

# **FFIEC 041 Call Report**

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

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

**These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at <http://www.ffiiec.gov/forms041.htm>.**

**Updated draft as of February 20, 2015**

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

**FFIEC 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

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

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

### Balance Sheet Asset Categories<sup>2</sup>

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

<sup>1</sup> For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

<sup>2</sup> All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

<sup>3</sup> For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

		(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)					
		Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches <sup>4</sup>								
		250% <sup>5</sup>			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount					
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>1.</b>	Cash and balances due from depository institutions																														
<b>2.</b>	Securities:																														
	a. Held-to-maturity securities																														
	b. Available-for-sale securities																														

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

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			Allocation by Risk-Weight Category									(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																																										
5. Loans and leases, net of unearned income:																																										
	RCON S439			RCON S440			RCON H178									RCON S441			RCON S442			RCON S443																				
a. Residential mortgage exposures																																										
	RCON S445			RCON S446			RCON H179									RCON H180			RCON H181			RCON H182			RCON S447																	
b. High volatility commercial real estate exposures																																										
	RCON S449			RCON S450			RCON S451									RCON S452			RCON S453			RCON S454			RCON S455																	
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup>																																										
	RCON S457			RCON S458			RCON S459									RCON S460			RCON S461			RCON S462			RCON S463																	
d. All other exposures																																										
6. LESS: Allowance for loan and lease losses	RCON 3123			RCON S465																																						
7. Trading assets	RCON D976			RCON S466			RCON D977									RCON D978			RCON D979			RCON D980			RCON S467																	
8. All other assets <sup>8</sup>	RCON D981			RCON S469			RCON D982									RCON D983			RCON D984			RCON D985			RCON H185																	

<sup>7</sup> For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

<sup>8</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.





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

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

	(Column A) Totals			(Column B) Adjustments to Totals Reported in Column A			(Column Q) Exposure Amount			(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology			(Column U)		
							1250%			SSFA <sup>13</sup>			Gross-Up		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands															
<b>9. On-balance sheet securitization exposures:</b>															
a. Held-to-maturity securities															
b. Available-for-sale securities															
c. Trading assets															
d. All other on-balance sheet securitization exposures															
<b>10. Off-balance sheet securitization exposures</b>															

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

**Total Balance Sheet Assets**

	(Column A) Totals From Schedule RC				(Column B) Adjustments to Totals Reported in Column A				(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)				
	Allocation by Risk-Weight Category																																	
	0%			2%			4%			10%			20%			50%			100%			150%												
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>11. Total balance sheet assets<sup>14</sup></b>																																		

11.

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			(Column R)								
	Allocation by Risk-Weight Category																											Other Risk-Weighting Approaches		
	250% <sup>15</sup>			300%			400%			600%			625%			937.5%			1250%			Exposure Amount								
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>11. Total balance sheet assets</b>																														

11.

<sup>13</sup> Simplified Supervisory Formula Approach.

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

<sup>15</sup> Effective January 1, 2018.



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

	(Column A) Face, Notional, or Other Amount			CCF <sup>21</sup>	(Column B) Credit Equivalent Amount <sup>22</sup>			Allocation by Risk-Weight Category																					
								0%			2%			4%			10%			20%			50%			100%			
	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																													
c. Original maturity exceeding one year	RCON G624				RCON G625			RCON G626												RCON G627			RCON G628			RCON G629			
				0.5																									
19. Unconditionally cancelable commitments	RCON S540				RCON S541																								
				0.0			0																						
20. Over-the-counter derivatives					RCON S542			RCON S543									RCON S544			RCON S545			RCON S546			RCON S547			
21. Centrally cleared derivatives					RCON S549			RCON S550			RCON S551			RCON S552			RCON S553			RCON S554			RCON S555			RCON S556			
22. Unsettled transactions (failed trades) <sup>23</sup>	RCON H191							RCON H193												RCON H194			RCON H195			RCON H196			

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

<sup>21</sup> Credit conversion factor.

<sup>22</sup> For items 18.c and 19, column A multiplied by credit conversion factor.

<sup>23</sup> For item 22, the sum of columns C through Q must equal column A.

<sup>24</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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
23.	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																											
		RCON G630			RCON S558			RCON S559			RCON S560			RCON G631			RCON G632			RCON G633			RCON S561					
24.	Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%					
25.	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634			RCON S569			RCON S570			RCON S571			RCON G635			RCON G636			RCON G637			RCON S572					
		0																										

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

<sup>25</sup> Effective January 1, 2018.

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

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

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

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

## Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
RCON G642		

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		RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2.	Notional principal amounts of over-the-counter derivative contracts:																
	a. Interest rate	\$582					\$583					\$584					M.2.a.
	b. Foreign exchange rate and gold	\$585					\$586					\$587					M.2.b.
	c. Credit (investment grade reference asset)	\$588					\$589					\$590					M.2.c.
	d. Credit (non-investment grade reference asset)	\$591					\$592					\$593					M.2.d.
	e. Equity	\$594					\$595					\$596					M.2.e.
	f. Precious metals (except gold)	\$597					\$598					\$599					M.2.f.
	g. Other	\$600					\$601					\$602					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		RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
3.	Notional principal amounts of centrally cleared derivative contracts:																
	a. Interest rate	\$603					\$604					\$605					M.3.a.
	b. Foreign exchange rate and gold	\$606					\$607					\$608					M.3.b.
	c. Credit (investment grade reference asset)	\$609					\$610					\$611					M.3.c.
	d. Credit (non-investment grade reference asset)	\$612					\$613					\$614					M.3.d.
	e. Equity	\$615					\$616					\$617					M.3.e.
	f. Precious metals (except gold)	\$618					\$619					\$620					M.3.f.
	g. Other	\$621					\$622					\$623					M.3.g.

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

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

NOTE: Items 7 and 8 of Schedule RC-L are not shown below due to space limitations on this page.

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

		Dollar Amounts in Thousands				
		RCON	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 they would be revised as of March 31, 2015:

		Dollar Amounts in Thousands				
		RCON	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.
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.