

**Draft Instructions**  
**for the Call Report Revisions**  
**Proposed to Take Effect September 30, 2016,**  
**and March 31, 2017**

**FFIEC 031 and FFIEC 041**

**These draft instructions 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 and the draft reporting forms for these proposed Call Report revisions are available at <https://www.ffiec.gov/forms031.htm> and <https://www.ffiec.gov/forms041.htm>.**

**Draft as of September 6, 2016**

DRAFT

This page intentionally left blank.

**Draft Instructions  
for the Call Report Revisions  
Proposed to Take Effect  
September 30, 2016, and March 31, 2017**

**FFIEC 031 and FFIEC 041**

**Contents**

Call Report Revisions Proposed to Take Effect September 30, 2016

|                                                                                                                                                                                                                                           |    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| General Instructions                                                                                                                                                                                                                      |    |
| Legal Entity Identifier                                                                                                                                                                                                                   | 1  |
| Schedule RI – Income Statement                                                                                                                                                                                                            |    |
| Items 5.l, 7.d, and 8 through 11                                                                                                                                                                                                          | 2  |
| Schedule RI-D – Income from Foreign Offices (FFIEC 031 only)                                                                                                                                                                              |    |
| Item 9                                                                                                                                                                                                                                    | 5  |
| Schedule RI-E – Explanations                                                                                                                                                                                                              |    |
| Items 1, 2, and 3                                                                                                                                                                                                                         | 6  |
| Schedule RC-C, Part I – Loans and Leases                                                                                                                                                                                                  |    |
| Item 1.f (deletion of Memorandum items 1.f.(2), 1.f.(5), and 1.f.(6) (and<br>Memorandum item 1.f.(7) on the FFIEC 031))                                                                                                                   | 8  |
| Schedule RC-D – Trading Assets and Liabilities                                                                                                                                                                                            |    |
| Memorandum items 9 and 10                                                                                                                                                                                                                 | 9  |
| Schedule RC-F – Other Assets                                                                                                                                                                                                              |    |
| Item 6                                                                                                                                                                                                                                    | 10 |
| Schedule RC-G – Other Liabilities                                                                                                                                                                                                         |    |
| Item 4                                                                                                                                                                                                                                    | 10 |
| Schedule RC-M – Memoranda                                                                                                                                                                                                                 |    |
| Item 13.a.(5) (deletion of items 13.a.(5)(a) through 13.a.(5)(d) (and<br>item 13.a.(5)(e) on the FFIEC 031))                                                                                                                              | 11 |
| Schedule RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets                                                                                                                                                                   |    |
| Item 11.e (deletion of items 11.e.(1) through 11.e.(4) (and item 11.e.(5)<br>on the FFIEC 031)) and Memorandum item 1.f (deletion of Memorandum<br>items 1.f.(2), 1.f.(5), and 1.f.(6) (and Memorandum item 1.f.(7) on the<br>FFIEC 031)) | 12 |
| Schedule RC-O – Other Data for Deposit Insurance and FICO Assessments                                                                                                                                                                     |    |
| Items 11 and 11.a and (on the FFIEC 031 only) Memorandum item 4                                                                                                                                                                           | 14 |
| Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis                                                                                                                                                        |    |
| Memorandum items 1 and 2                                                                                                                                                                                                                  | 16 |
| Schedule RC-R, Regulatory Capital                                                                                                                                                                                                         |    |
| Part I, item 45, and deletion of Part II, item 18.b                                                                                                                                                                                       | 17 |
| Schedule RC-S – Servicing, Securitization, and Asset Sale Activities                                                                                                                                                                      |    |
| Creation of a size threshold for Memorandum item 3                                                                                                                                                                                        | 18 |
| Glossary                                                                                                                                                                                                                                  |    |
| Deletion of Glossary entry for “Extraordinary Items”                                                                                                                                                                                      | 18 |

## Contents (cont.)

### Call Report Revisions Proposed to Take Effect March 31, 2017

|                                                                                                                                                      |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Schedule RI – Income Statement                                                                                                                       |    |
| Items 2.a.(2)(b) and (c) (FFIEC 041); items 2.a.(1)(b)(2) and (3) (FFIEC 031);<br>item 5.k; Memorandum items 8.f through 8.h; and Memorandum item 14 | 19 |
| Schedule RC – Balance Sheet                                                                                                                          |    |
| Memorandum item 1                                                                                                                                    | 23 |
| Schedule RC-C, Part I – Loans and Leases                                                                                                             |    |
| Moving Memorandum items 10 and 11 to Schedule RC-Q                                                                                                   | 26 |
| Schedule RC-E – Deposit Liabilities                                                                                                                  |    |
| Memorandum items 1.c, 1.d, and 3 through 4.b                                                                                                         | 27 |
| Schedule RC-K – Quarterly Averages                                                                                                                   |    |
| Items 11.b and 11.c                                                                                                                                  | 31 |
| Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis                                                                   |    |
| Memorandum items 3 and 4                                                                                                                             | 32 |

NOTE: These draft instructions apply to 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 revisions. The Federal Register notice and the draft reporting forms for these Call Report revisions are available at <https://www.ffiec.gov/forms031.htm> and <https://www.ffiec.gov/forms041.htm>.

Questions concerning these draft instructions may be submitted to the FFIEC by going to <https://www.ffiec.gov/contact/default.aspx>, clicking on "Reporting Forms" under the "Reports" caption on the Web page, and completing the Feedback Form.

**Draft Instructions  
for the Call Report Revisions  
Proposed to Take Effect December 31, 2015**

**FFIEC 031 and FFIEC 041**

**General Instructions**

[Note: The following instructions would be added at the end of the General Instructions.]

**LEGAL ENTITY IDENTIFIER**

The Legal Entity Identifier (LEI) is a 20-digit alpha-numeric code that uniquely identifies entities that engage in financial transactions. An institution must provide its LEI on the cover page of the Call Report only if the institution already has an LEI. The LEI must be a currently issued, maintained, and valid LEI, not an LEI that has lapsed. An institution that does not have an LEI is not required to obtain one for purposes of reporting it on the Call Report.

## Schedule RI – Income Statement

### Item No.    Caption and Instructions

**5.I**        **Other noninterest income.** Report all operating income of the bank for the calendar year to date not required to be reported elsewhere in Schedule RI.

Disclose in Schedule RI-E, items 1.a through 1.I, each component of other noninterest income, and the dollar amount of such component, that is greater than \$100,000 and exceeds 3 percent of the other noninterest income reported in this item. If net losses have been reported in this item for a component of “Other noninterest income,” use the absolute value of such net losses to determine whether the amount of the net losses is greater than \$100,000 and exceeds 3 percent of “Other noninterest income” and should be reported in Schedule RI-E, item 1. (The absolute value refers to the magnitude of the dollar amount without regard to whether the amount represents net gains or net losses.)

Preprinted captions have been provided in Schedule RI-E, items 1.a through 1.i, for reporting the following components of other noninterest income if the component exceeds this disclosure threshold: income and fees from the printing and sale of checks, earnings on/increase in value of cash surrender value of life insurance, income and fees from automated teller machines (ATMs), rent and other income from other real estate owned, safe deposit box rent, net change in the fair values of financial instruments accounted for under a fair value option, bank card and credit card interchange fees, gains on bargain purchases, and income and fees from wire transfers. For each component of other noninterest income that exceeds this disclosure threshold for which a preprinted caption has not been provided, describe the component with a clear but concise caption in Schedule RI-E, items 1.j through 1.I. These descriptions should not exceed 50 characters in length (including spacing between words).

For disclosure purposes in Schedule RI-E, items 1.a through 1.i, when components of “Other noninterest income” reflect a single credit for separate “bundled services” provided through third party vendors, disclose such amounts in the item with the preprinted caption that most closely describes the predominant type of income earned, and this categorization should be used consistently over time.

[Note: The rest of the existing instructions for Schedule RI, item 5.I, would be unchanged.]

\* \* \* \* \*

### Item No.    Caption and Instructions

**7.d**        **Other noninterest expense.** Report all operating expenses of the bank for the calendar year-to-date not required to be reported elsewhere in Schedule RI.

Disclose in Schedule RI-E, items 2.a through 2.p, each component of other noninterest expense, and the dollar amount of such component, that is greater than \$100,000 and exceeds 3 percent of the other noninterest expense reported in this item. If net gains have been reported in this item for a component of “Other noninterest expense,” use the absolute value of such net gains to determine whether the amount of the net gains is greater than \$100,000 and exceeds 3 percent of “Other noninterest expense” and should be reported in Schedule RI-E, item 2. (The absolute value refers to the magnitude of the dollar amount without regard to whether the amount represents net gains or net losses.)

**Schedule RI – Income Statement (cont.)**

**Item No.    Caption and Instructions**

**7.d**            Preprinted captions have been provided in Schedule RI-E, items 2.a through 2.m, for (cont.) reporting the following components of other noninterest expense if the component exceeds this disclosure threshold: data processing expenses; advertising and marketing expenses; directors' fees; printing, stationery, and supplies; postage; legal fees and expenses; FDIC deposit insurance assessments; accounting and auditing expenses; consulting and advisory expenses; automated teller machine (ATM) and interchange expenses; telecommunications expenses; other real estate owned expenses; and insurance expenses (not included in salaries and employee benefits, expenses of premises and fixed assets, and other real estate owned expenses). For each component of other noninterest expense that exceeds this disclosure threshold for which a preprinted caption has not been provided, describe the component with a clear but concise caption in Schedule RI-E, items 2.n through 2.p. These descriptions should not exceed 50 characters in length (including spacing between words).

For disclosure purposes in Schedule RI-E, items 2.a through 2.m, when components of "Other noninterest expense" reflect a single charge for separate "bundled services" provided by third party vendors, disclose such amounts in the item with the preprinted caption that most closely describes the predominant type of expense incurred, and this categorization should be used consistently over time.

[Note: The rest of the existing instructions for Schedule RI, item 7.d, would be unchanged.]

\* \* \* \* \*

**Item No.    Caption and Instructions**

**8**            **Income (loss) before applicable income taxes and discontinued operations.** Report the bank's pretax operating income. This amount is determined by taking item 3, "Net interest income," minus item 4, "Provision for loan and lease losses," plus item 5.m, "Total noninterest income," plus item 6.a, "Realized gains (losses) on held-to-maturity securities," plus item 6.b, "Realized gains (losses) on available-for-sale securities," minus item 7.e, "Total noninterest expense." If the result is negative, report it with a minus (-) sign.

**9**            **Applicable income taxes (on item 8).** Report the total estimated federal, state and local, and foreign income tax expense applicable to item 8, "Income (loss) before applicable income taxes and discontinued operations." Include both the current and deferred portions of these income taxes. If the amount is a tax benefit rather than tax expense, report it with a minus (-) sign.

Include as applicable income taxes all taxes based on a net amount of taxable revenues less deductible expenses. Exclude from applicable income taxes all taxes based on gross revenues or gross receipts (report such taxes in Schedule RI, item 7.d, "Other noninterest expense").

Include income tax effects of changes in tax laws or rates. Also include the effect of changes in the valuation allowance related to deferred tax assets resulting from a change in estimate of the realizability of deferred tax assets, excluding the effect of any valuation allowance changes related to unrealized holding gains (losses) on available-for-sale securities that are charged or credited directly to the separate component of equity capital for "Accumulated other comprehensive income" (Schedule RC, item 26.b).

## **Schedule RI – Income Statement (cont.)**

### **Item No.    Caption and Instructions**

**9**            Include the tax benefit of an operating loss carryforward or carryback for which the source of  
(cont.)        the income or loss in the current year is reported in Schedule RI, item 8, "Income (loss)  
before applicable income taxes and discontinued operations."

Also include the dollar amount of any material adjustments or settlements reached with a  
taxing authority (whether negotiated or adjudicated) relating to disputed income taxes of prior  
years.

Exclude the estimated federal, state and local, and foreign income taxes applicable to:

- (1) Schedule RI, item 11, "Discontinued operations, net of applicable income taxes."
- (2) Schedule RI-A, item 2, "Cumulative effect of changes in accounting principles and  
corrections of material accounting errors."
- (3) Schedule RI-A, item 10, "Other comprehensive income."

Refer to the Glossary entry for "income taxes" for additional information.

**10**            **Income (loss) before discontinued operations.** Report Schedule RI, item 8, "Income  
(loss) before applicable income taxes and discontinued operations," minus Schedule RI,  
item 9, "Applicable income taxes (on item 8)." If the amount is negative, report it with a  
minus (-) sign.

**11**            **Discontinued operations, net of applicable income taxes.** Report the results of  
discontinued operations, if any, net of applicable income taxes, as determined in accordance  
with the provisions of ASC Subtopic 205-20, Presentation of Financial Statements –  
Discontinued Operations (formerly FASB Statement No. 144, "Accounting for the Impairment  
of Long-Lived Assets"). If the amount reported in this item is a net loss, report it with a  
minus (-) sign. State the dollar amount of the results of, and describe each of, the reporting  
institution's discontinued operations included in this item and the applicable income tax effect  
in Schedule RI-E, item 3.



## Schedule RI-D – Income from Foreign Offices (FFIEC 031 only)

### Item No.    Caption and Instructions

- 9        **Discontinued operations, net of applicable income taxes, in foreign offices.** Report the results of discontinued operations, net of applicable income taxes (as defined for Schedule RI, item 11), in foreign offices. If the amount to be reported in this item is a net loss, report it with a minus (-) sign.

DRAFT

## Schedule RI-E – Explanations

### Item No.    Caption and Instructions

- 1**        **Other noninterest income.** Disclose in items 1.a through 1.i each component of Schedule RI, item 5.i, “Other noninterest income,” and the dollar amount of such component, that is greater than \$100,000 and exceeds 3 percent of the “Other noninterest income.” If net losses have been reported in Schedule RI, item 5.i, for a component of “Other noninterest income,” use the absolute value of such net losses to determine whether the amount of the net losses is greater than \$100,000 and exceeds 3 percent of “Other noninterest income” and should be reported in this item. (The absolute value refers to the magnitude of the dollar amount without regard to whether the amount represents net gains or net losses.) If net losses are reported in this item, report them with a minus (-) sign.

Preprinted captions have been provided for the following categories of “Other noninterest income”:

- Item 1.a, “Income and fees from the printing and sale of checks,”
- Item 1.b, “Earnings on/increase in value of cash surrender value of life insurance,”
- Item 1.c, “Income and fees from automated teller machines (ATMs),”
- Item 1.d, “Rent and other income from other real estate owned,”
- Item 1.e, “Safe deposit box rent,”
- Item 1.f, “Net change in the fair values of financial instruments accounted for under a fair value option,”
- Item 1.g, “Bank card and credit card interchange fees,”
- Item 1.h, “Gains on bargain purchases,” and
- Item 1.i, “Income and fees from wire transfers.”

For other components of “Other noninterest income” that exceed the disclosure threshold, list and briefly describe these components in items 1.j through 1.l and, if necessary, in Schedule RI-E, item 7, below.

For components of “Other noninterest income” that reflect a single credit for separate “bundled services” provided through third party vendors, disclose such amounts in the item that most closely describes the predominant type of income earned, and this categorization should be used consistently over time.

- 2**        **Other noninterest expense.** Disclose in items 2.a through 2.p each component of Schedule RI, item 7.d, “Other noninterest expense,” and the dollar amount of such component, that is greater than \$100,000 and exceeds 3 percent of the “Other noninterest expense.” If net gains have been reported in Schedule RI, item 7.d, for a component of “Other noninterest expense,” use the absolute value of such net gains to determine whether the amount of the net gains is greater than \$100,000 and exceeds 3 percent of “Other noninterest expense” and should be reported in this item. (The absolute value refers to the magnitude of the dollar amount without regard to whether the amount represents net gains or net losses.) If net gains are reported in this item, report them with a minus (-) sign.

Preprinted captions have been provided for the following categories of “Other noninterest expense”:

- Item 2.a, “Data processing expenses,”
- Item 2.b, “Advertising and marketing expenses,”
- Item 2.c, “Directors’ fees,”

## **Schedule RI-E – Explanations (cont.)**

### **Item No.    Caption and Instructions**

- 2
- Item 2.d, "Printing, stationery, and supplies,"
  - Item 2.e, "Postage,"
  - Item 2.f, "Legal fees and expenses,"
  - Item 2.g, "FDIC deposit insurance assessments,"
  - Item 2.h, "Accounting and auditing expenses,"
  - Item 2.i, "Consulting and advisory expenses,"
  - Item 2.j, "Automated teller machine (ATM) and interchange expenses,"
  - Item 2.k, "Telecommunications expenses,"
  - Item 2.l, "Other real estate owned expenses," and
  - Item 2.m, "Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)."

Include in "Telecommunications expenses" any expenses associated with telephone, telegraph, cable, and internet services (including web page maintenance).

For other components of "Other noninterest expense" that exceed the disclosure threshold, list and briefly describe these components in items 2.n through 2.p and, if necessary, in Schedule RI-E, item 7, below.

For components of "Other noninterest expense" that reflect a single charge for separate "bundled services" provided by third party vendors, disclose such amounts in the item that most closely describes the predominant type of expense incurred, and this categorization should be used consistently over time.

- 3
- Discontinued operations and applicable income tax effect.** List and briefly describe in items 3.a and 3.b the gross dollar amount of the results of each of the discontinued operations included in Schedule RI, item 11, "Discontinued operations, net of applicable income taxes," and its related income tax effect, if any. If Schedule RI, item 11, includes the results of more than two discontinued operations, report the additional items and their related tax effects in Schedule RI-E, item 7, below.

If the results of discontinued operations are a loss, report the dollar amount with a minus (-) sign. If an applicable income tax effect is a tax benefit (rather than a tax expense), report the dollar amount with a minus (-) sign.

## Schedule RC-C – Loans and Lease Financing Receivables

### Part I. Loans and Leases

#### Memoranda

#### Item No.    Caption and Instructions

- 1.f        **All other loans.** Report all other loans that cannot properly be reported in Schedule RC-C, Part I, Memorandum items 1.a through 1.e, above that have been restructured in troubled debt restructurings and are in compliance with their modified terms. Exclude from this item all other loans restructured in troubled debt restructurings that, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status (report in Schedule RC-N).

Include in this item loans in the following categories that have been restructured in troubled debt restructurings and are in compliance with their modified terms:

- (1) Loans secured by farmland (in domestic offices) (as defined for Schedule RC-C, part I, item 1.b, column B);
- (2) Loans to depository institutions and acceptances of other banks (as defined for Schedule RC-C, part I, item 2);
- (3) Loans to finance agricultural production and other loans to farmers (as defined for Schedule RC-C, part I, item 3);
- (4) Loans to individuals for household, family, and other personal expenditures (as defined for Schedule RC-C part I, item 6);
- (5) Loans to foreign governments and official institutions (as defined for Schedule RC-C, part I, item 7);
- (6) Obligations (other than securities and leases) of states and political subdivisions in the U.S. (as defined for Schedule RC-C, part I, item 8);
- (7) Loans to nondepository financial institutions and other loans (as defined for Schedule RC-C, part I, item 9); and
- (8) On the FFIEC 031, loans secured by real estate in foreign offices (as defined for Schedule RC-C, part I, item 1, column A).

For loans in the following loan categories within “All other loans” that have been restructured in troubled debt restructurings and are in compliance with their modified terms, report the amount of such restructured loans in the appropriate subitem of Schedule RC-C, part I, Memorandum item 1.f, if the dollar amount of such restructured loans in that loan category exceeds 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (i.e., 10 percent of the sum of Schedule RC-C, part I, Memorandum items 1.a through 1.e plus Memorandum item 1.f):

- Memorandum item 1.f.(1), “Loans secured by farmland (in domestic offices)”;
- Memorandum item 1.f.(3) on the FFIEC 031, “Loans to finance agricultural production and other loans to farmers”;
- Memorandum item 1.f.(4)(a), Consumer “Credit cards”;
- Memorandum item 1.f.(4)(b), Consumer “Automobile loans”;
- Memorandum item 1.f.(4)(c), “Other” consumer loans; and
- Memorandum item 1.f.(5) on the FFIEC 041, “Loans to finance agricultural production and other loans to farmers,” for banks with \$300 million or more in total assets and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.

## Schedule RC-D – Trading Assets and Liabilities

### Memoranda

#### Item No.    Caption and Instructions

- 9**            **Other trading assets.** Disclose in Memorandum items 9.a through 9.c each component of Schedule RC-D, item 9, “Other trading assets,” and the fair value of such component, that is greater than \$1,000,000 and exceeds 25 percent of the amount reported for this item. Exclude equity securities reported in Schedule RC-D, Memorandum items 7.a and 7.b. For each component of other trading assets that exceeds the disclosure threshold for this Memorandum item, describe the component with a clear but concise caption in Memorandum items 9.a through 9.c. These descriptions should not exceed 50 characters in length (including spacing between words).
- 10**           **Other trading liabilities.** Disclose in Memorandum items 10.a through 10.c each component of Schedule RC-D, item 13.b, “Other trading liabilities,” and the fair value of such component, that is greater than \$1,000,000 and exceeds 25 percent of the amount reported for this item. For each component of other trading liabilities that exceeds this disclosure threshold, describe the component with a clear but concise caption in Memorandum items 10.a through 10.c. These descriptions should not exceed 50 characters in length (including spacing between words).

## Schedule RC-F – Other Assets

### Item No.    Caption and Instructions

- 6**        **All other assets.** Report the amount of all other assets (other than those reported in Schedule RC-F, items 1, 2, 3, 4, and 5, above) that cannot properly be reported in Schedule RC, items 1 through 10.

Report in Schedule RC-F, items 6.a through 6.k, each component of all other assets, and the dollar amount of such component, that is greater than \$100,000 and exceeds 25 percent of the amount of all other assets reported in this item. Preprinted captions have been provided in Schedule RC-F, items 6.a through 6.h, for reporting the following components of all other assets if the component exceeds this reporting threshold: prepaid expenses, repossessed personal property (including vehicles), derivatives with a positive fair value held for purposes other than trading, retained interests in accrued interest receivable related to securitized credit cards, FDIC loss-sharing indemnification assets, computer software, accounts receivable, and receivables from foreclosed government-guaranteed mortgage loans. For each component of all other assets that exceeds the reporting threshold for which a preprinted caption has not been provided, describe the component with a clear but concise caption in Schedule RC-F, items 6.i through 6.k. These descriptions should not exceed 50 characters in length (including spacing between words).

[Note: The rest of the existing instructions for Schedule RC-F, item 6, would be unchanged, except for the addition of the following component of all other assets to the list of examples of such assets.]

(21) Receivables from foreclosed government-guaranteed mortgage loans.

## Schedule RC-G – Other Liabilities

### Item No.    Caption and Instructions

- 4**        **All other liabilities.** Report the amount of all other liabilities (other than those reported in Schedule RC-G, items 1, 2, and 3, above) that cannot properly be reported in Schedule RC, items 13 through 19.

Disclose in items 4.a through 4.g each component of all other liabilities, and the dollar amount of such component, that is greater than \$100,000 and exceeds 25 percent of the amount reported for this item.

For each component of all other liabilities that exceeds this disclosure threshold for which a preprinted caption has not been provided in items 4.a through 4.d, describe the component with a clear but concise caption in items 4.e through 4.g. These descriptions should not exceed 50 characters in length (including spacing between words).

[Note: The rest of the existing instructions for Schedule RC-G, item 4, would be unchanged.]

## Schedule RC-M – Memoranda

### **Item No.**    **Caption and Instructions**

**13.a.(5)**    **All other loans and all leases.** Report the amount of loans that cannot properly be reported in Schedule RC-M, items 13.a.(1) through 13.a.(4), above acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC. Include in this item covered loans in the following categories:

- (1) Loans to depository institutions and acceptances of other banks included in Schedule RC-C, part I, item 2, column B on the FFIEC 041 and in Schedule RC-C, part I, items 2.a.(1) through 2.c.(2), column A on the FFIEC 031;
- (2) On the FFIEC 041 only, loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, item 3, column B;
- (3) Loans to foreign governments and official institutions included in Schedule RC-C, part I, item 7, column B on the FFIEC 041 and column A on the FFIEC 031;
- (4) Obligations (other than securities and leases) of states and political subdivisions in the U.S. included in Schedule RC-C, part I, item 8, column B on the FFIEC 041 and column A on the FFIEC 031;
- (5) Loans to nondepository financial institutions and other loans included in Schedule RC-C, part I, items 9.a and 9.b, column B on the FFIEC 041, and in Schedule RC-C, part I, item 9, column A on the FFIEC 031; and
- (6) On the FFIEC 031 only, loans secured by real estate in foreign offices included in Schedule RC-C, part I, item 1, column A.

Also include all lease financing receivables included in Schedule RC-C, part I, item 10, column B on the FFIEC 041, and in Schedule RC-C, part I, items 10.a and 10.b, column A on the FFIEC 031, acquired from failed insured depository institutions or otherwise purchased from the FDIC that are covered by loss-sharing agreements with the FDIC.

## Schedule RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets

### Item No.    Caption and Instructions

**11.e**    **All other loans and all leases.** Report in the appropriate column the amount of covered loans and leases reported in Schedule RC-M, item 13.a.(5), “All other loans and all leases,” that are past due 30 days or more or are in nonaccrual status as of the report date. Include in the appropriate column of this item covered loans in the following categories that are past due 30 days or more or are in nonaccrual status as of the report date:

- (1) Loans to depository institutions and acceptances of other banks included in Schedule RC-N, item 2;
- (2) On the FFIEC 041, loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 7;
- (3) Loans to foreign governments and official institutions included in Schedule RC-N, item 6;
- (4) Obligations (other than securities and leases) of states and political subdivisions in the U.S. included in Schedule RC-N, item 7;
- (5) Loans to nondepository financial institutions and other loans included in Schedule RC-N, item 7; and
- (6) On the FFIEC 031, loans secured by real estate in foreign offices included in Schedule RC-N, item 1.f.

Also include in the appropriate column all covered lease financing receivables included in Schedule RC-N, item 8, above that are past due 30 days or more or are in nonaccrual status as of the report date.

\* \* \* \* \*

### Memoranda

#### Item No.    Caption and Instructions

**1.f**    **All other loans.** Report in the appropriate column all other loans that cannot properly be reported in Schedule RC-N, Memorandum items 1.a through 1.e, above that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date. Include in the appropriate column of this item all loans in the following categories that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date:

- (1) Loans secured by farmland (in domestic offices) included in Schedule RC-N, item 1.b;
- (2) Loans to depository institutions and acceptances of other banks included in Schedule RC-N, item 2;
- (3) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 7 on the FFIEC 041 and item 3 on the FFIEC 31;
- (4) Consumer credit cards included in Schedule RC-N, item 5.a;
- (5) Consumer automobile loans included in Schedule RC-N, item 5.b;
- (6) Other consumer loans included in Schedule RC-N, items 5.c;
- (7) Loans to foreign governments and official institutions included in Schedule RC-N, item 6;
- (8) Obligations (other than securities and leases) of states and political subdivisions in the U.S. included in Schedule RC-N, item 7;



## Schedule RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets (cont.)

### Memoranda

#### Item No.    Caption and Instructions

- 1.f**  
(cont.)
- (9) Loans to nondepository financial institutions and other loans included in Schedule RC-N, item 7; and
- (10) On the FFIEC 031, loans secured by real estate in foreign offices included in Schedule RC-N, item 1.f.

For loans in the following loan categories within “All other loans” that have been restructured in troubled debt restructurings and, under their modified repayment terms, are past due 30 days or more or are in nonaccrual status as of the report date, report the amount of such restructured loans in the appropriate subitem of Schedule RC-N, Memorandum item 1.f, if the dollar amount of such restructured loans in that loan category exceeds 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (i.e., 10 percent of the sum of Schedule RC-N, Memorandum items 1.a through 1.e plus Memorandum item 1.f):

- Memorandum item 1.f.(1), “Loans secured by farmland (in domestic offices)”;
- Memorandum item 1.f.(3) on the FFIEC 031, “Loans to finance agricultural production and other loans to farmers”;
- Memorandum item 1.f.(4)(a), Consumer “Credit cards”;
- Memorandum item 1.f.(4)(b), Consumer “Automobile loans”;
- Memorandum item 1.f.(4)(c), “Other” consumer loans; and
- Memorandum item 1.f.(5) on the FFIEC 041, “Loans to finance agricultural production and other loans to farmers,” for banks with \$300 million or more in total assets and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.

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

### **Item No. Caption and Instructions**

**11** **Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?** If the reporting institution meets the custodial bank definition on an unconsolidated single FDIC certificate number basis, it should answer “Yes” to item 11 and complete Schedule RC-O, items 11.a and 11.b. However, if a custodial bank’s deduction limit as reported in item 11.b is zero, the custodial bank may leave item 11.a blank.

If the reporting institution does not meet the custodial bank definition, it should answer “No” to item 11 and it should not complete Schedule RC-O, items 11.a and 11.b.

A custodial bank, as defined in Section 327.5(c)(1) of the FDIC’s regulations, is an insured depository institution that had:

- (1) “Fiduciary and custody and safekeeping assets” (the sum of item 10, columns A and B, plus item 11, column B, in Schedule RC-T – Fiduciary and Related Services) of \$50 billion or more as of the end of the previous calendar year, or
- (2) Income from fiduciary activities (Schedule RI, item 5.a) that was more than 50 percent of its total revenue (interest income plus noninterest income, which is the sum of items 1.h and 5.m of Schedule RI) during the previous calendar year.

**11.a** **Custodial bank deduction.** An institution that meets the definition of a custodial bank is eligible to have the FDIC deduct certain assets from its assessment base, subject to the limit reported in Schedule RC-O, item 11.b. If a custodial bank’s deduction limit as reported in Schedule RC O, item 11.b, is zero, the custodial bank may leave this item 11.a blank.

Report in this item on an unconsolidated single FDIC certificate number basis the custodial bank deduction, which equals average qualifying low-risk liquid assets. Qualifying low-risk liquid assets are determined without regard to the maturity of the assets. Average qualifying low-risk liquid assets equals the sum of the following amounts, all on an unconsolidated single FDIC certificate number basis:

[Note: The rest of the existing instructions for Schedule RC-O, item 11.a, would be unchanged.]

\* \* \* \* \*

**Schedule RC-O – Other Data for Deposit Insurance and FICO Assessments (cont.)**

[NOTE: The following new Schedule RC-O Memorandum item is applicable only to the FFIEC 031 report.]

**Memoranda**

**Item No.    Caption and Instructions**

- 4       **Dually payable deposits in the reporting institution’s foreign branches.** Report the amount of deposits included in Schedule RC, item 13.b, Deposits “In foreign offices, Edge and Agreement subsidiaries, and IBFs,” that are carried on the books and records of an office of the reporting institution located outside of any state and payable at both that office and a branch of the reporting institution in any state. For purposes of this item, the term “state” is defined in Section 3(a)(3) of the Federal Deposit Insurance Act and means “any State of the United States, the District of Columbia, any territory of the United States, Puerto Rico, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Virgin Islands, and the Northern Mariana Islands.”

Exclude deposits held in Overseas Military Banking Facilities operated under Department of Defense regulations, 32 CFR Parts 230 and 231. Such facilities are not considered offices located outside any state of the United States. Deposits at Overseas Military Banking Facilities are to be reported in Schedule RC-E, Part I, as deposits in domestic offices.

DRAFT

## Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis

### Memoranda

#### Item No.    Caption and Instructions

- 1**        **All other assets.** Disclose in Memorandum items 1.a through 1.f each component of all other assets, and the dollar amount of such component, that is greater than \$100,000 and exceeds 25 percent of the amount reported in Schedule RC-Q, item 6, column A. For each component of all other assets that exceeds this disclosure threshold for which a preprinted caption has not been provided in Memorandum items 1.a and 1.b, describe the component with a clear but concise caption in Memorandum items 1.c through 1.f. These descriptions should not exceed 50 characters in length (including spacing between words).

Preprinted captions have been provided for the following categories of all other assets:

- Memorandum item 1.a, "Mortgage servicing assets," and
- Memorandum item 1.b, "Nontrading derivative assets."

- 2**        **All other liabilities.** Disclose in Memorandum items 2.a through 2.f each component of all other liabilities, and the dollar amount of such component, that is greater than \$100,000 and exceeds 25 percent of the amount reported in Schedule RC-Q, item 13, column A. For each component of all other liabilities that exceeds this disclosure threshold for which a preprinted caption has not been provided in Memorandum items 2.a and 2.b, describe the component with a clear but concise caption in Memorandum items 2.c through 2.f. These descriptions should not exceed 50 characters in length (including spacing between words).

Preprinted captions have been provided for the following categories of all other liabilities:

- Memorandum item 2.a, "Loan commitments (not accounted for as derivatives)," and
- Memorandum item 2.b, "Nontrading derivative liabilities."

## Schedule RC-R – Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

**Item No.**    **Caption and Instructions**

- 45**            **Advanced approaches institutions only: Supplementary leverage ratio information.**  
Report in the appropriate subitem the institution’s total leverage exposure and the supplementary leverage ratio. Advanced approaches institutions must complete items 45.a and 45.b even if they are in the parallel run process.
- 45.a**        **Total leverage exposure.** Report the institution’s total leverage exposure as measured in accordance with section 10(c)(4) of the regulatory capital rules.
- 45.b**        **Supplementary leverage ratio.** Report the institution’s supplementary leverage ratio as a percentage, rounded to four decimal places. Divide Schedule RC-R, Part I, item 26, “Tier 1 capital,” by Schedule RC-R, Part I, item 45.a, “Total leverage exposure.”

\* \* \* \* \*

### Part II. Risk-Weighted Assets

[Note: The existing instructions for Schedule RC-R, Part II, item 18.b, for unused commitments with an “Original maturity of one year or less to ABCP conduits” would be deleted. Existing item 18.c for unused commitments with an “Original maturity exceeding one year” would be renumbered as item 18.b and the existing instructions for item 18.c would become the instructions for renumbered item 18.b.]

## Schedule RC-S – Servicing, Securitization, and Asset Sale Activities

### Memoranda

#### Item No.    Caption and Instructions

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

- 3**            **Asset-backed commercial paper conduits.** Report the requested information on credit enhancements and liquidity facilities provided to asset-backed commercial paper conduits in Memorandum items 3.a and 3.b, respectively, regardless of whether the reporting bank must consolidate the conduit for reporting purposes in accordance with ASC Subtopic 810-10, Consolidation – Overall (formerly FASB Statement No. 167, “Amendments to FASB Interpretation No.46(R)”).

[Note: The existing instructions for Schedule RC-S, Memorandum items 3.a through 3.b.(2) would remain changed.]

### **Glossary**

[Note: The existing Glossary entry for “Extraordinary Items” would be deleted.]

**Draft Instructions  
for the Call Report Revisions  
Proposed to Take Effect March 31, 2017**

**FFIEC 031 and FFIEC 041**

**Schedule RI – Income Statement**

**FFIEC 041    FFIEC 031**

**Item No.    Item No.    Caption and Instructions**

**2.a.(2)(b)    2.a.(1)(b)(2)    Interest on time deposits of \$250,000 or less. Report interest expense on all deposits reportable in Schedule RC-E, (Part I,) Memorandum item 2.b, "Total time deposits of less than \$100,000," and Memorandum 2.c, "Total time deposits of \$100,000 through \$250,000."**

**2.a.(2)(c)    2.a.(1)(b)(3)    Interest on time deposits of more than \$250,000. Report interest expense on all deposits reportable in Schedule RC-E, (Part I,) Memorandum item 2.d, "Total time deposits of more than \$250,000."**

\* \* \* \* \*

**Item No.    Caption and Instructions**

**5.k    Net gains (losses) on sales of other assets. Report the amount of net gains (losses) on sales and other disposals of assets not required to be reported elsewhere in the income statement (Schedule RI). Include net gains (losses) on sales and other disposals of premises and fixed assets; personal property acquired for debts previously contracted (such as automobiles, boats, equipment, and appliances); and coins, art, and other similar assets. Also include net gains (losses) on sales of, and other-than-temporary impairment losses on, equity securities that do not have readily determinable fair values and are not held for trading. Do not include net gains (losses) on sales and other disposals of held-to-maturity securities, available-for-sale securities, loans and leases (either directly or through securitization), trading assets, and other real estate owned (report these net gains (losses) in the appropriate items of Schedule RI).**

\* \* \* \* \*

## Schedule RI – Income Statement (cont.)

### Memoranda

#### Item No. Caption and Instructions

NOTE: Schedule RI, 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.

- 8.f Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets:**
- 8.f.(1) Gross credit valuation adjustment (CVA).** Report the year-to-date change in gross credit valuation adjustments (i.e., before CVA hedges) included in the trading revenue reported in Schedule RI, item 5.c. The CVA is an adjustment to the fair value of derivatives exposures to account for possible non-performance of the bank's derivatives counterparties. It is an estimate of the fair value of counterparty credit risk. In instances where CVA is a component in a bilateral valuation adjustment calculation for a derivatives counterparty, include the year-to-date change in the gross CVA component for that counterparty in this item. A net decrease in the CVA balance over the year-to-date reporting period (e.g., from improving counterparty creditworthiness) should be reported as a positive change. A net increase in the CVA balance over the year-to-date reporting period (e.g., from declining counterparty creditworthiness) should be reported as a negative change with a minus (-) sign.
- 8.f.(2) CVA hedges.** Report the year-to-date results included in the trading revenue reported in Schedule RI, item 5.c, of hedges of the CVA exposures for which the year-to-date change in the gross CVA is included in Schedule RI, Memorandum item 8.f.(1), above.
- 8.g Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities:**
- 8.g.(1) Gross debit valuation adjustment (DVA).** Report the year-to-date change in gross debit valuation adjustments (i.e., before DVA hedges) included in the trading revenue reported in Schedule RI, item 5.c. The DVA is an adjustment to the fair value of derivatives exposures that accounts for possible non-performance by the bank. It is an estimate of the fair value of the bank's own credit risk to its counterparties. In instances where DVA is a component in a bilateral valuation adjustment calculation for a derivatives counterparty, include the year-to-date change in the gross DVA component for that counterparty in this item. A net increase in the DVA balance over the year-to-date reporting period (e.g., from declining bank creditworthiness) should be reported as a positive change. A net decrease in the DVA balance over the year-to-date reporting period (e.g., from improving bank creditworthiness) should be reported as a negative change with a minus (-) sign.
- 8.g.(2) DVA hedges.** Report the year-to-date results included in the trading revenue reported in Schedule RI, item 5.c, of hedges of the DVA exposures for which the year-to-date change in the gross DVA is included in Schedule RI, Memorandum item 8.g.(1), above.
- 8.h Gross trading revenue, before including positive or negative net CVA and net DVA.** Report as gross trading revenue the year-to-date results of trading activities prior to the impact of any year-to-date changes in valuation adjustments, including, but not limited to, CVA and DVA. The sum of the gross trading revenue reported in Memorandum item 8.h plus or minus all year-to-date changes in valuation adjustments, as appropriate, should equal Schedule RI, item 5.c, "Trading revenue." Because there are valuation adjustments other than CVA and DVA, the sum of the gross trading revenue reported in Memorandum item 8.h



**Schedule RI – Income Statement (cont.)**

**Memoranda**

**Item No.    Caption and Instructions**

**8.h**           plus or minus the year-to-date changes in CVA and DVA reported in Memorandum items  
(cont.)       8.f.(1) and 8.g.(1) may not equal the amount reported for trading revenue in Schedule RI,  
              item 5.c.

\* \* \* \* \*

[Note: The existing instructions for Memorandum item 14, “Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities”; Memorandum item 14.a, “Total other-than-temporary impairment losses”; and Memorandum item 14.b, “Portion of losses recognized in other comprehensive income (before income taxes),” would be deleted. Existing Memorandum item 14.c, “Net impairment losses recognized in earnings,” would be renumbered as Memorandum item 14 and recaptioned as shown below. The existing instructions for Memorandum item 14.c would be revised as follows.]

**Memoranda**

**Item No.    Caption and Instructions**

**14**           **Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings.** Report the amount of other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities that has been recognized in earnings during the calendar year to date as discussed in the following paragraphs. This amount is included in the realized gains (losses) on held-to-maturity and available-for-sale securities reported in Schedule RI, items 6.a and 6.b, respectively.

When the fair value of an individual held-to-maturity or available-for-sale debt security is less than its amortized cost basis, the security is impaired and the impairment is either temporary or other-than-temporary. To determine whether the impairment is other-than-temporary, a bank must apply the relevant guidance in ASC Topic 320, Investments-Debt and Equity Securities (formerly FASB Statement No. 115, “Accounting for Certain Investments in Debt and Equity Securities,” as amended by FASB Staff Position (FSP) FAS 115-1 and FAS 124-1, “The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments,” and FSP FAS 115-2 and FAS 124-2, “Recognition and Presentation of Other-Than-Temporary Impairments”) and ASC Subtopic 325-40, Investments-Other – Beneficial Interests in Securitized Financial Assets (formerly Emerging Issues Task Force (EITF) Issue No. 99-20, “Recognition of Interest Income and Impairment on Purchased Beneficial Interests and Beneficial Interests That Continue to Be Held by a Transferor in Securitized Financial Assets,” as amended by FSP EITF 99-20-1, “Amendments to the Impairment Guidance of EITF Issue No. 99-20”), as appropriate.

When an other-than-temporary impairment loss has occurred on an individual debt security, the total amount of the loss is the entire difference between the amortized cost of the debt security and its fair value on the measurement date of the other-than-temporary impairment. For an other-than-temporary impairment loss on a debt security that the bank intends to sell and on a debt security that it is more likely than not that the bank will be required to sell before recovery of its amortized cost basis less any current-period credit loss, the total

**Schedule RI – Income Statement (cont.)**

**Memoranda**

**Item No.    Caption and Instructions**

**14**           amount of the other-than-temporary impairment loss must be recognized in earnings and  
(cont.)       must be reported in this item.

For an other-than-temporary impairment loss on a debt security when the bank does not intend to sell the security and it is not more likely than not that the bank will be required to sell the security before recovery of its amortized cost basis less any current-period credit loss, the other-than-temporary impairment loss must be separated into (a) the amount representing the credit loss, which must be recognized in earnings, and (b) the amount related to all other factors, which must be recognized in other comprehensive income. Report in this item the portion of such an other-than-temporary impairment loss that represents the credit loss.

For further information, see the Glossary for “securities activities.”

DRAFT

## Schedule RC – Balance Sheet

### Memoranda

#### Item No.    Caption and Instructions

- 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 the preceding calendar year.** *(To be reported only with the March Consolidated Report of Condition.)* Report the number of the statement listed on the report form that, in the reporting institution's judgment, best describes the most comprehensive level of auditing work performed by any independent external auditors during the preceding calendar year.

The term "any date during the preceding calendar year" refers to the date of the balance sheet and income statement reported on by the auditor (or the date as of which certain agreed-upon procedures were applied to selected records and transactions by the auditor) regardless of the actual date of the commencement of the auditing work (integrated audit,<sup>1</sup> financial statement audit, directors' examination, review, compilation, or specific procedures) and regardless of the date of the report submitted by the auditor.

Exclude from "auditing work performed" any tax or consulting work regardless of whether it was performed by an independent certified public accounting firm or others.

The list of possible external auditing work is structured with the "most comprehensive level," an integrated audit of the institution's financial statements and its internal control over financial reporting, identified as number 1a, and the other levels of auditing work listed in descending order (excluding number 3) so that "no external audit work" is number 9.

Institutions may be assisted in determining the level of auditing work performed by reviewing the type of report issued by the auditor.

If an institution or its parent holding company has external auditing work performed by a certified public accounting firm, the work may be (i) an integrated audit of the institution's or the holding company's financial statements and its internal control over financial reporting or (ii) an audit of the financial statements only. When an integrated audit is performed, the auditor may choose to issue a combined report (i.e., one report containing both an opinion on the financial statements and an opinion on internal control over financial reporting) or separate reports on the financial statements and on internal control over financial reporting.

- (a) If the institution or parent holding company has external auditing work performed by a certified public accounting firm and the report issued by the auditor:

Begins

"We have audited . . ."

and also states in the first paragraph  
or in a separate paragraph

"We also have audited . . . internal control  
over financial reporting . . ." or  
"We also have examined . . . internal control  
over financial reporting . . ."

<sup>1</sup> An integrated audit occurs when an independent external auditor is engaged to perform an audit of the effectiveness of internal control over financial reporting that is integrated with an audit of the financial statements and renders opinions on the financial statements and on internal control over financial reporting.



**Schedule RC – Balance Sheet (cont.)**

**Memoranda**

**Item No.    Caption and Instructions**

**1**  
(cont.)

the bank would respond with:

- (i) a "4" if this auditing work was performed by a certified public accounting firm for the Board of Directors as a directors' examination;
- (ii) a "5" if this auditing work was performed by any other firm (e.g., a consulting firm, another banking organization) for the Board of Directors as a directors' examination; or
- (iii) an "8" if management otherwise engaged the auditor to perform specified auditing work (excluding tax or consulting work) but this auditing work did not constitute a directors' examination.

(d) If the report submitted by the auditor:

Begins

"We have reviewed . . . ,"

The second paragraph states

"A review consists principally of inquiries

. . . ,"

and

The final paragraph begins

"Based on our review . . ."

the bank would respond to this item with a "6."

(e) If the report submitted by the auditor:

Begins

"We have compiled . . ."

and

The second paragraph begins

"A compilation is limited to presenting . . ."

the bank would respond to this item with a "7."

An "independent external auditor" is an auditor who at no time during the year:

- (1) was an employee of the bank;
- (2) performed the bank's bookkeeping or maintained the bank's accounting records;
- (3) was dependent on the bank for his livelihood nor was the bank such a significant client that the loss of that client would jeopardize his livelihood; nor
- (4) held the bank's securities or was indebted to the bank beyond those types of loans permitted under applicable professional standards.

## **Schedule RC-C – Loans and Lease Financing Receivables**

### **Part I. Loans and Leases**

[Note: The existing instructions for Schedule RC-C, Part I, Memorandum item 10, “Loans measured at fair value,” and Memorandum item 11, “Unpaid principal balance of loans measured at fair value,” would be deleted from Schedule RC-C, Part I, and would become the instructions for Memorandum items 3 and 4 of Schedule RC-Q. See pages 32-35 below.]

DRAFT

## Schedule RC-E – Deposit Liabilities

[Note: The following Memorandum items are included in Schedule RC-E of the FFIEC 031 and the FFIEC 041 Call Report. However, on the FFIEC 031, these items are included in Schedule RC-E, Part I. Deposits in Domestic Offices.]

### Memoranda

#### Item No.    Caption and Instructions

- 1.c**        **Brokered deposits of \$250,000 or less (fully insured brokered deposits).** Report in this item all fully insured brokered deposits (as defined in the Glossary entry for "brokered deposits") included in Schedule RC-E, Memorandum item 1.b, above. Include brokered deposits with balances of \$250,000 or less and time deposits issued to deposit brokers in the form of certificates of deposit of \$250,000 or more that have been participated out by the broker in shares with balances of less than \$250,000.

In some cases, brokered certificates of deposit are issued in \$1,000 amounts under a master certificate of deposit issued by a bank to a deposit broker in an amount that exceeds \$250,000. For these so-called "retail brokered deposits," multiple purchases by individual depositors from an individual bank normally do not exceed the applicable deposit insurance limit (currently \$250,000), but under current deposit insurance rules the deposit broker is not required to provide information routinely on these purchasers and their account ownership capacity to the bank issuing the deposits. If this information is not readily available to the issuing bank, these brokered certificates of deposit in \$1,000 amounts may be rebuttably presumed to be fully insured brokered deposits and should be reported in this item. In addition, some brokered deposits are transaction accounts or money market deposit accounts (MMDAs) that are denominated in amounts of \$0.01 and established and maintained by the deposit broker (or its agent) as agent, custodian, or other fiduciary for the broker's customers. An individual depositor's deposits within the brokered transaction account or MMDA normally do not exceed the applicable deposit insurance limit. As with retail brokered deposits, if information on these depositors and their account ownership capacity is not readily available to the bank establishing the transaction account or MMDA, the amounts in the transaction account or MMDA may be rebuttably presumed to be fully insured brokered deposits and should be reported in this item.

The dollar amount used as the basis for reporting fully insured brokered deposits in this Memorandum item reflects the deposit insurance limit in effect on the report date. At present, this limit is \$250,000.

- 1.d**        **Maturity data for brokered deposits.** Report in the appropriate subitem the indicated maturity data for brokered deposits (as defined in the Glossary entry for "brokered deposits").
- 1.d.(1)**    **Brokered deposits of \$250,000 or less with a remaining maturity of one year or less.** Report in this item those brokered time deposits with balances of \$250,000 or less reported in Schedule RC-E, Memorandum item 1.c, above that have a remaining maturity of one year or less. Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of a brokered deposit. Also report in this item all brokered demand and savings deposits with balances of \$250,000 or less that were reported in Schedule RC-E, Memorandum item 1.c, above.
- 1.d.(2)**    Not applicable.

**Schedule RC-E – Deposit Liabilities (cont.)**

**Memoranda**

**Item No. Caption and Instructions**

**1.d.(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less.**

Report in this item those brokered time deposits with balances of more than \$250,000 reported in Schedule RC-E, Memorandum item 1.b, above that have a remaining maturity of one year or less. Remaining maturity is the amount of time remaining from the report date until the final contractual maturity of a brokered deposit. Also report in this item all brokered demand and savings deposits with balances of more than \$250,000 that were reported in Schedule RC-E, Memorandum item 1.b above.

\* \* \* \* \*

**Memoranda**

**Item No. Caption and Instructions**

**3 Maturity and repricing data for time deposits of \$250,000 or less.** Report in the appropriate subitem maturity and repricing data for the bank's time deposits of \$250,000 or less, i.e., the bank's time certificates of deposit of \$250,000 or less and the bank's open-account time deposits of \$250,000 or less. The time deposits included in this item will have been reported in Schedule RC-E, Memorandum items 2.b and 2.c, above. Therefore, the sum of the amounts reported in Schedule RC-E, Memorandum items 3.a.(1) through 3.a.(4), must equal the sum of Schedule RC-E, Memorandum items 2.b and 2.c, above.

[Note: The rest of the existing instructions for Schedule RC-E, (Part I), Memorandum item 3, would be unchanged.]

**3.a Time deposits of \$250,000 or less with a remaining maturity or next repricing date of.**

Report the dollar amount of the bank's fixed rate time deposits of \$250,000 or less in the appropriate subitems according to the amount of time remaining to their final contractual maturities. Report the dollar amount of the bank's floating rate time deposits of \$250,000 or less in the appropriate subitems according to their next repricing dates.

**3.a.(1) Three months or less.** Report the dollar amount of:

- the bank's fixed rate time deposits of \$250,000 or less with remaining maturities of three months or less, and
- the bank's floating rate time deposits of \$250,000 or less with the next repricing date occurring in three months or less.

**3.a.(2) Over three months through 12 months.** Report the dollar amount of:

- the bank's fixed rate time deposits of \$250,000 or less with remaining maturities of over three months through 12 months, and
- the bank's floating rate time deposits of \$250,000 or less with the next repricing date occurring in over three months through 12 months.



## **Schedule RC-E – Deposit Liabilities (cont.)**

### **Memoranda**

#### **Item No. Caption and Instructions**

**3.a.(3) Over one year through three years.** Report the dollar amount of:

- the bank's fixed rate time deposits of \$250,000 or less with remaining maturities of over one year through three years, and
- the bank's floating rate time deposits of \$250,000 or less with the next repricing date occurring in over one year through three years.

**3.a.(4) Over three years.** Report the dollar amount of:

- the bank's fixed rate time deposits of \$250,000 or less with remaining maturities of over three years, and
- the bank's floating rate time deposits of \$250,000 or less with the next repricing date occurring in over three years.

**3.b Time deposits of \$250,000 or less with a remaining maturity of one year or less.** Report all time deposits of \$250,000 or less with a remaining maturity of one year or less. Include both fixed rate and floating rate time deposits of \$250,000 or less.

The fixed rate time deposits that should be included in this item will also have been reported by remaining maturity in Schedule RC-E, Memorandum items 3.a.(1) and 3.a.(2), above. The floating rate time deposits that should be included in this item will have been reported by next repricing date in Memorandum items 3.a.(1) and 3.a.(2), above. However, Memorandum items 3.a.(1) and 3.a.(2) may include floating rate time deposits with a remaining maturity of more than one year, but on which the interest rate can next change in one year or less; those time deposits should not be included in this Memorandum item 3.b.

**4 Maturity and repricing data for time deposits of more than \$250,000.** Report in the appropriate subitem maturity and repricing data for the bank's time deposits of more than \$250,000, i.e., the bank's time certificates of deposit of more than \$250,000 and the bank's open-account time deposits of more than \$250,000. The time deposits included in this item will have been reported in Schedule RC-E, Memorandum item 2.d, above. Therefore, the sum of the amounts reported in Schedule RC-E, Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d, above. Refer to the definitions and other instructions about time deposits in Schedule RC-E, Memorandum item 3, above.

**4.a Time deposits of more than \$250,000 with a remaining maturity or next repricing date of.** Report the dollar amount of the bank's fixed rate time deposits of more than \$250,000 in the appropriate subitems according to the amount of time remaining to their final contractual maturities. Report the dollar amount of the bank's floating rate time deposits of more than \$250,000 in the appropriate subitems according to their next repricing dates.

**4.a.(1) Three months or less.** Report the dollar amount of:

- the bank's fixed rate time deposits of more than \$250,000 with remaining maturities of three months or less, and
- the bank's floating rate time deposits of more than \$250,000 with the next repricing date occurring in three months or less.

## **Schedule RC-E – Deposit Liabilities (cont.)**

### **Memoranda**

#### **Item No.    Caption and Instructions**

**4.a.(2)    Over three months through 12 months.** Report the dollar amount of:

- the bank's fixed rate time deposits of more than \$250,000 with remaining maturities of over three months through 12 months, and
- the bank's floating rate time deposits of more than \$250,000 with the next repricing date occurring in over three months through 12 months.

**4.a.(3)    Over one year through three years.** Report the dollar amount of:

- the bank's fixed rate time deposits of more than \$250,000 with remaining maturities of over one year through three years, and
- the bank's floating rate time deposits of more than \$250,000 with the next repricing date occurring in over one year through three years.

**4.a.(4)    Over three years.** Report the dollar amount of:

- the bank's fixed rate time deposits of more than \$250,000 with remaining maturities of over three years, and
- the bank's floating rate time deposits of more than \$250,000 with the next repricing date occurring in over three years.

[Note: The existing instructions for Memorandum item 4.b, "Time deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less," would be deleted. Existing Memorandum item 4.c, "Time deposits of more than \$250,000 with a remaining maturity of one year or less," would be renumbered as Memorandum item 4.b and the existing instructions for Memorandum item 4.c would become the instructions for renumbered Memorandum item 4.b.]

**4.b    Time deposits of more than \$250,000 with a remaining maturity of one year or less.**  
Report all time deposits of more than \$250,000 with a remaining maturity of one year or less. Include both fixed rate and floating rate time deposits of more than \$250,000.

The fixed rate time deposits that should be included in this item will also have been reported by remaining maturity in Schedule RC-E, Memorandum items 4.a.(1) and 4.a.(2), above. The floating rate time deposits that should be included in this item will have been reported by next repricing date in Memorandum items 4.a.(1) and 4.a.(2), above. However, Memorandum items 4.a.(1) and 4.a.(2) may include floating rate time deposits with a remaining maturity of more than one year, but on which the interest rate can next change in one year or less; those time deposits should not be included in this Memorandum item 4.b.

## Schedule RC-K – Quarterly Averages

| <u>Item No.</u> | <u>Caption and Instructions</u> |
|-----------------|---------------------------------|
|-----------------|---------------------------------|

- |      |                                                                                                                                                                                               |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11.b | <b><u>Time deposits of \$250,000 or less.</u></b> Report the quarterly average for time deposits of \$250,000 or less (as defined for Schedule RC-E, (part I), Memorandum items 2.b and 2.c). |
| 11.c | <b><u>Time deposits of more than \$250,000.</u></b> Report the quarterly average for time deposits of more than \$250,000 (as defined for Schedule RC-E, (part I,) Memorandum item 2.d).      |

DRAFT

## Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis

### Memoranda

- | <u>Item No.</u> | <u>Caption and Instructions</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3               | <b><u>Loans measured at fair value.</u></b> Report in the appropriate subitem the total fair value of <u>all</u> loans measured at fair value under a fair value option and included in Schedule RC-C, Part I, regardless of whether the loans are held for sale or held for investment.                                                                                                                                                                                                                                                                             |
| 3.a             | <b><u>Loans secured by real estate.</u></b> On the FFIEC 041, report in the appropriate subitem the total fair value of loans secured by real estate included in Schedule RC-C, Part I, item 1, measured at fair value under a fair value option. On the FFIEC 031, report the total fair value of loans secured by real estate included in Schedule RC-C, Part I, item 1, measured at fair value under a fair value option for the fully consolidated bank in column A, but with a breakdown of these loans into seven categories for domestic offices in column B. |
| 3.a.(1)         | <b><u>Construction, land development, and other land loans.</u></b> Report the total fair value of construction, land development, and other land loans (in domestic offices) included in Schedule RC-C, Part I, items 1.a.(1) and (2), column B, measured at fair value under a fair value option.                                                                                                                                                                                                                                                                  |
| 3.a.(2)         | <b><u>Secured by farmland.</u></b> Report the total fair value of loans secured by farmland (in domestic offices) included in Schedule RC-C, Part I, item 1.b, column B, measured at fair value under a fair value option.                                                                                                                                                                                                                                                                                                                                           |
| 3.a.(3)         | <b><u>Secured by 1-4 family residential properties.</u></b> Report in the appropriate subitem the total fair value of all open-end and closed-end loans secured by 1-4 family residential properties (in domestic offices) included in Schedule RC-C, Part I, item 1.c, column B, measured at fair value under a fair value option.                                                                                                                                                                                                                                  |
| 3.a.(3)(a)      | <b><u>Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.</u></b> Report the total fair value of revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit (in domestic offices) included in Schedule RC-C, Part I, item 1.c.(1), column B, measured at fair value under a fair value option.                                                                                                                                                                 |
| 3.a.(3)(b)      | <b><u>Closed-end loans secured by 1-4 family residential properties.</u></b> Report in the appropriate subitem the total fair value of all closed-end loans secured by 1-4 family residential properties (in domestic offices) included in Schedule RC-C, Part I, item 1.c.(2), column B, measured at fair value under a fair value option.                                                                                                                                                                                                                          |
| 3.a.(3)(b)(1)   | <b><u>Secured by first liens.</u></b> Report the total fair value of closed-end loans secured by first liens on 1-4 family residential properties (in domestic offices) included in Schedule RC-C, Part I, item 1.c.(2)(a), column B, measured at fair value under a fair value option.                                                                                                                                                                                                                                                                              |
| 3.a.(3)(b)(2)   | <b><u>Secured by junior liens.</u></b> Report the total fair value of closed-end loans secured by junior liens on 1-4 family residential properties (in domestic offices) included in Schedule RC-C, Part I, item 1.c.(2)(b), column B, measured at fair value under a fair value option.                                                                                                                                                                                                                                                                            |

## **Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis (cont.)**

### **Memoranda**

#### **Item No. Caption and Instructions**

- 3.a.(4) Secured by multifamily (5 or more) residential properties.** Report the total fair value of loans secured by multifamily (5 or more) residential properties (in domestic offices) included in Schedule RC-C, Part I, item 1.d, column B, measured at fair value under a fair value option.
- 3.a.(5) Secured by nonfarm nonresidential properties.** Report the total fair value of loans secured by nonfarm nonresidential properties (in domestic offices) included in Schedule RC-C, Part I, items 1.e.(1) and (2), column B, measured at fair value under a fair value option.
- 3.b Commercial and industrial loans.** Report the total fair value of commercial and industrial loans included in Schedule RC-C, Part I, item 4, measured at fair value under a fair value option.
- 3.c Loans to individuals for household, family, and other personal expenditures.** Report in the appropriate subitem the total fair value of all loans to individuals for household, family, and other personal expenditures (as defined for Schedule RC-C, Part I, item 6) measured at fair value under a fair value option.
- 3.c.(1) Credit cards.** Report the total fair value of all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards included in Schedule RC-C, Part I, item 6.a, measured at fair value under a fair value option.
- 3.c.(2) Other revolving credit plans.** Report the total fair value of all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards included in Schedule RC-C, Part I, item 6.b, measured at fair value under a fair value option.
- 3.c.(3) Automobile loans.** Report the total fair value of loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use included in Schedule RC-C, Part I, item 6.c, measured at fair value under a fair value option.
- 3.c.(4) Other consumer loans.** Report the total fair value of all other loans to individuals for household, family, and other personal expenditures included in Schedule RC-C, Part I, item 6.d, measured at fair value under a fair value option.
- 3.d Other loans.** Report the total fair value of all other loans measured at fair value under a fair value option that cannot properly be reported in one of the preceding subitems of this Memorandum item 3. Such loans include “Loans to depository institutions and acceptances of other banks,” “Loans to finance agricultural production and other loans to farmers,” “Loans to foreign governments and official institutions,” “Obligations (other than securities and leases) of states and political subdivisions in the U.S.,” and “Other loans” (as defined for Schedule RC-C, Part I, items 2, 3, 7, 8, and 9).
- 4 Unpaid principal balance of loans measured at fair value (reported in Memorandum item 3).** Report in the appropriate subitem the total unpaid principal balance outstanding for all loans measured at fair value reported in Schedule RC-Q, Memorandum item 3.

## Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis (cont.)

### Memoranda

#### Item No. Caption and Instructions

- 4.a** **Loans secured by real estate.** On the FFIEC 041, report in the appropriate subitem the total unpaid principal balance outstanding for all loans secured by real estate reported in Schedule RC-Q, Memorandum items 3.a.(1) through 3.a.(5). On the FFIEC 031, report the total unpaid principal balance outstanding for all loans secured by real estate reported in Schedule RC-Q, Memorandum item 3.a, for the fully consolidated bank in column A, but with a breakdown of these loans into seven categories for domestic offices in column B.
- 4.a.(1)** **Construction, land development, and other land loans.** Report the total unpaid principal balance outstanding for all construction, land development, and other loans reported in Schedule RC-Q, Memorandum item 3.a.(1).
- 4.a.(2)** **Secured by farmland.** Report the total unpaid principal balance outstanding for all loans secured by farmland reported in Schedule RC-Q, Memorandum item 3.a.(2).
- 4.a.(3)** **Secured by 1-4 family residential properties.** Report in the appropriate subitem the total unpaid principal balance outstanding for all loans secured by 1-4 family residential properties reported in Schedule RC-Q, Memorandum item 3.a.(3).
- 4.a.(3)(a)** **Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.** Report the total unpaid principal balance outstanding for all revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit reported in Schedule RC-Q, Memorandum item 3.a.(3)(a).
- 4.a.(3)(b)** **Closed-end loans secured by 1-4 family residential properties.** Report in the appropriate subitem the total unpaid principal balance outstanding for all closed-end loans secured by 1-4 family residential properties reported in Schedule RC-Q, Memorandum item 4.a.(3)(b).
- 4.a.(3)(b)(1)** **Secured by first liens.** Report the total unpaid principal balance outstanding for all closed-end loans secured by first liens on 1-4 family residential properties reported in Schedule RC-Q, Memorandum item 3.a.(3)(b)(1).
- 4.a.(3)(b)(2)** **Secured by junior liens.** Report the total unpaid principal balance outstanding for all closed-end loans secured by junior liens on 1-4 family residential properties reported in Schedule RC-Q, Memorandum item 3.a.(3)(b)(2).
- 4.a.(4)** **Secured by multifamily (5 or more) residential properties.** Report the total unpaid principal balance outstanding for all loans secured by multifamily (5 or more) residential properties reported in Schedule RC-Q, Memorandum item 3.a.(4).
- 4.a.(5)** **Secured by nonfarm nonresidential properties.** Report the total unpaid principal balance outstanding for all loans secured by nonfarm nonresidential properties reported in Schedule RC-Q, Memorandum item 4.a.(5).
- 4.b** **Commercial and industrial loans.** Report the total unpaid principal balance outstanding for all commercial and industrial loans reported in Schedule RC-Q, Memorandum item 3.b.
- 4.c** **Loans to individuals for household, family, and other personal expenditures.** Report in the appropriate subitem the total unpaid principal balance outstanding for all loans to individuals for household, family, and other personal expenditures reported in Schedule RC-Q, Memorandum item 3.c.

## **Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis (cont.)**

### **Memoranda**

#### **Item No.    Caption and Instructions**

- 4.c.(1)**    **Credit cards.** Report the total unpaid principal balance outstanding for all extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards reported in Schedule RC-Q, Memorandum item 3.c.(1).
- 4.c.(2)**    **Other revolving credit plans.** Report the total unpaid principal balance outstanding for all extensions of credit to individuals for household, family, and other personal expenditures arising from prearranged overdraft plans and other revolving credit plans not accessed by credit cards reported in Schedule RC-Q, Memorandum item 3.c.(2).
- 4.c.(3)**    **Automobile loans.** Report the total unpaid principal balance outstanding for loans arising from retail sales of passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use reported in Schedule RC-Q, Memorandum item 3.c.(3).
- 4.c.(4)**    **Other consumer loans.** Report the total unpaid principal balance outstanding for all other loans to individuals for household, family, and other personal expenditures reported in Schedule RC-Q, Memorandum item 3.c.(4).
- 4.d**       **Other loans.** Report the total unpaid principal balance outstanding for all loans reported in Schedule RC-Q, Memorandum item 3.d. Such loans include “Loans to depository institutions and acceptances of other banks,” “Loans to finance agricultural production and other loans to farmers,” “Loans to foreign governments and official institutions,” “Obligations (other than securities and leases) of states and political subdivisions in the U.S.,” and “Other loans” (as defined for Schedule RC-C, Part I, items 2, 3, 7, 8, and 9).