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Board of Governors of the Federal Reserve System

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

Reporting Form FR 2644

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, 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 (FFIEC 031 or 041) 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 and 041 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 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).

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 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 exception of item M.1, "Net unrealized gains (losses) on available-for- sale 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 6.a, "Net due from related foreign offices," or in item 11.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 reporters: For U.S. domestically chartered commercial banks with domestic offices only, the basis and instructions for consolidation correspond to the FFIEC 041. 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 6.a, "Net due from related foreign offices," or in item 11.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 Banks. 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 for customs purposes (refer to: 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.

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 (FFIEC 031 and 041) 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 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 FFEIC's website for preparation of the appropriate Call Report. (For FFIEC 031 and 041 reporters: http://www.ffiec.gov/forms031.htm and for FFIEC 002 reporters: http://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).

For all 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).

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, ''Trading assets, other than securities and loans included above,'' rather than in item 2.

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.

Line Item Instructions

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 investments in mutual funds and other equity securities with readily determinable fair values. 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, ''Trading assets, other than securities and loans included above,'' and loans held in the trading account are reported in the appropriate loan category, items 4.a through 4.f.

Item 3.a. Federal funds sold and securities purchased under agreements to resell: With commercial banks in the U.S. (including U.S. branches and agencies of foreign banks).

For all reporters, for the definition of ''Commercial banks in the U.S.,'' please refer to the Glossary section of the Call Report instructions.

Item 3.b. Federal funds sold and securities purchased under agreements to resell: With others (including nonbank brokers and dealers in securities and FHLB).

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

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

For all 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). 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.

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, ''Trading assets, other than securities and loans included above,'' rather than in items 4.a through 4.f.

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

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 amortization 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.

Line Item Instructions

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 dwelling 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 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 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 prearranged 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 accessed 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 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.

FFIEC 031 and 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; (7) loans to foreign governments and official institutions; (8) obligations (other than securities and leases) of states and political subdivisions in the U.S.; (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 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 (nonbank) 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 securi- ties; (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., 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).

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.

Item 4.g. Allowance for loan and lease 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. Trading assets, other than securities and loans included above.

For all reporters, include 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.

FFIEC 031 and 041 reporters: If the reporting entity is not a Call Report Schedule RC-D reporter but does hold some loans and/or securities as trading assets measured at fair value, include those loans and/or securities in this item.

Item 6.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 6.a or in item 11.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 6.a, "Net due from related foreign offices," or item 11.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 6.a; if the single net position is a net due to, it should be reported in item 11.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 6.b. All other 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.

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 7. 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, 6.a, and 6.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 6.a).

Item 8. Total deposits.

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

Item 8.a. Time deposits of $100,000 or more (included in item 8 above).

FFIEC 031 and 041 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.

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 been participated out by the broker in shares of less than $100,000 (include in item 8).

Item 9. 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. 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. From commercial banks in the U.S. (including U.S. branches and agencies of foreign banks).

For all reporters, for the definition of "Commercial banks in the U.S.," please refer to the Glossary section of the Call Report instructions.

Item 9.b. From others (including FRB and FHLB).

For all reporters, include borrowings from all other entities, including any Federal Reserve Bank or Federal Home Loan Bank.

Item 10. Trading 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.

Delete

Item 11.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 6.a or in item 11.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 6.a, "Net due from related foreign offices," or item 11.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 6.a; if the single net position is a net due to, it should be reported in item 11.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 11.b. All other liabilities (including subordinated notes and debentures).

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.

FFIEC 031 and 041 reporters: Exclude minority interest in consolidated subsidiaries. Minority interest in consolidated subsidiaries is part of the residual, total assets (item 7) less total liabilities (item 12).

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 12. Total liabilities.

For all reporters, this item equals the sum of items 8, 9.a, 9.b, 10, 11.a, and 11.b (that is, the sum of items 8 through 11 excluding item 8.a to avoid double counting).

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 11.a).

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

FFIEC 031 and 041 reporters: This item is comparable to item 2 on Schedule RC-R of the Call Report, "Net unrealized gains (losses) on available for sale securities." However, for banks with foreign offices (FFIEC 031 reporters), this item applies to securities held in domestic offices only.

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.

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

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 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 reporters: This item applies to securities held in domestic offices only.

Item M.2.a. CRE loans secured by nonfarm nonresidential properties with original amounts of $1,000,000 or less (included in item 4.a(5) above).

For all reporters: Include the total carrying value of all currently outstanding nonfarm nonresidential loans with "original" amounts of $1,000,000 or less. Do not add up the "original amounts" of each of these loans. Generally, the "original" amount of a loan is the total amount at origination or the amount currently outstanding, whichever is greater. If the average size of the amount currently outstanding of loans secured by nonfarm nonresidential properties as reported in item 4.a(5) above is $1,000,000 or less, report the amount in item 4.a(5). Include all such loans held as trading assets.

FFIEC 002 reporters: This item is to be completed only by branches whose deposits are insured by the Federal Deposit Insurance Corporation.

Item M.2.b. Commercial and industrial loans to U.S. addressees with original amounts of $1,000,000 or less (included in item 4.c above).

For all reporters, include the total carrying value of all currently outstanding commercial and industrial loans to U.S. addressees with "original" amounts of $1,000,000 or less. Do not add up the "original amounts" of each of these loans. Generally, the "original" amount of a loan is the total amount at origination or the amount currently outstanding, whichever is greater. If the average size of the amount currently outstanding of commercial and industrial loans to U.S. addressees as reported in 4.c above is $1,000,000 or less, report the amount in item 4.c. Include all such loans held as trading assets.

FFIEC 002 reporters: This item is to be completed only by branches whose deposits are insured by the Federal Deposit Insurance Corporation.

DRAFT - September 24, 2014

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)	
ASSETS		
Item 1	RC-A,	Column B, Item 5
Item 2.a(1)	RC-H, RC-D,	Columns A and B, Items 13.a(1) + 13.b(1) + Column B, Items 4.a + 4.b + 4.d
Item 2.a(2)	RC-H, RC-D,	Columns A and B, Items 10 + 11 + Column B, Items 1 + 2
Item 2.b(1)	RC-H, RC-D,	Columns A and B, Items 13.a(2) + 13.b(2) + Column B, Items 4.c + 4.e
Item 2.b(2)	RC-H, RC-D,	Columns A and B, Items 12 + 14 + 15 + Column B, Item 16 + Column B, Items 3 + 5.a(1) + 5.a(2) + 5.a(3) + 5.b + Part of Item 9 including mutual funds + Domestic office part of Memoranda, Item 7.a
Item 3.a	RC, RC-H,	Part of Item 3.a with commercial banks in the U.S. + Part of Item 3 with commercial banks in the U.S.
Item 3.b	RC, RC-H,	Part of Item 3.a with others + Part of Item 3 with others
Item 4.a(1)	RC-C, RC-D,	Part 1, Column B, Items 1.a (1) + 1.a(2) + Column B, Item 6.a(1)
Item 4.a(2)	RC-C, RC-D,	Part 1, Column B, Items 1.b + Column B, Items 6.a(2)
Item 4.a(3)(a)	RC-C, RC-D,	Part 1, Column B, Items 1.c(1) + Column B, Item 6.a(3)(a)
Item 4.a(3)(b)	RC-C, RC-D,	Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b) + Column B, Items 6.(a)(3)(b)(1) + 6.a(3)(b)(2)
Item 4.a(4)	RC-C, RC-D,	Part 1, Column B, Item 1.d + Column B, 6.a(4)
Item 4.a(5)	RC-C, RC-D,	Part 1, Column B, Items 1.e(1) + 1.e(2) + Column B, Item 6.a(5)
Item 4.b	RC-C,	Part 1, Column B, Item 2.a
Item 4.c	RC-C, RC-D,	Part 1, Column B, Items 4.a + 4.b + Column B, Item 6.b
Item 4.d(1)	RC-C, RC-D,	Part 1, Column B, Items 6.a + 6.b + Column B, Items 6.c(1) + 6.c(2)

Item 4.d(2)	RC-C, RC-D,	Part 1, Column B, Item 6.c + Column B, Item 6.c(3)
Item 4.d(3)	RC-C, RC-D,	Part 1, Column B, Item 6.d + Column B, Item 6.c(4)
Item 4.e	RC-C, RC-D,	Part 1, Column B, Item 9.a + Column B, Part of Item 6.d including loans to nondepository financial institutions
Item 4.f	RC-C, RC-D,	Part 1, Column B, Items 2.b + 2.c + 3 + 7 + 8 + 9.b(1) + 9.b(2) + 10 + Column B, Part of Item 6.d excluding loans to nondepository financial institutions
Item 4.g	RC,	Domestic office part of Item 4.c
Item 5	RC-D,	Column B, Part of Item 9 excluding mutual funds + Item 11 - Domestic office part of Memoranda, Item 7.a
Item 6.a	RC-H,	Item 6[1]
Item 6.b	RC,	Domestic office part of Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11
Item 7	RC-H,	Items 6[1] + 8

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

Relationships

FR 2644	FFIEC 031 and RC-D Reporters (For banks with both domestic and foreign offices)	
LIABILITIES		
Item 8	RC-E,	Part 1, Columns A and C, Item 7
Item 8.a	RC-E,	Memoranda, Items M.2(c) + M.2(d)
Item 9.a	RC, RC-H,	Part of Item 14.a from commercial banks in the U.S. + Part of Items 4 + 5 from commercial banks in the U.S.
Item 9.b	RC, RC-H,	Part of Item 14.a from others + Part of Items 4 + 5 from others
Item 10	RC-D,	Column B, Item 15
Item 11.a	RC-H,	Item 7[1]
Item 11.b	RC,	Domestic office part of Items 19 + 20
Item 12	RC-H,	Items 7[1] + 9
MEMORANDA		

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

Advanced approaches institutions:

Item M.1 RC-R, Part 1.B, Domestic office part of Item 3
including net unrealized gains (losses)
on available-for-sale securities

Item M.1.a RC-R, Part 1.B, 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 securities,
mortgage-backed securities

Non-advanced approaches institutions:

Item M.1 RC-R, Part 1.A, Domestic office part of Item 2

Item M.1.a RC-R, Part 1.A, Domestic office part of Item 2
including net unrealized gains (losses)
on available-for-sale securities, U.S.
Treasury securities and U.S. Government agency securities,
mortgage-backed securities

Item M.2.a RC-C, Part II, Column B, Items 3.a + 3.b +
3.c +
RC-D, Column B, Part of Item 6.a(5) including
original amounts of $1,000,000 or less

Item M.2.b RC-C, Part II, Column B, Items 4.a + 4.b +
4.c +
RC-D, Column B, Part of Item 6.b including
original amounts of $1,000,000 or less

Relationships

FR 2644	FFIEC 031 and Non-RC-D Reporters (For banks with both domestic and foreign offices)	
ASSETS		
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 16
Item 3.a	RC, RC-H,	Part of Item 3.a with commercial banks in the U.S. + Part of Item 3 with commercial banks in the U.S.
Item 3.b	RC, RC-H,	Part of Item 3.a with others + Part of Item 3 with others
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
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	RC,	Domestic office part of Item 5
Item 6.a	RC-H,	Item 6[1]
Item 6.b	RC,	Domestic office part of Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11
Item 7	RC-H,	Items 6[1] + 8
LIABILITIES		
Item 8	RC-E,	Part 1, Columns A and C, Item 7
Item 8.a	RC-E,	Memoranda, Items M.2(c) + M.2(d)
Item 9.a	RC, RC-H,	Part of Item 14.a from commercial banks in the U.S. + Part of Items 4 + 5 from commercial banks in the U.S.
Item 9.b	RC, RC-H,	Part of Item 14.a from others + Part of Items 4 + 5 from others
Item 10	RC,	Domestic office part of Item 15

Item 11.a	RC-H,	Item 7[1]

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

Relationships

FR 2644	FFIEC 031 and Non-RC-D Reporters (For banks with both domestic and foreign offices)	
Item 11.b	RC,	Domestic office part of Items 19 + 20
Item 12	RC-H,	Items 7[1] + 9
MEMORANDA		

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

Advanced approaches institutions:

Item M.1	RC-R,	Part 1.B, Domestic office part of Item 3 including net unrealized gains (losses) on available-for-sale securities
Item M.1.a	RC-R,	Part 1.B, 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

Non-advanced approaches institutions:

Item M.1	RC-R,	Part 1.A**,** Domestic office part of Item 2
Item M.1.a	RC-R,	Part 1.A, Domestic office part of Item 2 including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities
Item M.2.a	RC-C,	Part II, Column B, Items 3.a + 3.b + 3.c
Item M.2.b	RC-C,	Part II, Column B, Items 4.a + 4.b + 4.c

Relationships

FR 2644	FFIEC 041 and RC-D Reporters (For banks with domestic offices only and $300 million or more in total assets)	
ASSETS		
Item 1	RC-A,	Item 5
Item 2.a(1)	RC-B, RC-D,	Columns A and D, Items 4.a(1) + 4.a(2) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a) + Items 4.a + 4.b + 4.d
Item 2.a(2)	RC-B, RC-D,	Columns A and D, Items 1 + 2.a + 2.b + Items 1 + 2
Item 2.b(1)	RC-B, RC-D,	Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) + Items 4.c + 4.e
Item 2.b(2)	RC-B,	Columns A and D, Items 3 + 5.a + 5.b(1) + 5.b(2) + 5.b(3) + 6.a + 6.b + Column D, Item 7 +
	RC-D,	Items 3 + 5.a(1) + 5.a(2) + 5.a(3) + 5.b + Part of Item 9 including mutual funds + Memoranda, Item 7.a
Item 3.a	RC,	Part of Items 3.a + 3.b with commercial banks in the U.S.
Item 3.b	RC,	Part of Items 3.a + 3.b with others
Item 4.a(1)	RC-C, RC-D,	Part 1, Column B, Items 1.a(1) + 1.a(2) + Item 6.a(1)
Item 4.a(2)	RC-C, RC-D,	Part 1, Column B, Item 1.b + Item 6.a(2)
Item 4.a(3)(a)	RC-C, RC-D,	Part 1, Column B, Item 1.c(1) + Item 6.a(3)(a)
Item 4.a(3)(b)	RC-C, RC-D,	Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b) + Items 6.a(3)(b)(1) + 6.a(3)(b)(2)
Item 4.a(4)	RC-C, RC-D,	Part 1, Column B, Item 1.d + Item 6,a(4)
Item 4.a(5)	RC-C, RC-D,	Part 1, Column B, Items 1.e(1) + 1.e(2) + Item 6.a(5)
Item 4.b	RC-C,	Part 1, Column A, Items 2.a(1) + 2.a(2)
Item 4.c	RC-C, RC-D,	Part 1, Column B, Item 4 + Item 6.bPart 1, Column B, Items 6.a+ 6.b + Items 6.c(1) + 6.c(2)
Item 4.d(1)	RC-C, RC-D,	Part 1, Column B, Item 6.c + Item 6.c(3)
Item 4.d(2)	RC-C, RC-D,	Part 1, Column B, Item+ 6.d + Item 6.c(4)
Item 4.d(3) RC-D,	RC-C,	

Item 4.e	RC-C,	Part 1, Column B, Item 9.a +
	RC-D,	Part of Item 6.d including loans to nondepository financial institutions
Item 4.f	RC-C,	Part 1, Column A, Items 2.b + 2.c(1) + 2.c(2) + Column B, Items 3 + 7 + 8 + 9.b + 10 +
	RC-D,	Part of Item 6.d excluding loans to nondepository financial institutions
Item 4.g	RC,	Item 4.c
Item 5	RC-D,	Part of Item 9 excluding mutual funds + Item 11 - Memoranda, Item 7.a
Item 6.a	N.A.	
Item 6.b	RC,	Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11
Item 7	RC,	Item 12

Relationships

FR 2644	FFIEC 041 and RC-D Reporters (For banks with domestic offices only and $300 million or more in total assets)	
LIABILITIES		
Item 8	RC-E,	Columns A and C, Item 7
Item 8.a	RC-E,	Memoranda, Items M.2(c) + M.2(d)
Item 9.a	RC, RC-M,	Part of Items 14.a + 14.b from commercial banks in the U.S. + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from commercial banks in the U.S.
Item 9.b	RC, RC-M,	Part of Items 14.a + 14.b from others + Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from others
Item 10	RC-D,	Item 15
Item 11.a	N.A.	
Item 11.b	RC,	Items 19 + 20
Item 12	RC,	Item 21
MEMORANDA		

Advanced approaches institutions:

Item M.1	RC-R,	Part 1.B, Part of Item 3 including net unrealized gains (losses) on available-for-sale securities
Item M.1.a	RC-R,	Part 1.B, 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

Non-advanced approaches institutions:

Item M.1	RC-R,	Part 1, A, Item 2
Item M.1.a	RC-R,	Part 1,A, Part of Item 2 including Treasury securities and U.S. Government agency obligations, mortgage-backed securities

Item M.2.a	RC-C,	Part II, Column B, Items 3.a + 3.b + 3.c +
	RC-D,	Part of Item 6.a(5) including original amounts of $1,000,000 or less
Item M.2.b	RC-C,	Part II, Column B, Items 4.a + 4.b + 4.c +
	RC-D,	Part of Item 6.b including original amounts of $1,000,000 or less

Relationships

FR 2644	FFIEC 041 and Non-RC-D Reporters (For banks with domestic offices only and $300 million or more in total assets)	
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.a + 2.b
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-B,	Columns A and D, Items 3 + 5.a + 5.b(1) + 5.b(2) + 5.b(3) + 6.a + 6.b + Column D, Item 7
Item 3.a	RC,	Part of Items 3.a + 3.b with commercial banks in the U.S.
Item 3.b	RC,	Part of Items 3.a + 3.b with others
Item 4.a(1)	RC-C,	Part 1, Column B, Item 1.a(1) + 1.a(2)
Item 4.a(2)	RC-C,	Part 1, Column B, Items 1.b
Item4.a(3)(a)	RC-C,	Part 1, Column B, Items 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, Items 2.a(1) + 2.a(2)
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(1) + 2.c(2) + Column B, Items 3 + 7 + 8 + 9.b + 10
Item 4.g	RC,	Item 4.c
Item 5	RC,	Item 5
Item 6.a	N.A.	
Item 6.b	RC,	Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11
Item 7	RC,	Item 12
LIABILITIES		
Item 8	RC-E,	Columns A and C, Item 7
Item 8.a	RC-E,	Memoranda, Items M.2(c) + M.2(d)
Item 9.a	RC, RC-M,	Part of Items 14.a + 14.b from commercial banks in the U.S. + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from commercial banks in the U.S.
Item 9.b	RC, RC-M,	Part of Items 14.a + 14.b from others + Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from others

Item 10	RC,	Item 15
Item 11.a	N.A.	
Item 11.b	RC,	Items 19 + 20
Item 12	RC,	Item 21

Relationships

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

MEMORANDA

Advanced approaches institutions:

Item M.1 RC-R, Part 1.B, Part of Item 3 including net unrealized gains (losses) on available-for-sale securities

Item M.1.a RC-R, Part 1.B, 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

Non-advanced approaches institutions:

Item M.1 RC-R, Part 1.A, Item 2

Item M.1.a RC-R, Part 1.A, Part of Item 2 including U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities

Item M.2.a RC-C, Part II, Column B, Items 3.a + 3.b + 3.c +
RC-D, Part of Item 6.a(5)including original amounts of $1,000,000 or less

Item M.2.b RC-C, Part II, Column B, Items 4.a + 4.b + 4.c +
RC-D, Part of Item 6.b including original amounts of $1,000,000 or less

Relationships

FR 2644	FFIEC 041 and RC-D Reporters (For banks with domestic offices only and less than $300 million in total assets)	
ASSETS		
Item 1	RC,	Items 1.a + 1.b
Item 2.a(1)	RC-B, RC-D,	Columns A and D, Items 4.a(1) + 4.a(2) + 4.b(1) + 4.c(1)(a) + 4.c(2)(a) + Items 4.a + 4.b + 4.d
Item 2.a(2)	RC-B, RC-D,	Columns A and D, Items 1 + 2.a + 2.b + Items 1 + 2
Item 2.b(1)	RC-B, RC-D,	Columns A and D, Items 4.a(3) + 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b) + Items 4.c + 4.e
Item 2.b(2)	RC-B, RC-D,	Columns A and D, Items 3 + 5.a + 5.b(1) + 5.b(2) + 5.b(3) + 6.a + 6.b + Column D, Item 7 + Items 3 + 5.a(1) + 5.a(2) + 5.a(3) + 5.b + Part of Item 9 including mutual funds and equity securities
Item 3.a	RC,	Part of Items 3.a + 3.b with commercial banks in the U.S.
Item 3.b	RC,	Part of Items 3.a + 3.b with others
Item 4.a(1)	RC-C, RC-D,	Part 1, Column B, Item 1.a(1) + 1.a(2) + Item 6.a(1)
Item 4.a(2)	RC-C, RC-D,	Part 1, Column B, Items 1.b + Items 6.a(2)
Item 4.a(3)(a)	RC-C, RC-D,	Part 1, Column B, Item 1.c(1) + Items 6.a(3)(a)
Item 4.a(3)(b)	RC-C, RC-D,	Part 1, Column B, Items 1.c(2)(a) + 1.c(2)(b) + Items 6.a(3)(b)(1) + 6.a(3)(b)(2)
Item 4.a(4)	RC-C, RC-D,	Part 1, Column B, Item 1.d + Item 6.a(4)
Item 4.a(5)	RC-C, RC-D,	Part 1, Column B, Item 1.e + Item 6.a(5)
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, RC-D,	Part 1, Column B, Item 4 + Item 6.b
Item 4.d(1)	RC-C, RC-D,	Part 1, Column B, Items 6.a + 6.b + Items 6.c(1) + 6.c(2)
Item 4.d(2)	RC-C, RC-D,	Part 1, Column B, Items 6.c + Item 6.c(3)
Item 4.d(3)	RC-C, RC-D,	Part 1, Column B, Item 6.d + Item 6.c(4)
Item 4.e	RC-C, RC-D,	Part 1, Column B, Item 9.a + Part of Item 6.d including loans to nondepository financial institutions
Item 4.f	RC-C, RC-D,	Part 1, Column B, Part of Item 2 with others + Items 3 + 7 + 8 + 9.b + 10 + Part of Item 6.d excluding loans to nondepository financial institutions
Item 4.g	RC,	Item 4.c
Item 5	RC-D,	Part of Item 9 excluding mutual funds and equity securities + Item 11

Item 6.a	N.A.	
Item 6.b	RC,	Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11
Item 7	RC,	Item 12

Relationships

FR 2644	FFIEC 041 and RC-D Reporters (For banks with domestic offices only and less than $300 million in total assets)	
LIABILITIES		
Item 8	RC-E,	Columns A and C, Item 7
Item 8.a	RC-E,	Memoranda, Items M.2(c) + M.2(d)
Item 9.a	RC, RC-M,	Part of Items 14.a + 14.b from commercial banks in the U.S. + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from commercial banks in the U.S.
Item 9.b	RC, RC-M,	Part of Items 14.a and 14.b from others + Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from others
Item 10	RC-D,	Item 15
Item 11.a	N.A.	
Item 11.b	RC,	Items 19 + 20
Item 12	RC,	Item 21

Items 19 + 20
Item 21

MEMORANDA

Item M.1	RC-R,	Part 1.A, Item 2
Item M.1.a	RC-R,	Part 1.A, Part of Item 2 including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities
Item M.2.a	RC-C, RC-D,	Part II, Column B, Items 3.a + 3.b + 3.c + Part of Item 6.a(5) including original amounts of $1,000,000 or less
Item M.2.b	RC-C, RC-D,	Part II, Column B, Items 4.a + 4.b + 4.c + Part of Item 6.b including original amounts of $1,000,000 or less

Relationships

FR 2644	FFIEC 041 and Non-RC-D Reporters (For banks with domestic offices only and less than $300 million in total assets)	
ASSETS		
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.a + 2.b
Item 2.b(1)	RC-B,	Columns A and D, Items 4.a(3) and 4.b(2) + 4.b(3) + 4.c(1)(b) + 4.c(2)(b)
Item 2.b(2)	RC-B,	Columns A and D, Items 3 + 5.a + 5.b(1) + 5.b(2) + 5.b(3) + 6.a + 6.b + Column D, Item 7
Item 3.a	RC,	Part of Items 3.a + 3.b with commercial banks in the U.S.
Item 3.b	RC,	Part of Items 3.a + 3.b with others
Item 4.a(1)	RC-C,	Part 1, Column B, Item 1.a(1) + 1.a(2)
Item 4.a(2)	RC-C,	Part 1, Column B, Items 1.b
Item 4.a(3)(a)	RC-C,	Part 1, Column B, Items 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
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,	Part1, Column B, Items 6.a + 6.b
Item 4.d(2)	RC-C,	Part 1, Column B, Items 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, Part of Item 2 with others + Items 3 + 7 + 8 + 9.b + 10
Item 4.g	RC,	Item 4.c
Item 5	RC,	Item 5
Item 6.a	N.A.	
Item 6.b	RC,	Items 6 + 7 + 8 + 9 + 10.a + 10.b + 11
Item 7	RC,	Item 12
LIABILITIES		
Item 8	RC-E,	Columns A and C, Item 7
Item 8.a	RC-E,	Memoranda, Items M.2(c) + M.2(d)
Item 9.a	RC, RC-M,	Part of Items 14.a + 14.b from commercial banks in the U.S. + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from commercial banks in the U.S.
Item 9.b	RC, RC-M,	Part of Items 14.a and 14.b from others + Items 5.a(1)(a) + 5.a(1)(b) + 5.a(1)(c) + 5.a(1)(d) + Part of Items 5.b(1)(a) + 5.b(1)(b) + 5.b(1)(c) + 5.b(1)(d) from others

Relationships

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

Item 10	RC,	Item 15
Item 11.a	N.A.	
Item 11.b	RC,	Items 19 + 20
Item 12	RC,	Item 21

MEMORANDA

Item M.1	RC-R,	Part 1.A, Item 2
Item M.1.a	RC-R,	Part 1.A, Part of Item 2 including net unrealized gains (losses) on available-for-sale securities, U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities
Item M.2.a	RC-C,	Part II, Column B, Items 3.a + 3.b + 3.c
Item M.2.b	RC-C,	Part II, Column B, Items 4.a + 4.b + 4.c

Relationships

FR 2644	FFIEC 002 (For U.S. branches and agencies of foreign banks)	
ASSETS		
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.a	RAL,	Column A minus Column B, Items 1.d(1)(a) + 1.d(2)(a)
Item 3.b	RAL,	Column A minus Column B, Items 1.d(1)(b) + 1.d(1)(c) + 1.d(2)(b) + 1.d(2)(c)
Item 4.a(1)	C, RAL,	Part 1, Column A minus Column B, Item 1.a + Memoranda, Column A minus Column B, Item 5.a(1)
Item 4.a(2)	C, RAL,	Part 1, Column A minus Column B, Items 1.b + Memoranda, Column A minus Column B, Items 5.a(2)
Item 4.a(3)(a)	C, RAL,	Part 1, Column A minus Column B, Item 1.c(1) + Memoranda, Column A minus Column B, Item 5.a(3)(a)
Item 4.a(3)(b)	C, RAL,	Part 1, Column A minus Column B, Item 1.c(2) + Memoranda, Column A minus Column B, Item 5.a(3)(b)
Item 4.a(4)	C, RAL,	Part 1, Column A minus Column B, Item 1.d + Memoranda, Column A minus Column B, Item 5.a(4)
Item 4.a(5)	C, RAL,	Part 1, Column A minus Column B, Item 1.e + Memoranda, Column A minus Column B, Item 5.a(5)
Item 4.b	C,	Part 1, Column A minus Column B, Items 2.a(1) + 2.a(2)
Item 4.c	C, RAL,	Part 1, Column A minus Column B, Items 4.a + 4.b + Memoranda, Column A minus Column B, Item 5.b
Item 4.d(1)	N.A.	
Item 4.d(2)	N.A.	
Item 4.d(3)	N.A.	
Item 4.e	C, RAL,	Part 1, Column A minus Column B, Item 3 + Memoranda, Column A minus Column B, Part of Item 5.c including loans to other financial institutions
Item 4.f	C, RAL,	Part 1, Column A minus Column B, Items 2.b + 2.c(1) + 2.c(2) + 6 + 7 + 8 + 9.a + 9.b + Memoranda, Column A minus Column B, Part of Item 5.c excluding loans to other financial institutions
Item 4.g	M,	Domestic office part of Part IV, Item 1
Item 5	RAL, RAL,	Column A minus Column B, Item 1.f(5) – Memoranda, Column A minus Column B, Items 5.a(1) + 5.a(2) + 5.a(3)(a) + 5.a(3)(b) + 5.a(4) + 5.a(5) + 5.b + 5.c
Item 6.a	RAL,	Column A, Item 2.a[1] minus Column B, Item 2.b[1]
Item 6.b	RAL,	Column A minus Column B, Item 1.h

Item 7	RAL,	Column A minus Column B, Item 1.i + Column A, Item 2.a[1] minus Column B, Item 2.b[1]

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

Relationships

FR 2644	FFIEC 002 (For U.S. branches and agencies of foreign banks)	
LIABILITIES		
Item 8	E,	Columns A and C, Item 7
Item 8.a	E,	Memoranda, Item M.1(a)
Item 9.a	RAL, P,	Column A minus Column B, Items 4.b(1)(a) + 4.b(2)(a) + Column A minus Column B, Items 1.a + 1.b
Item 9.b	RAL, P,	Column A minus Column B, Items 4.b(1)(b) + 4.b(2)(b) + Column A minus Column B, Items 2.a + 2.b + 3
Item 10	RAL,	Column A minus Column B, Item 4.e
Item 11.a	RAL,	Column A, Item 5.a[1] minus Column B, Item 5.b[1]
Item 11.b	RAL,	Column A minus Column B, Item 4.f
Item 12	RAL,	Column A minus Column B, Item 4.g + Column A, Item 5.a[1] minus Column B, Item 5.b
MEMORANDA		
Item M.1	RAL,	Memoranda, Column A minus Column B, Item 3 minus Item 4
Item M.1.a	RAL,	Memoranda, Column A Minus Column B, Part of Item 3 minus Item 4 including U.S. Treasury securities and U.S. Government agency obligations, mortgage-backed securities
Item M.2.a	C, RAL,	Part II, Column B, Items 2.a + 2.b + 2.c Memoranda, Column A minus Column B, Part of Item 5.a(5)including original amounts of $1,000,000 or less
Item M.2.b	C, RAL,	Part II, Column B, Items 3.a + 3.b + 3.c Memoranda, Column A minus Column B, Part of Item 5.b including original amounts of $1,000,000 or less

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