



## RC-K Quarterly Averages

Quarterly averages may be calculated as of:

The close of each day

OR

The close of each Wednesday



### Reasonability Check

Determine the current and prior period balance of the line items that constitute the average. Does the currently reported average fall between those two values?\*

*\*may not apply to volatile line items*

Line Item	Line Description	Associated Schedules/Lines
1	Interest-bearing balances due from Depository Institutions	<ul style="list-style-type: none"> <li>RC 1b - Interest-bearing balances</li> </ul>
2	U.S. Treasury Securities and U.S. Government agency obligations (excluding MBS)	<ul style="list-style-type: none"> <li>RC-B 1 - U.S. Treasury securities (columns A and C)</li> <li>RC-B 2 - U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (columns A and C)</li> </ul>
3	Mortgage-backed Securities	<ul style="list-style-type: none"> <li>RC-B 4 - Mortgage-backed securities (MBS) (columns A and C)</li> </ul>
4	All other debt securities and equity securities with readily determinable fair values not held for trading purposes	<ul style="list-style-type: none"> <li>RC-B 3 - Securities issued by states and political subdivisions in the U.S. (columns A and C)</li> <li>RC-B 5 - Asset-backed securities and structured financial products (columns A and C)</li> <li>RC-B 6 - Other debt securities (columns A and C)</li> <li>RC-B 7 - Investments in mutual funds and other equity securities with readily determinable fair value (column C)</li> </ul>
5	Fed Funds Sold and securities purchased under agreements to resell	<ul style="list-style-type: none"> <li>RC 3 - Federal funds sold and securities purchased under agreements to resell</li> </ul>
6a	Total Loans	<p><b>RC-C Part I 1-9 Less 11 (Total Loans)</b></p> <ul style="list-style-type: none"> <li>RC-C Part I 1 - Loans secured by real estate</li> <li>RC-C Part I 2 - Loans to depository institutions and acceptances of other banks</li> <li>RC-C Part I 3 - Loans to finance agricultural production and other loans to farmers</li> <li>RC-C Part I 4 - Commercial and industrial loans</li> <li>RC-C Part I 5 - Not applicable</li> <li>RC-C Part I 6 - Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)</li> <li>RC-C Part I 7 - Not applicable</li> <li>RC-C Part I 8 - Obligations (other than securities and leases) of states and political subdivisions in the U.S</li> <li>RC-C Part I 9 - Loans to nondepository financial institutions and other loans</li> <li>RC-C Part I 11 - LESS: Any unearned income on loans reflected in items 1-9 above</li> </ul>



Line Item	Line Description	Associated Schedules/Lines
6B1	Loans secured by real estate: secured by 1-4 family residential properties	<ul style="list-style-type: none"> <li>RC-C Part I 1c – Secured by 1-4 family residential properties</li> <li>Do <b>NOT</b> include RC-C Part 1 1a1: 1-4 family residential construction loans</li> </ul>
6B2	Loans secured by Real Estate: All other secured by Real Estate	<ul style="list-style-type: none"> <li>RC-C Part I 1a1 – 1-4 family residential construction loan</li> <li>RC-C Part I 1a2 – Other construction loans and all land development and other land loan</li> <li>RC-C Part I 1b – Secured by farmland (including farm residential and other improvements)</li> <li>RC-C Part I 1d – Secured by multifamily (5 or more) residential properties</li> <li>RC-C Part I 1e1 – Loans secured by owner-occupied nonfarm nonresidential properties</li> <li>RC-C Part I 1e2 – Loans secured by other nonfarm nonresidential properties</li> </ul>
6C	Commerical and Industrial	<ul style="list-style-type: none"> <li>RC-C Part I 4 – Commercial and industrial loans</li> </ul>
6D1	Credit Cards	<ul style="list-style-type: none"> <li>RC-C Part I 6a – Credit cards</li> </ul>
6D2	All other loans to indivudals for household, family, and other personal expenditures	<ul style="list-style-type: none"> <li>RC-C Part I 6b – Other revolving credit plans</li> <li>RC-C Part I 6c – Automobile loans</li> <li>RC-C Part I 6d – Other consumer loans</li> </ul>
7*	Trading Assets	<ul style="list-style-type: none"> <li>RC 5 – Trading assets</li> </ul>
8	Lease Financing Receivables	<ul style="list-style-type: none"> <li>RC-C Part I 10 – Lease financing receivables (net of unearned income)</li> </ul>
9	Total Assets	<ul style="list-style-type: none"> <li>RC 12 – Total Assets (except for the valuation of securities)</li> <li><b>NOT</b> the sum of RC-K 1 through RC-K 8</li> </ul>
10	Interest-bearing transaction account	<ul style="list-style-type: none"> <li>Interest bearing demand deposits, NOW accounts, ATS, and telephone and preauthorized transfer accounts included in RC-E Column A</li> </ul>
11A	Nontransaction accounts: Savings deposits (including MMDAs)	<ul style="list-style-type: none"> <li>RC-E M2a1 – Money market deposit accounts</li> <li>RC-E M2a2 – Other savings deposits</li> </ul>
11B	Nontransaction accounts: Time deposits of \$250,000 or less	<ul style="list-style-type: none"> <li>RC-E M2b – Total time deposits of less than \$100,000</li> <li>RC-E M2c – Total time deposits of \$100,000 through \$250,000</li> </ul>
11C	Nontransaction accounts: Time deposits of more than \$250,000	<ul style="list-style-type: none"> <li>RC-E M2d – Total time deposits of more than \$250,000</li> </ul>
12	Fed Funds Purchased and securities sold under agreements to repurchase	<ul style="list-style-type: none"> <li>RC 14 – Federal funds purchased and securities sold under agreements to repurchase</li> </ul>
13**	Other Borrowed Money	<ul style="list-style-type: none"> <li>RC 16 – Other borrowed money</li> </ul>
M1***	Loans to Finance agricultural production and other loans to farmers	<ul style="list-style-type: none"> <li>RC-C Part I 3 – Loans to finance agricultural production and other loans to farmers</li> </ul>

\* To be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

\*\* To be completed by institutions with \$100 million or more in total assets

\*\*\* To be completed by institutions with \$300 million or more in total assets OR agricultural loans greater than 5% of total loans reported