FFIEC 031

Call Report Revisions

Proposed to Take Effect September 30, 2016, and March 31, 2017

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These draft reporting forms reflect the Call Report revisions proposed to take effect September 30, 2016, and March 31, 2017, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice for these proposed revisions.
The Federal Register notice for these proposed Call Report revisions is available at https://www.ffiec.gov/forms031.htm.

Draft as of September 6, 2016

FFIEC 031

Call Report Revisions

Proposed to Take Effect September 30, 2016

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Federal Financial Institutions Examination Council

Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices—FFIEC 031

Report at the close of business September 30, 2016 (20160930)
(RCON 9999)

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

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Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number ☐☐☐☐☐
(RSSD 9050)

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

INSERT A

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

INSERT A

COVER PAGE, LEGAL ENTITY IDENTIFIER

Legal Entity Identifier (LEI) | | | | | | | | | | | | | | | | | | | | |
(Report only if your institution already has an LEI.)

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Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter, and (2) the person at the bank—other than the Chief Financial Officer (or equivalent)—to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area Code / Phone Number / Extension (TEXT C493)

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Area Code / Phone Number / Extension (TEXT 8902)

Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time-sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

Area Code / FAX Number (TEXT C375)

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CHIEF EXECUTIVE OFFICER INFORMATION, PAGE 3

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Name (TEXT XXXX)	Telephone: Area code/phone number/extension (TEXT XXXX)
E-mail Address (TEXT XXXX)	FAX: Area code/phone number (TEXT XXXX)

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Schedule RI—Continued

Dollar Amounts in Thousands					Year-to-date RIAD	Bil	Mil	Thou	
2. Interest expense (continued):									
d. Interest on subordinated notes and debentures					4200				2.d.
e. Total interest expense (sum of items 2.a through 2.d)					4073				2.e.
3. Net interest income (item 1.h minus 2.e)	4074								3.
4. Provision for loan and lease losses	4230								4.
5. Noninterest income:									
a. Income from fiduciary activities[1]					4070				5.a.
b. Service charges on deposit accounts					4080				5.b.
c. Trading revenue[2]					A220				5.c.
d. (1) Fees and commissions from securities brokerage					C886				5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions					C888				5.d.(2)
(3) Fees and commissions from annuity sales					C887				5.d.(3)
(4) Underwriting income from insurance and reinsurance activities					C386				5.d.(4)
(5) Income from other insurance activities					C387				5.d.(5)
e. Venture capital revenue					B491				5.e.
f. Net servicing fees					B492				5. f.
g. Net securitization income					B493				5.g.
h. Not applicable									
i. Net gains (losses) on sales of loans and leases					5416				5. i.
j. Net gains (losses) on sales of other real estate owned					5415				5. j.
k. Net gains (losses) on sales of other assets (excluding securities)					B496				5.k.
l. Other noninterest income*					B497				5. l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079								5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521								6.a.
b. Realized gains (losses) on available-for-sale securities	3196								6.b.
7. Noninterest expense:									
a. Salaries and employee benefits					4135				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)					4217				7.b.
c. (1) Goodwill impairment losses					C216				7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets					C232				7.c.(2)
d. Other noninterest expense*					4092				7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093								7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301								8.
9. Applicable income taxes (on item 8)	4302								9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	4300								10.
11. Extraordinary items and other adjustments, net of income taxes*	4320								11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104								12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103								13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340								14.

Replace with INSERT C

*Describe on Schedule RI-E—Explanations.

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

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SCHEDULE RI, REVISED ITEMS 8 - 11

8.	Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301				8.
9.	Applicable income taxes (on item 8)	4302				9.
10.	Income (loss) before discontinued operations (item 8 minus item 9)	4300				10.
11.	Discontinued operations, net of applicable income taxes*	XXXX				11.

* Describe on Schedule RI-E—Explanations

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Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands	Year-to-date RIAD	Year-to-date Amount	
1. Total interest income in foreign offices	C899		1.
2. Total interest expense in foreign offices	C900		2.
3. Provision for loan and lease losses in foreign offices	C901		3.
4. Noninterest income in foreign offices:			
a. Trading revenue	C902		4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903		4.b.
c. Net securitization income	C904		4.c.
d. Other noninterest income	C905		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906		5.
6. Total noninterest expense in foreign offices	C907		6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	C908		7.
8. Applicable income taxes (on items 1 through 7)	C909		8.
9. ~~Extraordinary items and other adjustments, net of income taxes, in foreign offices~~	~~C910~~		9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911		10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914		13.

Discontinued operations, net of applicable income taxes, in foreign offices

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Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Replace with INSERT D

$100,000

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater ~~than $25,000~~ that exceed 3 percent of Schedule RI, item 5.l:					
a. Income and fees from the printing and sale of checks	C013				1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014				1.b.
c. Income and fees from automated teller machines (ATMs)	C016				1.c.
d. Rent and other income from other real estate owned	4042				1.d.
e. Safe deposit box rent	C015				1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	F229				1. f.
g. Bank card and credit card interchange fees	F555				1.g.
h. Gains on bargain purchases	J447				1.h.
i. TEXT 4461	4461				1. i.
j. TEXT 4462	4462				1. j.
k. TEXT 4463	4463				1.k.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater ~~than $25,000~~ that exceed 3 percent of Schedule RI, item 7.d:					
a. Data processing expenses	C017				2.a.
b. Advertising and marketing expenses	0497				2.b.
c. Directors' fees	4136				2.c.
d. Printing, stationery, and supplies	C018				2.d.
e. Postage	8403				2.e.
f. Legal fees and expenses	4141				2. f.
g. FDIC deposit insurance assessments	4146				2.g.
h. Accounting and auditing expenses	F556				2.h.
i. Consulting and advisory expenses	F557				2. i.
j. Automated teller machine (ATM) and interchange expenses	F558				2. j.
k. Telecommunications expenses	F559				2.k.
l. TEXT 4464	4464				2. l.
m. TEXT 4467	4467				2.m.
n. TEXT 4468	4468				2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a. (1) TEXT 4469	4469				3.a.(1)
(2) Applicable income tax effect 4486					3.a.(2)
b. (1) TEXT 4487	4487				3.b.(1)
(2) Applicable income tax effect 4488					3.b.(2)
c. (1) TEXT 4489	4489				3.c.(1)
(2) Applicable income tax effect 4491					3.c.(2)

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SCHEDULE RI-E, REVISED ITEM 1

i.	Income and fees from wire transfers		XXXX				1.i.
j.	TEXT 4461		4461				1.j.
k.	TEXT 4462		4462				1.k.
l.	TEXT 4463		4463				1.l.

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SCHEDULE RI-E, REVISED ITEM 2

l.	Other real estate owned expenses	XXXX				2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	XXXX				2.m.
n.	TEXT 4464	4464				2.n.
o.	TEXT 4465	4465				2.o.
p.	TEXT 4466	4466				2.p.

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SCHEDULE RI-E, REVISED ITEM 3

3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):									
a.(1)	TEXT XXXX					XXXX				3.a.(1)
(2)	Applicable income tax effect	XXXX								3.a.(2)
b.(1)	TEXT XXXX					XXXX				3.b.(1)
(2)	Applicable income tax effect	XXXX								3.b.(2)

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Bil	Mil	Thou	(Column B) Domestic Offices RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans:	1563								9.
a. Loans to nondepository financial institutions					J454				9.a.
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured)					1545				9.b.(1)
(2) All other loans (exclude consumer loans)					J451				9.b.(2)
10. Lease financing receivables (net of unearned income):					2165				10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162								10.a.
b. All other leases	F163								10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123				2123				11.
12. Total loans and leases, net of unearned income[1] (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122				2122				12.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans	K158				M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159				M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576				M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160				M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162				M.1.d.(2)
e. Commercial and industrial loans:	RCFD				
(1) To U.S. addressees (domicile)	K163				M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K164				M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)	K165				M.1. f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):	RCON				
(1) Loans secured by farmland in domestic offices	K166				M.1. f.(1)
	RCFD				
~~(2) Loans to depository institutions and acceptances of other banks~~	~~K167~~				~~M.1. f.(2)~~
(3) Loans to finance agricultural production and other loans to farmers	K168				M.1. f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	K098				M.1. f.(4)(a)
(b) Automobile loans	K203				M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204				M.1. f.(4)(c)
~~(5) Loans to foreign governments and official institutions~~	~~K212~~				~~M.1. f.(5)~~
~~(6) Other loans[2]~~	~~K267~~				~~M.1. f.(6)~~
	RCFN				
~~(7) Loans secured by real estate in foreign offices~~	~~K289~~				~~M.1. f.(7)~~

1. For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

~~2. 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."~~

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Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Bil	Mil	Thou	(Column B) Domestic Offices RCON	Bil	Mil	Thou	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G299				G299				M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332				G332				M.3.b.
c. Corporate and similar loans	G333				G333				M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334				G334				M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G335				G335				M.3.e.
f. Diversified (mixed) pools of structured financial products	G651				G651				M.3. f.
g. Other collateral or reference assets	G652				G652				M.3.g.
4. Pledged trading assets:									
a. Pledged securities	G387				G387				M.4.a.
b. Pledged loans	G388				G388				M.4.b.

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
5. Asset-backed securities:					
a. Credit card receivables	F643				M.5.a.
b. Home equity lines	F644				M.5.b.
c. Automobile loans	F645				M.5.c.
d. Other consumer loans	F646				M.5.d.
e. Commercial and industrial loans	F647				M.5.e.
f. Other	F648				M.5. f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values	F652				M.7.a.
b. Other	F653				M.7.b.
8. Loans pending securitization	F654				M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than ~~$25,000~~ $1,000,000 and exceed 25 percent of the item):[1]					
a. TEXT F655	F655				M.9.a.
b. TEXT F656	F656				M.9.b.
c. TEXT F657	F657				M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than ~~$25,000~~ $1,000,000 and exceed 25 percent of the item):					
a. TEXT F658	F658				M.10.a.
b. TEXT F659	F659				M.10.b.
c. TEXT F660	F660				M.10.c.

1. Exclude equity securities.

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Schedule RC-F—Other Assets

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Accrued interest receivable[1]		B556				1.
2. Net deferred tax assets[2]		2148				2.
3. Interest-only strips receivable (not in the form of a security)[3] on:						
a. Mortgage loans		A519				3.a.
b. Other financial assets		A520				3.b.
4. Equity securities that DO NOT have readily determinable fair values[4]		1752				4.
5. Life insurance assets:						
a. General account life insurance assets		K201				5.a.
b. Separate account life insurance assets $100,000		K202				5.b.
c. Hybrid account life insurance assets		K270				5.c.
6. All other assets (itemize and describe amounts greater than ~~$25,000~~ that exceed 25 percent of this item)		2168				6.
a. Prepaid expenses	2166					6.a.
b. Repossessed personal property (including vehicles)	1578					6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010					6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	C436					6.d.
e. FDIC loss-sharing indemnification assets	J448					6.e.
f. Not applicable						
g. TEXT 3549	3549					6.g.
h. TEXT 3550	3550					6.h.
i. TEXT 3551	3551					6. i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160				7.

Replace with INSERT G

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices[5]		3645				1.a.
		RCFD				
b. Other expenses accrued and unpaid (includes accrued income taxes payable)		3646				1.b.
2. Net deferred tax liabilities[2]		3049				2.
3. Allowance for credit losses on off-balance-sheet credit exposures		B557				3.
4. All other liabilities (itemize and describe amounts greater than ~~$25,000~~ that exceed 25 percent of this item)		2938				4.
a. Accounts payable $100,000	3066					4.a.
b. Deferred compensation liabilities	C011					4.b.
c. Dividends declared but not yet payable	2932					4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012					4.d.
e. TEXT 3552	3552					4.e.
f. TEXT 3553	3553					4. f.
g. TEXT 3554	3554					4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930				5.

1. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
3. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
5. For savings banks, include "dividends" accrued and unpaid on deposits.

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SCHEDULE RC-F, REVISED ITEM 6

f.	Computer software	XXXX					6.f.
g.	Accounts receivable	XXXX					6.g.
h.	Receivables from foreclosed government-guaranteed mortgage loans	XXXX					6.h.
i.	TEXT 3549 _____	3549					6.i.
j.	TEXT 3550 _____	3550					6.j.
k.	TEXT 3551 _____	3551					6.k.

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Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(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)
(5) All other loans and all leases	K183				13.a.(5)
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)):					
(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[1]	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)
b. Other real estate owned (included in Schedule RC, item 7):	RCON				
(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)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6)	RCFD				
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[2]	K193				14.a.
b. Total assets of captive reinsurance subsidiaries[2]	K194				14.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.

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Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11. a. (5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066				K067				K068				11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	K069				K070				K071				11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers	RCFD K072				RCFD K073				RCFD K074				11.b.
c. Commercial and industrial loans	K075				K076				K077				11.c.
d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards	K078				K079				K080				11.d.(1)
(2) Automobile loans	K081				K082				K083				11.d.(2)
(3) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K084				K085				K086				11.d.(3)
e. All other loans and all leases	K087				K088				K089				11.e.
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):													
(1) Loans to depository institutions and acceptances of other banks	K091				K092				K093				11.e.(1)
(2) Loans to foreign governments and official institutions	K095				K096				K097				11.e.(2)
(3) Other loans[1]	K099				K100				K101				11.e.(3)
(4) Lease financing receivables	K269				K271				K272				11.e.(4)
(5) Loans secured by real estate in foreign offices	RCFN K291				RCFN K292				RCFN K293				11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD K102				RCFD K103				RCFD K104				11. f.

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."

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Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1–4 family residential construction loans	K105				K106				K107				M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108				K109				K110				M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F661				F662				F663				M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111				K112				K113				M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114				K115				K116				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117				K118				K119				M.1.d.(2)
e. Commercial and industrial loans:	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile)	K120				K121				K122				M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123				K124				K125				M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures).....	K126				K127				K128				M.1. f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):													
(1) Loans secured by farmland in domestic offices	RCON K130				RCON K131				RCON K132				M.1. f.(1)
~~(2) Loans to depository institutions and acceptances of other banks .....~~	~~RCFD K134~~				~~RCFD K135~~				~~RCFD K136~~				~~M.1. f.(2)~~
(3) Loans to finance agricultural production and other loans to farmers.....	K138				K139				K140				M.1. f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274				K275				K276				M.1. f.(4)(a)
(b) Automobile loans	K277				K278				K279				M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K280				K281				K282				M.1. f.(4)(c)

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Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. f. (5) Loans to foreign governments and official institutions	K283				K284				K285				M.1. f.(5)
(6) Other loans[1]	K286				K287				K288				M.1. f.(6)
(7) Loans secured by real estate in foreign offices	RCFN K294				RCFN K295				RCFN K296				M.1. f.(7)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD 6558				RCFD 6559				RCFD 6560				M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248				1249				1250				M.3.
4. Not applicable													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale	C240				C241				C226				M.5.a.
b. Loans measured at fair value:													
(1) Fair value	F664				F665				F666				M.5.b.(1)
(2) Unpaid principal balance	F667				F668				F669				M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
6. Derivative contracts: Fair value of amounts carried as assets	3529				3530				M.6.

	RCFD	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	C410				M.7.
8. Nonaccrual assets sold during the quarter	C411				M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance	L183				L184				L185				M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	L186				L187				L188				M.9.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."

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Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237				2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234				3.
4. Average consolidated total assets for the calendar quarter	RCFD K652				4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) K653 Number					4.a.
		Bil	Mil	Thou	
5. Average tangible equity for the calendar quarter[1]	K654				5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655				6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
a. One year or less	G465				7.a.
b. Over one year through three years	G466				7.b.
c. Over three years through five years	G467				7.c.
d. Over five years	G468				7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	G469				8.a.
b. Over one year through three years	G470				8.b.
c. Over three years through five years	G471				8.c.
d. Over five years	G472				8.d.
	RCON				
9. Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b)	G803				9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.					
a. Fully consolidated reciprocal brokered deposits	L190				9.a.
10. Banker's bank certification:					
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCFD K656	Yes		No	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.		Bil	Mil	Thou	
a. Banker's bank deduction	K657				10.a.
b. Banker's bank deduction limit	K658				10.b.
11. Custodial bank certification:					
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	Yes		No	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b. [2]		Bil	Mil	Thou	
a. Custodial bank deduction	K660				11.a.
b. Custodial bank deduction limit	K661				11.b.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

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Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]						
(1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less		F049				M.1.a.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	F050 Number					M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]						
(1) *Amount* of deposit accounts (excluding retirement accounts) of more than $250,000		F051				M.1.b.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	F052 Number					M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less:[1]						
(1) *Amount* of retirement deposit accounts of $250,000 or less		F045				M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	F046 Number					M.1.c.(2)
d. Retirement deposit accounts of more than $250,000:[1]						
(1) *Amount* of retirement deposit accounts of more than $250,000		F047				M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	F048 Number					M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions)[3]		5597				M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		RCON	FDIC Cert. No.			
TEXT A545		A545				M.3.

~~4. and~~ 5. Not applicable.

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1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
2. The $1 billion asset size test is generally based on the total assets reported on the *June 30, 2015*, Report of Condition.
3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

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SCHEDULE RC-O, NEW MEMORANDUM ITEM 4

	RCFN	Bil	Mil	Thou	
4. Dually payable deposits in the reporting institution's foreign branches	XXXX				M.4.

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Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than ~~$25,000~~ $100,000 and exceed 25 percent of item 6):																					
a. Mortgage servicing assets	G536				G537				G538				G539				G540				M.1.a.
b. Nontrading derivative assets	G541				G542				G543				G544				G545				M.1.b.
c. TEXT G546	G546				G547				G548				G549				G550				M.1.c.
d. TEXT G551	G551				G552				G553				G554				G555				M.1.d.
e. TEXT G556	G556				G557				G558				G559				G560				M.1.e.
f. TEXT G561	G561				G562				G563				G564				G565				M.1. f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than ~~$25,000~~ $100,000 and exceed 25 percent of item 13):																					
a. Loan commitments (not accounted for as derivatives)	F261				F689				F697				F262				F263				M.2.a.
b. Nontrading derivative liabilities	G566				G567				G568				G569				G570				M.2.b.
c. TEXT G571	G571				G572				G573				G574				G575				M.2.c.
d. TEXT G576	G576				G577				G578				G579				G580				M.2.d.
e. TEXT G581	G581				G582				G583				G584				G585				M.2.e.
f. TEXT G586	G586				G587				G588				G589				G590				M.2. f.

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Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	
Total Assets for the Leverage Ratio						
36. Average total consolidated assets	3368					36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCFA P875					37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596					38.
39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38)	A224					39.
Total Risk-Weighted Assets						
40. a. **Total risk-weighted assets** (from Schedule RC-R, Part II, item 31)	A223					40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFW A223					40.b.

Risk-Based Capital Ratios*

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793		P793		41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)	7206		7206		42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)	7205		7205		43.

Leverage Capital Ratios*

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204		44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45.

Capital Buffer*

		RCFA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer		H311		46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCFW	H312		46.b.

	RCFA	Bil	Mil	Thou	
Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income	H313				47.
48. Distributions and discretionary bonus payments during the quarter	H314				48.

*Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

Replace with INSERT H

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SCHEDULE RC-R, REVISED ITEM 45

45. Advanced approaches institutions only: Supplementary leverage ratio information:						
		Tril	Bil	Mil	Thou	
a. Total leverage exposure	XXXX					45.a.
		Percentage				
b. Supplementary leverage ratio	XXXX					45.b.

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Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[19]	(Column B) Credit Equivalent Amount[20]	(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%	
	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	
16. Repo-style transactions[21]	RCFD S515	1.0	RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	16.
17. All other off-balance sheet liabilities	RCFD G618	1.0	RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	17.
18. Unused commitments: *												
a. Original maturity of one year or less, ~~excluding asset-backed commercial paper (ABCP) conduits~~	RCFD S525	0.2	RCFD S526	RCFD S527				RCFD S528	RCFD S529	RCFD S530	RCFD S531	18.a.
~~b. Original maturity of one year or less to ABCP conduits~~												~~18.b.~~
b. ~~c.~~ Original maturity exceeding one year	RCFD G624	0.5	RCFD G625	RCFD G626				RCFD G627	RCFD G628	RCFD G629	RCFD S539	18.~~c.~~ b.
19. Unconditionally cancelable commitments	RCFD S540	0.0	RCFD S541									19.
20. Over-the-counter derivatives			RCFD S542	RCFD S543			RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.
22. Unsettled transactions (failed trades)[22]	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	22.

19. Credit conversion factor.
20. For items 16 through 19, column A multiplied by credit conversion factor.
21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
22. For item 22, the sum of columns C through Q must equal column A.

* Excludes unused commitments to asset-backed commercial paper conduits.

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Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% Bil Mil Thou	(Column P) 937.5% Bil Mil Thou	(Column Q) 1250% Bil Mil Thou	(Column R) Application of Other Risk-Weighting Approaches[23] Credit Equivalent Amount Bil Mil Thou	(Column S) Risk-Weighted Asset Amount Bil Mil Thou	
16. Repo-style transactions[24]				RCFD H301	RCFD H302	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: *						
a. Original maturity of one year or less, ~~excluding asset-backed commercial paper (ABCP) conduits~~				RCFD H303	RCFD H304	18.a.
~~b. Original maturity of one year or less to ABCP conduits~~						~~18.b.~~
b. ~~c.~~ Original maturity exceeding one year				RCFD H307	RCFD H308	18.~~c.~~ b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309	RCFD H310	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades)[25]	RCFD H198	RCFD H199	RCFD H200			22.

23. Includes, for example, exposures collateralized by securitization exposures or mutual funds.
24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
25. For item 22, the sum of columns C through Q must equal column A.

* Excludes unused commitments to asset-backed commercial paper conduits.

DRAFT

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790			RCFD B791			RCFD B792			RCFD B793			RCFD B794			RCFD B795			RCFD B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797			RCFD B798			RCFD B799			RCFD B800			RCFD B801			RCFD B802			RCFD B803			12.

Memoranda

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	A249				M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804				M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805				M.2.b.
c. Other financial assets (includes home equity lines)[1]	A591				M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699				M.2.d.
3. Asset-backed commercial paper conduits: *					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809				M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C[2]	C407				M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
2. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

* Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.

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FFIEC 031

Call Report Revisions

Proposed to Take Effect March 31, 2017

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Consolidated Report of Income
for the period January 1, 2017–March 31, 2017

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate:					
(1) Loans secured by 1–4 family residential properties	4435				1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	4024				1.a.(1)(b)
(c) Commercial and industrial loans	4012				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485				1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	4056				1.a.(1)(e)
(f) All other loans in domestic offices	B487				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010				1.a.(3)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions[1]	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488				1.d.(1)
(2) Mortgage-backed securities	B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1. f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508				2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	0093				2.a.(1)(b)(1)
(2) Time deposits of ~~$100,000 or more~~ $250,000 or less	A517				2.a.(1)(b)(2)
(3) Time deposits of ~~less than $100,000~~ more than $250,000	A518				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on trading liabilities and other borrowed money	4185				2.c.

1. Includes interest income on time certificates of deposit not held for trading.

DRAFT

Schedule RI—Continued

Dollar Amounts in Thousands					Year-to-date RIAD	Bil	Mil	Thou	
2. Interest expense (continued):									
d. Interest on subordinated notes and debentures					4200				2.d.
e. Total interest expense (sum of items 2.a through 2.d)					4073				2.e.
3. Net interest income (item 1.h minus 2.e)	4074								3.
4. Provision for loan and lease losses	4230								4.
5. Noninterest income:									
a. Income from fiduciary activities[1]					4070				5.a.
b. Service charges on deposit accounts					4080				5.b.
c. Trading revenue[2]					A220				5.c.
d. (1) Fees and commissions from securities brokerage					C886				5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions					C888				5.d.(2)
(3) Fees and commissions from annuity sales					C887				5.d.(3)
(4) Underwriting income from insurance and reinsurance activities					C386				5.d.(4)
(5) Income from other insurance activities					C387				5.d.(5)
e. Venture capital revenue					B491				5.e.
f. Net servicing fees					B492				5. f.
g. Net securitization income					B493				5.g.
h. Not applicable									
i. Net gains (losses) on sales of loans and leases					5416				5. i.
j. Net gains (losses) on sales of other real estate owned					5415				5. j.
k. Net gains (losses) on sales of other assets ~~(excluding securities)~~ 3					B496				5.k.
l. Other noninterest income*					B497				5. l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079								5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521								6.a.
b. Realized gains (losses) on available-for-sale securities	3196								6.b.
7. Noninterest expense:									
a. Salaries and employee benefits					4135				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)					4217				7.b.
c. (1) Goodwill impairment losses					C216				7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets					C232				7.c.(2)
d. Other noninterest expense*					4092				7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093								7.e.
~~8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)~~	~~4301~~								~~8.~~
~~9. Applicable income taxes (on item 8)~~	~~4302~~								~~9.~~
~~10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)~~	~~4300~~								~~10.~~
~~11. Extraordinary items and other adjustments, net of income taxes*~~	~~4320~~								~~11.~~
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104								12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103								13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340								14.

Replace with INSERT C

*Describe on Schedule RI-E—Explanations.

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

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INSERT C

SCHEDULE RI, REVISED ITEMS 8 - 11

8.	Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301				8.
9.	Applicable income taxes (on item 8)	4302				9.
10.	Income (loss) before discontinued operations (item 8 minus item 9)	4300				10.
11.	Discontinued operations, net of applicable income taxes*	XXXX				11.

* Describe on Schedule RI-E—Explanations

NOTE: Revised items 8 – 11 are proposed to take effect September 30, 2016.

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Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets[1]					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number			M.5.
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition[2]	RIAD 9106	YYYY	MM	DD	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):					
Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.	RIAD	Bil	Mil	Thou	
a. Interest rate exposures	8757				M.8.a.
b. Foreign exchange exposures	8758				M.8.b.
c. Equity security and index exposures	8759				M.8.c.
d. Commodity and other exposures	8760				M.8.d.
e. Credit exposures	F186				M.8.e.
Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.[1]					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	K090				M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	K094				M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
10. Credit losses on derivatives (see instructions)	A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD A530	Yes		No	M.11.
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.					
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	RIAD F228	Bil	Mil	Thou	M.12.

Replace with INSERT I

1. The asset size tests are generally based on the total assets reported in the *June 30,* 2016, Report of Condition.
2. For example, a bank acquired on *March 1, 2015*, would report *20150301*.

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INSERT I

SCHEDULE RI, REVISED MEMORANDUM ITEMS 8.f AND 8.g AND NEW MEMORANDUM ITEM 8.h

Memorandum items 8.f through 8.h are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.[1]

		Mil	Bil	Thou	
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross credit valuation adjustment (CVA)	XXXX				M.8.f.(1)
(2) CVA hedge	XXXX				M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross debit valuation adjustment (DVA)	XXXX				M.8.g.(1)
(2) DVA hedge	XXXX				M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	XXXX				M.8.h.

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Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.					
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.~~
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets[1] 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 levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032				M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033				M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034				M.15.c.
d. All other service charges on deposit accounts	H035				M.15.d.

1. The $1 billion asset size test is generally based on the total assets reported on the *June 30,* 2016, Report of Condition.

Replace with INSERT J

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INSERT J

SCHEDULE RI, REVISED MEMORANDUM ITEM 14

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)					.
	J321				M.14

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Schedule RC—Continued

Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	
Liabilities—Continued						
19. Subordinated notes and debentures[1]	3200					19.
20. Other liabilities (from Schedule RC-G)	2930					20.
21. Total liabilities (sum of items 13 through 20)	2948					21.
22. Not applicable						
Equity Capital						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus	3838					23.
24. Common stock	3230					24.
25. Surplus (exclude all surplus related to preferred stock)	3839					25.
26. a. Retained earnings	3632					26.a.
b. Accumulated other comprehensive income[2]	B530					26.b.
c. Other equity capital components[3]	A130					26 c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210					27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000					27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105					28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300					29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2016

RCFD	Number	
6724		M.1.

~~1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank~~

~~2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)~~

~~3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm~~

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

	RCON	MM	DD	
2. Bank's fiscal year-end date	8678			M.2.

1. Includes limited-life preferred stock and related surplus.
2. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.
3. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Replace with INSERT K

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INSERT K

SCHEDULE RC, REVISED MEMORANDUM ITEM 1

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

3 = This number is not to be used.

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Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230				M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2014, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above	F232				M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577				M.9.

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Bil	Mil	Thou	(Column B) Domestic Offices RCON	Bil	Mil	Thou	
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.									
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):									
a. Loans secured by real estate:	F608								M.10.a.
(1) Construction, land development, and other land loans					F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F579				M.10.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens					F582				M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties					F584				M.10.a.(5)
b. Commercial and industrial loans	F585				F585				M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F586				F586				M.10.c.(1)
(2) Other revolving credit plans	F587				F587				M.10.c.(2)
(3) Automobile loans	K196				K196				M.10.c.(3)
(4) Other consumer loans	K208				K208				M.10.c.(4)
d. Other loans	F589				F589				M.10.d.

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Move Memorandum items 10 and 11 to Schedule RC-Q

Schedule RC-C—Continued

Part I—Continued

Move Memorandum 11 to Schedule RC-Q

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Bil	Mil	Thou	(Column B) Domestic Offices RCON	Bil	Mil	Thou	
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, Part I, Memorandum item 10):									
a. Loans secured by real estate:	F609								M.11.a.
(1) Construction, land development, and other land loans					F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F591				M.11.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens					F593				M.11.a.(3)(b)(1)
(2) Secured by junior liens					F594				M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties					F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties					F596				M.11.a.(5)
b. Commercial and industrial loans	F597				F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598				F598				M.11.c.(1)
(2) Other revolving credit plans	F599				F599				M.11.c.(2)
(3) Automobile loans	K195				K195				M.11.c.(3)
(4) Other consumer loans	K209				K209				M.11.c.(4)
d. Other loans	F601				F601				M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date RCFD	Bil	Mil	Thou	(Column B) Gross contractual amounts receivable at acquisition date RCFD	Bil	Mil	Thou	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected RCFD	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate	G091				G092				G093				M.12.a.
b. Commercial and industrial loans	G094				G095				G096				M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097				G098				G099				M.12.c.
d. All other loans and all leases	G100				G101				G102				M.12.d.

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Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts: (Column A) Total Transaction Accounts (Including Total Demand Deposits) RCON	Bil	Mil	Thou	Transaction Accounts: (Column B) Memo: Total Demand Deposits[1] (Included In Column A) RCON	Bil	Mil	Thou	Nontransaction Accounts: (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations	B549								B550				1.
2. U.S. Government	2202								2520				2.
3. States and political subdivisions in the U.S.	2203								2530				3.
4. Commercial banks and other depository institutions in the U.S.	B551								B552				4.
5. Banks in foreign countries	2213								2236				5.
6. Foreign governments and official institutions (including foreign central banks)	2216								2377				6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215				2210				2385				7.

Memoranda

$250,000 or less (fully insured brokered deposits)[2]

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
~~c. Fully insured brokered deposits (included in Memorandum item 1.b above):[2]~~					
C. ~~(1)~~ Brokered deposits of ~~less than $100,000~~	2343				M.1.c.~~(1)~~
~~(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472				~~M.1.c.(2)~~
d. Maturity data for brokered deposits:					
(1) Brokered deposits of ~~less than $100,000~~ $250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Not applicable. ~~its of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	~~K219~~				~~M.1.d.(2)~~
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220				M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) *(to be completed for the December report only)*	5590				M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223				M.1. f.

1. Includes interest-bearing and noninterest-bearing demand deposits.
2. The dollar amounts used as the basis for reporting in Memorandum item~~s~~ 1.c.~~(1) and (2)~~ reflect the deposit insurance limits in effect on the report date.

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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:~~ $250,000 or less:					
a. Time deposits of ~~less than $100,000~~ with a remaining maturity or next repricing date of:[1, 2]					
(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)[3]	A241				M.3.b.
4. Maturity and repricing data for time deposits of ~~$100,000 or more:~~ more than $250,000:					
a. Time deposits of ~~$100,000 or more~~ with a remaining maturity or next repricing date of:[1, 4]					
(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)[3]	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)[3]~~	~~K222~~				~~M.4.c.~~
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON P752	Yes		No	M.5.

$250,000 or less

more than $250,000

Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets[5] that answered "Yes" to Memorandum item 5 above.

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753				M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754				M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755				M.6.c.

1. Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, ~~Memorandum item 2.b.~~ sum of Memorandum items 2.b and 2.c.
3. 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.
4. 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.
5. The $1 billion asset size test is generally based on the total assets reported on the *June 30,* 2016, Report of Condition.

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Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

Dollar Amounts in Thousands	RCFN	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133				1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898				2.

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
Assets							
1. Interest-bearing balances due from depository institutions		3381					1.
2. U.S. Treasury securities and U.S. Government agency obligations[2] (excluding mortgage-backed securities)		B558					2.
3. Mortgage-backed securities[2]		B559					3.
4. All other securities[2, 3] (includes securities issued by states and political subdivisions in the U.S.)		B560					4.
5. Federal funds sold and securities purchased under agreements to resell		3365					5.
6. Loans:							
a. Loans in domestic offices:		RCON					
(1) Total loans		3360					6.a.(1)
(2) Loans secured by real estate:							
(a) Loans secured by 1–4 family residential properties		3465					6.a.(2)(a)
(b) All other loans secured by real estate		3466					6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386					6.a.(3)
(4) Commercial and industrial loans		3387					6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards		B561					6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562					6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3360					6.b.
7. Trading assets	RCFD	3401					7.
8. Lease financing receivables (net of unearned income)	RCFD	3484					8.
9. Total assets[4]	RCFD	3368					9.
Liabilities							
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON 3485					10.
11. Nontransaction accounts in domestic offices:							
a. Savings deposits (includes MMDAs)		B563					11.a
b. Time deposits of ~~$100,000 or more~~ $250,000 or less		A514					11.b
c. Time deposits of ~~less than $100,000~~ more than $250,000		A529					11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3404					12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353					13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD	3355					14.

1. For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. Quarterly averages for all equity securities should be based on historical cost.
4. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than ~~$25,000~~ $100,000 and exceed 25 percent of item 6):																					
a. Mortgage servicing assets	G536				G537				G538				G539				G540				M.1.a.
b. Nontrading derivative assets	G541				G542				G543				G544				G545				M.1.b.
c. TEXT G546	G546				G547				G548				G549				G550				M.1.c.
d. TEXT G551	G551				G552				G553				G554				G555				M.1.d.
e. TEXT G556	G556				G557				G558				G559				G560				M.1.e.
f. TEXT G561	G561				G562				G563				G564				G565				M.1. f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than ~~$25,000~~ $100,000 and exceed 25 percent of item 13):																					
a. Loan commitments (not accounted for as derivatives)	F261				F689				F697				F262				F263				M.2.a.
b. Nontrading derivative liabilities	G566				G567				G568				G569				G570				M.2.b.
c. TEXT G571	G571				G572				G573				G574				G575				M.2.c.
d. TEXT G576	G576				G577				G578				G579				G580				M.2.d.
e. TEXT G581	G581				G582				G583				G584				G585				M.2.e.
f. TEXT G586	G586				G587				G588				G589				G590				M.2. f.

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SCHEDULE RC-Q, MEMORANDUM ITEMS 3 AND 4
(Moved from Schedule RC-C, Part I, Memorandum items 10 and 11)

Memoranda − Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Bil	Mil	Thou	(Column B) Domestic Offices RCON	Bil	Mil	Thou
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):								
a. Loans secured by real estate:	F608							
(1) Construction, land development, and other land loans					F578			
(2) Secured by farmland (including farm residential and other improvements)					F579			
(3) Secured by 1–4 family residential properties:								
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F580			
(b) Closed-end loans secured by 1–4 family residential properties:								
(1) Secured by first liens					F581			
(2) Secured by junior liens					F582			
(4) Secured by multifamily (5 or more) residential properties					F583			
(5) Secured by nonfarm nonresidential properties					F584			
b. Commercial and industrial loans	F585				F585			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F586				F586			
(2) Other revolving credit plans	F587				F587			
(3) Automobile loans	K196				K196			
(4) Other consumer loans	K208				K208			
d. Other loans	F589				F589			
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):								
a. Loans secured by real estate:	F609							
(1) Construction, land development, and other land loans					F590			
(2) Secured by farmland (including farm residential and other improvements)					F591			
(3) Secured by 1–4 family residential properties:								
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit					F592			
(b) Closed-end loans secured by 1–4 family residential properties:								
(1) Secured by first liens					F593			
(2) Secured by junior liens					F594			
(4) Secured by multifamily (5 or more) residential properties					F595			
(5) Secured by nonfarm nonresidential properties					F596			
b. Commercial and industrial loans	F597				F597			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards	F598				F598			
(2) Other revolving credit plans	F599				F599			
(3) Automobile loans	K195				K195			
(4) Other consumer loans	K209				K209			
d. Other loans	F601				F601			

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