

# **DRAFT**

**FFIEC 031:**

**Consolidated Reports of Condition and Income (Call Report),  
Schedule RC-O – Other Data for Deposit Insurance and FICO Assessments,  
with Revisions Proposed for Implementation  
as of June 30, 2012**

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

All FDIC-insured depository institutions must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter. *INSERT* (X)

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

<sup>1</sup> Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

*INSERT* (Y)

## **INSERT X – FFIEC 031 – SCHEDULE RC-O**

Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an “unconsolidated single FDIC certificate number basis” (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

**INSERT Y – FFIEC 031 – SCHEDULE RC-O, ITEM 9(a)**

*Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.*

a. Fully consolidated reciprocal brokered deposits .....

XXXX			

Schedule RC-O—Continued

Memoranda

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

		Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
4. Not applicable.										
<b>Memorandum items 5.a and 5.b are to be completed by all banks.</b>										
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): <sup>4</sup>										
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....		Number		J944					M.5.a.	
b. Number of noninterest-bearing transaction accounts of more than \$250,000 .....		Number		J945					M.5.b.	

<sup>1</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010 Report of Condition.

<sup>3</sup> Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

<sup>4</sup> Excludes interest-bearing demand deposits.

## Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
<b>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</b>						
<b>6. Criticized and classified items:</b>						
a. Special mention	.....	K663				M.6.a.
b. Substandard	.....	K664				M.6.b.
c. Doubtful	.....	K665				M.6.c.
d. Loss	.....	K666				M.6.d.
<b>7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations</b> .....						
		K675				M.7.
<b>8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations</b> .....						
		K667				M.8.
<b>9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations</b> .....						
		K668				M.9.
<b>10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:</b>						
		RCON				
a. Total unfunded commitments	.....	K676				M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	.....	K677				M.10.b.
<b>11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)</b> .....						
		RCFD				
		K669				M.11.
<b>12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d)</b> .....						
		RCON				
		K678				M.12.
<b>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</b>						
<b>13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):</b>						
a. Construction, land development, and other land loans secured by real estate in domestic offices	.....	K679				M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices	.....	K680				M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	.....	K681				M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices	.....	K682				M.13.d.
		RCFD				
e. Commercial and industrial loans	.....	K670				M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	.....	K671				M.13.f.
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)	.....	K672				M.13.g.
<b>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</b>						
<b>14. Amount of the institution's largest counterparty exposure</b> .....						
		K673				M.14.
<b>15. Total amount of the institution's 20 largest counterparty exposures</b> .....						
		K674				M.15.

INSERT (Z)

**INSERT Z – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEMS 16 AND 17**

*Memorandum item 16 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations.*

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1) .....

XXXX			

*Memorandum item 17 is to be completed on a fully consolidated basis by those “large institutions” and “highly complex institutions” as defined in FDIC regulations that own another insured depository institution.*

17. Selected fully consolidated data for deposit insurance assessment purposes:
- a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations
  - b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....
  - c. Unsecured “Other borrowings” with a remaining maturity of one year or less .....
  - d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid .....

XXXX			
XXXX			
XXXX			
RCON			
XXXX			