

# **FFIEC 031 Call Report**

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

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

**These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at <http://www.ffiec.gov/forms031.htm>.**

**Draft as of January 30, 2015**

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

**FFIEC 031**

Schedule RC-R – Regulatory Capital  
Part II. Risk-Weighted Assets

Pages 1 - 10

Schedule RC-L, Derivatives and Off-Balance Sheet Items  
Item 6, Securities Lent and Borrowed

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

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

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

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

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

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

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



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

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			Allocation by Risk-Weight Category									(Column I)			(Column J)											
	0%			2%			4%			10%			20%			50%			100%			150%								
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																														
5. Loans and leases, net of unearned income:																														
	RCFD S439			RCFD S440			RCFD H178									RCFD S441			RCFD S442			RCFD S443								
a. Residential mortgage exposures																														
				RCFD S445			RCFD S446			RCFD H179						RCFD H180			RCFD H181			RCFD H182			RCFD S447					
b. High volatility commercial real estate exposures																														
				RCFD S449			RCFD S450			RCFD S451						RCFD S452			RCFD S453			RCFD S454			RCFD S455					
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup>																														
				RCFD S457			RCFD S458			RCFD S459						RCFD S460			RCFD S461			RCFD S462			RCFD S463					
d. All other exposures																														
6. LESS: Allowance for loan and lease losses				RCFD 3123			RCFD S465																							
7. Trading assets				RCFD D976			RCFD S466			RCFD D977						RCFD D978			RCFD D979			RCFD D980			RCFD S467					
8. All other assets <sup>8</sup>				RCFD D981			RCFD S469			RCFD D982						RCFD D983			RCFD D984			RCFD D985			RCFD H185					

<sup>7</sup> For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
<sup>8</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.





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

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

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

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

## Total Balance Sheet Assets

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

11.

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

11.

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

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

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



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

	(Column A) Face, Notional, or Other Amount			CCF <sup>21</sup>	(Column B) Credit Equivalent Amount <sup>22</sup>			Allocation by Risk-Weight Category																					
	0%				2%			4%			10%			20%			50%			100%									
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Dollar Amounts in Thousands																													
19. c. Original maturity exceeding one year	RCFD G624				RCFD G625			RCFD G626									RCFD G627			RCFD G628			RCFD G629			18.c.			
19. Unconditionally cancelable commitments	RCFD S540			0.5																						19.			
20. Over-the-counter derivatives				0.0	0												RCFD S544			RCFD S545			RCFD S546			RCFD S547			20.
21. Centrally cleared derivatives					RCFD S542			RCFD S543						RCFD S544			RCFD S545			RCFD S546			RCFD S547			21.			
22. Unsettled transactions (failed trades) <sup>23</sup>	RCFD H191							RCFD H193									RCFD H194			RCFD H195			RCFD H196			22.			

	(Column J)			(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)					
	Allocation by Risk-Weight Category												Application of Other Risk-Weighting Approaches <sup>24</sup>								
	150%			625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount					
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
19. c. Original maturity exceeding one year	RCFD S539												RCFD H307			RCFD H308			18.c.		
19. Unconditionally cancelable commitments																			19.		
20. Over-the-counter derivatives	RCFD S548												RCFD H309			RCFD H310			20.		
21. Centrally cleared derivatives	RCFD S557																		21.		
22. Unsettled transactions (failed trades)	RCFD H197			RCFD H198			RCFD H199			RCFD H200									22.		

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

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

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

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

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

Totals

		(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)					
		Allocation by Risk-Weight Category																										
		0%			2%			4%			10%			20%			50%			100%			150%					
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>23.</b>	Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																											
		RCFD G630			RCFD S558			RCFD S559			RCFD S560			RCFD G631			RCFD G632			RCFD G633			RCFD S561					
<b>24.</b>	Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%					
<b>25.</b>	Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)																											
		RCFD G634			RCFD S569			RCFD S570			RCFD S571			RCFD G635			RCFD G636			RCFD G637			RCFD S572					
	0																											

23.  
24.  
25.

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

23.  
24.  
25.

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

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

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

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

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

## Memoranda

Dollar Amounts in Thousands

Bil	Mil	Thou
RCFD G642		

M.1.

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules

		With a remaining maturity of															
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2.	Notional principal amounts of over-the-counter derivative contracts:																
	a. Interest rate	\$582					\$583					\$584					M.2.a.
	b. Foreign exchange rate and gold	\$585					\$586					\$587					M.2.b.
	c. Credit (investment grade reference asset)	\$588					\$589					\$590					M.2.c.
	d. Credit (non-investment grade reference asset)	\$591					\$592					\$593					M.2.d.
	e. Equity	\$594					\$595					\$596					M.2.e.
	f. Precious metals (except gold)	\$597					\$598					\$599					M.2.f.
	g. Other	\$600					\$601					\$602					M.2.g.

		With a remaining maturity of															
		(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
3.	Notional principal amounts of centrally cleared derivative contracts:																
	a. Interest rate	\$603					\$604					\$605					M.3.a.
	b. Foreign exchange rate and gold	\$606					\$607					\$608					M.3.b.
	c. Credit (investment grade reference asset)	\$609					\$610					\$611					M.3.c.
	d. Credit (non-investment grade reference asset)	\$612					\$613					\$614					M.3.d.
	e. Equity	\$615					\$616					\$617					M.3.e.
	f. Precious metals (except gold)	\$618					\$619					\$620					M.3.f.
	g. Other	\$621					\$622					\$623					M.3.g.

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

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

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

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

		Bil	Mil	Thou	
4. Commercial and similar letters of credit.....	3411				4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	3433				6.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") .....	3430				9.
a. Securities borrowed.....	3432				9.a.
b. Commitments to purchase when-issued securities .....	3434				9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	C978				9.c.
d. <small>TEXT 3555</small>	3555				9.d.
e. <small>TEXT 3556</small>	3556				9.e.
f. <small>TEXT 3557</small>	3557				9.f.

Schedule RC-L, items 6 and 9, as they would be revised as of March 31, 2015:

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
4. Commercial and similar letters of credit .....	3411					4.
5. Not applicable						5.
6. Securities lent and borrowed:						
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	3433					6.a.
b. Securities borrowed .....	3432					6.b.

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital") .....	3430					9.
a. Not applicable						
b. Commitments to purchase when-issued securities .....	3434					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	C978					9.c.
d. <small>TEXT 3555</small>	3555					9.d.
e. <small>TEXT 3556</small>	3556					9.e.
f. <small>TEXT 3557</small>	3557					9.f.