

FFIEC 031 and 041 Call Report

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

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

This draft reflects the Call Report revisions proposed in the banking agencies' initial Paperwork Reduction Act Federal Register notice published on June 23, 2014. The Federal Register notice for this Call Report proposal and the draft instructions are available at <http://www.ffiec.gov/forms031.htm> and <http://www.ffiec.gov/forms041.htm>.

Draft as of June 23, 2014

DRAFT

This page intentionally left blank.

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

FFIEC 031 and FFIEC 041

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

Pages 1 - 10

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

Page 11

NOTE: The specific wording of the captions for the data items on proposed revised Schedule RC-R, Part II, and Schedule RC-L, item 6, and the numbering of these data items should be regarded as preliminary.

NOTE: Call Report Schedule RC-R, Regulatory Capital, is being revised in two stages effective March 31, 2014, and March 31, 2015.

Effective March 31, 2014:

- **Items 1 through 33 of the version of Schedule RC-R in effect through December 31, 2013, were designated Part I.A, Regulatory Capital Components and Ratios. All institutions except advanced approaches institutions¹ are to complete Schedule RC-R, Part I.A, as part of their Call Reports for March 31 through December 31, 2014. No changes are being made to the items in Schedule RC-R, Part I.A, for 2014.**
- **New Part I.B, Regulatory Capital Components and Ratios, was added to Schedule RC-R. Advanced approaches institutions are to complete Schedule RC-R, Part I.B, in their Call Reports for March 31 through December 31, 2014.**
- **Items 34 through 62 and Memorandum items 1 and 2 of the version of Schedule RC-R in effect through December 31, 2013, were designated Part II, Risk Weighted Assets. All institutions are to complete this existing version of Schedule RC-R, Part II, in their Call Reports for March 31 through December 31, 2014. No changes are being made to the items in Schedule RC-R, Part II, for 2014.**

Effective March 31, 2015:

- **Part I.A, Regulatory Capital Components and Ratios, will be removed from Schedule RC-R.**
- **Part I.B, Regulatory Capital Components and Ratios, will be designated Part I of Schedule RC-R and will be completed by all institutions beginning with the Call Reports for March 31, 2015.**
- **Part II, Risk-Weighted Assets, of Schedule RC-R is to be replaced with the proposed revised version of Part II that is presented on the following pages. As it is proposed to be revised, Part II would incorporate the provisions of the banking agencies' revised regulatory capital rules and would be completed by all institutions beginning with the Call Reports for March 31, 2015.**
- **In Schedule RC-L, Derivatives and Off-Balance Sheet Items, securities borrowed are currently reported and disclosed in item 9, "All other off-balance sheet liabilities," only if the amount exceeds specified thresholds. This reporting treatment would remain in effect through December 31, 2014. Effective March 31, 2015, a proposed new item 6.b would be added to Schedule RC-L in which securities borrowed would be reported regardless of amount; securities borrowed would then be excluded from item 9 of Schedule RC-L.**

¹ In general, advanced approaches institutions are institutions with either at least \$250 billion in total consolidated assets or at least \$10 billion in total on-balance sheet foreign exposure and includes the depository institution subsidiaries of these institutions.

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

FFIEC 031 and FFIEC 041

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

Balance Sheet Asset Categories

	(Column A) Totals From Schedule RC			(Column B) Adjustments to totals reported in Column A			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			
1. Dollar Amounts in Thousands	RCXX XXXX			RCXX XXXX			RCXX XXXX									RCXX XXXX															
																															1.
2. Securities (excluding securitization exposures)	RCXX XXXX			RCXX XXXX			RCXX XXXX									RCXX XXXX															
a. Held-to-maturity securities																															
																															2.a.
b. Available-for-sale securities	RCXX XXXX			RCXX XXXX			RCXX XXXX									RCXX XXXX															
																															2.b.
3. Federal funds sold and securities purchased under agreements to resell	RCXX XXXX						RCXX XXXX			RCXX XXXX			RCXX XXXX						RCXX XXXX			RCXX XXXX			RCXX XXXX						
																															3.
4. Loans and leases held for sale	RCXX XXXX			RCXX XXXX												RCXX XXXX			RCXX XXXX			RCXX XXXX									
a. Residential mortgage exposures																									RCXX XXXX						
																															4.a.
b. High volatility commercial real estate exposures	RCXX XXXX			RCXX XXXX			RCXX XXXX									RCXX XXXX															
																															4.b.
c. Exposures past due 90 days or more or on nonaccrual ¹																															
																															4.c.
d. All other exposures	RCXX XXXX			RCXX XXXX			RCXX XXXX									RCXX XXXX															
																															4.d.

¹ For loans and leases held for sale, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

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

FFIEC 031 and FFIEC 041

		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)								
		Allocation by Risk Weight Category																										
		250%			300%			400%			600%			625%			937.5%			1250%								
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
1.	Cash and balances due from depository institutions																											1.
2.	Securities (excluding securitization exposures)																											
	a. Held-to-maturity securities																											2.a.
	b. Available-for-sale securities																											2.b.
3.	Federal funds sold and securities purchased under agreements to resell																											
4.	Loans and leases held for sale																											
	a. Residential mortgage exposures																											4.a.
	b. High volatility commercial real estate exposures																											4.b.
	c. Exposures past due 90 days or more or on nonaccrual ²																											4.c.
	d. All other exposures																											4.d.

² For loans and leases held for sale, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

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

FFIEC 031 and FFIEC 041

	(Column A) Totals From Schedule RC			(Column B) Adjustments to totals reported in Column A			Allocation by Risk Weight Category									(Column I)			(Column J)											
	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			
Dollar Amounts in Thousands																														
5. Loans and leases, net of unearned income																														
	RCXX	XXXX		RCXX	XXXX											RCXX	XXXX		RCXX	XXXX		RCXX	XXXX							
a. Residential mortgage exposures																														
	RCXX	XXXX		RCXX	XXXX																							RCXX	XXXX	
b. High volatility commercial real estate exposures																														
	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX								RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX	
c. Exposures past due 90 days or more or on nonaccrual ³																														
	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX								RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX	
d. All other exposures																														
6. LESS: Allowance for loan and lease losses																														
	RCXX	XXXX		RCXX	XXXX																									
7. Trading assets (excluding securitization exposures that receive standardized charges)																														
	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX								RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX	
8. All other assets ⁴																														
	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX								RCXX	XXXX		RCXX	XXXX		RCXX	XXXX							

³ For loans and leases, net of unearned income, do not include residential mortgage exposures, high volatility commercial real estate exposures, or sovereign claims that are past due 90 days or more or on nonaccrual.

⁴ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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

	(Column A) Totals			(Column B) Adjustments to totals reported in Column A			(Column Q) Total risk-weighted exposure, by calculation methodology			(Column R) 1250%			(Column S) SSFA			(Column T) Gross-Up		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																		
9. On-balance sheet securitization exposures																		
	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX	
a. Held-to-maturity securities																		
b. Available-for-sale securities																		
c. Trading assets that receive standardized charges																		
d. All other on-balance sheet securitization exposures																		
10. Off-balance sheet securitization exposures																		
	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX	

9.a.
9.b.
9.c.
9.d.
10.

	(Column A) Totals From Schedule RC			(Column B) Adjustments to totals reported in Column A			(Column C) 0%			(Column D) 2%			(Column E) 4%			(Column F) 10%			(Column G) 20%			(Column H) 50%			(Column I) 100%			(Column J) 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			
Dollar Amounts in Thousands																														
11. Total Assets ⁷	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX	

11.

	(Column K) 250%			(Column L) 300%			(Column M) 400%			(Column N) 600%			(Column O) 625%			(Column P) 937.5%			(Column Q) 1250%					
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou															
Dollar Amounts in Thousands																								
11. Total Assets	RCXX	XXXX		RCXX	XXXX		RCXX	XXXX		RCXX	XXXX													

11.

⁷ For each of columns A through Q of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through Q must equal column A.

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

FFIEC 031 and FFIEC 041

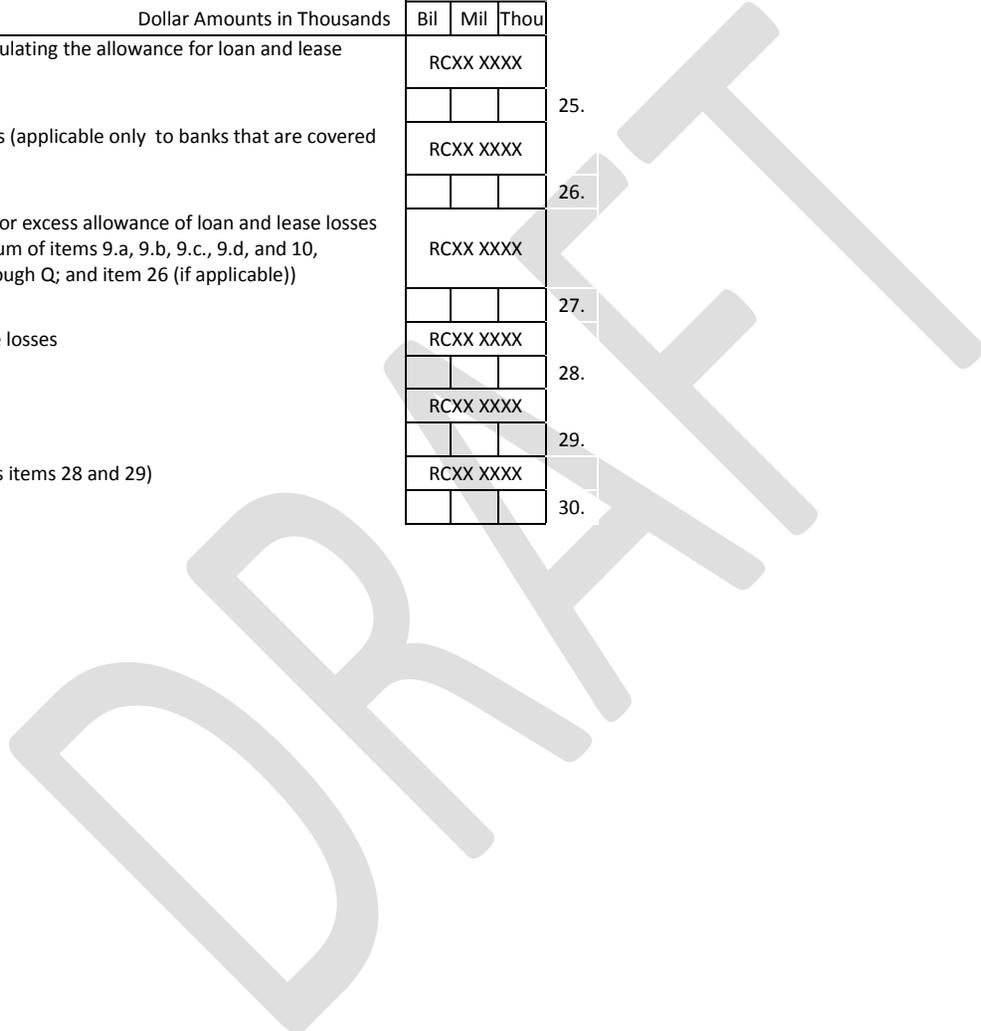
Totals

		(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)						
		Allocation by Risk Weight Category																											
		0%			2%			4%			10%			20%			50%			100%			150%						
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
22.	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C through Q, sum of items 10 through 21)	RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			22.
23.	Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%			23.			
24.	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)	RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			24.
		0																											

		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)									
		Allocation by Risk Weight Category																											
		250%			300%			400%			600%			625%			937.5%			1250%									
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
22.	Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column C through Q, sum of items 10 through 21)	RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			22.
23.	Risk weight factor	X 250%			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%			23.						
24.	Risk-weighted assets by risk-weight category (for each column, item 22 multiplied by item 23)	RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			RCXX XXXX			24.

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

		Totals			
		Bil	Mil	Thou	
Dollar Amounts in Thousands					
25.	Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCXX	XXXX		25.
26.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCXX	XXXX		26.
27.	Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve (sum of items 9.a, 9.b, 9.c., 9.d, and 10, columns R and S; item 24, columns C through Q; and item 26 (if applicable))	RCXX	XXXX		27.
28.	LESS: Excess allowance for loan and lease losses	RCXX	XXXX		28.
29.	LESS: Allocated transfer risk reserve	RCXX	XXXX		29.
30.	Total risk-weighted assets (item 27 minus items 28 and 29)	RCXX	XXXX		30.



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

FFIEC 031 and FFIEC 041

Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
RCXX	XXXX	

M.1.

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

		With a remaining maturity of														
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years				
Dollar Amounts in Thousands		RCXX	Tril	Bil	Mil	Thou	RCXX	Tril	Bil	Mil	Thou	RCXX	Tril	Bil	Mil	Thou
2.	Notional principal amounts of over-the-counter derivative contracts															
	a. Interest rate	XXXX					XXXX					XXXX				
	b. Foreign exchange rate and gold	XXXX					XXXX					XXXX				
	c. Credit (investment grade reference asset)	XXXX					XXXX					XXXX				
	d. Credit (non-investment grade reference asset)	XXXX					XXXX					XXXX				
	e. Equity	XXXX					XXXX					XXXX				
	f. Precious metals (except gold)	XXXX					XXXX					XXXX				
	g. Other	XXXX					XXXX					XXXX				

M.2.a.

M.2.b.

M.2.c.

M.2.d.

M.2.e.

M.2.f.

M.2.g.

		With a remaining maturity of														
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years				
Dollar Amounts in Thousands		RCXX	Tril	Bil	Mil	Thou	RCXX	Tril	Bil	Mil	Thou	RCXX	Tril	Bil	Mil	Thou
3.	Notional principal amounts of centrally cleared derivative contracts															
	a. Interest rate	XXXX					XXXX					XXXX				
	b. Foreign exchange rate and gold	XXXX					XXXX					XXXX				
	c. Credit (investment grade reference asset)	XXXX					XXXX					XXXX				
	d. Credit (non-investment grade reference asset)	XXXX					XXXX					XXXX				
	e. Equity	XXXX					XXXX					XXXX				
	f. Precious metals (except gold)	XXXX					XXXX					XXXX				
	g. Other	XXXX					XXXX					XXXX				

M.3.a.

M.3.b.

M.3.c.

M.3.d.

M.3.e.

M.3.f.

M.3.g.

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

Proposed changes to the reporting of securities borrowed in Schedule RC-L.

NOTE: No changes are proposed to be made to items 7 and 8 of Schedule RC-L, which are not shown below due to space limitations on this page.

Relevant portions of current Schedule RC-L:

		Bil	Mil	Thou	
4. Commercial and similar letters of credit.....	3411				4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")	3430				9.
a. Securities borrowed.....	3432				9.a.
b. Commitments to purchase when-issued securities	3434				9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978				9.c.
d. <small>TEXT 3555</small>	3555				9.d.
e. <small>TEXT 3556</small>	3556				9.e.
f. <small>TEXT 3557</small>	3557				9.f.

Schedule RC-L, items 6 and 9, as proposed to be revised::

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

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