

# Attachment 3

## FR 2416 Usage Table

### PROPOSED ITEMS

### USES

#### ASSETS

- |  |   |
|--|---|
| 1. Cash and balances due from depository institutions  | H.8 release; analysis of sources and uses of funds      |
| 2. Trading assets:   |   |
| a. U.S. Treasury securities and U.S. Government agency obligations                           | Bank credit; H.8 release; analysis of trading activity  |
| b. Other trading assets  | Bank credit; H.8 release; analysis of trading activity  |
| 3. Securities held in investment accounts:   |   |
| a. U.S. Treasury securities and U.S. Government agency obligations                           | Bank credit; H.8 release; investment strategy           |
| b. Other securities:   |   |
| (1) Securities issued by states and political subdivisions in the U.S.                       | Bank credit; H.8 release; analysis of municipal markets |
| (2) Other  | Bank credit; H.8 release; investment strategy           |
| 4. Federal funds sold and securities purchased under agreements to resell:                   |   |
| a. With commercial banks in the U.S. (including U.S. branches and agencies of foreign banks) | H.8 release (interbank loans)                           |
| b. With nonbank brokers and dealers in securities  | Bank credit (security loans)                            |
| c. With others   | Bank credit (other loans)                               |
| 5. Loans and leases:   |   |
| a. Loans secured by real estate:   |   |

(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	Bank credit (real estate loans); H.8 release; consumer borrowing
(2) Commercial real estate loans	Commercial/residential sectors of real estate market
(3) All others loans secured by real estate	Bank credit (real estate loans); H.8 release
b. Loans to, and acceptances of, commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)	H.8 release (interbank loans)
c. Loans for purchasing or carrying securities	Bank credit (security loans)
d. Loans to finance agricultural production and other loans to farmers	Bank lending to agricultural sector
f. Commercial and industrial loans	Bank credit (business loans); H.8 release (business loans); short- and intermediate-term business credit
g. Loans to individuals for household, family, and other personal expenditures:	
(1) Credit cards and related plans	Bank credit (consumer loans); H.8 release; consumer borrowing
(2) Other	Bank credit (consumer loans); H.8 release; consumer borrowing
h. Loans to states and political subdivisions in the U.S.	H.8 release; analysis of municipal markets
i. All other loans	Bank credit (other loans); H.8 release
j. Lease financing receivables	H.8 release; analyzing alternatives to business and consumer loans
k. Minus:	
(1) Unearned income	For deriving net loans and leases and net assets comparable with the Call Report
(2) Allowance for loan and lease losses	For deriving net loans and leases and net assets comparable with the Call Report

1. Total loans and leases, net	Loans on a Call Report basis
6. Other assets:	
a. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	H.8 release (net due to related); analysis of funding patterns
b. All other assets	H.8 release; analysis of sources and uses of funds
7. Total assets	H.8 release
<u>LIABILITIES</u>	
8. Transaction accounts	H.8 release; analysis of sources of funds
9. Nontransaction accounts	H.8 release; analysis of sources of funds
10. Borrowings:	
a. From commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)	H.8 release (interbank borrowing)
b. From others (including FRB and FHLB borrowings)	H.8 release (nonbank borrowing); analysis of nondeposit funds
11. Trading liabilities	H.8 release (other liabilities)
12. Other liabilities (including subordinated debt):	
a. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	H.8 release (net due to related); analysis of funding patterns
b. All other liabilities	H.8 release; analysis of source of funds
13. Total liabilities	H.8 release
14. Residual	H.8 release; proxy for equity capital

## MEMORANDA

M.1. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts	Estimating effect of FIN 39 on bank credit
M.2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities and trading assets)	H.8 release
M.3. Mortgage-backed securities (excluding trading assets):	
a. Pass-through securities	Investment strategy; analysis of MBS market
b. CMOs and REMICs	Investment strategy; analysis of MBS market
M.4. Time deposit liabilities in amounts of \$100,000 or more	H.8 release; analysis of sources of funds (managed liabilities)
M.5. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	Estimating effect of FIN 39 on bank credit
M.6. Net unrealized holding gains (losses) on available-for-sale securities	Estimating effect of FASB 115 on bank credit
M.7. Loans to individuals for household, family, and other personal expenditures (sold and securitized):	
a. Credit cards and related plans	Bank credit (adjusted consumer loans); consumer borrowing
b. Other	Bank credit (adjusted consumer loans); consumer borrowing
M.8. Commercial and industrial loans (sold and securitized)	Bank credit (adjusted business loans)