

FFIEC 041

Call Report Revisions

**Proposed to Take Effect September 30, 2016,
and March 31, 2017**

These draft reporting forms reflect the Call Report revisions proposed to take effect September 30, 2016, and March 31, 2017, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice for these proposed revisions.

The Federal Register notice for these proposed Call Report revisions is available at <https://www.ffiec.gov/forms041.htm>.

Draft as of July 1, 2016

FFIEC 041

Call Report Revisions

Proposed to Take Effect September 30, 2016

DRAFT

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only—FFIEC 041

Report at the close of business **September 30, 2016**

(20160930)

(RCON 9999)

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

FDIC Certificate Number
 (RSSD 9050)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

INSERT A

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter, and (2) the person at the bank—other than the Chief Financial Officer (or equivalent)—to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter “none” for the contact’s e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area Code / Phone Number / Extension (TEXT C493)

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Area Code / Phone Number / Extension (TEXT 8902)

Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time-sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter “none” for the contact’s e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

Area Code / FAX Number (TEXT C375)

INSERT B

INSERT B

CHIEF EXECUTIVE OFFICER INFORMATION, PAGE 3

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Name (TEXT XXXX)

Telephone: Area code/phone number/extension (TEXT XXXX)

E-mail Address (TEXT XXXX)

FAX: Area code/phone number (TEXT XXXX)

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Schedule RI—Continued

Dollar Amounts in Thousands				Year-to-date				
				RIAD	Bil	Mil	Thou	
2. Interest expense (continued):								
d. Interest on subordinated notes and debentures				4200				2.d.
e. Total interest expense (sum of items 2.a through 2.d)				4073				2.e.
3. Net interest income (item 1.h minus 2.e)				4074				3.
4. Provision for loan and lease losses				4230				4.
5. Noninterest income:								
a. Income from fiduciary activities ¹				4070				5.a.
b. Service charges on deposit accounts				4080				5.b.
c. Trading revenue ²				A220				5.c.
d. (1) Fees and commissions from securities brokerage				C886				5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions				C888				5.d.(2)
(3) Fees and commissions from annuity sales				C887				5.d.(3)
(4) Underwriting income from insurance and reinsurance activities				C386				5.d.(4)
(5) Income from other insurance activities				C387				5.d.(5)
e. Venture capital revenue				B491				5.e.
f. Net servicing fees				B492				5.f.
g. Net securitization income				B493				5.g.
h. Not applicable								
i. Net gains (losses) on sales of loans and leases				5416				5.i.
j. Net gains (losses) on sales of other real estate owned				5415				5.j.
k. Net gains (losses) on sales of other assets (excluding securities)				B496				5.k.
l. Other noninterest income*				B497				5.l.
m. Total noninterest income (sum of items 5.a through 5.l)				4079				5.m.
6.a. Realized gains (losses) on held-to-maturity securities				3521				6.a.
b. Realized gains (losses) on available-for-sale securities				3196				6.b.
7. Noninterest expense:								
a. Salaries and employee benefits				4135				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)				4217				7.b.
c. (1) Goodwill impairment losses				C216				7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets				C232				7.c.(2)
d. Other noninterest expense*				4092				7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)				4093				7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301				8.
9. Applicable income taxes (on item 8)				4302				9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300				10.
11. Extraordinary items and other adjustments, net of income taxes*				4320				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104				12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103				13.
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340				14.

Replace with INSERT C

*Describe on Schedule RI-E—Explanations.

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

INSERT C

SCHEDULE RI, REVISED ITEMS 8 - 11

8.	Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301				8.
9.	Applicable income taxes (on item 8)	4302				9.
10.	Income (loss) before discontinued operations (item 8 minus item 9)	4300				10.
11.	Discontinued operations, net of applicable income taxes*	XXXX				11.

* Describe on Schedule RI-E—Explanations

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Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Replace with INSERT D

\$100,000

Dollar Amounts in Thousands

Year-to-date

		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.i)						
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.i:						
a.	Income and fees from the printing and sale of checks.....	C013				1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014				1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016				1.c.
d.	Rent and other income from other real estate owned.....	4042				1.d.
e.	Safe deposit box rent.....	C015				1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229				1.f.
g.	Bank card and credit card interchange fees.....	F555				1.g.
h.	Gains on bargain purchases.....	J447				1.h.
i.	TEXT 4461	4461				1.i.
j.	TEXT 4462	4462				1.j.
k.	TEXT 4463	4463				1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017				2.a.
b.	Advertising and marketing expenses.....	0497				2.b.
c.	Directors' fees.....	4136				2.c.
d.	Printing, stationery, and supplies.....	C018				2.d.
e.	Postage.....	8403				2.e.
f.	Legal fees and expenses.....	4141				2.f.
g.	FDIC deposit insurance assessments.....	4146				2.g.
h.	Accounting and auditing expenses.....	F556				2.h.
i.	Consulting and advisory expenses.....	F557				2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558				2.j.
k.	Telecommunications expenses.....	F559				2.k.
l.	TEXT 4464	4464				2.l.
m.	TEXT 4467	4467				2.m.
n.	TEXT 4468	4468				2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1) TEXT 4469	4469				3.a.(1)
	(2) Applicable income tax effect.....	4486				3.a.(2)
b.	(1) TEXT 4487	4487				3.b.(1)
	(2) Applicable income tax effect.....	4488				3.b.(2)
c.	(1) TEXT 4489	4489				3.c.(1)
	(2) Applicable income tax effect.....	4491				3.c.(2)

\$100,000

Replace with INSERT E

Replace with INSERT F

INSERT D

SCHEDULE RI-E, REVISED ITEM 1

i.	Income and fees from wire transfers	XXXX				1.i.		
j.	<table border="1"><tr><td>TEXT</td></tr><tr><td>4461</td></tr></table>	TEXT	4461	4461				1.j.
TEXT								
4461								
k.	<table border="1"><tr><td>TEXT</td></tr><tr><td>4462</td></tr></table>	TEXT	4462	4462				1.k.
TEXT								
4462								
l.	<table border="1"><tr><td>TEXT</td></tr><tr><td>4463</td></tr></table>	TEXT	4463	4463				1.l.
TEXT								
4463								

INSERT E

SCHEDULE RI-E, REVISED ITEM 2

l.	Other real estate owned expenses	XXXX				2.l.		
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	XXXX				2.m.		
n.	<table border="1"><tr><td>TEXT</td></tr><tr><td>4464</td></tr></table>	TEXT	4464	4464				2.n.
TEXT								
4464								
o.	<table border="1"><tr><td>TEXT</td></tr><tr><td>4465</td></tr></table>	TEXT	4465	4465				2.o.
TEXT								
4465								
p.	<table border="1"><tr><td>TEXT</td></tr><tr><td>4466</td></tr></table>	TEXT	4466	4466				2.p.
TEXT								
4466								

INSERT F

SCHEDULE RI-E, REVISED ITEM 3

3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):							
a.(1)	<table border="1"><tr><td>TEXT</td></tr><tr><td>XXXX</td></tr></table>	TEXT	XXXX	XXXX				3.a.(1)
TEXT								
XXXX								
(2)	Applicable income tax effect	XXXX				3.a.(2)		
b.(1)	<table border="1"><tr><td>TEXT</td></tr><tr><td>XXXX</td></tr></table>	TEXT	XXXX	XXXX				3.b.(1)
TEXT								
XXXX								
(2)	Applicable income tax effect	XXXX				3.b.(2)		

Schedule RC-C—Continued

Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets ¹				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					J454				9.a.
b. Other loans					J464				9.b.
(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				11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)					2122				12.

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:					
(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	F576				M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160				M.1.c.
d. Secured by nonfarm nonresidential properties:					
(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	K256				M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets¹ (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>					
(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.
<i>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.e plus 1.f):</i>					
(1) Loans secured by farmland	K166				M.1. f.(1)
(2) Loans to depository institutions and acceptances of other banks	K167				M.1. f.(2)
(3) Not applicable					

1. The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:						
	(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 loans¹	K267				M.1. f.(6)
<p><i>Memorandum item 1.f.(6)(a) is to be completed by:²</i></p> <ul style="list-style-type: none"> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans 						
	(5) (a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f.(6), above	K168				M.1. f.(6)(a) (5)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{3, 4}						
	(1) Three months or less	A564				M.2.a.(1)
	(2) Over three months through 12 months	A565				M.2.a.(2)
	(3) Over one year through three years	A566				M.2.a.(3)
	(4) Over three years through five years	A567				M.2.a.(4)
	(5) Over five years through 15 years	A568				M.2.a.(5)
	(6) Over 15 years	A569				M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: ^{3, 5}						
	(1) Three months or less	A570				M.2.b.(1)
	(2) Over three months through 12 months	A571				M.2.b.(2)
	(3) Over one year through three years	A572				M.2.b.(3)
	(4) Over three years through five years	A573				M.2.b.(4)
	(5) Over five years through 15 years	A574				M.2.b.(5)
	(6) Over 15 years	A575				M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)		A247				M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B ⁶		2746				M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)		5370				M.4.

1. Includes ~~“Loans to finance agricultural production and other loans to farmers,” “Obligations (other than securities and leases) of states and political subdivisions in the U.S.,” and “Loans to nondepository financial institutions and other loans.”~~

2. The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, **2015**, Report of Condition.

3. Report fixed-rate loans and leases by remaining maturity and floating rate loans by next repricing date.

4. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

5. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

6. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.

Schedule RC-D--Continued

Memoranda—Continued

\$1,000,000

Dollar Amounts in Thousands

		RCON	Bil	Mil	Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): ¹						
a.	TEXT F655	F655				M.9.a.
b.	TEXT F656	F656				M.9.b.
c.	TEXT F657	F657				M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):						
a.	TEXT F658	F658				M.10.a.
b.	TEXT F659	F659				M.10.b.
c.	TEXT F660	F660				M.10.c.

1. Exclude equity securities.

\$1,000,000

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Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCON	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	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. Not applicable								
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.

\$100,000

Replace with INSERT G

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 ¹				3645				1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				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.

\$100,000

1. For savings banks, include "dividends" accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."

INSERT G

SCHEDULE RC-F, REVISED ITEM 6

f.	Computer software	XXXX					6.f.		
g.	Accounts receivable	XXXX					6.g.		
h.	Receivables from foreclosed government-guaranteed mortgage loans	XXXX					6.h.		
i.	<table border="1" style="display: inline-table; vertical-align: top;"> <tr><td>TEXT</td></tr> <tr><td>3549</td></tr> </table>	TEXT	3549	3549					6.i.
TEXT									
3549									
j.	<table border="1" style="display: inline-table; vertical-align: top;"> <tr><td>TEXT</td></tr> <tr><td>3550</td></tr> </table>	TEXT	3550	3550					6.j.
TEXT									
3550									
k.	<table border="1" style="display: inline-table; vertical-align: top;"> <tr><td>TEXT</td></tr> <tr><td>3551</td></tr> </table>	TEXT	3551	3551					6.k.
TEXT									
3551									

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Schedule RC-M—Continued

	Dollar Amounts in Thousands				
	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:					
(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)
(2) Not applicable					
(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)
(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)
<i>Item 13.a.(5)(c)(1) is to be completed by:²</i>					
<ul style="list-style-type: none"> ● Banks with \$300 million or more in total assets ● Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans 					
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above	K178				13.a.(5)(c)(1)
(d) Lease financing receivables	K273				13.a.(5)(d)

1. Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. The \$300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11. d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards	K078				K079				K080				11.d.(1)
(2) Automobile loans.....	K081				K082				K083				11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084				K085				K086				11.d.(3)
e. All other loans and all leases	K087				K088				K089				11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>													
(1) Loans to depository institutions and acceptances of other banks	K091				K092				K093				11.e.(1)
(2) Loans to foreign governments and official institutions	K095				K096				K097				11.e.(2)
(3) Other loans ¹	K099				K100				K101				11.e.(3)
<i>Item 11.e.(3)(a) is to be completed by:²</i>													
<ul style="list-style-type: none"> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans 													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above	K072				K073				K074				11.e.(3)(a)
(4) Lease financing receivables.....	K269				K271				K272				11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102				K103				K104				11. f.

1. Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."
2. The \$300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and other land loans:													
(1) 1–4 family residential construction loans	K105				K106				K107				M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108				K109				K110				M.1.a.(2)
b. Loans secured by 1–4 family residential properties	F661				F662				F663				M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111				K112				K113				M.1.c.
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114				K115				K116				M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117				K118				K119				M.1.d.(2)
e. Commercial and industrial loans	K257				K258				K259				M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>													
(1) To U.S. addressees (domicile)	K120				K121				K122				M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123				K124				K125				M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126				K127				K128				M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>													
(1) Loans secured by farmland	K130				K131				K132				M.1.f.(1)
 (2) Loans to depository institutions and acceptances of other banks	K134				K135				K136				M.1.f.(2)
(3) Not applicable													

1. The \$300 million asset-size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
1. f. (4) Loans to individuals for household, family, and other personal expenditures:														
(a) Credit cards	K274				K275				K276					M.1. f.(4)(a)
(b) Automobile loans	K277				K278				K279					M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280				K281				K282					M.1. f.(4)(c)
(5) Loans to foreign governments and official institutions	K283				K284				K285					M.1. f.(5)
(6) Other loans¹	K286				K287				K288					M.1. f.(6)
Memorandum item 1.f.(6)(a) is to be completed by: ²														
• Banks with \$300 million or more in total assets														
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans														
(5) (a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item Memorandum item 1.f.(6), above														
	K138				K139				K140					M.1. f.(6)(a) (5)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558				6559				6560					M.2.
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: ²														
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248				1249				1250					M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380				5381				5382					M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254				1255				1256					M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166				F167				F168					M.3.d.

1. Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

2. The \$300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, **2015**, Report of Condition.

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236				1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237				2.
3.	Not applicable					
4.	Average consolidated total assets for the calendar quarter	K652				4.
	a. Averaging method used					
	(for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number			4.a.
5.	Average tangible equity for the calendar quarter ¹	K654				5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655				6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
	a. One year or less	G465				7.a.
	b. Over one year through three years	G466				7.b.
	c. Over three years through five years	G467				7.c.
	d. Over five years	G468				7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
	a. One year or less	G469				8.a.
	b. Over one year through three years	G470				8.b.
	c. Over three years through five years	G471				8.c.
	d. Over five years	G472				8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803				9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
	a. Fully consolidated reciprocal brokered deposits	L190				9.a.
10.	Banker's bank certification:					
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	K656	Yes	No		10.
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>					
	a. Banker's bank deduction	K657				10.a.
	b. Banker's bank deduction limit	K658				10.b.
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? ..	K659	Yes	No		11.
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. 2</i>					
	a. Custodial bank deduction	K660				11.a.
	b. Custodial bank deduction limit	K661				11.b.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):																					
a. Mortgage servicing assets																					
b. Nontrading derivative assets																					
c. <small>TEXT G546</small>																					
d. <small>TEXT G551</small>																					
e. <small>TEXT G556</small>																					
f. <small>TEXT G561</small>																					
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13):																					
a. Loan commitments																					
(not accounted for as derivatives)																					
b. Nontrading derivative liabilities																					
c. <small>TEXT G571</small>																					
d. <small>TEXT G576</small>																					
e. <small>TEXT G581</small>																					
f. <small>TEXT G586</small>																					

\$100,000

\$100,000

Schedule RC-R—Continued

Part I—Continued

		Dollar Amounts in Thousands					
		RCOA	Tril	Bil	Mil	Thou	
Total Assets for the Leverage Ratio							
36.	Average total consolidated assets	3368					36.
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 certain elements of item 24 - see instructions)	RCOA					37.
		P875					
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596					38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224					39.
Total Risk-Weighted Assets							
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223					40.a.
b.	(Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCOW					
		A223					40.b.
Risk-Based 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)	(Column A)		(Column B)			
		RCOA	Percentage	RCOW	Percentage		
		P793		P793			41.
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).....	7206		7206			42.
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).....	7205		7205			43.
Leverage Capital Ratios*							
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA	Percentage				
		7204					44.
45.	Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined).....						45.
Capital Buffer*							
46.	Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:	RCOA	Percentage				
a.	Capital conservation buffer.....	H311					46.a.
b.	(Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCOW	H312				46.b.
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	H313					47.
48.	Distributions and discretionary bonus payments during the quarter.....	H314					48.

*Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

Replace with INSERT H

INSERT H

SCHEDULE RC-R, REVISED ITEM 45

45. Advanced approaches institutions only: Supplementary leverage ratio information:

a. Total leverage exposure

b. Supplementary leverage ratio

	Tril	Bil	Mil	Thou
XXXX				
	Percentage			
XXXX				

45.a.

45.b.

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Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount			CCF ¹⁹	(Column B) Credit Equivalent Amount ²⁰			Allocation by Risk-Weight Category																														
								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	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																																						
16. Repo-style transactions ²¹	RCON S515				RCON S516			RCON S517			RCON S518			RCON S519						RCON S520			RCON S521			RCON S522			RCON S523									
				1.0																														16.				
17. All other off-balance sheet liabilities	RCON G618				RCON G619			RCON G620												RCON G621			RCON G622			RCON G623			RCON S524									
				1.0																														17.				
18. Unused commitments: *																																						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525				RCON S526			RCON S527												RCON S528			RCON S529			RCON S530			RCON S531									
				0.2																														18.a.				
b. Original maturity of one year or less to ABCP conduits																																						
b. c. Original maturity exceeding one year	RCON G624				RCON G625			RCON G626												RCON G627			RCON G628			RCON G629			RCON S539									
				0.5																															18.c. b.			
19. Unconditionally cancelable commitments	RCON S540				RCON S541																																	
				0.0																															19.			
20. Over-the-counter derivatives					RCON S542			RCON S543						RCON S544			RCON S545			RCON S546			RCON S547			RCON S548												
																																			20.			
21. Centrally cleared derivatives					RCON S549			RCON S550			RCON S551			RCON S552						RCON S554			RCON S555			RCON S556			RCON S557									
																																			21.			
22. Unsettled transactions (failed trades) ²²	RCON H191							RCON H193												RCON H194			RCON H195			RCON H196			RCON H197									
																																			22.			

19. Credit conversion factor.

20. For items 16 through 19, column A multiplied by credit conversion factor.

21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

22. For item 22, the sum of columns C through Q must equal column A.

* Excludes unused commitments to asset-backed commercial paper conduits.

Schedule RC-R—Continued

Part II—Continued

	(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)						
	Allocation by Risk-Weight Category									Application of Other Risk-Weighting Approaches ²³									
	625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount						
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Dollar Amounts in Thousands																			
16. Repo-style transactions ²⁴										RCON H301			RCON H302			16.			
17. All other off-balance sheet liabilities																17.			
18. Unused commitments: *																			
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits										RCON H303			RCON H304			18.a.			
b. Original maturity of one year or less to ABCP conduits																18.b.			
b. c. Original maturity exceeding one year										RCON H307			RCON H308			18.c. b.			
19. Unconditionally cancelable commitments																19.			
20. Over-the-counter derivatives										RCON H309			RCON H310			20.			
21. Centrally cleared derivatives																21.			
22. Unsettled transactions (failed trades) ²⁵										RCON H198			RCON H199			RCON H200			22.

23. Includes, for example, exposures collateralized by securitization exposures or mutual funds.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

25. For item 22, the sum of columns C through Q must equal column A.

* Excludes unused commitments to asset-backed commercial paper conduits.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCON B790			RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 1.....	RCON B797			RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance.....	A249				M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250				M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804				M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805				M.2.b.
c. Other financial assets (includes home equity lines) ¹	A591				M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699				M.2.d.
3. Asset-backed commercial paper conduits [*]					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806				M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807				M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808				M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809				M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	C407				M.4.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

2. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

*** Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.**

FFIEC 041

Call Report Revisions

Proposed to Take Effect March 31, 2017

DRAFT

Consolidated Report of Income for the period January 1, **2017–March 31, 2017**

Schedule RI—Income Statement

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties	4435				1.a.(1)(a)
(b) All other loans secured by real estate	4436				1.a.(1)(b)
(2) Commercial and industrial loans	4012				1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B485				1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486				1.a.(3)(b)
(4) Loans to foreign governments and official institutions	4056				1.a.(4)
(5) All other loans ¹	4058				1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010				1.a.(6)
b. Income from lease financing receivables	4065				1.b.
c. Interest income on balances due from depository institutions ²	4115				1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488				1.d.(1)
(2) Mortgage-backed securities	B489				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060				1.d.(3)
e. Interest income from trading assets	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.)	4107				1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508				2.a.(1)
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs)	0093				2.a.(2)(a)
(b) Time deposits of \$100,000 or more. \$250,000 or less	A517				2.a.(2)(b)
(c) Time deposits of less than \$100,000 . more than \$250,000	A518				2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on trading liabilities and other borrowed money	4185				2.c.

1. Includes interest and fee income on "Loans to depository institutions and acceptances of other banks, "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
2. Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

		Dollar Amounts in Thousands				Year-to-date					
						RIAD	Bil	Mil	Thou		
2. Interest expense (continued):											
d. Interest on subordinated notes and debentures						4200					2.d.
e. Total interest expense (sum of items 2.a through 2.d)						4073					2.e.
3. Net interest income (item 1.h minus 2.e)		4074									3.
4. Provision for loan and lease losses		4230									4.
5. Noninterest income:											
a. Income from fiduciary activities ¹						4070					5.a.
b. Service charges on deposit accounts						4080					5.b.
c. Trading revenue ²						A220					5.c.
d. (1) Fees and commissions from securities brokerage						C886					5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions						C888					5.d.(2)
(3) Fees and commissions from annuity sales						C887					5.d.(3)
(4) Underwriting income from insurance and reinsurance activities						C386					5.d.(4)
(5) Income from other insurance activities						C387					5.d.(5)
e. Venture capital revenue						B491					5.e.
f. Net servicing fees						B492					5.f.
g. Net securitization income						B493					5.g.
h. Not applicable											
i. Net gains (losses) on sales of loans and leases						5416					5.i.
j. Net gains (losses) on sales of other real estate owned						5415					5.j.
k. Net gains (losses) on sales of other assets (excluding securities) 3						B496					5.k.
l. Other noninterest income*						B497					5.l.
m. Total noninterest income (sum of items 5.a through 5.l)		4079									5.m.
6. a. Realized gains (losses) on held-to-maturity securities		3521									6.a.
b. Realized gains (losses) on available-for-sale securities		3196									6.b.
7. Noninterest expense:											
a. Salaries and employee benefits						4135					7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)						4217					7.b.
c. (1) Goodwill impairment losses						C216					7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets						C232					7.c.(2)
d. Other noninterest expense*						4092					7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)		4093									7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		4301									8.
9. Applicable income taxes (on item 8)		4302									9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300									10.
11. Extraordinary items and other adjustments, net of income taxes*		4320									11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		G104									12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)		G103									13.
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340									14.

Replace with INSERT C

*Describe on Schedule RI-E—Explanations.

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

INSERT C

SCHEDULE RI, REVISED ITEMS 8 - 11

8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301				8.
9. Applicable income taxes (on item 8)	4302				9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	4300				10.
11. Discontinued operations, net of applicable income taxes*	XXXX				11.

* Describe on Schedule RI-E—Explanations

NOTE: Revised items 8 – 11 are proposed to take effect September 30, 2016.

DRAFT

Schedule RI—Continued

Memoranda

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513				M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets¹</i>					
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431				M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313				M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number			M.5.
<i>Memorandum item 6 is to be completed by:¹</i>					
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural product and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans 					
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024				M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ²	RIAD	YYYY	MM	DD	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):	9106				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures	8757				M.8.a.
b. Foreign exchange exposures	8758				M.8.b.
c. Equity security and index exposures	8759				M.8.c.
d. Commodity and other exposures	8760				M.8.d.
e. Credit exposures	F186				M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	K090				M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	K094				M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890				M.9.b.
10. <i>To be completed by banks with \$300 million or more in total assets:¹</i> Credit losses on derivatives (see instructions)	A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	Yes		No	M.11.
	A530				

Replace with INSERT I

1. The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported in the June 30, 2016, Report of Condition.
2. For example, a bank acquired on March 1, 2015, would report 20150301.

INSERT I

SCHEDULE RI, REVISED MEMORANDUM ITEMS 8.f AND 8.g AND NEW MEMORANDUM ITEM 8.h

Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹

f.	Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
	(1) Gross credit valuation adjustment (CVA)	XXXX			M.8.f.(1)
	(2) CVA hedge	XXXX			M.8.f.(2)
g.	Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
	(1) Gross debit valuation adjustment (DVA)	XXXX			M.8.g.(1)
	(2) DVA hedge	XXXX			M.8.g.(2)
h.	Gross trading revenue, before including positive or negative net CVA and net DVA	XXXX			M.8.h.

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Schedule RI—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228				M.12.
<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.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>					
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.....	H032				M.15.a.
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.....	H033				M.15.b.
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.....	H034				M.15.c.
d. All other service charges on deposit accounts.....	H035				M.15.d.

1. The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2016, Report of Condition.

Replace with INSERT J

INSERT J

SCHEDULE RI, REVISED MEMORANDUM ITEM 14

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)

				.
J321				M.14

DRAFT

Schedule RC—Continued

Dollar Amounts in Thousands

	RCON	Tril	Bil	Mil	Thou	
Equity Capital						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus	3838					23.
24. Common stock	3230					24.
25. Surplus (exclude all surplus related to preferred stock).....	3839					25.
26. a. Retained earnings.....	3632					26.a.
b. Accumulated other comprehensive income ¹	B530					26.b.
c. Other equity capital components ²	A130					26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210					27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000					27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105					28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300					29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during **2016**

RCON	Number
6724	

M.1.

- ~~1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank~~
- ~~2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)~~
- ~~3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm~~

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM	DD
8678		

M.2.

1. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
2. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Replace with INSERT K

INSERT K

SCHEDULE RC, REVISED MEMORANDUM ITEM 1

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).
- 3 = This number is not to be used.

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Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
5. To be completed by banks with \$300 million or more in total assets: ¹					
Loans secured by real estate to non-U.S. addressees (domicile)					
(included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837				M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a	C391				M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779				M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780				M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:					
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230				M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, Part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....	F232				M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577				M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F578				M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F579				M.10.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F580				M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F581				M.10.a.(3)(b)(1)
(2) Secured by junior liens	F582				M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F583				M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	F584				M.10.a.(5)
b. Commercial and industrial loans	F585				M.10.b.

1. The \$300 million asset size test is generally based on the total assets reported on the June 30, 2016, Report of Condition.

Move Memorandum items 10 and 11 to Schedule RC-Q

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Move Memorandum items 10 and 11 to Schedule RC-Q

Dollar Amounts in Thousands

	RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586				M.10.c.(1)
(2) Other revolving credit plans	F587				M.10.c.(2)
(3) Automobile loans	K196				M.10.c.(3)
(4) Other consumer loans	K208				M.10.c.(4)
d. Other loans	F589				M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, Part I, Memorandum item 10):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F590				M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	F591				M.11.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F592				M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens	F593				M.11.a.(3)(b)(1)
(2) Secured by junior liens	F594				M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	F595				M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	F596				M.11.a.(5)
b. Commercial and industrial loans	F597				M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598				M.11.c.(1)
(2) Other revolving credit plans	F599				M.11.c.(2)
(3) Automobile loans	K195				M.11.c.(3)
(4) Other consumer loans	K209				M.11.c.(4)
d. Other loans	F601				M.11.d.

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date				(Column B) Gross Contractual Amounts Receivable at Acquisition Date				(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:														
a. Loans secured by real estate	G091				G092				G093					M.12.a.
b. Commercial and industrial loans	G094				G095				G096					M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097				G098				G099					M.12.c.
d. All other loans and all leases	G100				G101				G102					M.12.d.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts							
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)				(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)				(Column C) Total Nontransaction Accounts (Including MMDAs)							
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou				
Deposits of:																
1. Individuals, partnerships, and corporations	B549								B550							1.
2. U.S. Government	2202								2520							2.
3. States and political subdivisions in the U.S.	2203								2530							3.
4. Commercial banks and other depository institutions in the U.S.	B551								B552							4.
5. Banks in foreign countries	2213								2236							5.
6. Foreign governments and official institutions (including foreign central banks)	2216								2377							6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215				2210				2385							7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835				M.1.a.
b. Total brokered deposits	2365				M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):²					
C. (1) Brokered deposits of less than \$100,000	2343				M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472				M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243				M.1.d.(1)
(2) Not applicable. \$250,000 or less deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219				M.1.d.(2)
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220				M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590				M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223				M.1.f.

1. Includes interest-bearing and noninterest-bearing demand deposits.
 2. The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—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 \$250,000 or less :					
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 more than \$250,000 :					
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.
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?					
	P752				M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets⁵ that answered "Yes" to Memorandum item 5 above.

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
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	P753				M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754				M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755				M.6.c.

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.~~ **sum of Memorandum items 2.b and 2.c.**
 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.~~
 5. The \$1 billion asset size test is generally based on the total assets reported on the June 30, **2016**, Report of Condition.

Schedule RC-K—Quarterly Averages¹

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
Assets						
1.	Interest-bearing balances due from depository institutions	3381				1.
2.	U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities)	B558				2.
3.	Mortgage-backed securities ²	B559				3.
4.	All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.)	B560				4.
5.	Federal funds sold and securities purchased under agreements to resell	3365				5.
6.	Loans:					
a.	Total loans	3360				6.a.
b.	Loans secured by real estate:					
(1)	Loans secured by 1–4 family residential properties	3465				6.b.(1)
(2)	All other loans secured by real estate	3466				6.b.(2)
c.	Commercial and industrial loans	3387				6.c.
d.	Loans to individuals for household, family, and other personal expenditures:					
(1)	Credit cards	B561				6.d.(1)
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562				6.d.(2)
7.	To be completed by banks with \$100 million or more in total assets: ⁴ Trading assets	3401				7.
8.	Lease financing receivables (net of unearned income)	3484				8.
9.	Total assets ⁵	3368				9.
Liabilities						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485				10.
11.	Nontransaction accounts:					
a.	Savings deposits (includes MMDAs)	B563				11.a.
b.	Time deposits of \$100,000 or more: \$250,000 or less	A514				11.b.
c.	Time deposits of less than \$100,000 more than \$250,000	A529				11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase	3353				12.
13.	To be completed by banks with \$100 million or more in total assets: ⁴ Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355				13.

Memorandum

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
<i>Memorandum item 1 is to be completed by:</i> ⁴						
<ul style="list-style-type: none"> banks with \$300 million or more in total assets, and banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part 1, item 3) exceeding 5 percent of total loans. 						
1.	Loans to finance agricultural production and other loans to farmers	3386				M.1.

- For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for all equity securities should be based on historical cost.
- The asset-size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2016, Report of Condition.
- The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
Memoranda																					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):																					
a. Mortgage servicing assets.....																					
b. Nontrading derivative assets.....																					
c. <small>TEXT G546</small>																					
d. <small>TEXT G551</small>																					
e. <small>TEXT G556</small>																					
f. <small>TEXT G561</small>																					
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13):																					
a. Loan commitments (not accounted for as derivatives)																					
b. Nontrading derivative liabilities																					
c. <small>TEXT G571</small>																					
d. <small>TEXT G576</small>																					
e. <small>TEXT G581</small>																					
f. <small>TEXT G586</small>																					

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**SCHEDULE RC-Q, MEMORANDUM ITEMS 3 AND 4
(Moved from Schedule RC-C, Part I, Memorandum items 10 and 11)**

Memoranda – Continued

		Dollar Amounts in Thousands	RCON	Bil	Mil	Thou
3.	Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
	a. Loans secured by real estate:					
	(1) Construction, land development, and other land loans	F578				
	(2) Secured by farmland (including farm residential and other improvements)	F579				
	(3) Secured by 1–4 family residential properties:					
	(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F580				
	(b) Closed-end loans secured by 1–4 family residential properties:					
	(1) Secured by first liens	F581				
	(2) Secured by junior liens	F582				
	(4) Secured by multifamily (5 or more) residential properties	F583				
	(5) Secured by nonfarm nonresidential properties	F584				
	b. Commercial and industrial loans	F585				
	c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
	(1) Credit cards	F586				
	(2) Other revolving credit plans	F587				
	(3) Automobile loans	K196				
	(4) Other consumer loans	K208				
	d. Other loans	F589				
4.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):					
	a. Loans secured by real estate:					
	(1) Construction, land development, and other land loans	F590				
	(2) Secured by farmland (including farm residential and other improvements)	F591				
	(3) Secured by 1–4 family residential properties:					
	(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	F592				
	(b) Closed-end loans secured by 1–4 family residential properties:					
	(1) Secured by first liens	F593				
	(2) Secured by junior liens	F594				
	(4) Secured by multifamily (5 or more) residential properties	F595				
	(5) Secured by nonfarm nonresidential properties	F596				
	b. Commercial and industrial loans	F597				
	c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
	(1) Credit cards	F598				
	(2) Other revolving credit plans	F599				
	(3) Automobile loans	K195				
	(4) Other consumer loans	K209				
	d. Other loans	F601				