

**DRAFT**

# **FFIEC 041 Call Report**

## **Proposed Reporting Changes to Schedules RI-A, RI-E, 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 <sup>1</sup> .....	B511				10.
<del>11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above) .....</del>	<del>4415</del>				<del>11.</del>
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, 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.

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar Year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(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 .....	3584				3585				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 .....	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 .....	3588				3589				1.d.
e. Secured by nonfarm nonresidential properties:									
(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)
2. Loans to depository institutions and acceptances of other banks .....	4481				4482				2.
3. Not applicable.									3.
4. Commercial and industrial loans .....	4638				4608				4.

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

**INSERT A – FFIEC 041 – 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	
Dollar Amounts in Thousands						
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.	TEXT B526	B526				4.a.
b.	TEXT B527	B527				4.b.
<del>5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):</del>						
a.	TEXT 4498	4498				5.a.
b.	TEXT 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.	TEXT 4521	4521				6.a.
b.	TEXT 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	7.
		4769				

Other explanations (please type or print clearly; 750 character limit):

(TEXT 4769)

Replace with INSERT B ←

**INSERT B – FFIEC 041 – 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-F—Other Assets

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
1. Accrued interest receivable <sup>1</sup> .....					B556				1.
2. Net deferred tax assets <sup>2</sup> .....					2148				2.
3. Interest-only strips receivable (not in the form of a security) <sup>3</sup> 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 <sup>4</sup> .....					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. <del>Prepaid deposit insurance assessments</del> <i>Not applicable.</i> .....	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.

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.

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands					RCON	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits <sup>1</sup> .....					3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....					3646				1.b.
2. Net deferred tax liabilities <sup>2</sup> .....					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. For savings banks, include "dividends" accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."

## 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				
	RCON	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.
<del>7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....</del>	<del>K675</del>	<del></del>	<del></del>	<del></del>	<del>M.7.</del>
<del>8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations .....</del>	<del>K667</del>	<del></del>	<del></del>	<del></del>	<del>M.8.</del>
<del>9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations .....</del>	<del>K668</del>	<del></del>	<del></del>	<del></del>	<del>M.9.</del>
<del>10. Commitments to fund construction, land development, and other land loans secured by real estate:</del>					
<del>    a. Total unfunded commitments .....</del>	<del>K676</del>	<del></del>	<del></del>	<del></del>	<del>M.10.a.</del>
<del>    b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....</del>	<del>K677</del>	<del></del>	<del></del>	<del></del>	<del>M.10.b.</del>
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	K669				M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d) .....	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>					
<del>13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):</del>					
<del>    a. Construction, land development, and other land loans secured by real estate .....</del>	<del>K679</del>	<del></del>	<del></del>	<del></del>	<del>M.13.a.</del>
<del>    b. Loans secured by multifamily residential and nonfarm nonresidential properties .....</del>	<del>K680</del>	<del></del>	<del></del>	<del></del>	<del>M.13.b.</del>
<del>    c. Closed-end loans secured by first liens on 1-4 family residential properties .....</del>	<del>K681</del>	<del></del>	<del></del>	<del></del>	<del>M.13.c.</del>
<del>    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 .....</del>	<del>K682</del>	<del></del>	<del></del>	<del></del>	<del>M.13.d.</del>
<del>    e. Commercial and industrial loans .....</del>	<del>K670</del>	<del></del>	<del></del>	<del></del>	<del>M.13.e.</del>
<del>    f. Credit card loans to individuals for household, family, and other personal expenditures .....</del>	<del>K671</del>	<del></del>	<del></del>	<del></del>	<del>M.13.f.</del>
<del>    g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans .....</del>	<del>K672</del>	<del></del>	<del></del>	<del></del>	<del>M.13.g.</del>
<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 ←





## Schedule RC-O—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands									
		RCON	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 .....							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, including related interest accrued and unpaid .....		L197				M. 17. d.					

INSERT E



**INSERT E (cont.) – FFIEC 041 – 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 <sup>1</sup> Number				
(Column H)			(Column I)			(Column J)			(Column K)			(Column L)			(Column M)			(Column N)					
18.01–20%			20.01–22%			22.01–26%			26.01–30%			> 30%			Unscoreable			Total					
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX		
RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX		
RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX		
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RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX			RCON XXXX		

<sup>1</sup> 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				
		RCON	Bil	Mil	Thou	
<b>Tier 1 Capital</b>						
1.	Total bank equity capital (from Schedule RC, item 27.a).....	3210				1.
2.	LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (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 <sup>1</sup> (report loss as a positive value).....	A221				3.
4.	LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> 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.
	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.
	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.
<b>Tier 2 Capital</b>						
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.	<del>Tier 3 capital allocated for market risk</del> <i>Not applicable</i> .....					<del>19.</del>
20.	LESS: Deductions for total risk-based capital.....	B595				20.
21.	Total risk-based capital (sum of items 11, <del>18</del> , and <del>19</del> , less item 20).....	3792				21.
<b>Total Assets for Leverage Ratio</b>						
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.
<b>Adjustments for Financial Subsidiaries</b>						
28. a.	Adjustment to Tier 1 capital reported in item 11.....	C228				28. a.
	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).