

## INDEX

Acceptances	RC-C-13, RC-L-5, RC-N-8, RI-5, RI-15, RI-B-5, A-4
Bank's Acceptance Liability	RC-12, RC-H-1
Customers' Acceptance Liability	RC-8, RC-H-1, RC-M-4
Participations in	RC-L-5, RC-R-2, A-5
Accounting Changes	A-1
Accounting Errors	RI-A-3, RI-E-3, A-2
Accounting Research Bulletin No. 43	A-81
Accounts Payable	RC-G-2
Accrual Basis Reporting	12
Accrued Expenses	RC-G-1
Accumulated Net Gains (Losses) on Cash Flow Hedges	15, RC-16, RC-R-11
Change in	RI-A-4
Acquisition, Development, or Construction (ADC) Arrangements	RC-M-7, RC-M-11, A-3
Adjusted Total Assets	RC-R-7
Adjusted Trading	A-74a
Advertising Expense	RI-24
Agreement Corporation	A-34
AICPA	
Audit and Accounting Guide for Banks and Savings Institutions	RI-B-8, A-27, A-28, A-32, A-68
Practice Bulletin No. 4	A-41
Practice Bulletin No. 6	RC-N-2, A-61
Statement of Position No. 93-6	RC-14
Statement of Position No. 98-1	A-50
Statement of Position No. 98-5	A-76
Allocated Transfer Risk Reserve	RC-6, RC-R-13, RI-B-10
Provision for Allocated Transfer Risk	RI-13

Allowance for Credit Losses	RC-G-2, RC-R-11, RC-R-12, RI-B-8, RI-B-9, RI-B-10, RI-E-3
Changes in	RI-B-8
Provision for Credit Losses	RI-12, RI-B-9
Allowance for Loan and Lease Losses	11, 12, RC-6, RC-R-11, RC-R-12, RI-12, RI-B-1, RI-B-8, RI-B-9, RI-B-10, RI-E-3, A-3
Changes in	RI-B-8
Excess	RC-R-12, RC-R-13
Interagency Policy Statement	11, A-4, A-58
Provision	RI-12, RI-B-9, RI-D-2, RI-D-4
Amended Reports	7, RI-A-1, RI-B-9, RI-E-3
Annuity Sales	RC-M-11, RI-29
APB	
Opinion No. 6	A-81
Opinion No. 16	A-11
Opinion No. 20	A-2
Opinion No. 21	A-67
Opinion No. 30	RI-28, A-35
Applicability of Generally Accepted Accounting Principles	11
Assets Netted Against	
Deposit Liabilities	RC-O-7
Nondeposit Liabilities	RC-M-14
Associated Company	RC-8, RC-M-10, RI-18, A-76a
ATS Account	RC-E-4, RC-K-5, RI-11, A-20
Audit Fees	RI-24
Auditing Work Performed	RC-17
Automated Teller Machines	RI-14, RI-16, A-18, A-21, A-22
Average Total Assets	RC-R-14

Balance Sheet	RC-1
Balances Due From Depository Institutions	RC-1, RC-A-4, RC-K-2, RC-R-15, RI-7
Bank Premises	12, RC-7, RC-R-20, RI-17, RI-21, RI-23, RI-E-1, RI-E-2
Bankers Acceptances	RC-C-13, RC-L-5, RC-M-4, RI-5, RI-15, A-4
Banks	A-7
Commercial Banks in the U.S.	RC-C-8, RC-E-7, A-8
Foreign Banks	RC-E-22, A-7
Foreign Central Banks	RC-A-5
in Foreign Countries	RC-A-5, RC-C-9, RC-E-9, RC-E-10, A-9
U.S. Banks	RC-E-22, A-7
U.S. Branches and Agencies of Foreign Banks	RC-A-5, RC-C-8, A-8
Benefit-Responsive Depository Institution Investment Contracts	RC-O-6
Bilateral Netting Agreements	RC-R-23
Bill-of-Lading Draft	A-15
Borrowings in Foreign Offices	A-9
Branch Sales	RI-17, RI-23
Broker's Security Draft	A-11
Business Combinations	RC-K-1, RI-1, RI-A-3, RI-B-8, RI-B-9, A-11, A-48

Capital Allocation Adjustment	RI-D-2
Capital Reserves	15, RC-14
Capital Stock Transactions	RI-A-1
Capitalization of Interest Costs	A-13
Caps	A-27
Carrybacks and Carryforwards	A-44
Cash and Balances Due From Depository Institutions	RC-1, RC-A-1
Cash Collateral Accounts	RC-R-5, RC-R-21, A-73

Cash Flow Hedges	
Accumulated Net Gains (Losses) on	15, RC-16, RC-R-11, RI-A-4
Cash Items	
in Process of Collection	RC-2, RC-A-2, RC-R-15
Not in Process of Collection	RC-F-2
Cash Management Arrangements	A-14
Cash Surrender Value of Life Insurance	RC-F-3
Cashiers' Checks	RC-E-8, RC-E-11, RI-15
Certificates of Deposit	RC-4, RC-A-4, A-23
Certified Checks	RC-E-8, RC-E-11, RC-E-22, RI-14
Changes in Accounting Estimates	A-1
Changes in Accounting Principles	RI-28, RI-A-3, RI-E-3, A-1
Close of Business	1
Collars	A-27
Collateral Invested Amounts	RC-R-5, RC-R-21, A-73
Collateralized Mortgage Obligations (CMOs)	RC-B-8, RC-B-17, RC-H-3
Commercial Paper	RC-B-8, A-15
Commitments	RC-L-1, RC-L-21, RC-R-2, RC-R-3
Fees	RI-2, RI-16, A-56
Commodity and Other Contracts	RC-L-11, RC-N-10, RC-R-3, RC-R-4, RC-R-21, RC-R-23, RI-34
Commodity Draft	A-15
Common Stock	RC-14, RI-A-1, RI-A-2, RI-A-3
Common Stockholders' Equity Capital	RC-R-10, RC-R-11
Computer Software	RC-F-2, RI-24, RI-25, A-50
Consolidation	8, RC-O-10
Exclusions from	8
Rules of	9
Continuing Contract	A-35
Convertible Debt	RI-A-2
Core Deposit Intangibles	RC-M-5

Corporate Joint Venture	RC-M-10, RI-18, A-76a
Corrections of Accounting Errors	RI-A-4, RI-E-3, A-2
Cost Recovery Method	A-38
Coupon Stripping	A-15
Covered Positions	RC-R-6a, RC-R-13
Credit Cards and Related Plans	14, RC-C-13, RC-K-3, RC-L-3, RC-L-23, RC-N-4, RC-N-8, RI-4, RI-5, RI-B-2, RI-B-5
Credit Balances on	RC-E-3
Credit Card Lines	RC-L-2
Fees	RI-16
Merchant Income and Expense	RI-16, RI-25
Credit Conversion Factors	RC-R-2, RC-R-3
Cumulative Effect of Changes in Accounting Principles	RI-28, RI-A-3, RI-E-3
Cumulative Foreign Currency Translation Adjustments	15, RC-16a, RI-A-4
Currency and Coin	RC-3, RC-A-3, RC-M-3, RC-R-14
Custody Account	A-16

Data Processing Services	RI-17, RI-24
Dealer Reserve Account	A-16
Debt/Equity Swaps	A-41
Debt-for-Development Swaps	A-41
Defeased Debt	RC-M-14
Deferred Tax Assets	A-44
Disallowed	RC-F-4, RC-R-10, RC-R-11, RC-R-13, RC-R-14, RC-R-21
Net Deferred Tax Assets	RC-F-1, RC-R-20, RI-36
Deferred Tax Liabilities	A-44
Net Deferred Tax Liabilities	RC-G-1, RI-36
Demand Notes Issued to the U.S. Treasury	RC-10, RI-12
Deposit Broker	RI-10, RI-24, A-10
Deposit Insurance Expense	RI-23
Deposit Method	RC-M-7, RC-M-8, A-38

Depository Institution Investment Contracts	RC-O-6
Depository Institutions in the U.S.	RC-A-4, A-16
Deposits	RC-9, RC-E-1, RI-10, RI-13, A-17
Accounts of More Than \$100,000	RC-O-9
Accounts of \$100,000 or Less	RC-O-9
Adjustments to Demand Deposits for Reciprocal Balances	RC-O-6
Assets Netted Against Deposits	RC-O-7
ATS Account	RC-E-4, RC-K-5, RI-11, A-20
Brokered Deposits	RC-E-12, RI-10, RI-24, A-9
Cashiers' Checks	RC-E-8, RC-E-11, RI-15
Certificates of Deposit	RC-4, RC-A-4, A-23
Certified Checks	RC-E-8, RC-E-11, RC-E-22, RI-14
Demand Deposits	RC-E-4, RC-E-5, A-19
Early Withdrawal Penalties	RI-10, RI-18
Hypothecated	RC-C-1, RC-E-2, A-42
in Insured Branches in Puerto Rico and U.S. Territories and Possessions	RC-O-3
in Domestic Offices	RC-9, RC-E-1, RI-11
in Foreign Offices	RC-9, RC-E-21, RC-K-6, RI-11, A-9
Individuals, Partnerships, and Corporations, Deposits of	RC-E-5, RC-E-22
Interest Accrued and Unpaid on	RC-G-1, RC-O-3
Interest on	RI-10
Interest-Bearing	A-24
Maturity and Repricing Data for Time Deposits	RC-E-15, RC-E-22
Money Market Deposit Accounts (MMDAs)	RC-E-4, RC-E-5, RC-E-14, RC-K-5, RI-11, A-23
Money Orders	RC-E-8, RC-E-11, RI-15

Deposits (cont.)	
Noninterest-Bearing	A-24
Nontransaction Accounts	RC-E-5, RC-E-13, RC-K-7, RI-11, A-19
NOW Accounts	RC-E-4, RC-E-15, RC-K-7, RI-11, A-19
Number of Deposit Accounts	RC-O-9
Oakar Deposits	RC-O-5
of Consolidated Subsidiaries	RC-O-2
Official Checks	RC-E-8, RC-E-11, RC-E-22
Open-Account Time Deposits	A-24
Other Savings Deposits	RC-E-14, RC-K-5, RI-11, A-23
Overdraft	RC-C-19, RC-E-2, A-65
Preauthorized Transfer Accounts	RC-K-5, RI-11, A-20
Preferred Deposits	RC-E-13
Savings Deposits	RC-E-4, RC-E-5, RC-E-14, RI-11, A-21
Service Charges	RI-13, RI-16, RI-D-4
States and Political Subdivisions in the U.S., Deposits of	RC-E-7, RC-E-22
Telephone Transfer Accounts	RC-E-5, RC-K-5, RI-11, A-20
Time Deposits	RC-E-5, A-23
Time Deposits of Less Than \$100,000	RC-E-14, RC-E-15, RC-K-6, RI-11
Time Deposits of \$100,000 or More	RC-E-15, RC-E-17, RC-K-5, RI-11
Transaction Accounts	RC-E-4, RC-E-5, RC-K-5, RI-11, A-18
Travelers' Checks	RC-E-9, RC-E-11, RI-15
U.S. Government Deposits	RC-E-6, RC-E-22
Unamortized Premiums and Discounts	RC-O-4
Uninsured	RC-O-10
Depreciation	12, RC-7, RI-21

Derivative Contracts	RC-16, RC-L-10, RC-L-17, RC-L-18, RC-M-13, RC-R-3, RC-R-18, RC-R-21, RC-R-23, RI-14, RI-18, RI-33, RI-35, RI-36, A-25
Accumulated Net Gains (Losses) on Cash Flow Hedges	15, RC-16, RC-R-11, RI-A-4
Credit Derivatives	RC-L-8
Credit Losses	RI-36
Current Credit Exposure Across	RC-R-23
Equity Derivative Contracts	RC-L-11, RC-N-10, RC-R-3, RC-R-4, RC-R-21, RC-R-23, RI-34
Fair Values	RC-L-18
Held for Purposes Other Than Trading	RC-L-18, RI-35
Held for Trading	RC-L-17, RI-33
Revaluation Gains (Losses)	RC-D-2, RC-D-3
Impact on Income of	RI-35
Net Unamortized Realized Deferred Gains (Losses) on	15, RC-M-13
Remaining Maturity of	RC-R-23
Differences in Detail of Reports	2
Direct Credit Substitutes	RC-R-2
Director	RC-M-1
Director Attestation	5
Directors' Fees	RI-23
Discounts	RC-O-4, A-67
Disposals of Business Segments	RI-28
Dividend Income on Securities	RI-8
Dividends	A-33
Cash Dividends	RC-G-2, RI-32, RI-A-3, A-33
Property Dividends	11, RI-A-5, A-33
Stock Dividends	RI-A-2, A-33
Dollar Repurchase Agreements	A-68
Domestic Office	A-33

Domicile	A-33
Due Bills	A-34

Edge Corporation	A-34
EITF	
Issue No. 84-7	A-31
Issue No. 86-34	A-31
Issue No. 90-5	A-13
Electronic Filing	5
Employee Benefits	RI-20
Employee Stock Ownership Plan (ESOP)	RC-12, RC-14, RI-20, RI-A-2
Equity Capital	RC-16a, RC-R-11, RI-A-1, RI-A-5
Changes in	RI-A-1
Equity Method of Accounting	RC-M-10, A-76a
Escrow Funds	RC-E-3
Examination Fees	RI-25
Executive Officer	RC-M-1
Explanations	RI-E-1
Extended Settlements	A-74a
Extensions of Credit to Executive Officers, Directors, Principal Shareholders, and Their Related Interests	RC-M-1
Extinguishments of Liabilities	RI-27, A-34
Extraordinary Items	RI-27, RI-D-2, RI-D-4, RI-E-2, A-34

Fails	A-35
FASB	
Interpretation No. 14	A-80
Interpretation No. 39	RC-M-14, RC-R-21, A-63
Interpretation No. 41	RC-M-14, RI-10, RI-12, A-64
Statement No. 4	RI-27
Statement No. 5	A-58, A-60, A-80
Statement No. 13	A-52

Statement No. 15	RI-28, A-36, A-81
Statement No. 28	A-53
Statement No. 34	A-14
Statement No. 52	RC-16a, A-29, A-40
Statement No. 65	A-74b
Statement No. 66	RC-M-7, RC-M-8, A-37
Statement No. 72	A-13
Statement No. 76	RC-M-14
Statement No. 80	A-30
Statement No. 86	A-50a
Statement No. 91	A-56, A-67
Statement No. 94	9
Statement No. 105	A-28
Statement No. 109	A-42
Statement No. 114	A-58, A-81
Statement No. 115	RC-15, RC-B-1, A-74
Statement No. 121	A-36, A-50a
Statement No. 125	RC-F-1, A-28, A-34, A-68, A-74a, A-74b, A-76b, A-78
Statement No. 133	RC-16
Technical Bulletin No. 85-4	RC-F-3
Federal Funds Purchased	RC-10, RC-H-1, RC-K-6, RI-12, A-35
Federal Funds Sold	RC-5, RC-H-1, RC-K-2, RC-M-2, RI-10, A-35
Federal Home Loan Bank	
Borrowings from	RC-11
Federal Home Loan Bank Stock	RC-B-10
Federal Reserve	
Balances Due From Federal Reserve Banks	RC-3, RC-A-6, RC-R-15
Borrowings from Federal Reserve Banks	RC-11
Federal Reserve Bank Stock	RC-B-10, RC-R-15
Regulation D	A-17, A-50a
Regulation K	A-34
Regulation O	RC-M-1

Federally-Sponsored Lending Agency	RC-C-20, A-36
Fee Income	RI-2, RI-15, RI-D-4, A-56
Financial Assets	A-78
Transferred With Recourse	RC-L-6
Financial Guarantee Insurance	RC-L-9
Fixed Assets	12, RC-7, RC-R-20, RI-17, RI-21, RI-23, RI-E-1, RI-E-2
Floors	A-27
Food Stamps	RC-2, RC-A-2, RI-15
Foreclosed Assets	RC-M-8, RI-23, A-36
Foreign Branch Report of Condition	16
Foreign Currency Transactions	A-29, A-39
Foreign Currency Translation Adjustments	RI-A-5, RI-B-10, A-39, A-40
Foreign Debt Exchange Transactions	A-40
Foreign Exchange Contracts	RC-L-10, RC-N-10, RC-R-3, RC-R-4, RC-R-19, RC-R-21, RC-R-23, RI-34
Spot Contracts	RC-L-8
Foreign Governments and Official Institutions	RC-E-10, RC-E-22, A-41
Foreign Office	A-42
Foreign Office Guarantees	RC-L-4, RC-L-21, RC-R-2
Foreign Official Institutions	A-41
Forward Agreement	RC-R-2
Forward Contracts	RC-B-2, RC-L-12, RI-18, RI-24, A-26, A-31
Forward Rate Agreement	A-26
Frequency of Reporting	2
Full Accrual Method	A-37
Full-Time Equivalent Employees	RI-31
Functional Currency	A-39
Futures Contracts	RC-B-2, RC-L-11, RC-R-20, RI-18, RI-24, A-26, A-30

Gains Trading	A-74
General Instructions	1
General Obligations	RC-B-6, RC-R-17
Generally Accepted Accounting Principles	11
Gold Contracts	RC-R-3, RC-R-24
Goodwill	RC-M-6, RC-R-10, RC-R-11, RC-R-13, RC-R-14, A-12
Ground Rents	RC-F-3, RI-19

Hedge Accounting	A-27
Home Equity Lines	RC-L-1
Hybrid Capital Instruments	RC-R-11

Immediately Available Funds	A-35
Income	
Fee Income	RI-2, RI-15, RI-D-4, A-56
from Fiduciary Activities	9, RI-13, RI-16, RI-D-4
from Lease Financing Receivables	RI-7
from International Operations	RI-D-1
from the Sale and Servicing of Mutual Funds and Annuities	RI-29
Income Earned, Not Collected	RC-F-1, RC-F-2
Rental Income	RI-16, RI-18, RI-21
Servicing Income	RI-15
Tax-Exempt Income	RI-6, RI-7, RI-9, RI-31, RI-32
Trust Income	RI-13, RI-16, RI-D-4
Income Statement	RI-1
Income Taxes	11, 12, A-42
Alternative Minimum Tax	A-47, A-49
Applicable Income Taxes	RI-26, RI-36, RI-D-3
Carrybacks and Carryforwards	A-44
Deferred Income Taxes	RI-36, A-43

Income Taxes (cont.)	
Deferred Tax Assets	RC-F-1, RC-F-4, RC-R-11, RC-R-12, RC-R-14, RC-R-20, RC-R-21, RI-36, A-44
Deferred Tax Liabilities	RC-G-1, RI-36, A-44
Individual Retirement Accounts (IRAs)	RC-E-12, RI-14
Individuals, Partnerships, and Corporations, Deposits of	RC-E-5, RC-E-22
Industrial Development Obligations	RC-B-4, RC-B-6, RC-C-16, RC-R-20
Installment Method	A-38
Insurance Expense	RI-20, RI-21, RI-23
Intangible Assets	RC-8, RC-L-9, RC-M-4, RC-R-11, RC-R-12, RI-24, RI-E-2, A-11
Amortization of	RI-24, RI-E-2
Disallowed	RC-R-10, RC-R-11, RC-R-13, RC-R-14, RC-R-21
Grandfathered	RC-M-6
Identifiable	RC-M-5
Interest Accrued and Unpaid on Deposits	RC-G-1, RC-O-3
Interest Capitalization	A-13
Interest Expense	RI-10, RI-D-1, RI-D-4
Incurred to Carry Tax-Exempt Assets	RI-29
Intracompany	RI-D-3
on Demand Notes Issued to the U.S. Treasury, Trading Liabilities, and Other Borrowed Money	RI-12
on Deposits	RI-10
on Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	RI-12
on Subordinated Notes and Debentures	RI-12
Interest Income	RI-2, RI-D-1, RI-D-4
from Trading Assets	RI-10
Intracompany	RI-D-3

on Balances Due From Depository Institutions	RI-7
on Federal Funds Sold and Securities Purchased Under Agreements to Resell	RI-10
on Loans	RI-2
on Securities	RI-8
Interest Rate	
Caps	RC-L-15, RC-L-16, A-27
Collars	RC-L-15, RC-L-16, A-27
Contracts	RC-L-10, RC-N-10, RC-R-3, RC-R-4, RC-R-19, RC-R-21, RC-R-23, RI-34
Floors	RC-L-15, RC-L-16, A-27
Swaps	RC-L-17, RC-L-18, A-26, A-31
Interest-Bearing Due From Balances	RC-4, RC-K-2
Interest-Only Strips Receivable	RC-F-1, RC-R-5, RC-R-21, A-73, A-75
Internal-Use Computer Software	A-50
International Banking Facility (IBF)	RC-I-1, A-50a
International Operations	RI-D-1
Interoffice Accounts	A-76
Investments in	
Mutual Funds	RC-B-10, RC-H-3
Real Estate Ventures	RC-M-7, RC-M-11
Unconsolidated Subsidiaries and Associated Companies	15, RC-8, RC-M-10, RI-18, A-76a
Issue Costs	RC-F-3, RI-12

Joint Venture	A-76a
---------------	-------

Keogh Plan Accounts	RC-E-12, RI-14
---------------------	----------------

Leases	
Capital Lease	A-52
Charge-Offs and Recoveries	RI-B-1, RI-B-2, RI-B-6, RI-B-9
Direct Financing Lease	RC-C-21, A-53
Favorable Leasehold Rights	RC-M-5
Held for Sale	RC-C-35
Income from	RI-7
Lease Accounting	A-52
Lease Financing Receivables	15, RC-6, RC-C-1, RC-C-21, RC-K-5, RI-17, RI-23, RI-E-1, RI-E-2, A-53
Leveraged Lease	RC-C-21, A-53
Maturity and Repricing Data	RC-C-25
Obligations Under Capitalized Leases	RC-11
Operating Lease	RC-F-3, RI-16, RI-21, A-52, A-54
Past Due and Nonaccrual	RC-N-1
Restructured	RC-C-23, RC-N-3, RC-N-5, RC-N-9, A-81
Sale-Leaseback Transactions	RC-G-2, A-53
Leasehold Improvements	RC-7, RI-21
Legal Fees	RI-23, RI-24
Letters of Credit	RC-F-3, RI-15, A-54
Commercial	RC-L-5, RC-R-3, RI-15, A-54
Deferred Payment	RC-F-3, RC-G-2, RI-15
Standby	RC-L-3, RC-L-21, RI-15, A-55
Financial Standby	RC-L-4, RC-R-2
Performance Standby	RC-L-4, RC-R-2
Traveler's	A-54
Letters of Indemnity	RC-L-9
Leverage Capital	RC-R-14
Life Insurance	RC-F-3, RI-19

Loans	RC-6, RC-C-1, RC-K-3, RC-K-4, RI-2, RI-17, RI-23, RI-E-1, RI-E-2, A-55
1-4 Family Residential Real Estate Loans	RC-C-4, RC-C-35, RC-N-6, RC-N-10, RC-R-18, RI-B-4, RI-B-7
Adjustable Rate Closed-End First Lien Loans	RC-C-35
Serviced for Others	RC-M-3
Agricultural	14, RC-K-6, RC-N-6, RI-32, RI-B-3
All Other	RC-C-19, RC-N-8, RI-B-6
Automobile	RC-C-14, RC-L-22
Charge-Offs	RI-B-1, RI-B-9
Collateral Dependent	11, A-59
Commercial (Time and Demand) and All Other Loans	14, RC-K-4, RC-N-5, RI-4, RI-B-2
Commercial and Industrial	RC-C-10, RC-K-4, RC-N-8, RI-5, RI-B-5
Commercial Real Estate	RC-C-6, RC-L-2, RC-N-7, RC-N-10, RI-B-4, RI-B-7
Construction and Land Development	RC-C-3, RC-L-2, RC-N-6, RC-N-10, RI-B-3, RI-B-7
Consumer	RC-C-13, RC-L-23
Credit Cards and Related Plans	14, RC-C-13, RC-K-3, RC-L-3, RC-L-23, RC-N-4, RC-N-8, RI-4, RI-5, RI-B-2, RI-B-5
Farm	RC-C-9
Farmland	RC-C-4, RC-N-6, RC-N-10, RI-B-4, RI-B-7
Fees	RC-C-1, RC-G-2, RI-2, A-56
for Purchasing or Carrying Securities	RC-C-18
Government Guaranteed	RC-N-5, RC-N-9
Held for Sale	RC-C-2, RC-C-35, RI-17, RI-23
Home Equity	RC-C-5, RC-N-6, RC-N-10, RI-B-4, RI-B-7
Impairment	11, A-58
in Foreign Offices	RC-K-4
Insider	RC-M-1

Loans (cont.)	
Installment	13, RC-K-3, RC-L-22, RC-N-4, RI-4, RI-B-2
Interest and Fee Income	RI-2
Loan Losses	RI-B-1, RI-B-9
Maturity and Repricing Data	RC-C-25
Multifamily Real Estate	RC-C-5, RC-L-2, RC-N-7, RC-N-10, RC-R-18, RI-B-4, RI-B-7
Nonfarm Nonresidential Real Estate	RC-C-6, RC-L-2, RC-N-7, RC-N-10, RI-B-4, RI-B-7
Origination Costs	RC-C-1, A-56
Other	RC-C-18, RI-6
Overdraft Checking	RC-C-13
Participations	A-80
Past Due and Nonaccrual	RC-N-1
Real Estate	13, RC-K-3, RC-N-4, RI-4, RI-B-1
Recoveries	RI-B-1, RI-B-9
Residential Real Estate	RC-C-4, RC-C-35, RC-N-6, RC-N-10, RC-R-18, RI-B-4, RI-B-7
Restructured	RC-C-23, RC-N-3, RC-N-5, RC-N-9, A-81
Secured by Real Estate	RC-C-2, RC-K-4, RC-N-8, RI-5, RI-B-5, A-59
Securitized Installment Loans to Individuals	RC-L-22
Serviced for Others	RC-M-3, RC-M-15
Small Business	RC-C-37, RC-C-38
Small Farm	RC-C-37, RC-C-41
Student	RC-C-14
Swaps	A-41
to Depository Institutions	RC-C-6, RC-N-8, RI-5, RI-B-5
to Finance Commercial Real Estate, Construction, and Land Development	RC-C-35, RC-L-2, RC-N-6, RC-N-9, RI-B-3, RI-B-6
to Finance Agricultural Production and Other Loans to Farmers	RC-C-9, RC-K-4, RC-N-8, RI-5, RI-B-5
to Foreign Governments and Official Institutions	RC-C-16, RC-N-8, RI-6, RI-B-2, RI-B-6

to Individuals for Household, Family, and Other Personal Expenditures	RC-C-13, RC-K-4, RC-L-22, RC-N-8, RI-5, RI-B-5
to Nonprofit Organizations	RC-C-19
Unearned Income on	RC-C-1, RC-C-22
Loss Contingencies	A-59

Mandatory Convertible Debt	RC-M-6, RC-R-11, A-60
Margin Accounts	RC-F-2, RC-R-20, A-29
Market Risk Equivalent Assets	RC-R-13
Materiality	7
Maturity and Repricing Data	
for Debt Securities	RC-B-12
for Loans and Leases	RC-C-25
for Time Deposits	RC-E-15, RC-E-22
Mergers	A-11
Minority Interests in Consolidated Subsidiaries	RC-G-1, RC-R-10
Money Market Deposit Accounts (MMDAs)	RC-E-4, RC-E-5, RC-E-14, RC-K-5, RI-11, A-23
Money Orders	RC-E-8, RC-E-11, RI-15
Mortgage Indebtedness	RC-11
Mortgage Servicing Assets	RC-M-4, RC-R-20, RC-R-21, A-75
Mutual Fund and Annuity Sales	RC-M-11, RI-29

Negative Entries	15
Negative Goodwill	RC-G-2, A-12
Net Booking Location Adjustment	RI-D-2
Net Due From (To) Own Foreign Offices	RC-H-1
Net Due From (To) The Bank's IBF	RC-H-4
Net Gains (Losses) From Asset Sales	RI-17, RI-23, RI-E-1, RI-E-2
Net Income (Loss)	RI-28, RI-A-1

Net Income Attributable to International Operations	RI-D-3
Net Interest Income	RI-12, RI-D-2
Net Risk-Weighted Assets	RC-R-13
Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	15, RC-15, RC-R-11
Change in	RI-A-4
Netting	RC-M-14, RC-O-7, RC-R-21, A-63
Nonaccrual Status	11, 12, RC-N-2, A-60
Noninterest Expense	RI-20
Other	RI-22, RI-D-2, RI-D-4, RI-E-2
Noninterest Income	RI-13, RI-D-2
All Other	RI-16, RI-D-4, RI-E-1
Other	RI-15, RI-D-4
Noninterest-Bearing Due From Balances	RC-1, RC-3, RC-A-6, RC-M-2
Nonmortgage Servicing Assets	RC-M-5, RC-R-20, RC-R-21, A-75
Nontransaction Accounts	RC-E-5, RC-E-13, RC-K-7, RI-11, A-21
Note Issuance Facilities (NIFs)	RC-L-1, RC-L-3, RC-R-2
NOW Accounts	RC-E-4, RC-E-15, RC-K-7, RI-11, A-19
Number of Deposit Accounts	RC-O-9
Number of Full-Time Equivalent Employees	RI-31

Obligations Under Capitalized Leases	RC-11
Off-Balance Sheet Items	RC-L-1
All Other Off-Balance Sheet Assets	RC-L-9
All Other Off-Balance Sheet Liabilities	RC-L-8
Office Supplies	RI-25
Officer Declaration	5
Official Checks	RC-E-8, RC-E-11, RC-E-22

Offsetting	RC-M-14, RC-O-7, RC-R-21, A-63
One-Day Transaction	A-35
Option Contracts	RC-B-2, RC-L-13, RC-L-15, RI-16, A-26
Call Option	A-26
Exchange-Traded Option	RC-L-13
Over-the-Counter Option	RC-L-15
Purchased Option	RC-L-14, RC-L-15, A-26, A-32
Put Option	A-26
Written Option	RC-G-2, RC-L-14, RC-L-15, A-26, A-32
Optional Narrative Statement	RC-X-1
Organization Costs	A-76
Other Assets	RC-8, RC-F-1
Other Borrowed Money	RC-11, RC-H-1, RC-K-6, RI-12
Other Data for Deposit Insurance and FICO Assessments	RC-O-1
Other Depository Institutions in the U.S.	RC-C-8, RC-E-8, RC-E-22, A-17
Other Expenses Accrued and Unpaid	RC-G-1
Other Liabilities	RC-13, RC-G-1
Other Real Estate Owned	RC-8, RC-M-7, RC-M-8, RC-R-20, RI-17, RI-18, RI-23, RI-E-1, RI-E-2, A-36
Overdraft	RC-C-19, RC-E-2, A-65

Pair-Offs	A-74
Pass-Through Reserve Balances	RC-O-4, RC-R-15, A-66
Past Due and Nonaccrual Loans, Leases, and Other Assets	RC-N-1
Payable Through Drafts	RC-E-3, RC-O-1
Performance Bonds	A-29
Placements and Takings	A-66
Pooling of Interests	RC-K-1, RI-1, RI-A-2, RI-B-8, A-11

Postage	RI-25
Pre-Opening Income and Expenses	RI-1, RI-A-2, A-76
Precious Metals Contracts	RC-R-3, RC-R-24
Preferred Stock	RC-R-8, RC-R-9, RI-A-1, RI-A-2, A-67
Auction Rate	RC-R-11
Intermediate-Term	RC-R-8, RC-R-11
Limited-Life	RC-12, RI-A-2, RI-A-3, A-67
Long-Term	RC-R-9, RC-R-11
Perpetual	RC-14, RI-A-1, RI-A-2, RI-A-3, A-67
Cumulative	RC-R-11
Noncumulative	RC-M-11, RC-R-10
Premises and Fixed Assets	12, RC-7, RC-R-20, RI-17, RI-23, RI-E-1, RI-E-2
Expenses of	RI-21
Premiums	12, RC-O-4, A-67
Prepaid Expenses	RC-F-2
Preparation of the Reports	5
Prepayment Penalties	RI-2
Principal Shareholder	RC-M-1
Property Taxes	RI-22
Provision for Allocated Transfer Risk	RI-13
Provision for Credit Losses	RI-12, RI-B-9, RI-D-2, RI-D-4
Publication Requirements	11
Purchase Acquisition	RC-K-1, RI-1, RI-A-2, RI-B-8, A-11
Purchased Credit Card Relationships	RC-M-5, RC-R-20, RC-R-21
Push Down Accounting	11, RC-K-1, RI-1, RI-A-3, RI-33, RI-B-8, RI-B-10, A-12

Qualifying Limited-Life Capital Instruments	RC-R-8
Quarterly Averages	RC-K-1

Real Estate Mortgage Investment Conduits (REMICs)	RC-B-8, RC-B-17, RC-H-3
Reciprocal Balances	RC-O-6, A-68
Reciprocal Holdings of Capital Instruments	RC-M-15, RC-R-12, RC-R-13
Recourse	A-70
Financial Assets Transferred With Recourse	RC-L-6
Liability Account	RC-G-2, A-4
Low Level Recourse	RC-R-2, RC-R-5, RC-R-11, RC-R-13, RC-R-21
Small Business Obligations Transferred With Recourse	RC-L-7, RC-R-6a
Recoveries on Loans and Leases	RI-B-1, RI-B-9
Reduced-Profit Method	A-38
Regulatory Capital	RC-R-1
Related Interest	RC-M-1
Release of Reports	11
Remote Service Units	RI-14, RI-16, A-18, A-21
Renegotiated Troubled Debt	A-81
Rental Income	RI-16, RI-18, RI-21
Reorganization	A-13
Replacement Cost	RC-N-10
Reporting by Type of Office	10
Reporting of Loan Detail	12
Repossessed Property	RC-F-2, RI-17, RI-23
Repurchase/Resale Agreements	A-64, A-68, A-74a
Research and Development Costs	RI-24
Restructured Loans and Leases	RC-C-23, RC-N-3, RC-N-5, RC-N-9, A-81
Retained Subordinated Interests	RC-R-5, RC-R-21, A-73
Retirement of Capital Stock	RI-A-1
Retirement Plan Contributions	RI-20
Revenue Obligations	RC-B-6, RC-R-19

Revolving Underwriting Facilities (RUFs)	RC-L-1, RC-L-3, RC-R-2
Risk-Based Capital	RC-R-1, A-70
20 Percent Risk Category	RC-R-15
50 Percent Risk Category	RC-R-17
100 Percent Risk Category	RC-R-19
Asset Values Excluded From and Deducted in Risk-Based Capital	15, RC-R-20
Covered Positions	RC-R-6a, RC-R-13
Credit Conversion Factors	RC-R-2
Market Risk Capital Guidelines	RC-R-6a
Market Risk Equivalent Assets	RC-R-13
Risk-Weighted Assets	RC-R-13
Sales of Assets for Risk-Based Capital Purposes	A-70
Total Risk-Based Capital	15, RC-R-12
Zero Percent Risk Category	RC-R-14
Rounding	15

Safe Deposit Boxes	RI-15
Salaries and Employee Benefits	RI-20
Sale-Leaseback Transactions	RC-G-2, A-53
Sales of Assets for Risk-Based Capital Purposes	A-70
Sales of Capital Stock	RI-A-1
Sales Taxes	RI-24
Savings Bonds	RC-2, RC-A-2, RC-E-7, RI-15
Securities	RC-4, RC-B-1, RC-H-2, RC-H-3, A-74
Accrued Interest on Securities Purchased	RC-F-2
Available-for-Sale	RC-4, RC-15, RC-B-1, RC-H-2, RC-R-20, RI-A-4, A-74

Borrowed	RC-B-2, RC-L-6, A-74a
Collateralized Mortgage Obligations (CMOs)	RC-B-8, RC-B-17, RC-H-3
Equity Securities	RC-B-9, RC-H-3, RC-K-2, RC-R-19, RC-R-20, RI-9
Federal Home Loan Mortgage Corporation (FHLMC)	RC-B-4, RC-B-7, RC-B-8, RC-B-10, RC-H-2, RC-H-3, RC-K-2, RI-8, RI-9
Federal National Mortgage Association (FNMA)	RC-B-4, RC-B-7, RC-B-8, RC-B-10, RC-H-2, RC-H-3, RC-K-2, RI-8, RI-9
Foreign Debt Securities	RC-B-9, RC-H-3, RI-9
Government National Mortgage Association (GNMA)	RC-B-3, RC-B-7, RC-B-8, RC-H-2, RC-H-3, RC-K-2, RC-R-14, RI-8, RI-9
Held-to-Maturity	RC-4, RC-B-1, RC-B-18, RC-H-2, A-74
Impairment of	RI-19
Interest and Dividend Income on	RI-8
Lent	RC-B-2, RC-L-6, RC-R-2, RI-16, A-74a
Market Value of	A-60
Maturity and Repricing Data for Debt Securities	RC-B-12
Mortgage-Backed Securities	RC-B-6, RC-B-15, RC-B-17, RC-D-1, RC-H-2, RC-H-3, RC-R-16, RC-R-18, RI-9
Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities	15, RC-15, RC-R-11, RI-A-4
Other Debt Securities	RC-B-8, RC-D-2, RC-H-3, RC-K-2, RI-9
Participations in Pools of Securities	RC-5, RC-10, RC-B-1, A-69
Pass-Through Securities	RC-B-7, RC-D-1, RC-H-2
Past Due and Nonaccrual	RC-N-1
Pledged	RC-B-2, RC-B-12
Purchased Under Agreements to Resell	RC-5, RC-B-1, RC-H-1, RC-K-2, RC-M-2, RI-10, A-64, A-68
Real Estate Mortgage Investment Conduits (REMICs)	RC-B-8, RC-B-17, RC-H-3

Securities (cont.)	
Realized Gains (Losses)	RI-19, RI-D-2, RI-D-4
Securities Activities	A-74
Sold Under Agreements to Repurchase	RC-10, RC-B-1, RC-H-1, RC-K-6, RI-12, A-64, A-68
States and Political Subdivisions in the U.S.	RC-B-4, RC-D-1, RC-H-2, RC-K-2, RI-8
Stripped Mortgage-Backed Securities	RC-B-8, RC-B-17, RC-H-3, RC-R-20
STRIPS	A-16
Structured Notes	RC-B-19
Trading	RC-6, RC-D-1, A-74
U.S. Government Agency Obligations	RC-B-3, RC-D-1, RC-H-2, RC-K-2, RI-8, RI-9
U.S. Government-Sponsored Agency Obligations	RC-B-4, RC-R-16
U.S. Treasury	RC-B-2, RC-D-1, RC-H-2, RC-K-2, RC-R-14, RI-8, RI-9
Underwriting	RC-L-3
When-Issued	RC-L-9, RC-L-12, A-74, A-83
Selected Assets and Liabilities of IBFs	RC-I-1
Selected Balance Sheet Items for Domestic Offices	RC-H-1
Separate Entity Method	11, A-47
Service Charges on Deposit Accounts	RI-13, RI-16, RI-D-4
Servicing	
Contractually Specified Servicing Fees	A-74b
Income	RI-15
Mortgage Servicing Assets	RC-M-4, RC-R-20, RC-R-21, A-75
Nonmortgage Servicing Assets	RC-M-5, RC-R-20, RC-R-21, A-75
Servicing Assets and Liabilities	RI-15, RI-24, A-74b
Settlement Date Accounting	A-77
Shell Branches	A-75
Shifts in Reporting Status	3
Short Position	RC-D-3, A-74a, A-75

Signatures	5
Small Business Obligations	RC-L-7, RC-R-6a
Social Security Taxes	RC-E-7, RI-20
Spread Accounts	RC-R-5, RC-R-21, A-73
Standby Contract	A-26
Start-Up Activities	A-76
States and Political Subdivisions in the U.S.	
Deposits of	RC-E-7, RC-E-22
Obligations of	RC-C-16, RI-6, RI-31, RI-32
Securities Issued By	RC-B-4, RC-D-1, RC-H-2, RC-K-2, RI-8
Stock Options	RI-A-2
Strip Participation	A-72
STRIPS	A-16
Structured Notes	RC-B-19
Subchapter S Election	RI-36
Submission Date	7
Submission of Reports	5
Subordinated Notes and Debentures	RC-12, RC-R-8, RC-R-11, RI-12, A-76
Subsidiaries	A-76a
Deposits of Consolidated Subsidiaries	RC-O-2
Investments in Unconsolidated Subsidiaries	15, RC-8, RC-M-10, RI-18
Majority-Owned	A-76a
Minority Interests in Consolidated Subsidiaries	RC-G-1, RC-R-10
Real Estate	RC-R-10
Significant	A-76a
Surplus	RC-14
Suspense Accounts	A-76b
Swap Contracts	RC-L-17, A-26
Syndications	A-76b

Tax-Exempt Income	RI-6, RI-7, RI-9, RI-31, RI-32
Telephone Expenses	RI-25
Tellers' Overages and Shortages	RI-18, RI-25
Temporary Differences	A-43
Term Federal Funds	A-36
Tier 1 Capital	15, RC-R-10
Tier 2 Capital	RC-R-11
Tier 3 Capital	RC-R-12
Total Assets	RC-8, RC-K-5, RC-R-14, RC-R-22
Total Equity Capital	RC-16a, RI-A-1, RI-A-5
Total Liabilities	RC-13
Total Risk-Based Capital	15, RC-R-12
Trade Date Accounting	A-77
Trading	
Trading Account	A-74, A-77
Trading Assets	RC-6, RC-D-1, RC-K-5
Trading Liabilities	RC-11, RC-D-1, RI-12
Trading Revenue	RI-14, RI-16, RI-18, RI-33, RI-D-4
Transaction Accounts	RC-E-4, RC-E-5, RC-K-5, RI-11, A-18
Transactions Near End of Period	16
Transactions with Parent Holding Company	RI-A-5, RI-E-3
Transfers of Financial Assets	A-78
Travelers' Checks	RC-E-9, RC-E-11, RI-15
Treasury Receipts	A-15
Treasury Stock	RC-14, RI-A-2, A-81
Treasury Tax and Loan Accounts	RC-E-6, RI-15
Troubled Debt Restructurings	RC-C-23, RC-N-3, RI-28, A-81
Trust Funds	RC-E-2, RC-O-2
Trust Income	RI-13, RI-16, RI-D-4

Undivided Profits and Capital Reserves	15, RC-14, RI-A-1
Unearned ESOP Shares	RC-14
Unemployment Taxes	RI-20
Uninvested Trust Funds	RC-O-2
Unposted Credits	RC-O-2
Unposted Debits	RC-3, RC-A-3, RC-O-1
Unused Commitments	RC-L-1, RC-L-21, RC-R-2, RC-R-3, RI-2, A-56
U.S. Territories and Possessions	A-83
Utility Costs	RI-22

Valuation Allowance	A-83
Verification	16

When-Issued Securities	RC-L-9, RC-L-12, A-74, A-83
------------------------	-----------------------------