18]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column R)	(Column S)	
					Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches[19]		
					0%	2%	4%	10%	20%	50%	100%	150%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
12.	Financial standby	RCON D991		RCON D992	RCON D993				RCON D994	RCON D995	RCON D996	RCON S511			
	letters of credit		1.0												12.
13.	Performance standby letters of credit and transaction-related	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512			
	contingent items		0.5												13.
14.	Commercial and similar letters of credit with an original maturity of	RCON G606		RCON G607	RCON G608				RCON G609	RCON G610	RCON G611	RCON S513			
	one year or less		0.2												14.
15.	Retained recourse on small business obligations sold with	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514			
	recourse		1.0												15.
16.	Repo-style	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	RCONH301	RCON H302	
	transactions[20]		1.0												16.
17.	All other off-balance	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524			
	sheet liabilities		1.0												17.
18.	Unused commitments:														
	a. Original maturity of one year or less, excluding asset-backed														
	commercial paper	RCON S525		RCON S526	RCON S527				RCON S528	RCON S529	RCON S530	RCON S531	RCONH303	RCON H304	
	(ABCP) conduits		0.2												18.a.
	b. Original maturity	RCON G643		RCON G644	RCON G645				RCON G646	RCON G647	RCON G648	RCON S538	RCONH305	RCON H306	
	of one year or less to ABCP conduits		0.2												18.b.

[16] All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.
[17] Credit conversion factor.
[18] Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
[19] Includes, for example, exposures collateralized by securitization exposures or mutual funds.
[20] Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

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

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

[21] Credit conversion factor.
[22] For items 18.c and 19, column A multiplied by credit conversion factor.
[23] For item 22, the sum of columns C through Q must equal column A.
[24] Includes, for example, exposures collateralized by securitization exposures or mutual funds.

Totals

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

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

[25] Effective January 1, 2018.

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

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

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

Memoranda

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

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

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

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

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

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

		Bil	Mil	Thou	
4. Commercial and similar letters of credit	3411				4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.

9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")					3430	9.
a. Securities borrowed	3432					9.a.
b. Commitments to purchase when-issued securities	3434					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978					9.c.
d. TEXT 3555	3555					9.d.
e. TEXT 3556	3556					9.e.
f. TEXT 3557	3557					9. f.

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

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

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")					3430				9.
a. Not applicable									
b. Commitments to purchase when-issued securities	3434								9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978								9.c.
d. TEXT 3555	3555								9.d.
e. TEXT 3556	3556								9.e.
f. TEXT 3557	3557								9. f.

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