

**DRAFT**

# **FFIEC 031 Call Report**

**Proposed Reporting Changes to  
Schedules RI, RI-A, RC-E, RC-M, and RC-O**

**For June 30 and December 31, 2013**

**This draft reflects the Call Report revisions proposed in the banking agencies' initial Federal Register notice published on February 21, 2013 ([http://www.ffiec.gov/pdf/FFIEC\\_forms/FFIEC031\\_FFIEC041\\_20130221\\_ifr.pdf](http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_20130221_ifr.pdf)).**

## Schedule RI—Continued

### Memoranda—Continued

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets:	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk:	F552				M.13.a.(1)
b. Net gains (losses) on liabilities:	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk:	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses	J319				M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321				M.14.c.

**INSERT A**

**INSERT A – FFIEC 031 – SCHEDULE RI, MEMORANDUM ITEM 15**

*Memorandum item 15 is to be completed by institutions that answered “Yes” to Schedule RC-E, part I, Memorandum item 5.*

15. Components of service charges on deposit accounts in domestic offices

(sum of

Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):

- a. Consumer overdraft-related service charges on deposit accounts .....
- b. Consumer account monthly maintenance charges .....
- c. Consumer customer automated teller machine (ATM) fees .....
- d. All other service charges on deposit accounts .....

XXXX				

## Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the <i>December 31, 2011</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....		3217				1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* .....		B507				2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....		B508				3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....		4340				4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....		B509				5.
6. Treasury stock transactions, net .....		B510				6.
7. Changes incident to business combinations, net .....		4356				7.
8. LESS: Cash dividends declared on preferred stock .....		4470				8.
9. LESS: Cash dividends declared on common stock .....		4460				9.
10. Other comprehensive income <sup>1</sup> .....		B511				10.
11. <del>Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....</del>		<del>4415</del>				<del>11.</del>
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....		3210				12.

**Replace with INSERT B**

\*Describe on Schedule RI-E—Explanations.

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

## Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

### Part I. Charge-offs and Recoveries on Loans and Leases

**Part I includes charge-offs and recoveries through the allocated transfer risk reserve.**

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar Year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1–4 family residential construction loans .....	C891				C892				1.a.(1)
(2) Other construction loans and all land development and other land loans .....	C893				C894				1.a.(2)
b. Secured by farmland in domestic offices .....	3584				3585				1.b.
c. Secured by 1–4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit .....	5411				5412				1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:									
(a) Secured by first liens .....	C234				C217				1.c.(2)(a)
(b) Secured by junior liens .....	C235				C218				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	C895				C896				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	C897				C898				1.e.(2)
f. In foreign offices .....	B512				B513				1.f.

1. Include write-downs arising from transfers of loans to a held-for-sale account.

**INSERT B – FFIEC 031 – SCHEDULE RI-A, ITEM 11**

11. Other transactions with stockholders (including a parent holding company)\*  
(not included in items 5, 6, 8, or 9 above) .....

4415			

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):								
a. Savings deposits:								
(1) Money market deposit accounts (MMDAs).....	6810							M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352							M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	6648							M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	J473							M.2.c.
d. Total time deposits of more than \$250,000 .....	J474							M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233							M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:								
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: <sup>1, 2</sup>								
(1) Three months or less .....	A579							M.3.a.(1)
(2) Over three months through 12 months .....	A580							M.3.a.(2)
(3) Over one year through three years .....	A581							M.3.a.(3)
(4) Over three years .....	A582							M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	A241							M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:								
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>1, 4</sup>								
(1) Three months or less .....	A584							M.4.a.(1)
(2) Over three months through 12 months .....	A585							M.4.a.(2)
(3) Over one year through three years .....	A586							M.4.a.(3)
(4) Over three years .....	A587							M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	K221							M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	K222							M.4.c.

### INSERT C

- Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

### Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands				RCFN	Bil	Mil	Thou	
Deposits of:								
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	B553							1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions .....	B554							2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) ....	2625							3.
4. Foreign governments and official institutions (including foreign central banks).....	2650							4.
5. U.S. Government and states and political subdivisions in the U.S. ....	B555							5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	2200							6.

#### Memorandum

Dollar Amounts in Thousands				RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) ..	A245							M.1.



## Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCFD	Yes		No	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities? .....	B569				6.
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFD	Bil	Mil	Thou	7.
		B570				
8.	Primary Internet website address of the bank (home page), if any (Example: www.examplebank.com) <small>TEXT 4087</small> http://					8.
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website? .....	RCFD	Yes		No	9.
		4088				
10.	Secured liabilities:					
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	RCON	Bil	Mil	Thou	10.a.
		F064				
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .....	RCFD				10.b.
		F065				
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCON	Yes		No	11.
		G463				
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....					12.
		G464				
13.	Assets covered by loss-sharing agreements with the FDIC:					
a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):	RCON	Bil	Mil	Thou	
(1)	Loans secured by real estate in domestic offices:					
(a)	Construction, land development, and other land loans:					
(1)	1-4 family residential construction loans .....	K169				13.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans .....	K170				13.a.(1)(a)(2)
(b)	Secured by farmland .....	K171				13.a.(1)(b)
(c)	Secured by 1-4 family residential properties:					
(1)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	K172				13.a.(1)(c)(1)
(2)	Closed-end loans secured by 1-4 family residential properties:					
(a)	Secured by first liens .....	K173				13.a.(1)(c)(2)(a)
(b)	Secured by junior liens .....	K174				13.a.(1)(c)(2)(b)
(d)	Secured by multifamily (5 or more) residential properties .....	K175				13.a.(1)(d)
(e)	Secured by nonfarm nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties .....	K176				13.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties .....	K177				13.a.(1)(e)(2)
		RCFD				
(2)	Loans to finance agricultural production and other loans to farmers .....	K178				13.a.(2)
(3)	Commercial and industrial loans .....	K179				13.a.(3)
(4)	Loans to individuals for household, family, and other personal expenditures:					
(a)	Credit cards .....	K180				13.a.(4)(a)
(b)	Automobile loans .....	K181				13.a.(4)(b)
(c)	Other (includes revolving credit plans other than credit cards, and other consumer loans) .....	K182				13.a.(4)(c)

**Replace with INSERT D**

**INSERT D – FFIEC 031– SCHEDULE RC-M, ITEM 8**

8. Internet Website addresses and physical office trade names:

- a. Uniform Resource Locator (URL) of the reporting institution’s primary Internet Website address (home page), if any  
(Example: www.examplebank.com):

TEXT  
4087

http:// \_\_\_\_\_

- b. URLs of all public-facing Internet Website addresses affiliated with the reporting institution where the Web page more prominently displays a trade name other than the institution’s legal title, if any:

(1) TEXT  
XXXX

http:// \_\_\_\_\_

(2) TEXT  
XXXX

http:// \_\_\_\_\_

(3) TEXT  
XXXX

http:// \_\_\_\_\_

(4) TEXT  
XXXX

http:// \_\_\_\_\_

(5) TEXT  
XXXX

http:// \_\_\_\_\_

- c. Trade names other than the reporting institution’s legal title used to identify one or more of the institution’s physical branch offices, if any:

(1) TEXT  
XXXX

\_\_\_\_\_

(2) TEXT  
XXXX

\_\_\_\_\_

(3) TEXT  
XXXX

\_\_\_\_\_

(4) TEXT  
XXXX

\_\_\_\_\_

(5) TEXT  
XXXX

\_\_\_\_\_

## Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
13. a. (5)	All other loans and all leases .....	K183				13.a.(5)
	<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):</i>					
	(a) Loans to depository institutions and acceptances of other banks .....	K184				13.a.(5)(a)
	(b) Loans to foreign governments and official institutions .....	K185				13.a.(5)(b)
	(c) Other loans <sup>1</sup> .....	K186				13.a.(5)(c)
	(d) Lease financing receivables .....	K273				13.a.(5)(d)
		RCFN				
	(e) Loans secured by real estate in foreign offices .....	K290				13.a.(5)(e)
		RCON				
b.	Other real estate owned (included in Schedule RC, item 7):					
	(1) Construction, land development, and other land in domestic offices .....	K187				13.b.(1)
	(2) Farmland in domestic offices .....	K188				13.b.(2)
	(3) 1–4 family residential properties in domestic offices .....	K189				13.b.(3)
	(4) Multifamily (5 or more) residential properties in domestic offices .....	K190				13.b.(4)
	(5) Nonfarm nonresidential properties in domestic offices .....	K191				13.b.(5)
		RCFN				
	(6) In foreign offices .....	K260				13.b.(6)
		RCFD				
	(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements .....	K192				13.b.(7)
c.	Debt securities (included in Schedule RC, items 2.a and 2.b) .....	J461				13.c.
d.	Other assets (exclude FDIC loss-sharing indemnification assets) .....	J462				13.d.
14.	Captive insurance and reinsurance subsidiaries:					
a.	Total assets of captive insurance subsidiaries <sup>2</sup> .....	K193				14.a.
b.	Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	K194				14.b.
	<b>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</b>					
15.	Qualified Thrift Lender (QTL) test:					
a.	Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) .....	RCON	Number			
		L133				15.a.
b.	Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? ..		Yes		No	
		L135				15.b.

1. Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."
2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

**INSERT E**  
**INSERT F**

**INSERT E – FFIEC 031– SCHEDULE RC-M, ITEM 16**

16. Remittance transfers offered to consumers.

a. Mechanisms offered to consumers in any state for sending money to recipients abroad:

(1) In 2012, did your institution offer to consumers in any state any of the following mechanisms for sending money to recipients abroad?<sup>1</sup>

- (a) International wire transfers .....
- (b) International ACH transactions .....
- (c) Other proprietary services operated by your institution .....
- (d) Other proprietary services operated by another party (such as a state-licensed money transmitter) for which your institution is an agent or similar type of business partner .....
- (e) Other mechanisms .....

(2) As of the report date, does your institution currently offer to consumers in any state any of the following mechanisms for sending money to recipients abroad?

- (a) International wire transfers .....
- (b) International ACH transactions .....
- (c) Other proprietary services operated by your institution .....
- (d) Other proprietary services operated by another party (such as a state-licensed money transmitter) for which your institution is an agent or similar type of business partner .....
- (e) Other mechanisms .....

b. Did your institution provide more than 100 remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 remittance transfers in the current calendar year?<sup>2</sup> .....

*Item 16.c is to be completed by institutions that answered "Yes" to items 16.a.(2)(a) and 16.b.*

c. As of the report date, indicate whether your institution uses the following payment, messaging, or settlement systems to process none, some, or all of its outbound international wire transfers for consumers (for none, enter 1; for some, enter 2, for all, enter 3):

- (1) FedWire .....
- (2) CHIPS .....
- (3) SWIFT .....

RCON	Yes		No
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
RCON	Number		
XXXX			
XXXX			
XXXX			

<sup>1</sup> Item 16.a.(1) is a one-time item that would be collected only as of June 30, 2013. Effective September 30, 2013, item 16.a.(1) would be deleted and item 16.a.(2) would be renumbered as item 16.a.

<sup>2</sup> Item 16.b is to be completed as of June 30, 2013, and annually thereafter beginning as of March 31, 2014.

(4) Correspondent bank of which your institution is a client .....	XXXX	
(5) Other (if your response is some or all, describe each payment, messaging, or settlement system)		
TEXT XXXX	XXXX	
TEXT XXXX	XXXX	

Item 16.d is to be completed by institutions that answered "Yes" to items 16.a.(2)(b) and 16.b.

d. As of the report date, indicate whether your institution uses the following payment, messaging, or settlement systems to process none, some, or all of its outbound international ACH transactions for consumers (for none, enter 1; for some, enter 2, for all, enter 3):		
(1) FedACH .....	RCON	Number
(2) EPN .....	XXXX	
(3) SWIFT .....	XXXX	
(4) Correspondent bank of which your institution is a client .....	XXXX	
(5) Other (if your response is some or all, describe each payment, messaging, or settlement system)		
TEXT XXXX	XXXX	
TEXT XXXX	XXXX	

Item 16.e is to be completed by institutions that answered "Yes" to item 16.b.

e. Number and dollar volume of remittance transfers provided during the quarter:		
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	(Column A) Number of remittance transfers		(Column B) Dollar volume of remittance transfers (in thousands)				(Column C) Number of remittance transfers for which your institution applied the temporary exception	
	RCON	Number	RCON	Bil	Mil	Thou	RCON	Number
(1) International wire transfers .....	XXXX		XXXX				XXXX	
(2) International ACH transactions .....	XXXX		XXXX				XXXX	
(3) Other proprietary services operated by your institution ..	XXXX		XXXX				XXXX	
(4) Other proprietary services operated by another party for which your institution is an agent or similar type of business partner .....	XXXX		XXXX				XXXX	
(5) Other mechanisms	XXXX		XXXX				XXXX	

**INSERT F – FFIEC 031 – SCHEDULE RC-M, ITEM 17**

*Item 17 and its related attestation are to be completed for the December report only by banks and savings associations that are a subsidiary of a parent holding company that is not a bank holding company or a savings and loan holding company.*

17. Total consolidated liabilities of the reporting institution's parent holding company<sup>1</sup> .....

RCFD	Bil	Mil	Thou
XXXX			

I, the undersigned Chief Financial Officer (or individual performing an equivalent function) of this reporting institution, attest that Schedule RC-M, item 17, for this report date has been prepared in conformance with the instructions for this item issued by the appropriate Federal regulatory authority.

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

<sup>1</sup> If the reporting institution's parent holding company is domiciled in a country other than the United States, report the total consolidated liabilities of the combined U.S. operations of the parent holding company as of the December 31 report date as determined under U.S. generally accepted accounting principles.

## Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

### Memoranda—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>						
6.	Criticized and classified items:					
a.	Special mention .....	K663				M.6.a.
b.	Substandard .....	K664				M.6.b.
c.	Doubtful .....	K665				M.6.c.
d.	Loss .....	K666				M.6.d.
7.	"Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	K675				M.7.
8.	"Subprime consumer loans" as defined for assessment purposes only in FDIC regulations .....	K667				M.8.
9.	"Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations .....	K668				M.9.
10.	Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:	RCON				
a.	Total unfunded commitments .....	K676				M.10.a.
b.	Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	K677				M.10.b.
11.	Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	RCFD				
		K669				M.11.
12.	Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....	RCON				
		K678				M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>						
13.	Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):					
a.	Construction, land development, and other land loans secured by real estate in domestic offices .....	K679				M.13.a.
b.	Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices .....	K680				M.13.b.
c.	Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices .....	K681				M.13.c.
d.	Closed-end loans secured by junior liens on 1–4 family residential properties and revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit in domestic offices .....	K682				M.13.d.
		RCFD				
e.	Commercial and industrial loans .....	K670				M.13.e.
f.	Credit card loans to individuals for household, family, and other personal expenditures .....	K671				M.13.f.
g.	Revolving credit plans other than credit cards, automobile loans, and other consumer loans .....	K672				M.13.g.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>						
14.	Amount of the institution's largest counterparty exposure .....	K673				M.14.
15.	Total amount of the institution's 20 largest counterparty exposures .....	K674				M.15.

**Replace with INSERT G**

**INSERT G – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEMS 8 – 13.h**

8.	<b>“Higher-risk consumer loans”</b> as defined for assessment purposes only in FDIC regulations .....	K667			
9.	<b>“Higher-risk commercial and industrial loans and securities”</b> as defined for assessment purposes only in FDIC regulations .....	K668			
10.	Commitments to fund construction, land development, and other land loans secured by real estate <b>for the consolidated bank:</b>				
	a. Total unfunded commitments .....	K676			
	b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	K677			
11.	Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	K669			
12.	Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, part I, Memorandum item 2.d) .....	RCON			
		K678			
	<i>Memorandum item 13.a is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by “large institutions” only.</i>				
13.	Portion of funded loans <b>and securities in domestic and foreign offices</b> guaranteed or insured by the U.S. government ( <b>including</b> FDIC loss-sharing agreements):				
	a. Construction, land development, and other land loans secured by real estate .....	RCFD			
	b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	K679			
	c. Closed-end loans secured by first liens on 1-4 family residential properties .....	K680			
	d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K681			
	e. Commercial and industrial loans .....	K682			
	f. Credit card loans to individuals for household, family, and other personal expenditures .....	K670			
	g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans .....	K671			
	h. <b>Non-agency residential mortgage-backed securities</b> .....	K672			
		XXXX			

## Schedule RC-O—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1) .....	L189				M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
17. Selected fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	L194				M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....	L195				M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less .....	L196				M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid .....	RCON				
	L197				M.17.d.

**INSERT H**  
**INSERT I**

**INSERT H – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEMS 18**

*Memorandum item 18 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations.*

18. Loans secured by real estate for the consolidated bank:

- a. Construction, land development, and other land loans:
  - (1) 1-4 family residential construction loans .....
  - (2) Other construction loans and all land development and other land loans .....
- b. Secured by farmland .....
- c. Secured by 1-4 family residential properties:
  - (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....
  - (2) Closed-end loans secured by 1-4 family residential properties:
    - (a) Secured by first liens .....
    - (b) Secured by junior liens .....
- d. Secured by multifamily (5 or more) residential properties .....
- e. Secured by nonfarm nonresidential properties:
  - (1) Loans secured by owner-occupied nonfarm nonresidential Properties .....
  - (2) Loans secured by other nonfarm nonresidential properties .....

RCFD			
F158			
F159			
1420			
1797			
5367			
5368			
1460			
F160			
F161			

**INSERT I – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEM 19**

Memorandum item 19 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations. Amounts reported in Memorandum item 19 will not be made available to the public on an individual institution basis.

19. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default<sup>1</sup>:

- a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations .....
- b. Closed-end loans secured by first liens on 1-4 family residential properties .....
- c. Closed-end loans secured by junior liens on 1-4 family residential properties .....
- d. Revolving, open-end loans secured by first liens on 1-4 family residential properties and extended under lines of credit .....
- e. Revolving, open-end loans secured by junior liens on 1-4 family residential properties and extended under lines of credit .....
- f. Credit cards .....
- g. Automobile loans .....
- h. Student loans .....
- i. Other consumer loans and revolving credit plans other than credit cards ...
- j. Consumer leases .....
- k. Total .....

Two-Year Probability of Default (PD)																							
(Column A)			(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)					
< 1%			1.01–4%			4.01–7%			7.01–10%			10.01–14%			14.01–16%			16.01–18%					
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		

<sup>1</sup> Excluding the maximum amount recoverable from the U.S. government under guarantee or insurance provisions (including FDIC loss-sharing agreements).

**INSERT I (cont.) – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEM 19 (cont.)**

19. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default<sup>1</sup> (continued):
- a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations .....
  - b. Closed-end loans secured by first liens on 1-4 family residential properties .....
  - c. Closed-end loans secured by junior liens on 1-4 family residential properties .....
  - d. Revolving, open-end loans secured by first liens on 1-4 family residential properties and extended under lines of credit .....
  - e. Revolving, open-end loans secured by junior liens on 1-4 family residential properties and extended under lines of credit .....
  - f. Credit cards .....
  - g. Automobile loans .....
  - h. Student loans .....
  - i. Other consumer loans and revolving credit plans other than credit cards ...
  - j. Consumer leases .....
  - k. Total .....

Two-Year Probability of Default (PD)																		(Column O) PDs Were Derived Using <sup>2</sup> Number					
(Column H) 18.01–20%			(Column I) 20.01–22%			(Column J) 22.01–26%			(Column K) 26.01–30%			(Column L) > 30%			(Column M) Unscoreable				(Column N) Total				
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
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RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		
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RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX			RCFD XXXX		

<sup>1</sup> Excluding the maximum amount recoverable from the U.S. government under guarantee or insurance provisions (including FDIC loss-sharing agreements).

<sup>2</sup> For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3.