

## FFIEC 041

### Draft DU<sub>1</sub> Yg'Zca 'F Yporting Form for Call Report Revisions Proposed to Take Effect A UfW ' ' %z&\$%8

These pages reflect the proposed revisions to the Call Report in response to changes in the accounting for equity securities proposed to take effect March 31, 2018, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice to be published in January 2018. The Federal Register notice for these proposed Call Report revisions will be available on the [FFIEC's web page for the FFIEC 041 Call Report](#). These Call Report revisions are annotated in *blue font in the draft reporting form*.

Draft as of January 3, 2018

## Schedule RI—Continued

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
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 <sup>1</sup> .....		4070		5.a.
b. Service charges on deposit accounts .....		4080		5.b.
c. Trading revenue <sup>2</sup> .....		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 <sup>3</sup> .....		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.
<del>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) .....</del>	<del>4301</del>			<del>8.</del>
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* .....	FT28			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 item 8 with INSERT A

\*Describe on Schedule RI-E—Explanations.

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

**Insert A**

**SCHEDULE RI, REVISED ITEM 8**

8.a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....	XXXX		8.a.
8.b. Unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	XXXX		8.b.
8.c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	4301		8.c.

<sup>4</sup> Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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# Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2018

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

## Schedule RC—Balance Sheet

2.c. Equity securities with readily determinable fair values not held for trading <sup>8</sup> .....		XXXX	2.c.
Dollar Amounts in Thousands		RCON	Amount
<b>Assets</b>			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....		0081	1.a.
b. Interest-bearing balances <sup>2</sup> .....		0071	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A).....		1754	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....		1773	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold .....		B987	3.a.
b. Securities purchased under agreements to resell <sup>3</sup> .....		B989	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale .....		5369	4.a.
b. Loans and leases held for investment .....	B528		4.b.
c. LESS: Allowance for loan and lease losses .....	3123		4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) .....		B529	4.d.
5. Trading assets (from Schedule RC-D) .....		3545	5.
6. Premises and fixed assets (including capitalized leases) .....		2145	6.
7. Other real estate owned (from Schedule RC-M).....		2150	7.
8. Investments in unconsolidated subsidiaries and associated companies .....		2130	8.
9. Direct and indirect investments in real estate ventures .....		3656	9.
10. Intangible assets:			
a. Goodwill.....		3163	10.a.
b. Other intangible assets (from Schedule RC-M).....		0426	10.b.
11. Other assets (from Schedule RC-F) .....		2160	11.
12. Total assets (sum of items 1 through 11).....		2170	12.
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....		2200	13.a.
(1) Noninterest-bearing <sup>4</sup> .....	6631		13.a.(1)
(2) Interest-bearing.....	6636		13.a.(2)
b. Not applicable			
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased <sup>5</sup> .....		B993	14.a.
b. Securities sold under agreements to repurchase <sup>6</sup> .....		B995	14.b.
15. Trading liabilities (from Schedule RC-D).....		3548	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....			
		3190	16.
17. and 18. Not applicable			
19. Subordinated notes and debentures <sup>7</sup> .....		3200	19.
20. Other liabilities (from Schedule RC-G) .....		2930	20.
21. Total liabilities (sum of items 13 through 20) .....		2948	21.
22. Not applicable			

1. Includes cash items in process of collection and unposted debits.  
 2. Includes time certificates of deposit not held for trading.  
 3. Includes all securities resale agreements, regardless of maturity.  
 4. Includes noninterest-bearing demand, time, and savings deposits.  
 5. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
 6. Includes all securities repurchase agreements, regardless of maturity.  
 7. Includes limited-life preferred stock and related surplus.  
 8. Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	K150		K151		K152		K153		4.c.(2)(a)
(b) All other commercial MBS .....	K154		K155		K156		K157		4.c.(2)(b)
5. Asset-backed securities and structured financial products									
a. Asset-backed securities (ABS) .....	C026		C988		C989		C027		5.a.
b. Structured financial products:									
(1) Cash .....	G336		G337		G338		G339		5.b.(1)
(2) Synthetic .....	G340		G341		G342		G343		5.b.(2)
(3) Hybrid .....	G344		G345		G346		G347		5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities .....	1737		1738		1739		1741		6.a.
b. Other foreign debt securities .....	1742		1743		1744		1746		6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2,3</sup>					A510		A511		7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b) .....	1754		1771		1772		1773		8.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).  
 2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.  
 3. Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

## Schedule RC-F—Other Assets

		Dollar Amounts in Thousands	RCON	Amount	
1.	Accrued interest receivable <sup>1</sup> .....		B556		1.
2.	Net deferred tax assets <sup>2</sup> .....		2148		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:				
a.	Mortgage loans .....		A519		3.a.
b.	Other financial assets <u>investments without</u> .....		A520		3.b.
4.	Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .....		1752		4.
5.	Life insurance assets:				
a.	General account life insurance assets .....		K201		5.a.
b.	Separate account life insurance assets .....		K202		5.b.
c.	Hybrid account life insurance assets .....		K270		5.c.
6.	All other assets (itemize and describe amounts greater than <b>\$100,000</b> 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.	Computer software .....	FT33			6.f.
g.	Accounts receivable .....	FT34			6.g.
h.	Receivables from foreclosed government-guaranteed mortgage loans .....	FT35			6.h.
i.	<small>TEXT 3549</small> .....	3549			6.i.
j.	<small>TEXT 3550</small> .....	3550			6.j.
k.	<small>TEXT 3551</small> .....	3551			6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....		2160		7.

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

## Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands	RCON	Amount	
1.	a. Interest accrued and unpaid on deposits <sup>1</sup> .....		3645		1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....		3646		1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....		3049		2.
3.	Allowance for credit losses on off-balance-sheet credit exposures .....		B557		3.
4.	All other liabilities (itemize and describe amounts greater than <b>\$100,000</b> that exceed 25 percent of this item) .....		2938		4.
a.	Accounts payable .....	3066			4.a.
b.	Deferred compensation liabilities .....	C011			4.b.
c.	Dividends declared but not yet payable .....	2932			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading ..	C012			4.d.
e.	<small>TEXT 3552</small> .....	3552			4.e.
f.	<small>TEXT 3553</small> .....	3553			4.f.
g.	<small>TEXT 3554</small> .....	3554			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....		2930		5.

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

## Schedule RC-K—Quarterly Averages<sup>1</sup>

	Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions .....		3381		1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities) .....		B558		2.
3. Mortgage-backed securities <sup>2</sup> .....		B559		3.
4. All other debt securities <sup>2</sup> and equity securities with readily determinable fair values not held for trading purposes <sup>3</sup> .....		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: <sup>4</sup>				
Trading assets .....		3401		7.
8. Lease financing receivables (net of unearned income) .....		3484		8.
9. Total assets <sup>5</sup> .....		3368		9.
<b>Liabilities</b>				
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 \$250,000 or less .....		HK16		11.b.
c. Time deposits of more than \$250,000 .....		HK17		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: <sup>4</sup>				
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....		3355		13.

### Memorandum

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 1 is to be completed by:</i> <sup>4</sup>				
<ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets, and</li> <li>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.</li> </ul>				
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 based on the total assets and total loans reported on the June 30, 2017, 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.~~

Replace footnotes 3 and 5 with INSERT B

## INSERT B

### SCHEDULE RC-K, REVISED FOOTNOTES 3 AND 5 FOR ITEMS 4 AND 9

<sup>3</sup> For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

<sup>5</sup> The quarterly average for total assets should reflect securities not held for trading as follows:

- Debt securities at amortized cost.
- For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have *not* adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.
- For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have *not* adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.



## Schedule RC-M—Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....					
			6164		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations ....					
	Number	6165			1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....					
			3164		2.a.
(1) Estimated fair value of mortgage servicing assets .....					
	A590				2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....					
			B026		2.b.
c. All other identifiable intangible assets .....					
			5507		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....					
			0426		2.d.
3. Other real estate owned:					
a. Construction, land development, and other land .....					
			5508		3.a.
b. Farmland .....					
			5509		3.b.
c. 1–4 family residential properties .....					
			5510		3.c.
d. Multifamily (5 or more) residential properties .....					
			5511		3.d.
e. Nonfarm nonresidential properties .....					
			5512		3.e.
f. Foreclosed properties from "GNMA loans" .....					
			C979		3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) .....					
			2150		3.g.
4. Not applicable					
					4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: <sup>1</sup>					
(a) One year or less .....					
			F055		5.a.(1)(a)
(b) Over one year through three years .....					
			F056		5.a.(1)(b)
(c) Over three years through five years .....					
			F057		5.a.(1)(c)
(d) Over five years .....					
			F058		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....					
			2651		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)–(d) above) .....					
			F059		5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>					
(a) One year or less .....					
			F060		5.b.(1)(a)
(b) Over one year through three years .....					
			F061		5.b.(1)(b)
(c) Over three years through five years .....					
			F062		5.b.(1)(c)
(d) Over five years .....					
			F063		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....					
			B571		5.b.(2)
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16) .....					
			3190		5.c.

1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

2. Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.

4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

5. Item 4 is to be completed only by insured state banks that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, and have been approved to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.

4. Cost of equity securities with readily determinable fair values not held for trading.<sup>5</sup>

## Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading purposes<sup>1</sup>

Dollar Amounts in Thousands											
	(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	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<b>Assets</b>											
→ 1. Available-for-sale securities .....	XXXX		G474		G475		G476		G477		1.
2. Federal funds sold and securities purchased under agreements to resell .....											2.
3. Loans and leases held for sale .....	G483		G484		G485		G486		G487		3.
4. Loans and leases held for investment .....	G488		G489		G490		G491		G492		4.
5. Trading assets:											
a. Derivative assets .....	3543		G493		G494		G495		G496		5.a.
b. Other trading assets .....	G497		G498		G499		G500		G501		5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above) .....	F240		F684		F692		F241		F242		5.b.(1)
6. All other assets .....	G391		G392		G395		G396		G804		6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	G502		G503		G504		G505		G506		7.
<b>Liabilities</b>											
8. Deposits .....	F252		F686		F694		F253		F254		8.
9. Federal funds purchased and securities sold under agreements to repurchase .....	G507		G508		G509		G510		G511		9.
10. Trading liabilities:											
a. Derivative liabilities .....	3547		G512		G513		G514		G515		10.a.
b. Other trading liabilities .....	G516		G517		G518		G519		G520		10.b.
11. Other borrowed money .....	G521		G522		G523		G524		G525		11.
12. Subordinated notes and debentures .....	G526		G527		G528		G529		G530		12.
13. All other liabilities .....	G805		G806		G807		G808		G809		13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	G531		G532		G533		G534		G535		14.

<sup>1</sup> For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands	RCOA	Amount	
<b>Common Equity Tier 1 Capital</b>					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742		1.
2.	Retained earnings .....		RCON	3632	2.
3.	Accumulated other comprehensive income (AOCI).....		RCOA	B530	3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....		0=No 1=Yes	RCOA P838	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital .....		RCOA	P839	4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....		P840		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....		P841		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....		P842		7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....		P843		8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) <sup>1</sup> .....		P844		9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) <sup>2</sup> .....		P845		9.b.
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....		P846		9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)...		P847		9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848		9.e.
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....		P849		9.f.
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258		10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850		10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....		P851		11.
12.	Subtotal (item 5 minus items 6 through 11) .....		P852		12.

1. Institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

2. Item 9.b is to be completed only by institutions that have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands		
	RCOA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	P853		13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	P854		14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	P855		15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....	P856		16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions .....	P857		17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) ...	P858		18.
19. <b>Common equity tier 1 capital</b> (item 12 minus item 18) .....	P859		19.
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus .....	P860		20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital .....	P861		21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	P862		22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	P863		23.
24. LESS: Additional tier 1 capital deductions .....	P864		24.
25. <b>Additional tier 1 capital</b> (greater of item 23 minus item 24, or zero) .....	P865		25.
<b>Tier 1 Capital</b>			
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....	8274		26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus .....	P866		27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital .....	P867		28.
29. Total capital minority interest that is not included in tier 1 capital .....	P868		29.
30. a. Allowance for loan and lease losses includable in tier 2 capital .....	5310		30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCOW		
	5310		30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital <sup>1</sup> .....	RCOA		
	Q257		31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....	P870		32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31) .....	RCOW		
	P870		32.b.
	RCOA		
33. LESS: Tier 2 capital deductions .....	P872		33.
34. a. <b>Tier 2 capital</b> (greater of item 32.a minus item 33, or zero) .....	5311		34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) .....	RCOW		
	5311		34.b.
<b>Total Capital</b>			
35. a. <b>Total capital</b> (sum of items 26 and 34.a) .....	RCOA		
	3792		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) .....	RCOW		
	3792		35.b.

1. Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

## Schedule RC-R—Continued

### Part II. Risk-Weighted Assets

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

2.b Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%	
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	1.
2. Securities:											
a. Held-to-maturity securities.....	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400	2.a.
b. Available-for-sale securities.....	RCON XXXX	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	RCON D970	RCON S403	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	3.a.
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		4.a.
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429	4.c.

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations 12 CFR Part 324.  
 2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.  
 3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

## Schedule RC-R—Continued

### Part II—Continued

2.b Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>4</sup>	
	250% <sup>5</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									
2. Securities:									
a. Held-to-maturity securities.....									
b. Available-for-sale securities.....	RCON H270	RCON S405		RCON S406				RCON H271	RCON H272
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									
b. Securities purchased under agreements to resell.....									
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCON H273	RCON H274
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....								RCON H277	RCON H278

1.  
2.a.  
2.b.  
3.a.  
3.b.  
4.a.  
4.b.  
4.c.

4. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

5. Not applicable. Risk weight is not applicable until the March 31, 2018, report date.

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