

## SCHEDULE – A - LOANS AND LEASES - (Net of unearned income)

<u>Item No.</u>	<u>Caption and Instructions</u>	<u>Account</u>
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|---|--|--|
| 1 | <p><b><u>Loans secured by real estate.</u></b> Report all loans secured by real estate. All banks should report in the appropriate sub items a breakdown of these loans into eight categories.</p> |  |
|---|--|--|

Include all loans (other than those to states and political subdivisions in the U.S.), regardless of purpose and regardless of whether originated by the bank or purchased from others, that are secured by real estate as evidenced by mortgages, deeds of trust, land contracts, or other instruments, whether first or junior liens (e.g., equity loans, second mortgages) on real estate.

Include as loans secured by real estate:

- (1) Loans secured by residential properties that are guaranteed by the Farmers Home Administration (FmHA) and extended, collected, and serviced by a party other than the FmHA.
- (2) Loans secured by properties and guaranteed by governmental entities in foreign countries.
- (3) Participations in pools of Federal Housing Administration (FHA) Title I home improvement loans that are secured by liens (generally, junior liens) on residential properties.

Exclude from loans secured by real estate:

- (1) Obligations (other than securities and leases) of states and political subdivisions in the U.S. that are secured by real estate.
- (2) All loans and sales contracts indirectly representing other real estate.

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<u>Item No.</u>	<u>Caption and Instructions</u>	<u>Account</u>
1 (cont.)	<p>(3) Loans to real estate companies, real estate investment trusts, mortgage lenders and foreign non-governmental entities that specialize in mortgage loan originations and that service mortgages for other lending institutions when the real estate mortgages or similar lien on real estate are not sold to the bank but are merely pledged as collateral.</p> <p>(4) Bonds issued by the Federal National Mortgage Association or by the Federal Home Loan Mortgage Corporation that are collateralized by residential mortgages (report in Schedule RC-B, item 4.a).</p> <p>(5) Pooled residential mortgages for which participation certificates have been issued or guaranteed by the Government National Mortgage Association, the Federal National Mortgage Association, or the Federal Home Loan Mortgage Corporation (report in Schedule RC-B, item 4.a).</p>	
1.a	<p><b><u>Construction, land development.</u></b> Report loans secured by real estate made to finance land development (i.e., the process of improving land – laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, “construction” includes not only construction of new structures, but also additions or alterations to existing structures and the demolition of existing structures to make way for new structures.</p>	<b><u>XAPR0010</u></b>

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1.a  
(cont.)

Also include in this item:

- (1) Loans secured by vacant land, except land known to be used or usable for agricultural purposes, such as crop and livestock production.
- (2) Loans secured by real estate the proceeds of which are to be used to acquire and improve developed and undeveloped property.
- (3) Loans made under Title I or Title X of the National Housing Act that conform to the definition of construction stated above and that are secured by real estate.

Exclude loans to finance construction and land development that are not secured by real estate.

**Secured by farmland.** Report loans secured by farmland and improvements thereon, as evidenced by mortgages or other liens. Farmland includes all land known to be used or usable for agricultural purposes, such as crop and livestock production. Farmland includes grazing or pastures land, whether tillable or not and whether wooded or not.

Include loans secured by farmland that are guaranteed by the Farmers Home Administration (FmHA) or by the Small Business Administration (SBA) and that are extended, serviced, and collected by any party other than FmHA or SBA.

Exclude loans for farm property construction and land development purposes.

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<u>Item No.</u>	<u>Caption and Instructions</u>	<u>Account</u>
1.b	<b><u>Secured by family residential property.</u></b> Report in the appropriate sub item open-end and closed-end loans secured by real estate as evidenced by mortgages (FHA, FmHA, VA, or Conventional) or other liens on:	
	(1) <b><u>Insured by FHA.</u></b>	<b><u>XAPR0020</u></b>
	(2) <b><u>Guarantee by VA.</u></b>	<b><u>XAPR0030</u></b>
	(3) <b><u>Conventional.</u></b> Includes conventional-conforming and non-conforming loans.	
	(a) <b><u>Conforming:</u></b> Report a mortgage loan with 30 years term which meets all requirements of size, type and age, to be eligible for purchase or securitization by federal agencies.	<b><u>XAPR0050</u></b>
	(b) <b><u>Non conforming:</u></b> Report a 30 years term loan that does not meet the requirements criteria of size, type and age, to be eligible for purchase or securitization by federal agencies.	<b><u>XAPR0060</u></b>
	(c) <b><u>Type B loans:</u></b> Report mortgage loans for customers with credit history problems.	<b><u>XAPR0061</u></b>
	(d) <b><u>Type C loans:</u></b> Mortgage for people with credit history problems.	<b><u>XAPR0062</u></b>
	(e) <b><u>Type D loans:</u></b> Mortgage for people with credit history problems.	<b><u>XAPR0063</u></b>
	(f) <b><u>Total Conventional:</u></b> Report the sum of line (a) through line (e).	<b><u>XAPR0040</u></b>

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<u>Item No.</u>	<u>Caption and Instructions</u>	<u>Account</u>
1 (Cont.)	(4) <b><u>Second Mortgages:</u></b> Report all real estate mortgages subordinated to another mortgage.	<b><u>XAPR0070</u></b>
	(5) <b><u>Total Secured by family residential property.</u></b> Report the loans secured by family residential property, as evidenced by mortgages or other liens on: <ul style="list-style-type: none"><li>• Nonfarm property (including vacation homes. E.g. row houses, townhouses, or the like.)</li><li>• Mobile homes.</li><li>• Individual condominium.</li><li>• Housekeeping dwelling with commercial units combined where use is primarily residential and where only 1-to 4 family dwelling units are involved.</li></ul>	<b><u>XAPR0071</u></b>
1.c	<b><u>Secured by nonresidential properties.</u></b> Report loans secured by real estate as evidenced by mortgages or other liens on business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, “homes” for aged persons and orphans, golf courses, recreational facilities, and similar properties.  <u>Exclude:</u> loans for nonfarm nonresidential property construction and land development purposes.	<b><u>XAPR0080</u></b>
1.d	<b><u>Total Loans Secured by Real Estate.</u></b> Report the sum of line item 1.a through 1.d	<b><u>XAPR0081</u></b>

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<u>Item No.</u>	<u>Caption and Instruction</u>	<u>Account</u>
2	<p><b><u>Commercial and Industrial Loans:</u></b>                      Report loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises whether secured (other than real estate) or unsecured, single payment or installment.</p>	<b><u>XAPR0090</u></b>
3	<p><b><u>Loans to individuals for household, family and other personal expenditures:</u></b> Report all credit extended to individuals for household, family, and other personal expenditures that are not secured by real estate, whether direct loans or purchased paper. <u>Exclude</u> loans to individuals for the purpose of purchasing or carrying securities.</p> <p>Deposits accumulated by borrowers for the payment of personal loans (i.e., hypothecated deposits) should be netted against the related loans.</p> <p>(a) <b><u>Consumer loans:</u></b> Report credit extended to a natural person where the money, property, or service is primarily for personal, family, or household purposes. Usually the loan is extended on an unsecured basis, and providing for monthly repayment.</p> <p>(b) <b><u>Credit cards:</u></b> Report all extensions of credit for individuals, family and other personal expenditures arising for credit cards. Report the total amount outstanding of all funds advanced under these credit cards regardless of whether there is a period before interest charges are made. Report only amounts carried on the books of the reporting bank as loans that are outstanding on the report date, even if the plan is shared with other banks or organizations and even if accounting and billing are done by a correspondent bank or the accounting center of a plan administered by others.</p>	<p><b><u>XAPR0110</u></b></p> <p><b><u>XAPR0120</u></b></p>

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<u>Item</u>	<u>Caption and Instruction</u>	<u>Account</u>
3 (Cont.)	<b>(c) <u>Installment sales:</u></b>	
	(1) <b><u>Auto loans</u></b> Report in the appropriate columns the authorized cost and fair value of all asset-backed securities collateralized by automobile loans, i.e., loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use. Such loans are a subset of “Other consumer loans.”	<b><u>XAPR0131</u></b>
	(2) <b><u>Policy insurance:</u></b> Report the loans extended to individuals for the payment to the insurance company on insurance contracts obtained to cover life, property casualty, automobiles, etc.	<b><u>XAPR0132</u></b>
	(3) <b><u>Other:</u></b> Report all loans for purchasing or carrying securities and all other loans that cannot properly be reported in one of the preceding items in this schedule.	<b><u>XAPR0133</u></b>
	(4) <b><u>Subtotal:</u></b> Report the sum of items c (1) through c (3).	<b><u>XAPR030</u></b>
	<b>(d) <u>Other:</u></b> Report all other loans that cannot properly be reported in one of the preceding items in this schedule.	<b><u>XAPR0140</u></b>
	<b>(e) <u>Total loans to individuals:</u></b> Report the sum of items 3.a through 3.d.	<b><u>XAPR0100</u></b>

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<b><u>Item</u></b>	<b><u>Caption and instruction</u></b>	<b><u>Account</u></b>
4	<p><b><u>All other loans</u></b> include all loans and discounts (other than loans for purchasing or carrying securities) that cannot properly be reported in one of the preceding items, such as:</p> <p>(1) Unplanned overdrafts to deposit accounts.</p> <p>(2) Loans (other than those secured by real estate) to nonprofit organizations (e.g., churches, hospitals, educational and charitable institutions, clubs, and similar associations) <u>except</u> those collateralized by production payments where the proceeds ultimately go to a commercial or industrial organization.</p>	<b><u>XAPR0150</u></b>
5	<p><b><u>Lease financing receivables (net of unearned Income)</u></b>. Report all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the bank for leasing purposes. These balances should include the estimated residual value of leased property and <u>must</u> be net of unearned income.</p> <p><b><u>Equipment:</u></b> Report the amount of all rented equipment under a lease contract. Lease financing equipment is a specialized area of finance dealing with renting property owned by the lender, financing the leases of a company engaged in rentals, and financing the purchase of an item to be leased out by the borrower.</p> <p><b><u>Cars:</u></b> Report all lease contracts of automobiles, private passenger vehicles, including minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use. The vehicle rented is not owned by the business or individual.</p>	<b><u>XAPR0160</u></b>



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6	<b><u>Total loans and leases, net of unearned income.</u></b> Report all outstanding receivable balances relating to direct financing and leveraged leases on property acquired by the bank for leasing purposes. These balances should include the estimated residual value of leased property and <u>must</u> be net of unearned income.	<b><u>XAPR0170</u></b>
7	<b><u>Loans, Leases, and Mortgages in arrears 90 days or more:</u></b> Report into the following categories.	
	<b><u>a. Personal Loans</u></b>	<b><u>XAPR0180</u></b>
	<b><u>b. Leases</u></b>	<b><u>XAPR0190</u></b>
	<b><u>c. Installment Sales</u></b>	<b><u>XAPR0200</u></b>
	<b><u>d. Mortgages</u></b>	<b><u>XAPR0210</u></b>

<b>Schedule of Loans – Charges for the quarter</b>		
<b>To be completed by Financing and Small Loan institutions only</b>		
1	Beginning balance of loans. Balance at the beginning of the quarter	<b><u>XAPR0214</u></b>
2	PLUS: New loans originated during the quarter	<b><u>XAPR0215</u></b>
3	Less: Loans not rollover	<b><u>XAPR0216</u></b>
4	Adjustments	<b><u>XAPR0217</u></b>
5	Ending balance of loans. Must agree with line 6. above.	<b><u>XAPR0218</u></b>