FEDERAL RESERVE BANK of ST. LOUIS

FFIEC 041/051 Call Report

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**	• RC 1b – Interest-bearing balances
2	**U.S. Treasury Securities and U.S. Government agency obligations (excluding MBS)**	• RC-B 1 – U.S. Treasury securities (columns A and C) • RC-B 2 – U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (columns A and C)
3	**Mortgage-backed Securities**	• RC-B 4 – Mortgage-backed securities (MBS) (columns A and C)
4	**All other debt securities and equity securities with readily determinable fair values not held for trading purposes**	• RC-B 3 – Securities issued by states and political subdivisions in the U.S. (columns A and C) • RC-B 5 – Asset-backed securities and structured financial products (columns A and C) • RC-B 6 – Other debt securities (columns A and C) • RC-B 7 – Investments in mutual funds and other equity securities with readily determinable fair value (column C)
5	**Fed Funds Sold and securities purchased under agreements to resell**	• RC 3 – Federal funds sold and securities purchased under agreements to resell
6a	**Total Loans**	**RC-C Part I 1-9 Less 11 (Total Loans)** • RC-C Part I 1 – Loans secured by real estate • RC-C Part I 2 – Loans to depository institutions and acceptances of other banks • RC-C Part I 3 – Loans to finance agricultural production and other loans to farmers • RC-C Part I 4 – Commercial and industrial loans • RC-C Part I 5 – Not applicable • RC-C Part I 6 – Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) • RC-C Part I 7 – Not applicable • RC-C Part I 8 – Obligations (other than securities and leases) of states and political subdivisions in the U.S • RC-C Part I 9 – Loans to nondepository financial institutions and other loans • RC-C Part I 11 – LESS: Any unearned income on loans reflected in items 1-9 above

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Line Item	Line Description	Associated Schedules/Lines
6B1	**Loans secured by real estate: secured by 1–4 family residential properties**	• RC–C Part I 1c – Secured by 1–4 family residential properties • Do **NOT** include RC–C Part 1 1a1: 1–4 family residential construction loans
6B2	**Loans secured by Real Estate: All other secured by Real Estate**	• RC–C Part I 1a1 – 1–4 family residential construction loan • RC–C Part I 1a2 – Other construction loans and all land development and other land loan • RC–C Part I 1b – Secured by farmland (including farm residential and other improvements) • RC–C Part I 1d – Secured by multifamily (5 or more) residential properties • RC–C Part I 1e1 – Loans secured by owner–occupied nonfarm nonresidential properties • RC–C Part I 1e2 – Loans secured by other nonfarm nonresidential properties
6C	**Commerical and Industrial**	• RC–C Part I 4 – Commercial and industrial loans
6D1	**Credit Cards**	• RC–C Part I 6a – Credit cards
6D2	**All other loans to indivudals for household, family, and other personal expenditures**	• RC–C Part I 6b – Other revolving credit plans • RC–C Part I 6c – Automobile loans • RC–C Part I 6d – Other consumer loans
7*	**Trading Assets**	• RC 5 – Trading assets
8	**Lease Financing Receivables**	• RC–C Part I 10 – Lease financing receivables (net of unearned income)
9	**Total Assets**	• RC 12 – Total Assets (except for the valuation of securities) • **NOT** the sum of RC–K 1 through RC–K 8
10	**Interest–bearing transaction account**	• Interest bearing demand deposits, NOW accounts, ATS, and telephone and preauthorized transfer accounts included in RC–E Column A
11A	**Nontransaction accounts: Savings deposits (including MMDAs)**	• RC–E M2a1 – Money market deposit accounts • RC–E M2a2 – Other savings deposits
11B	**Nontransaction accounts: Time deposits of $250,000 or less**	• RC–E M2b – Total time deposits of less than $100,000 • RC–E M2c – Total time deposits of $100,000 through $250,000
11C	**Nontransaction accounts: Time deposits of more than $250,000**	• RC–E M2d –Total time deposits of more than $250,000
12	**Fed Funds Purchased and securities sold under agreements to repurchase**	• RC 14 – Federal funds purchased and securities sold under agreements to repurchase
13**	**Other Borrowed Money**	• RC 16 – Other borrowed money
M1***	**Loans to Finance agricultural production and other loans to farmers**	• RC–C Part I 3 – Loans to finance agricultural production and other loans to farmers

* 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

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