

DRAFT

FFIEC 031 Call Report

**Reporting Changes to Schedules RC-E and RC-M
for March 31, 2014**

**Reporting Changes to the Regulatory Capital Components
and Ratios Portion of Schedule RC-R
for March 31, 2014 (for Advanced Approaches Institutions)
and March 31, 2015 (for All Other Institutions)**

**Reporting Changes to Schedule RI
for March 31, 2015
(Not Applicable to Institutions with
Less Than \$1 Billion in Total Assets)**

As of January 10, 2014

NOTE: This draft, which is subject to change, presents the Call Report schedules on which items will be added or revised effective March 31, 2014, and March 31, 2015, as described in the two final Paperwork Reduction Act Federal Register notices being published in the Federal Register on January 14, 2014. The two final notices are available at <http://www.ffiec.gov/forms031.htm>. These Call Report revisions are subject to approval by the U.S. Office of Management and Budget.

Questions 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.

**Reporting Changes to
Schedules RC-E, Deposit Liabilities, and RC-M, Memoranda,¹
for March 31, 2014**

¹ In new item 16 of Schedule RC-M, information about international remittance transfers would be collected initially as of March 31, 2014, and, in general, semiannually thereafter as of each June 30 and December 31. The version of item 16 for the March 31, 2014, report date is presented first followed by the version of item 16 for the June 30, 2014, and subsequent report dates.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):								
a. Savings deposits:								
(1) Money market deposit accounts (MMDAs)				6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)				0352				M.2.a.(2)
b. Total time deposits of less than \$100,000				6648				M.2.b.
c. Total time deposits of \$100,000 through \$250,000				J473				M.2.c.
d. Total time deposits of more than \$250,000				J474				M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above				F233				M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:								
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ^{1,2}								
(1) Three months or less				A579				M.3.a.(1)
(2) Over three months through 12 months				A580				M.3.a.(2)
(3) Over one year through three years				A581				M.3.a.(3)
(4) Over three years				A582				M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³				A241				M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:								
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ^{1,4}								
(1) Three months or less				A584				M.4.a.(1)
(2) Over three months through 12 months				A585				M.4.a.(2)
(3) Over one year through three years				A586				M.4.a.(3)
(4) Over three years				A587				M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³				K221				M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³				K222				M.4.c.

INSERT A

1. Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands				RCFN	Bil	Mil	Thou	
Deposits of:								
1. Individuals, partnerships, and corporations (include all certified and official checks)				B553				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions				B554				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)				2625				3.
4. Foreign governments and official institutions (including foreign central banks).....				2650				4.
5. U.S. Government and states and political subdivisions in the U.S.				B555				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)				2200				6.

Memorandum

Dollar Amounts in Thousands				RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) ..				A245				M.1.

INSERT A – FFIEC 031– SCHEDULE RC-E, PART I, MEMORANDUM ITEMS 5-7

5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? ...

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets¹ that answered “Yes” to Memorandum item 5 above.

6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):

a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use

c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations

7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):

(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use

(2) Deposits in all other MMDAs of individuals, partnerships, and corporations

b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):

(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use

(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations

RCON	Yes		No
XXXX			
RCON	Bil	Mil	Thou
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-M—Continued

Dollar Amounts in Thousands

	RCFD	Yes		No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569				6.

	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	B570				7.

8. Primary Internet website address of the bank (home page), if any (Example: www.examplebank.com)					8.
<small>TEXT 4087</small> http://					

Replace with INSERT B

	RCFD	Yes		No	
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	4088				9.

10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCON	Bil	Mil	Thou	
	F064				10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFD				
	F065				10.b.

	RCON	Yes		No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463				11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464				12.
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	RCON	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(1) Loans secured by real estate in domestic offices:					
(a) Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	K169				13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170				13.a.(1)(a)(2)
(b) Secured by farmland.....	K171				13.a.(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	K172				13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	K173				13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....	K174				13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....	K175				13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176				13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177				13.a.(1)(e)(2)
	RCFD				
(2) Loans to finance agricultural production and other loans to farmers	K178				13.a.(2)
(3) Commercial and industrial loans	K179				13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	K180				13.a.(4)(a)
(b) Automobile loans.....	K181				13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K182				13.a.(4)(c)

INSERT B – FFIEC 031 – SCHEDULE RC-M, ITEM 8

8. Internet Web site addresses and physical office trade names:
a. Uniform Resource Locator (URL) of the reporting institution’s primary Internet Web site (home page), if any
(Example: www.examplebank.com):

TEXT 4087	http:// _____
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- b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any
(Example: www.examplebank.biz):¹

(1)

TEXT XXXX

 http:// _____

(2)

TEXT XXXX

 http:// _____

(3)

TEXT XXXX

 http:// _____

(4)

TEXT XXXX

 http:// _____

(5)

TEXT XXXX

 http:// _____

(6)

TEXT XXXX

 http:// _____

(7)

TEXT XXXX

 http:// _____

(8)

TEXT XXXX

 http:// _____

(9)

TEXT XXXX

 http:// _____

(10)

TEXT XXXX

 http:// _____

- c. Trade names other than the reporting institution’s legal title used to identify one or more of the institution’s physical offices at which deposits are accepted or solicited from the public, if any:

(1)

TEXT XXXX

(2)

TEXT XXXX

(3)

TEXT XXXX

(4)

TEXT XXXX

(5)

TEXT XXXX

(6)

TEXT XXXX

¹ Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
13. a. (5)	All other loans and all leases	K183				13.a.(5)
	<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, Part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):</i>					
	(a) Loans to depository institutions and acceptances of other banks	K184				13.a.(5)(a)
	(b) Loans to foreign governments and official institutions	K185				13.a.(5)(b)
	(c) Other loans ¹	K186				13.a.(5)(c)
	(d) Lease financing receivables	K273				13.a.(5)(d)
		RCFN				
	(e) Loans secured by real estate in foreign offices.....	K290				13.a.(5)(e)
		RCON				
b.	Other real estate owned (included in Schedule RC, item 7):					
	(1) Construction, land development, and other land in domestic offices	K187				13.b.(1)
	(2) Farmland in domestic offices	K188				13.b.(2)
	(3) 1–4 family residential properties in domestic offices	K189				13.b.(3)
	(4) Multifamily (5 or more) residential properties in domestic offices.....	K190				13.b.(4)
	(5) Nonfarm nonresidential properties in domestic offices	K191				13.b.(5)
		RCFN				
	(6) In foreign offices.....	K260				13.b.(6)
	(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	RCFD				
		K192				13.b.(7)
c.	Debt securities (included in Schedule RC, items 2.a and 2.b)	J461				13.c.
d.	Other assets (exclude FDIC loss-sharing indemnification assets).....	J462				13.d.
14.	Captive insurance and reinsurance subsidiaries:					
a.	Total assets of captive insurance subsidiaries ²	K193				14.a.
b.	Total assets of captive reinsurance subsidiaries ²	K194				14.b.
	<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>					
15.	Qualified Thrift Lender (QTL) test:					
a.	Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCON	Number			
		L133				15.a.
b.	Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....		Yes		No	
		L135				15.b.

INSERT C

- 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."
- Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

INSERT C – FFIEC 031 – SCHEDULE RC-M, ITEM 16 – FOR THE MARCH 31, 2014, REPORT DATE

Items 16.a and 16.b, and, if appropriate, items 16.c and 16.d are to be completed in the March 2014 report. Beginning with the June 2014 report, item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only and item 16.b is to be completed annually in the June report only.

16. Remittance transfers offered to consumers:¹

a. Mechanisms offered to consumers in any state for sending remittance transfers to recipients abroad:

(1) In 2012, did your institution offer to consumers in any state any of the following mechanisms for sending remittance transfers to recipients abroad?²

- (a) International wire transfers
- (b) International ACH transactions
- (c) Other proprietary services operated by your institution
- (d) Other proprietary services operated by another party

(2) As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending remittance transfers to recipients abroad?

- (a) International wire transfers
- (b) International ACH transactions
- (c) Other proprietary services operated by your institution
- (d) Other proprietary services operated by another party

b. Did your institution provide more than 100 remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 remittance transfers in the current calendar year?

Items 16.c and 16.d are to be completed by institutions that answered “Yes” to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

RCON	Yes		No
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			

¹ Report information about transfers that:

- (a) are “remittance transfers” as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
- (b) would qualify as “remittance transfers” under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of items 16(a)(1)(d) and 16(a)(2)(d), report information only about transfers for which the reporting institution is the provider. For items 16(a)(1)(d) and 16(a)(2)(d), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the remittance transfers.

² Item 16.a.(1) is a one-time item that would be collected only as of March 31, 2014. Thereafter, item 16.a.(1) would be deleted and item 16.a.(2) would be renumbered as item 16.a.

- c. Indicate which of the mechanisms described in items 16.a.(2)(a), (b), and (c) above is the mechanism that your institution estimates accounted for the largest number of remittance transfers your institution provided during the period from October 28, 2013, through December 31, 2013
 (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any transfers using the mechanisms described in items 16.a.(2)(a), (b), and (c) above during the period from October 28, 2013, through December 31, 2013, enter 0.)
- d. Estimated number and dollar value of remittance transfers provided by your institution during the period from October 28, 2013, through December 31, 2013:
- (1) Estimated number of remittance transfers
- (2) Estimated dollar value of remittance transfers
- (3) Estimated number of remittance transfers for which your institution applied the temporary exception

RCON	Number		
XXXX			
RCON	Number		
XXXX			
RCON	Bil	Mil	Thou
XXXX			
RCON	Number		
XXXX			

INSERT C – FFIEC 031 – SCHEDULE RC-M, ITEM 16 – FOR THE JUNE 30, 2014, AND SUBSEQUENT REPORT DATES

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. Remittance transfers offered to consumers:¹

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending remittance transfers to recipients abroad?

- (1) International wire transfers
- (2) International ACH transactions
- (3) Other proprietary services operated by your institution
- (4) Other proprietary services operated by another party

b. Did your institution provide more than 100 remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 remittance transfers in the current calendar year?

Items 16.c and 16.d are to be completed by institutions that answered “Yes” to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of remittance transfers your institution provided during the two quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two quarters ending on the report date, enter 0.)

RCON	Yes		No
XXXX			
XXXX			
XXXX			
XXXX			
XXXX			
RCON	Number		
XXXX			

¹ Report information about transfers that:

- (a) are “remittance transfers” as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
- (b) would qualify as “remittance transfers” under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16(a)(4), report information only about transfers for which the reporting institution is the provider. For item 16(a)(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the remittance transfers.

d. Estimated number and dollar value of remittance transfers provided by your institution during the two quarters ending on the report date:

(1) Estimated number of remittance transfers

(2) Estimated dollar value of remittance transfers

(3) Estimated number of remittance transfers for which your institution applied the temporary exception

RCON	Number		
XXXX			
RCON	Bil	Mil	Thou
XXXX			
RCON	Number		
XXXX			

Note Regarding the Revisions to Schedule RC-R, Regulatory Capital:

- **Effective March 31, 2014:**
 - Existing items 1 through 33 of Schedule RC-R will be designated Part I.A – Regulatory Capital Components and Ratios. All institutions except advanced approaches institutions will complete Schedule RC-R, Part I.A, in their Call Reports for March 31 through December 31, 2014. No changes are being made to Part I.A for 2014.
 - New Part I.B – Regulatory Capital Components and Ratios (presented on the next four pages) will be added to Schedule RC-R. Advanced approaches institutions will complete Schedule RC-R, Part I.B, in their Call Reports for March 31 through December 31, 2014.
 - Existing items 34 through 62 and Memorandum items 1 and 2 of Schedule RC-R will be designated Part II – Risk-Weighted Assets. All institutions will complete Schedule RC-R, Part II, in their Call Reports for March 31 through December 31, 2014. No changes are being made to Part II for 2014.

- **Effective March 31, 2015:**
 - Part I.A – Regulatory Capital Components and Ratios will be removed from Schedule RC-R.
 - Part I.B – Regulatory Capital Components and Ratios will be designated Part I of Schedule RC-R and will be completed by all institutions beginning with the Call Report for March 31, 2015.
 - Part II – Risk-Weighted Assets of Schedule RC-R is to be replaced with a revised version of Part II that would incorporate the provisions of the banking agencies' revised regulatory capital rules. This revised version of Part II is to be completed by all institutions beginning with the Call Report for March 31, 2015. The proposed revisions to Part II will be the subject of a reporting proposal from the banking agencies in 2014.

Schedule RC-R, Part I.B – Regulatory Capital Components and Ratios

FFIEC 031

Advanced approaches institutions must complete this Schedule RC-R, Part I.B, starting on March 31, 2014.

Starting on March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I.

Part I.B is to be completed on a consolidated basis.

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou
Common equity tier 1 capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	xxxx			
2. Retained earnings.....	xxxx			
3. Accumulated other comprehensive income (AOCI).....	xxxx			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....				
	0=No	RCFD		
	1=Yes	xxxx		
	RCFD	Bil	Mil	Thou
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	xxxx			
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	xxxx			
Common equity tier 1 capital: adjustments and deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	xxxx			
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	xxxx			
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	xxxx			
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	xxxx			
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	xxxx			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	xxxx			
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	xxxx			
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	xxxx			
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	xxxx			

- 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:
 - a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)
 - b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....
- 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....
- 12. Subtotal (item 5 minus items 6 through 11).....
- 13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....
- 14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....
- 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....
- 16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....
- 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....
- 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....
- 19. **Common equity tier 1 capital** (item 12 minus item 18).....

Additional tier 1 capital

- 20. Additional tier 1 capital instruments plus related surplus.....
- 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....
- 22. Tier 1 minority interest not included in common equity tier 1 capital.....
- 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....
- 24. LESS: Additional tier 1 capital deductions.....
- 25. **Additional tier 1 capital** (greater of item 23 minus item 24, or zero).....

Tier 1 capital

- 26. **Tier 1 capital** (sum of items 19 and 25).....

Tier 2 capital

- 27. Tier 2 capital instruments plus related surplus.....
- 28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....
- 29. Total capital minority interest that is not included in tier 1 capital.....
- 30. a. Allowance for loan and lease losses includable in tier 2 capital.....
- b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....

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- 31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....
- 32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....
- 33. LESS: Tier 2 capital deductions.....
- 34. a. **Tier 2 capital** (greater of item 32.a minus item 33, or zero).....
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....

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Total capital

- 35. a. **Total capital** (sum of items 26 and 34.a).....
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....

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Total assets for the leverage ratio

- 36. Average total consolidated assets.....
- 37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and item 24).....
- 38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....
- 39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38).....

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Total risk-weighted assets

- 40. a. **Total risk-weighted assets** (from Schedule RC-R, Part II, item 62).....
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....

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Capital ratios

- 41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....
- 42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....
- 43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....
- 44. Tier 1 leverage ratio (Column A: item 26 divided by item 39) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 39).....
- 45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)

Column A		Column B	
RCFD	Percentage	RCFD	Percentage
XXXX	--.---	XXXX	--.---
XXXX	--.---	XXXX	--.---
XXXX	--.---	XXXX	--.---
XXXX	--.---	XXXX	--.---
		XXXX	--.---

Capital buffer

46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):
- a. Capital conservation buffer.....
 - b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....

RCFD	Percentage
xxxx	--.---
xxxx	--.---

Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:

- 47. Eligible retained income.....
- 48. Distributions and discretionary bonus payments during the quarter.....

RCFD	Bil	Mil	Thou
xxxx			
xxxx			

**Reporting Changes to Schedule RI, Income Statement,
for March 31, 2015
(Not Applicable to Institutions with
Less Than \$1 Billion in Total Assets)**

Schedule RI—Continued

Memoranda—Continued

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets:.....	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552				M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses	J319				M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321				M.14.c.

INSERT D

INSERT D – FFIEC 031 – SCHEDULE RI, MEMORANDUM ITEM 15

Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered “Yes” to Schedule RC-E, part I, Memorandum item 5.

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):

- a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use
- b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use
- c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use
- d. All other service charges on deposit accounts

XXXX				
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¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.