## RC-K Quarterly Averages

Quarterly averages may be calculated as of:

- The close of each day
- The close of each Wednesday

### Reasonableness 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 Description and Associated Schedules/Lines

<table>
<thead>
<tr>
<th>Line Item</th>
<th>Line Description</th>
<th>Associated Schedules/Lines</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Interest-bearing balances due from Depository Institutions</td>
<td>RC 1b – Interest-bearing balances</td>
</tr>
</tbody>
</table>
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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| 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 I 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 individuals 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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