

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. On the FFIEC 034 only, for items 2.a, 2.b, 3, 5.a through 5.e, 6, 7, and Memorandum item 1 of this schedule, an average of the balances as of the close of business on four month-end dates (e.g., for the March 31 report, an average of month-end December, January, February, and March balances) may be reported. 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 bank entered into a business combination which became effective during the calendar quarter and was properly accounted for as a pooling of interests, the quarterly averages should include amounts for the acquired bank or business from the beginning of the calendar quarter. If the bank entered into a business combination which became effective during the calendar quarter and was properly accounted for as a purchase, the quarterly averages should include amounts for the acquired bank or business from the date of its acquisition through the end of the quarter only. If the bank was acquired in a transaction which became effective during the calendar quarter and push down accounting was used to account for the acquisition, the quarterly averages for the bank should include only the dollar amounts for the days (or Wednesdays or, where permitted on the FFIEC 034, month-end dates) since the bank's acquisition in the numerator and the number of days (or Wednesdays or, where permitted on the FFIEC 034, month-end dates) since the acquisition in the denominator. For further information on poolings of interests, purchase acquisitions, and push down accounting, 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 or, where permitted on the FFIEC 034, month-end dates) since the bank began operating in the numerator and the number of days (or Wednesdays or, where permitted on the FFIEC 034, month-end dates) since the bank began operating in the denominator.

On the FFIEC 033 and 034, Schedule RC-K is one of four schedules (and one memorandum item) in the Reports of Condition and Income in which banks are permitted to report loan detail in terms of general loan categories that are based upon each bank's own internal loan categorization system. While the definitions for the general loan categories are left to the choice of each reporting bank, each bank must use consistent definitions for these categories in each of the four schedules and the memorandum item. NOTE: On the FFIEC 034, banks with assets of less than \$25 million are exempt from reporting any loan detail in Schedule RC-K. This \$25 million asset size test is based on the reporting bank's total assets as reflected in the Report of Condition for June of the previous year. Once a bank begins to report loan detail in Schedule RC-K (items 5.b through 5.e), it must continue to report such loan detail in this schedule. For further information, refer to the discussions of "Reporting of Loan Detail by Banks with Assets of Less Than \$300 Million and No Foreign Offices" and "Shifts in Reporting Status" in the General Instructions section of this book.

On the FFIEC 031 and 032, the loan and lease categories specified in item 6 of this schedule correspond to the loan and lease category definitions for Schedule RC-C, part I, Loans and Leases.

Item Instructions

	FFIEC 031, 032, FFIEC 034 and 033	
<u>Item No.</u>	<u>Item No.</u>	<u>Caption and Instructions</u>

ASSETS

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| 1 | 1 | <u>Interest-bearing balances due from depository institutions.</u> Report the quarterly average for the fully consolidated bank's interest-bearing balances due from depository institutions (as defined for Schedule RC, item 1.b, "Interest-bearing balances"). |
| - | 2 | <u>U.S. Treasury securities and U.S. Government agency obligations.</u> Report the quarterly average of the <u>amortized cost</u> of the bank's held-to-maturity and available-for-sale U.S. Treasury and Government agency obligations (as defined for Schedule RC-B, item 1, columns A and C, "U.S. Treasury securities;" item 2, columns A and C, "U.S. Government agency obligations;" item 4.a.(1), columns A and C, Pass-through securities "Guaranteed by GNMA;" item 4.a.(2), columns A and C, Pass-through securities "Issued by FNMA and FHLMC;" and item 4.b.(1), columns A and C, Other mortgage-backed securities "Issued or guaranteed by FNMA, FHLMC, or GNMA"). |
| 2.a | - | <u>U.S. Treasury securities, U.S. Government agency obligations, and other debt securities.</u> Report the quarterly average of the <u>amortized cost</u> of the bank's held-to-maturity and available-for-sale U.S. Treasury securities, U.S. Government agency obligations, mortgage-backed securities, and other debt securities (as defined for Schedule RC-B, items 1, 2, 4, and 5, columns A and C). |
| 2.b | - | <u>Equity securities.</u> Report the quarterly average of the <u>historical cost</u> of the bank's equity securities (as defined for Schedule RC-B, item 6, column C). |
| 3 | 3 | <u>Securities issued by states and political subdivisions in the U.S.</u> Report the quarterly average of the <u>amortized cost</u> of the bank's held-to-maturity and available-for-sale state and local securities (as defined for Schedule RC-B, item 3, columns A and C, "Securities issued by states and political subdivisions in the U.S."). |
| - | 4.a | <u>Other debt securities.</u> Report the quarterly average of the <u>amortized cost</u> of the bank's held-to-maturity and available-for-sale other debt securities (as defined for Schedule RC-B, item 4.a.(3), columns A and C, "Other pass-through securities;" item 4.b.(2), columns A and C, Other mortgage-backed securities "Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA;" item 4.b.(3), columns A and C, "All other mortgage-backed securities;" and item 5, columns A and C, "Other debt securities"). |
| - | 4.b | <u>Equity securities.</u> Report the quarterly average of the <u>historical cost</u> of the bank's equity securities (as defined for Schedule RC-B, item 6, column C). |
| 4 | 5 | <u>Federal funds sold and securities purchased under agreements to resell.</u> Report the quarterly average for federal funds sold and securities purchased under agreements to resell (as defined for Schedule RC, item 3). |

NOTE: The item instructions for the quarterly averages for loans for the FFIEC 033 and 034 report forms are presented on pages RC-K-3 and RC-K-4. The item instructions for the quarterly averages for loans for the FFIEC 031 and 032 report forms are presented on page RC-K-4.

FFIEC 034 FFIEC 033

Item No. Item No. Caption and Instructions

5 6 **Loans.** In Schedule RC-K, items 5.b through 5.e below on the FFIEC 034 and items 6.a through 6.d below on the FFIEC 033, banks are permitted to report loan detail in terms of general loan categories that are based upon each bank's own internal loan categorization system. For further information, refer to the discussion of "Reporting of Loan Detail by Banks with Assets of Less Than \$300 Million and No Foreign Offices" in the General Instructions section of this book.

On the FFIEC 034, banks with total assets of less than \$25 million should complete item 5.a below and should report a zero or the word "none" in items 5.b through 5.e below. Banks with total assets of \$25 million or more should complete items 5.b through 5.e below and should report a zero or the word "none" in item 5.a below. The \$25 million asset size test referred to in Schedule RC-K, items 5.a through 5.e below is based on the reporting bank's total assets as reflected in the Report of Condition for June of the previous year. Once a bank begins to report loan detail in Schedule RC-K, items 5.b through 5.e, it must continue to report such loan detail in this schedule. For further information, refer to the discussion of "Shifts in Reporting Status" in the General Instructions section of this book.

5.a - **Total loans.** (To be reported by banks with total assets of less than \$25 million.) Report in this item the quarterly average for total loans, net of unearned income (as defined for Schedule RC-C, part I, items 1 through 8, less item 10).

5.b 6.a **Real estate loans.** (To be reported by banks with total assets of \$25 million or more.) Report in this item the quarterly average for real estate loans. For purposes of this schedule, real estate loans include those loans that each reporting bank characterizes as such in its own recordkeeping systems or for its own internal purposes.

5.c 6.b **Installment loans.** (To be reported by banks with total assets of \$25 million or more.) Report in this item the quarterly average for installment loans. For purposes of this schedule, installment loans include those loans that each reporting bank characterizes as such in its own recordkeeping systems or for its own internal purposes.

5.d 6.c **Credit cards and related plans.** (To be reported by banks with total assets of \$25 million or more.) Report in this item the quarterly average for credit cards and related plans. For purposes of this schedule, credit cards and related plans include those loans that each reporting bank characterizes as such in its own recordkeeping systems or for its own internal purposes.

Item Instructions for the Quarterly Averages for Loans for the FFIEC 033 and 034 (cont.)**FFIEC 034 FFIEC 033****Item No. Item No. Caption and Instructions**

5.e	6.d	<u>Commercial (time and demand) and all other loans.</u> (To be reported by banks with total assets of \$25 million or more.) Report in this item the quarterly average for commercial (time and demand) and all other loans. For purposes of this schedule, commercial (time and demand) and all other loans is a residual category and, for each bank, its contents will depend on the contents of the three preceding categories of loans.
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Item Instructions for the Quarterly Averages for Loans for the FFIEC 031 and 032**FFIEC 032 FFIEC 031****Item No. Item No. Caption and Instructions**

6	6	<u>Loans:</u>
-	6.a	<u>Loans in domestic offices:</u>
6.a	6.a.(1)	<u>Total loans.</u> Report the quarterly average for total loans, net of unearned income (in domestic offices) (as defined for Schedule RC-C, part I, items 1 through 9, less item 11, (column B on the FFIEC 031)). Also report in the following items of Schedule RC-K the quarterly averages for the specified selected categories of loans (in domestic offices).
6.b	6.a.(2)	<u>Loans secured by real estate.</u> Report the quarterly average for loans secured by real estate (in domestic offices) (as defined for Schedule RC-C, part I, item 1, (column B on the FFIEC 031)).
6.c	6.a.(3)	<u>Loans to finance agricultural production and other loans to farmers.</u> Report the quarterly average for loans to finance agricultural production and other loans to farmers (in domestic offices) (as defined for Schedule RC-C, part I, item 3, (column B on the FFIEC 031)).
6.d	6.a.(4)	<u>Commercial and industrial loans.</u> Report the quarterly average for commercial and industrial loans (in domestic offices) (as defined for Schedule RC-C, part I, item 4, (column B on the FFIEC 031)).
6.e	6.a.(5)	<u>Loans to individuals for household, family, and other personal expenditures.</u> Report the quarterly average for loans to individuals for household, family, and other personal expenditures (in domestic offices) (as defined for Schedule RC-C, part I, item 6, (column B on the FFIEC 031)).
-	6.b	<u>Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.</u> Report the quarterly average for total loans, net of unearned income (as defined for Schedule RC-C, part I, items 1 through 9, less item 11), held in the reporting bank's foreign offices, Edge and Agreement subsidiaries, and IBFs.

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FFIEC 034 and 033

Item No. Item No. Caption and Instructions

- 7 **Trading assets.** Report the quarterly average for the fully consolidated bank for assets held for trading (as defined for Schedule RC, item 5).
- 6 8 **Lease financing receivables (net of unearned income).** Report the quarterly average for the fully consolidated bank's lease financing receivables, net of unearned income (as defined for Schedule RC-C, part I, item 9 on the FFIEC 034; for Schedule RC-C, part I, item 10 on the FFIEC 032 and 033; and for Schedule RC-C, part I, item 10, column A on the FFIEC 031).
- 7 9 **Total assets.** Report the quarterly average for the bank's total assets, as defined for "Total assets," on Schedule RC, item 12.a on the FFIEC 034, item 12 on the FFIEC 031, 032, and 033, except that this quarterly average should reflect all debt securities (not held for trading) at amortized cost, available-for-sale 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. In addition, to the extent that net deferred tax assets included in the bank's total assets, if any, include the deferred tax effects of any unrealized holding gains and losses on available-for-sale debt securities, these deferred tax effects may be excluded from the determination of the quarterly average for total assets. If these deferred tax effects are excluded, this treatment must be followed consistently over time.

On the FFIEC 034, this item is not the sum of items 1 through 6 above. On the FFIEC 031, 032, and 033, this item is not the sum of items 1 through 8 above.

LIABILITIES

- 8 10 **Interest-bearing transaction accounts (in domestic offices) (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).** Report the quarterly average for the three interest-bearing categories of transaction accounts in domestic offices: NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts (as defined for Schedule RC-E, (part I,) column A, "Total transaction accounts"). Exclude demand deposits which are noninterest-bearing transaction accounts. See the Glossary entry for "deposits" for the definitions of "NOW accounts," "ATS accounts," and "telephone or preauthorized transfer accounts."
- 9 11 **Nontransaction accounts (in domestic offices):**
- 9.a 11.a **Money market deposit accounts (MMDAs).** Report the quarterly average for money market deposit accounts (MMDAs) (as defined for Schedule RC-E, (part I,) Memorandum item 2.a.(1)).
- 9.b 11.b **Other savings deposits.** Report the quarterly average for other savings deposits (as defined for Schedule RC-E, (part I), Memorandum item 2.a.(2)).
- 9.c 11.c **Time deposits of \$100,000 or more.** Report the quarterly average for time deposits of \$100,000 or more (as defined for Schedule RC-E, (part I), Memorandum item 2.c).

FFIEC 031, 032, FFIEC 034 and 033		
<u>Item No.</u>	<u>Item No.</u>	<u>Caption and Instructions</u>
9.d	11.d	<u>Time deposits of less than \$100,000.</u> Report the quarterly average for time deposits of less than \$100,000 (as defined for Schedule RC-E, (part I,) Memorandum item 2.b).

FFIEC 032 FFIEC 034 and 033			
<u>Item No.</u>	<u>Item No.</u>	<u>Item No.</u>	<u>Caption and Instructions</u>
-	-	12	<u>Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.</u> Report the quarterly average for interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs (as defined for Schedule RC, item 13.b.(2), "Interest-bearing").
10	12	13	<u>Federal funds purchased and securities sold under agreements to repurchase.</u> Report the quarterly average for federal funds purchased and securities sold under agreements to repurchase (as defined for Schedule RC, item 14).
-	13	14	<u>Other borrowed money.</u> Report the quarterly average for the fully consolidated bank's other borrowed money (as defined for Schedule RC, item 16, "Other borrowed money").

Memorandum

NOTE: Memorandum item 1 is applicable only to banks filing the FFIEC 033 and 034 report forms. There are no Schedule RC-K memorandum items on the FFIEC 031 and 032 report forms.

FFIEC 033 and 034

<u>Item No.</u>	<u>Caption and Instructions</u>
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| 1 | <u>Agricultural loans included in items 5.b through 5.e above (on the FFIEC 034); in items 6.a through 6.d above (on the FFIEC 033).</u> |
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To be reported by banks with total assets of \$25 million or more and with loans to finance agricultural production and other loans to farmers (as reported in Schedule RC-C, part I, item 3) exceeding five percent of total loans, net of unearned income (on the FFIEC 034, sum of Schedule RC-C, part I, items 1 through 8, less item 10; on the FFIEC 033, sum of Schedule RC-C, part I, items 1 through 9, less item 11). All other banks should report a zero or the word "none" in this item.

Report in this item the quarterly average for agricultural loans. On the FFIEC 034, these loans will have been included in one or more of items 5.b through 5.e of Schedule RC-K above. On the FFIEC 033, these loans will have been included in one or more of items 6.a through 6.d of Schedule RC-K above. For purposes of this schedule, agricultural loans

Memorandum**FFIEC 033
and 034****Item No. Caption and Instructions**

- 1** include those loans that each reporting bank characterizes as such in its own
(cont.) recordkeeping systems or for its own internal purposes. For further information, refer to
the discussion of "Reporting of Loan Detail by Banks with Assets of Less Than \$300
Million and No Foreign Offices" in the General Instructions section of this book.