# FFIEC 031 Call Report

## Reporting Changes to
## Schedule RC-R, Part II, Risk-Weighted Assets
## and
## Schedule RC-L, item 6

## Proposed Effective Date:
## March 31, 2015

**These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at http://www.ffiec.gov/forms031.htm.**

**Updated draft as of March 6, 2015**

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# Draft Final Reporting Forms
# for Revised Call Report Schedule RC-R, Part II,
# and Schedule RC-L, Item 6,
# for March 2015

## FFIEC 031


Schedule RC-R – Regulatory Capital
Part II. Risk-Weighted Assets Pages 1 - 10

Schedule RC-L, Derivatives and Off-Balance Sheet Items
Item 6, Securities Lent and Borrowed Page 11


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# Schedule RC-R, Part II, Risk-Weighted Assets

**FFIEC 031**

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules[1] and not deducted from tier 1 or tier 2 capital.

## Balance Sheet Asset Categories[2]

| | | (Column A) Totals *From Schedule RC* | (Column B) Adjustments to Totals Reported in Column A | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Allocation by Risk-Weight Category | | | | | | | | |
| | | | | 0% | 2% | 4% | 10% | 20% | 50% | 100% | 150% | |
| | Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| 1. | Cash and balances due from depository institutions | RCFD D957 | RCFD S396 | RCFD D958 | | | | RCFD D959 | RCFD S397 | RCFD D960 | RCFD S398 | |
| | | | | | | | | | | | | 1. |
| 2. | Securities: | RCFD D961 | RCFD S399 | RCFD D962 | | | | RCFD D963 | RCFD D964 | RCFD D965 | RCFD S400 | |
| | a. Held-to-maturity securities | | | | | | | | | | | 2.a. |
| | | RCFD D966 | RCFD S402 | RCFD D967 | | | | RCFD D968 | RCFD D969 | RCFD D970 | RCFD S403 | |
| | b. Available-for-sale securities | | | | | | | | | | | 2.b. |
| 3. | Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | |
| | a. Federal funds sold in domestic offices | RCON D971 | | RCON D972 | | | | RCON D973 | RCON S410 | RCON D974 | RCON S411 | |
| | | | | | | | | | | | | 3.a |
| | b. Securities purchased under agreements to resell | RCFD H171 | RCFD H172 | | | | | | | | | |
| | | | | | | | | | | | | 3.b |
| 4. | Loans and leases held for sale: | | | | | | | | | | | |
| | | RCFD S413 | RCFD S414 | RCFD H173 | | | | RCFD S415 | RCFD S416 | RCFD S417 | | |
| | a. Residential mortgage exposures | | | | | | | | | | | 4.a. |
| | | RCFD S419 | RCFD S420 | RCFD H174 | | | | RCFD H175 | RCFD H176 | RCFD H177 | RCFD S421 | |
| | b. High volatility commercial real estate exposures | | | | | | | | | | | 4.b. |
| | | RCFD S423 | RCFD S424 | RCFD S425 | | | | RCFD S426 | RCFD S427 | RCFD S428 | RCFD S429 | |
| | c. Exposures past due 90 days or more or on nonaccrual[3] | | | | | | | | | | | 4.c. |
| | | RCFD S431 | RCFD S432 | RCFD S433 | | | | RCFD S434 | RCFD S435 | RCFD S436 | RCFD S437 | |
| | d. All other exposures | | | | | | | | | | | 4.d. |

[1] For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.
[2] All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
[3] For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

# Schedule RC-R, Part II, Risk-Weighted Assets

**FFIEC 031**

| | (Column K) | (Column L) | (Column M) | (Column N) | (Column O) | (Column P) | (Column Q) | (Column R) | (Column S) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | Application of Other Risk-Weighting Approaches[4] | | |
| | 250%[5] | 300% | 400% | 600% | 625% | 937.5% | 1250% | Exposure Amount | Risk-Weighted Asset Amount | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| **1.** Cash and balances due from depository institutions | | | | | | | | | | |
| | | | | | | | | | | 1. |
| **2.** Securities: | | | | | | | | | | |
| a. Held-to-maturity securities | | | | | | | | | | 2.a. |
| | RCFD H270 | RCFD S405 | | RCFD S406 | | | | RCFD H271 | RCFD H272 | |
| b. Available-for-sale securities | | | | | | | | | | 2.b. |
| **3.** Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | |
| a. Federal funds sold in domestic offices | | | | | | | | | | |
| | | | | | | | | | | 3.a |
| b. Securities purchased under agreements to resell | | | | | | | | | | |
| | | | | | | | | | | 3.b |
| **4.** Loans and leases held for sale: | | | | | | | | | | |
| | | | | | | | | RCFD H273 | RCFD H274 | |
| a. Residential mortgage exposures | | | | | | | | | | 4.a. |
| | | | | | | | | RCFD H275 | RCFD H276 | |
| b. High volatility commercial real estate exposures | | | | | | | | | | 4.b. |
| | | | | | | | | RCFD H277 | RCFD H278 | |
| c. Exposures past due 90 days or more or on nonaccrual[6] | | | | | | | | | | 4.c. |
| | | | | | | | | RCFD H279 | RCFD H280 | |
| d. All other exposures | | | | | | | | | | 4.d. |

[4] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

[5] Effective January 1, 2018.

[6] For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

| | | (Column A) Totals *From Schedule RC* | | | (Column B) Adjustments to Totals Reported in Column A | | | (Column C) | | | (Column D) | | | (Column E) | | | (Column F) | | | (Column G) | | | (Column H) | | | (Column I) | | | (Column J) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | 0% | | | 2% | | | 4% | | | 10% | | | 20% | | | 50% | | | 100% | | | 150% | | | |
| | Dollar Amounts in Thousands | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| **5.** | Loans and leases, net of unearned income: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | RCFD S439 | | | RCFD S440 | | | RCFD H178 | | | | | | | | | | | | RCFD S441 | | | RCFD S442 | | | RCFD S443 | | | | | | |
| | a. Residential mortgage exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 5.a. |
| | | RCFD S445 | | | RCFD S446 | | | RCFD H179 | | | | | | | | | | | | RCFD H180 | | | RCFD H181 | | | RCFD H182 | | | RCFD S447 | | | |
| | b. High volatility commercial real estate exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 5.b. |
| | | RCFD S449 | | | RCFD S450 | | | RCFD S451 | | | | | | | | | | | | RCFD S452 | | | RCFD S453 | | | RCFD S454 | | | RCFD S455 | | | |
| | c. Exposures past due 90 days or more or on nonaccrual[7] | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 5.c. |
| | | RCFD S457 | | | RCFD S458 | | | RCFD S459 | | | | | | | | | | | | RCFD S460 | | | RCFD S461 | | | RCFD S462 | | | RCFD S463 | | | |
| | d. All other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 5.d. |
| **6.** | LESS: Allowance for loan and lease losses | RCFD 3123 | | | RCFD 3123 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 6. |
| **7.** | Trading assets | RCFD D976 | | | RCFD S466 | | | RCFD D977 | | | | | | | | | | | | RCFD D978 | | | RCFD D979 | | | RCFD D980 | | | RCFD S467 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 7. |
| **8.** | All other assets[8] | RCFD D981 | | | RCFD S469 | | | RCFD D982 | | | | | | | | | | | | RCFD D983 | | | RCFD D984 | | | RCFD D985 | | | RCFD H185 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 8. |

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[7] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
[8] Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

| | | (Column K) | (Column L) | (Column M) | (Column N) | (Column O) | (Column P) | (Column Q) | (Column R) | (Column S) | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Allocation by Risk-Weight Category | | | | | | | Application of Other Risk-Weighting Approaches[9] | | |
| | | 250%[10] | 300% | 400% | 600% | 625% | 937.5% | 1250% | Exposure Amount | Risk-Weighted Asset Amount | |
| | Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| **5.** | Loans and leases, net of unearned income: | | | | | | | | | | |
| | | | | | | | | | RCFD H281 | RCFD H282 | |
| | a. Residential mortgage exposures | | | | | | | | | | 5.a. |
| | | | | | | | | | RCFD H283 | RCFD H284 | |
| | b. High volatility commercial real estate exposures | | | | | | | | | | 5.b. |
| | | | | | | | | | RCFD H285 | RCFD H286 | |
| | c. Exposures past due 90 days or more or on nonaccrual[11] | | | | | | | | | | 5.c. |
| | | | | | | | | | RCFD H287 | RCFD H288 | |
| | d. All other exposures | | | | | | | | | | 5.d. |
| **6.** | LESS: Allowance for loan and lease losses | | | | | | | | | | |
| | | | | | | | | | | | 6. |
| **7.** | Trading assets | RCFD H289 | RCFD H186 | RCFD H290 | RCFD H187 | | | | RCFD H291 | RCFD H292 | |
| | | | | | | | | | | | 7. |
| **8.** | All other assets[12] | RCFD H293 | RCFD H188 | RCFD S470 | RCFD S471 | | | | RCFD H294 | RCFD H295 | |
| | | | | | | | | | | | 8. |
| | | | | | | | | | RCFD H296 | RCFD H297 | |
| | a. Separate account bank-owned life insurance | | | | | | | | | | 8.a. |
| | | | | | | | | | RCFD H298 | RCFD H299 | |
| | b. Default fund contributions to central counterparties | | | | | | | | | | 8.b. |

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[9] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
[10] Effective January 1, 2018.
[11] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
[12] Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

# Schedule RC-R, Part II, Risk-Weighted Assets

## Securitization Exposures: On- and Off-Balance Sheet

| | (Column A) Totals | | | (Column B) Adjustments to Totals Reported in Column A | | | (Column Q) Exposure Amount | | | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology | | | (Column U) Total Risk-Weighted Asset Amount by Calculation Methodology | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | 1250% | | | SSFA[13] | | | Gross-Up | | | |
| Dollar Amounts in Thousands | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| **9.** On-balance sheet securitization exposures: | | | | | | | | | | | | | | | | |
| | RCFD S475 | | | RCFD S476 | | | RCFD S477 | | | RCFD S478 | | | RCFD S479 | | | |
| a. Held-to-maturity securities | | | | | | | | | | | | | | | | 9.a. |
| | RCFD S480 | | | RCFD S481 | | | RCFD S482 | | | RCFD S483 | | | RCFD S484 | | | |
| b. Available-for-sale securities | | | | | | | | | | | | | | | | 9.b. |
| | RCFD S485 | | | RCFD S486 | | | RCFD S487 | | | RCFD S488 | | | RCFD S489 | | | |
| c. Trading assets | | | | | | | | | | | | | | | | 9.c |
| | RCFD S490 | | | RCFD S491 | | | RCFD S492 | | | RCFD S493 | | | RCFD S494 | | | |
| d. All other on-balance sheet securitization exposures | | | | | | | | | | | | | | | | 9.d |
| **10.** Off-balance sheet securitization exposures | RCFD S495 | | | RCFD S496 | | | RCFD S497 | | | RCFD S498 | | | RCFD S499 | | | |
| | | | | | | | | | | | | | | | | 10. |

## Total Balance Sheet Assets

| | (Column A) Totals *From Schedule RC* | | | | (Column B) Adjustments to Totals Reported in Column A | | | (Column C) | | | (Column D) | | | (Column E) | | | (Column F) | | | (Column G) | | | (Column H) | | | (Column I) | | | (Column J) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | 0% | | | 2% | | | 4% | | | 10% | | | 20% | | | 50% | | | 100% | | | 150% | | | |
| Dollar Amounts in Thousands | Tril | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| **11.** Total balance sheet assets[14] | RCFD 2170 | | | | RCFD S500 | | | RCFD D987 | | | | | | | | | | | | RCFD D988 | | | RCFD D989 | | | RCFD D990 | | | RCFD S503 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 11. |

| | (Column K) | | | (Column L) | | | (Column M) | | | (Column N) | | | (Column O) | | | (Column P) | | | (Column Q) | | | (Column R) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | | | | | | Other Risk-Weighting Approaches | | | |
| | 250%[15] | | | 300% | | | 400% | | | 600% | | | 625% | | | 937.5% | | | 1250% | | | Exposure Amount | | | |
| Dollar Amounts in Thousands | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| **11.** Total balance sheet assets | RCFD S504 | | | RCFD S505 | | | RCFD S506 | | | RCFD S507 | | | | | | | | | RCFD S510 | | | RCFD H300 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | 11. |

[13] Simplified Supervisory Formula Approach.

[14] For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

[15] Effective January 1, 2018.

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# Schedule RC-R, Part II, Risk-Weighted Assets

**FFIEC 031**

## Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[16]

| | | (Column A) Face, Notional, or Other Amount | CCF[17] | (Column B) Credit Equivalent Amount[18] | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) | (Column R) | (Column S) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Allocation by Risk-Weight Category | | | | | | | | Application of Other Risk-Weighting Approaches[19] | | |
| | | | | | 0% | 2% | 4% | 10% | 20% | 50% | 100% | 150% | Credit Equivalent Amount | Risk-Weighted Asset Amount | |
| | Dollar Amounts in Thousands | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| **12.** | Financial standby | RCFD D991 | | RCFD D992 | RCFD D993 | | | | RCFD D994 | RCFD D995 | RCFD D996 | RCFD S511 | | | |
| | letters of credit | | 1.0 | | | | | | | | | | | | 12. |
| **13.** | Performance standby letters of credit and transaction-related | RCFD D997 | | RCFD D998 | RCFD D999 | | | | RCFD G603 | RCFD G604 | RCFD G605 | RCFD S512 | | | |
| | contingent items | | 0.5 | | | | | | | | | | | | 13. |
| **14.** | Commercial and similar letters of credit with an original maturity of | RCFD G606 | | RCFD G607 | RCFD G608 | | | | RCFD G609 | RCFD G610 | RCFD G611 | RCFD S513 | | | |
| | one year or less | | 0.2 | | | | | | | | | | | | 14. |
| **15.** | Retained recourse on small business obligations sold with | RCFD G612 | | RCFD G613 | RCFD G614 | | | | RCFD G615 | RCFD G616 | RCFD G617 | RCFD S514 | | | |
| | recourse | | 1.0 | | | | | | | | | | | | 15. |
| **16.** | Repo-style | RCFD S515 | | RCFD S516 | RCFD S517 | RCFD S518 | RCFD S519 | | RCFD S520 | RCFD S521 | RCFD S522 | RCFD S523 | RCFD H301 | RCFD H302 | |
| | transactions[20] | | 1.0 | | | | | | | | | | | | 16. |
| **17.** | All other off-balance | RCFD G618 | | RCFD G619 | RCFD G620 | | | | RCFD G621 | RCFD G622 | RCFD G623 | RCFD S524 | | | |
| | sheet liabilities | | 1.0 | | | | | | | | | | | | 17. |
| **18.** | Unused commitments: | | | | | | | | | | | | | | |
| | a. Original maturity of one year or less, excluding asset-backed | | | | | | | | | | | | | | |
| | commercial paper | RCFD S525 | | RCFD S526 | RCFD S527 | | | | RCFD S528 | RCFD S529 | RCFD S530 | RCFD S531 | RCFD H303 | RCFD H304 | |
| | (ABCP) conduits | | 0.2 | | | | | | | | | | | | 18.a. |
| | b. Original maturity | | | | | | | | | | | | | | |
| | of one year or less to ABCP conduits | | | | | | | | | | | | | | 18.b. |

[16] All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.
[17] Credit conversion factor.
[18] Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
[19] Includes, for example, exposures collateralized by securitization exposures or mutual funds.
[20] Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

| | (Column A) Face, Notional, or Other Amount | CCF[21] | (Column B) Credit Equivalent Amount[22] | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Allocation by Risk-Weight Category | | | | | | | |
| | | | | 0% | 2% | 4% | 10% | 20% | 50% | 100% | |
| Dollar Amounts in Thousands | Bil Mil Thou | | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| c. Original maturity exceeding one year | RCFD G624 | | RCFD G625 | RCFD G626 | | | | RCFD G627 | RCFD G628 | RCFD G629 | |
| | | 0.5 | | | | | | | | | 18.c. |
| **19.** Unconditionally cancelable commitments | RCFD S540 | | RCFD S541 | | | | | | | | |
| | | 0.0 | 0 | | | | | | | | 19. |
| **20.** Over-the-counter derivatives | | | RCFD S542 | RCFD S543 | | | RCFD S544 | RCFD S545 | RCFD S546 | RCFD S547 | |
| | | | | | | | | | | | 20. |
| **21.** Centrally cleared derivatives | | | RCFD S549 | RCFD S550 | RCFD S551 | RCFD S552 | | RCFD S554 | RCFD S555 | RCFD S556 | |
| | | | | | | | | | | | 21. |
| **22.** Unsettled transactions (failed trades)[23] | RCFD H191 | | | RCFD H193 | | | | RCFD H194 | RCFD H195 | RCFD H196 | |
| | | | | | | | | | | | 22. |

| | (Column J) | (Column O) | (Column P) | (Column Q) | (Column R) | (Column S) | |
|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | Application of Other Risk-Weighting Approaches[24] | | |
| | 150% | 625% | 937.5% | 1250% | Credit Equivalent Amount | Risk-Weighted Asset Amount | |
| Dollar Amounts in Thousands | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | Bil Mil Thou | |
| c. Original maturity exceeding one year | RCFD S539 | | | | RCFD H307 | RCFD H308 | |
| | | | | | | | 18.c. |
| **19.** Unconditionally cancelable commitments | | | | | | | |
| | | | | | | | 19. |
| **20.** Over-the-counter derivatives | RCFD S548 | | | | RCFD H309 | RCFD H310 | |
| | | | | | | | 20. |
| **21.** Centrally cleared derivatives | RCFD S557 | | | | | | |
| | | | | | | | 21. |
| **22.** Unsettled transactions (failed trades) | RCFD H197 | RCFD H198 | RCFD H199 | RCFD H200 | | | |
| | | | | | | | 22. |

[21] Credit conversion factor.
[22] For items 18.c and 19, column A multiplied by credit conversion factor.
[23] For item 22, the sum of columns C through Q must equal column A.
[24] Includes, for example, exposures collateralized by securitization exposures or mutual funds.

## Totals

| | | (Column C) | | | (Column D) | | | (Column E) | | | (Column F) | | | (Column G) | | | (Column H) | | | (Column I) | | | (Column J) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 0% | | | 2% | | | 4% | | | 10% | | | 20% | | | 50% | | | 100% | | | 150% | | | |
| | Dollar Amounts in Thousands | Bil | Mil | Thou | Bil | Bil | Bil | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| **23.** | Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | RCFD G630 | | | RCFD S558 | | | RCFD S559 | | | RCFD S560 | | | RCFD G631 | | | RCFD G632 | | | RCFD G633 | | | RCFD S561 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | 23. |
| **24.** | Risk weight factor | X 0% | | | X 2% | | | X 4% | | | X 10% | | | X 20% | | | X 50% | | | X 100% | | | X 150% | | | 24. |
| **25.** | Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | RCFD G634 | | | RCFD S569 | | | RCFD S570 | | | RCFD S571 | | | RCFD G635 | | | RCFD G636 | | | RCFD G637 | | | RCFD S572 | | | |
| | | 0 | | | | | | | | | | | | | | | | | | | | | | | | 25. |

| | | (Column K) | | | (Column L) | | | (Column M) | | | (Column N) | | | (Column O) | | | (Column P) | | | (Column Q) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Allocation by Risk-Weight Category | | | | | | | | | | | | | | | | | | | | | |
| | | 250%[25] | | | 300% | | | 400% | | | 600% | | | 625% | | | 937.5% | | | 1250% | | | |
| | Dollar Amounts in Thousands | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | |
| **23.** | Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) | | | | | | | | | | | | | | | | | | | | | | |
| | | RCFD S562 | | | RCFD S563 | | | RCFD S564 | | | RCFD S565 | | | RCFD S566 | | | RCFD S567 | | | RCFD S568 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | 23. |
| **24.** | Risk weight factor | X 250% | | | X 300% | | | X 400% | | | X 600% | | | X 625% | | | X 937.5% | | | X 1250% | | | 24. |
| **25.** | Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) | | | | | | | | | | | | | | | | | | | | | | |
| | | RCFD S573 | | | RCFD S574 | | | RCFD S575 | | | RCFD S576 | | | RCFD S577 | | | RCFD S578 | | | RCFD S579 | | | |
| | | | | | | | | | | | | | | | | | | | | | | | 25. |

[25] Effective January 1, 2018.

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| | Dollar Amounts in Thousands | Totals Tril | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|
| **26.** | Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold | RCFD S580 | | | | 26. |
| **27.** | Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule) | RCFD S581 | | | | 27. |
| **28.** | Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve[26] | RCFD B704 | | | | 28. |
| **29.** | LESS: Excess allowance for loan and lease losses | RCFD A222 | | | | 29. |
| **30.** | LESS: Allocated transfer risk reserve | RCFD 3128 | | | | 30. |
| **31.** | Total risk-weighted assets (item 28 minus items 29 and 30) | RCFD G641 | | | | 31. |

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[26] Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c., 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

## Memoranda

| Dollar Amounts in Thousands | Bil | Mil | Thou | |
|---|---|---|---|---|
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules | RCFD G642 | | | |
| | | | | M.1. |

| | With a remaining maturity of | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (Column A) One year or less | | | | | (Column B) Over one year through five years | | | | | (Column C) Over five years | | | | | |
| Dollar Amounts in Thousands | RCFD | Tril | Bil | Mil | Thou | RCFD | Tril | Bil | Mil | Thou | RCFD | Tril | Bil | Mil | Thou | |
| 2. Notional principal amounts of over-the-counter derivative contracts: | | | | | | | | | | | | | | | | |
| a. Interest rate | S582 | | | | | S583 | | | | | S584 | | | | | M.2.a. |
| b. Foreign exchange rate and gold | S585 | | | | | S586 | | | | | S587 | | | | | M.2.b. |
| c. Credit (investment grade reference asset) | S588 | | | | | S589 | | | | | S590 | | | | | M.2.c. |
| d. Credit (non-investment grade reference asset) | S591 | | | | | S592 | | | | | S593 | | | | | M.2.d. |
| e. Equity | S594 | | | | | S595 | | | | | S596 | | | | | M.2.e. |
| f. Precious metals (except gold) | S597 | | | | | S598 | | | | | S599 | | | | | M.2.f. |
| g. Other | S600 | | | | | S601 | | | | | S602 | | | | | M.2.g. |

| | With a remaining maturity of | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (Column A) One year or less | | | | | (Column B) Over one year through five years | | | | | (Column C) Over five years | | | | | |
| Dollar Amounts in Thousands | RCFD | Tril | Bil | Mil | Thou | RCFD | Tril | Bil | Mil | Thou | RCFD | Tril | Bil | Mil | Thou | |
| 3. Notional principal amounts of centrally cleared derivative contracts: | | | | | | | | | | | | | | | | |
| a. Interest rate | S603 | | | | | S604 | | | | | S605 | | | | | M.3.a. |
| b. Foreign exchange rate and gold | S606 | | | | | S607 | | | | | S608 | | | | | M.3.b. |
| c. Credit (investment grade reference asset) | S609 | | | | | S610 | | | | | S611 | | | | | M.3.c. |
| d. Credit (non-investment grade reference asset) | S612 | | | | | S613 | | | | | S614 | | | | | M.3.d. |
| e. Equity | S615 | | | | | S616 | | | | | S617 | | | | | M.3.e. |
| f. Precious metals (except gold) | S618 | | | | | S619 | | | | | S620 | | | | | M.3.f. |
| g. Other | S621 | | | | | S622 | | | | | S623 | | | | | M.3.g. |

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# Schedule RC-L – Derivatives and Off-Balance-Sheet Items

**Revisions to the reporting of securities borrowed in Schedule RC-L.**
**NOTE: Items 7 and 8 of Schedule RC-L are not shown below due to space limitations on this page.**

**Relevant portions of Schedule RC-L in effect as of December 31, 2014:**

| | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 4. Commercial and similar letters of credit | 3411 | | | | 4. |
| 5. Not applicable | | | | | |
| 6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) | 3433 | | | | 6. |

| | | | | | | |
|---|---|---|---|---|---|---|
| 9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") | | | | | 3430 | 9. |
| a. Securities borrowed | 3432 | | | | | 9.a. |
| b. Commitments to purchase when-issued securities | 3434 | | | | | 9.b. |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf | C978 | | | | | 9.c. |
| d. TEXT 3555 | 3555 | | | | | 9.d. |
| e. TEXT 3556 | 3556 | | | | | 9.e. |
| f. TEXT 3557 | 3557 | | | | | 9. f. |

**Schedule RC-L, items 6 and 9, as they would be revised as of March 31, 2015:**

| Dollar Amounts in Thousands | RCFD | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 4. Commercial and similar letters of credit | 3411 | | | | 4. |
| 5. Not applicable | | | | | 5. |
| 6. Securities lent and borrowed: | | | | | |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) | 3433 | | | | 6.a. |
| b. Securities borrowed | 3432 | | | | 6.b. |

| Dollar Amounts in Thousands | | | | | RCFD | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|---|---|---|
| 9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") | | | | | 3430 | | | | 9. |
| a. Not applicable | | | | | | | | | |
| b. Commitments to purchase when-issued securities | 3434 | | | | | | | | 9.b. |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf | C978 | | | | | | | | 9.c. |
| d. TEXT 3555 | 3555 | | | | | | | | 9.d. |
| e. TEXT 3556 | 3556 | | | | | | | | 9.e. |
| f. TEXT 3557 | 3557 | | | | | | | | 9. f. |

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