

DRAFT

FFIEC 031 Call Report

**Proposed Reporting Changes to
Schedules RI-A, RI-E, RC-C, RC-F, RC-O, and RC-R
for June 30, 2013**

As of May 23, 2013

NOTE: This draft, which is subject to change, presents the Call Report schedules on which items will be added or revised effective June 30, 2013, as described in the banking agencies' final Federal Register notice published on May 23, 2013 (<http://www.gpo.gov/fdsys/pkg/FR-2013-05-23/pdf/2013-12220.pdf>). These Call Report revisions are subject to approval by the U.S. Office of Management and Budget.

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

Schedule RI-A—Changes in Bank Equity Capital

| Dollar Amounts in Thousands | | | | RIAD | Bil | Mil | Thou | |
|---|-----------------|--|--|------|-----|-----|------|----------------|
| 1. Total bank equity capital most recently reported for the <i>December 31, 2012</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | 3217 | | | | | | | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* | B507 | | | | | | | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | B508 | | | | | | | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | 4340 | | | | | | | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | B509 | | | | | | | 5. |
| 6. Treasury stock transactions, net | B510 | | | | | | | 6. |
| 7. Changes incident to business combinations, net | 4356 | | | | | | | 7. |
| 8. LESS: Cash dividends declared on preferred stock | 4470 | | | | | | | 8. |
| 9. LESS: Cash dividends declared on common stock | 4460 | | | | | | | 9. |
| 10. Other comprehensive income ¹ | B511 | | | | | | | 10. |
| 11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) | 4416 | | | | | | | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) | 3210 | | | | | | | 12. |

Replace with INSERT A ←

*Describe on Schedule RI-E—Explanations.

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.*

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

| Dollar Amounts in Thousands | (Column A) Charge-offs ¹ | | | | (Column B) Recoveries | | | | |
|---|--|-----|-----|------|--------------------------|-----|-----|------|------------|
| | Calendar Year-to-date | | | | | | | | |
| | RIAD | Bil | Mil | Thou | RIAD | Bil | Mil | Thou | |
| 1. Loans secured by real estate: | | | | | | | | | |
| a. Construction, land development, and other land loans in domestic offices: | | | | | | | | | |
| (1) 1–4 family residential construction loans | C891 | | | | C892 | | | | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | C893 | | | | C894 | | | | 1.a.(2) |
| b. Secured by farmland in domestic offices | 3584 | | | | 3585 | | | | 1.b. |
| c. Secured by 1–4 family residential properties in domestic offices: | | | | | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | 5411 | | | | 5412 | | | | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | | | | | |
| (a) Secured by first liens | C234 | | | | C217 | | | | 1.c.(2)(a) |
| (b) Secured by junior liens | C235 | | | | C218 | | | | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties in domestic offices | 3588 | | | | 3589 | | | | 1.d. |
| e. Secured by nonfarm nonresidential properties in domestic offices: | | | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | C895 | | | | C896 | | | | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | C897 | | | | C898 | | | | 1.e.(2) |
| f. In foreign offices | B512 | | | | B513 | | | | 1.f. |

1. Include write-downs arising from transfers of loans to a held-for-sale account.

INSERT A – FFIEC 031 – SCHEDULE RI-A, ITEM 11

11. Other transactions with stockholders (including a parent holding company)*
(not included in items 5, 6, 8, or 9 above)

| | | | |
|------|--|--|--|
| | | | |
| 4415 | | | |

Schedule RI-E—Continued

| | | Year-to-date | | | | |
|--|-----------------------------------|--------------|-----|-----|------|------|
| | | RIAD | Bil | Mil | Thou | |
| 4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): | | | | | | |
| a. | <input type="text" value="B526"/> | B526 | | | | 4.a. |
| b. | <input type="text" value="B527"/> | B527 | | | | 4.b. |
| 5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | | | | |
| a. | <input type="text" value="4498"/> | 4498 | | | | 5.a. |
| b. | <input type="text" value="4499"/> | 4499 | | | | 5.b. |
| 6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments): | | | | | | |
| a. | <input type="text" value="4521"/> | 4521 | | | | 6.a. |
| b. | <input type="text" value="4522"/> | 4522 | | | | 6.b. |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): | | | | | | |
| Comments? | | RIAD | Yes | | No | |
| | | 4769 | | | | 7. |
| Other explanations (please type or print clearly): (TEXT 4769) | | | | | | |

Replace with INSERT B ←

INSERT B – FFIEC 031 – SCHEDULE RI-E, ITEM 5

5. Other transactions with stockholders (including a parent holding company)
(from Schedule RI-A, item 11) (itemize and describe all such transactions):



Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Replace with INSERT F ←

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

| | (Column A) Consolidated Bank | | | | (Column B) Domestic Offices | | | | |
|---|------------------------------------|-----|-----|------|-----------------------------------|-----|-----|------|------------|
| | RCFD | Bil | Mil | Thou | RCON | Bil | Mil | Thou | |
| Dollar Amounts in Thousands | | | | | | | | | |
| 1. Loans secured by real estate: | 1410 | | | | | | | | 1. |
| a. Construction, land development, and other land loans: | | | | | F158 | | | | 1.a.(1) |
| (1) 1–4 family residential construction loans | | | | | | | | | |
| (2) Other construction loans and all land development and other land loans | | | | | F159 | | | | 1.a.(2) |
| b. Secured by farmland (including farm residential and other improvements) | | | | | 1420 | | | | 1.b. |
| c. Secured by 1–4 family residential properties: | | | | | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | | | | | 1797 | | | | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | | | | | |
| (a) Secured by first liens | | | | | 5367 | | | | 1.c.(2)(a) |
| (b) Secured by junior liens | | | | | 5368 | | | | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | | | | | 1460 | | | | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | | | | | F160 | | | | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | | | | | F161 | | | | 1.e.(2) |
| 2. Loans to depository institutions and acceptances of other banks: | | | | | | | | | |
| a. To commercial banks in the U.S.: | | | | | | | | | |
| (1) To U.S. branches and agencies of foreign banks | B532 | | | | | | | | 2.a.(1) |
| (2) To other commercial banks in the U.S. | B533 | | | | | | | | 2.a.(2) |
| b. To other depository institutions in the U.S. | B534 | | | | B534 | | | | 2.b. |
| c. To banks in foreign countries: | | | | | | | | | |
| (1) To foreign branches of other U.S. banks | B536 | | | | | | | | 2.c.(1) |
| (2) To other banks in foreign countries | B537 | | | | | | | | 2.c.(2) |
| 3. Loans to finance agricultural production and other loans to farmers | 1590 | | | | 1590 | | | | 3. |
| 4. Commercial and industrial loans: | | | | | | | | | |
| a. To U.S. addressees (domicile) | 1763 | | | | 1763 | | | | 4.a. |
| b. To non-U.S. addressees (domicile) | 1764 | | | | 1764 | | | | 4.b. |
| 5. Not applicable. | | | | | | | | | |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | | | | | | | |
| a. Credit cards | B538 | | | | B538 | | | | 6.a. |
| b. Other revolving credit plans | B539 | | | | B539 | | | | 6.b. |
| c. Automobile loans | K137 | | | | K137 | | | | 6.c. |
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) | K207 | | | | K207 | | | | 6.d. |
| 7. Loans to foreign governments and official institutions (including foreign central banks) | 2081 | | | | 2081 | | | | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | 2107 | | | | 2107 | | | | 8. |

INSERT G

INSERT F – FFIEC 031 – SCHEDULE RC-C, PART I, ITEMS 1 THROUGH 1.e.(2)

| | | | | | | | |
|---|------|--|--|--|------|--|--|
| 1. Loans secured by real estate ¹ | 1410 | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | | |
| (1) 1-4 family residential construction loans ... | F158 | | | | F158 | | |
| (2) Other construction loans and all land development and other land loans | | | | | | | |
| b. Secured by farmland (including farm residential and other improvements) | | | | | | | |
| c. Secured by 1-4 family residential properties: | | | | | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | | | | | | | |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | | | |
| (a) Secured by first liens | 5367 | | | | 5367 | | |
| (b) Secured by junior liens | 5368 | | | | 5368 | | |
| d. Secured by multifamily (5 or more) residential properties | | | | | | | |
| e. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | | | | | | | |
| (2) Loans secured by other nonfarm nonresidential properties | | | | | | | |
| | F160 | | | | F160 | | |
| | | | | | | | |
| | F161 | | | | F161 | | |

INSERT G – FFIEC 031 – SCHEDULE RC-C, PART I, ITEM 1, FOOTNOTE 1

¹ When reporting “Loans secured by real estate,” “large institutions” and “highly complex institutions,” as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued

Part I—Continued

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

Replace with INSERT H ←

Memoranda

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

2. Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

→ INSERT I

INSERT H – FFIEC 031 – SCHEDULE RC-C, PART I, ITEM 12

12. Total loans and leases, net of unearned income¹
 (item 12, column A must equal Schedule RC,
 sum of items 4.a and 4.b)

| | | | | | | | |
|------|--|--|--|------|--|--|--|
| | | | | | | | |
| 2122 | | | | 2122 | | | |

INSERT I – FFIEC 031 – SCHEDULE RC-C, PART I, ITEM 12, FOOTNOTE 1

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

Schedule RC-F—Other Assets

| | | | | | Dollar Amounts in Thousands | | | | RCFD | Bil | Mil | Thou | |
|----|---|------|--|--|-----------------------------|------|--|------|------|-----|-----|------|-----------------|
| 1. | Accrued interest receivable ¹ | | | | | | | B556 | | | | | 1. |
| 2. | Net deferred tax assets ² | | | | | | | 2148 | | | | | 2. |
| 3. | Interest-only strips receivable (not in the form of a security) ³ on: | | | | | | | | | | | | |
| | a. Mortgage loans | | | | | | | A519 | | | | | 3.a. |
| | b. Other financial assets | | | | | | | A520 | | | | | 3.b. |
| 4. | Equity securities that DO NOT have readily determinable fair values ⁴ | | | | | | | 1752 | | | | | 4. |
| 5. | Life insurance assets: | | | | | | | | | | | | |
| | a. General account life insurance assets | | | | | | | K201 | | | | | 5.a. |
| | b. Separate account life insurance assets | | | | | | | K202 | | | | | 5.b. |
| | c. Hybrid account life insurance assets | | | | | | | K270 | | | | | 5.c. |
| 6. | All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item) | | | | | | | 2168 | | | | | 6. |
| | a. Prepaid expenses (excluding prepaid assessments) | 2166 | | | | | | | | | | | 6.a. |
| | b. Repossessed personal property (including vehicles) | 1578 | | | | | | | | | | | 6.b. |
| | c. Derivatives with a positive fair value held for purposes other than trading | | | | | C010 | | | | | | | 6.c. |
| | d. Retained interests in accrued interest receivable related to securitized credit cards | | | | | C436 | | | | | | | 6.d. |
| | e. FDIC loss-sharing indemnification assets | | | | | J448 | | | | | | | 6.e. |
| | f. Prepaid deposit insurance assessments - Not applicable. | | | | | J449 | | | | | | | 6.f. |
| | g. <small>TEXT 3549</small> | | | | | 3549 | | | | | | | 6.g. |
| | h. <small>TEXT 3550</small> | | | | | 3550 | | | | | | | 6.h. |
| | i. <small>TEXT 3551</small> | | | | | 3551 | | | | | | | 6.i. |
| 7. | Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | | | | | | | 2160 | | | | | 7. |

Schedule RC-G—Other Liabilities

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

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

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

Replace with INSERT C ←

| Dollar Amounts in Thousands | RCFD | Bil | Mil | Thou | |
|---|------|-----|-----|------|---------|
| <i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i> | | | | | |
| 6. Criticized and classified items: | | | | | |
| 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. |
| 7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations | K675 | | | | M.7. |
| 8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations | K667 | | | | M.8. |
| 9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations | K668 | | | | M.9. |
| 10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices: | 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. |
| 11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) | RCFD | | | | |
| | K669 | | | | M.11. |
| 12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) | RCON | | | | |
| | K678 | | | | M.12. |
| <i>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.</i> | | | | | |
| 13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements): | | | | | |
| 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. |
| e. Commercial and industrial loans | RCFD | | | | |
| f. Credit card loans to individuals for household, family, and other personal expenditures | K670 | | | | M.13.e. |
| g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans | K671 | | | | M.13.f. |
| | K672 | | | | M.13.g. |
| <i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i> | | | | | |
| 14. Amount of the institution's largest counterparty exposure | K673 | | | | M.14. |
| 15. Total amount of the institution's 20 largest counterparty exposures | K674 | | | | M.15. |

Replace with INSERT D ←

INSERT C – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEMS 7 – 10.b

- 7. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations:
 - a. **Nontraditional 1-4 family residential mortgage loans**
 - b. **Securitized nontraditional 1-4 family residential mortgage loans**
- 8. “Higher-risk consumer loans” as defined for assessment purposes only in FDIC regulations:
 - a. **Higher-risk consumer loans**
 - b. **Securitized higher-risk consumer loans**
- 9. “Higher-risk commercial and industrial loans and securities” as defined for assessment purposes only in FDIC regulations:
 - a. **Higher-risk commercial and industrial loans and securities**
 - b. **Securitized higher-risk commercial and industrial loans and securities**
- 10. Commitments to fund construction, land development, and other land loans secured by real estate **for the consolidated bank**:
 - a. Total unfunded commitments
 - b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)

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| XXXX | | | |
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| K676 | | | |
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| K677 | | | |

INSERT D – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEM 13

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.h are to be completed by “large institutions” only.

- 13. Portion of funded loans **and securities in domestic and foreign offices** guaranteed or insured by the U.S. government (**including** FDIC loss-sharing agreements):
 - a. Construction, land development, and other land loans secured by real estate
 - b. Loans secured by multifamily residential and nonfarm nonresidential properties
 - c. Closed-end loans secured by first liens on 1-4 family residential properties
 - 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.....
 - e. Commercial and industrial loans
 - f. Credit card loans to individuals for household, family, and other personal expenditures
 - g. All other loans to individuals for household, family, and other personal expenditures
 - h. **Non-agency residential mortgage-backed securities**

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| RCFD | | | |
| XXXX | | | |
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| XXXX | | | |

Schedule RC-O—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | | | | RCFD | Bil | Mil | Thou |
|---|------|--|--|------|-----|-----|----------|
| <i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i> | | | | | | | |
| 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) | L189 | | | | | | M. 16. |
| <i>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.</i> | | | | | | | |
| 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..... | L194 | | | | | | M. 17.a. |
| b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)..... | L195 | | | | | | M. 17.b. |
| c. Unsecured "Other borrowings" with a remaining maturity of one year or less | L196 | | | | | | M. 17.c. |
| 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 | RCON | | | | | | |
| | L197 | | | | | | M. 17.d. |

INSERT E

INSERT E (cont.) – FFIEC 031 – SCHEDULE RC-O, MEMORANDUM ITEM 18 (cont.)

18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default (continued):
- a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations
 - b. Closed-end loans secured by first liens on 1-4 family residential properties
 - c. Closed-end loans secured by junior liens on 1-4 family residential properties
 - d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit
 - e. Credit cards
 - f. Automobile loans
 - g. Student loans
 - h. Other consumer loans and revolving credit plans other than credit cards ...
 - i. Consumer leases
 - j. Total

| Two-Year Probability of Default (PD) | | | | | | | | | | | | | | | | | | | (Column O) PDs Were Derived Using ¹ Number | | |
|--------------------------------------|-----|------|-------------------------|-----|------|-------------------------|-----|------|-------------------------|-----|------|---------------------|-----|------|---------------------------|-----|------|---------------------|---|-----|-----------|
| (Column H) 18.01–20% | | | (Column I) 20.01–22% | | | (Column J) 22.01–26% | | | (Column K) 26.01–30% | | | (Column L) > 30% | | | (Column M) Unscoreable | | | (Column N) Total | | | |
| Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | Mil | Thou | Bil | | Mil | Thou |
| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
| | | | | | | | | | | | | | | | | | | | | | |
| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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| RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX | | | RCFD XXXX |
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¹ For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3.

Schedule RC-R—Regulatory Capital

| | | Dollar Amounts in Thousands | | | | |
|-----------------------|---|-----------------------------|-----|-----|------|------|
| | | RCFD | Bil | Mil | Thou | |
| Tier 1 Capital | | | | | | |
| 1. | Total bank equity capital (from Schedule RC, item 27.a)..... | 3210 | | | | 1. |
| 2. | LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value)..... | 8434 | | | | 2. |
| 3. | LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value)..... | A221 | | | | 3. |
| 4. | LESS: Accumulated net gains (losses) on cash flow hedges ¹ and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)..... | 4336 | | | | 4. |
| 5. | LESS: Nonqualifying perpetual preferred stock..... | B588 | | | | 5. |
| 6. | Qualifying noncontrolling (minority) interests in consolidated subsidiaries..... | B589 | | | | 6. |
| 7. a. | LESS: Disallowed goodwill and other disallowed intangible assets..... | B590 | | | | 7.a. |
| 7. b. | LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)..... | F264 | | | | 7.b. |
| 8. | Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)..... | C227 | | | | 8. |
| 9. a. | LESS: Disallowed servicing assets and purchased credit card relationships..... | B591 | | | | 9.a. |
| 9. b. | LESS: Disallowed deferred tax assets..... | 5610 | | | | 9.b. |
| 10. | Other additions to (deductions from) Tier 1 capital..... | B592 | | | | 10. |
| 11. | Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)..... | 8274 | | | | 11. |
| Tier 2 Capital | | | | | | |
| 12. | Qualifying subordinated debt and redeemable preferred stock..... | 5306 | | | | 12. |
| 13. | Cumulative perpetual preferred stock includible in Tier 2 capital..... | B593 | | | | 13. |
| 14. | Allowance for loan and lease losses includible in Tier 2 capital..... | 5310 | | | | 14. |
| 15. | Unrealized gains on available-for-sale equity securities includible in Tier 2 capital..... | 2221 | | | | 15. |
| 16. | Other Tier 2 capital components..... | B594 | | | | 16. |
| 17. | Tier 2 capital (sum of items 12 through 16)..... | 5311 | | | | 17. |
| 18. | Allowable Tier 2 capital (lesser of item 11 or 17)..... | 8275 | | | | 18. |
| 19. | Tier 3 capital allocated for market risk... <i>Not applicable.</i> | | | | | 19. |
| 20. | LESS: Deductions for total risk-based capital..... | B595 | | | | 20. |
| 21. | Total risk-based capital (sum of items 11, 18, and 19, less item 20)..... | 3792 | | | | 21. |

18

Total Assets for Leverage Ratio

| | | RCFD | Tril | Bil | Mil | Thou | |
|-----|---|------|------|-----|-----|------|-----|
| 22. | Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)..... | L136 | | | | | 22. |
| 23. | LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)..... | B590 | | | | | 23. |
| 24. | LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)..... | B591 | | | | | 24. |
| 25. | LESS: Disallowed deferred tax assets (from item 9.b above)..... | 5610 | | | | | 25. |
| 26. | Other additions to (deductions from) assets for leverage capital purposes..... | L137 | | | | | 26. |
| 27. | Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)..... | L138 | | | | | 27. |

Adjustments for Financial Subsidiaries

| | | RCFD | Bil | Mil | Thou | |
|--------|---|------|-----|-----|------|-------|
| 28. a. | Adjustment to Tier 1 capital reported in item 11..... | C228 | | | | 28.a. |
| 28. b. | Adjustment to total risk-based capital reported in item 21..... | B503 | | | | 28.b. |
| 29. | Adjustment to risk-weighted assets reported in item 62..... | B504 | | | | 29. |
| 30. | Adjustment to average total assets reported in item 27..... | B505 | | | | 30. |

1. Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income" (AOCI).