

FFIEC 031

Draft Pages from Reporting Form for Call Report Revisions Proposed to Take Effect March 31, 2018

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 031 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 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 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 applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		4301		8.e.
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 ⁴	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.

⁴ 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.

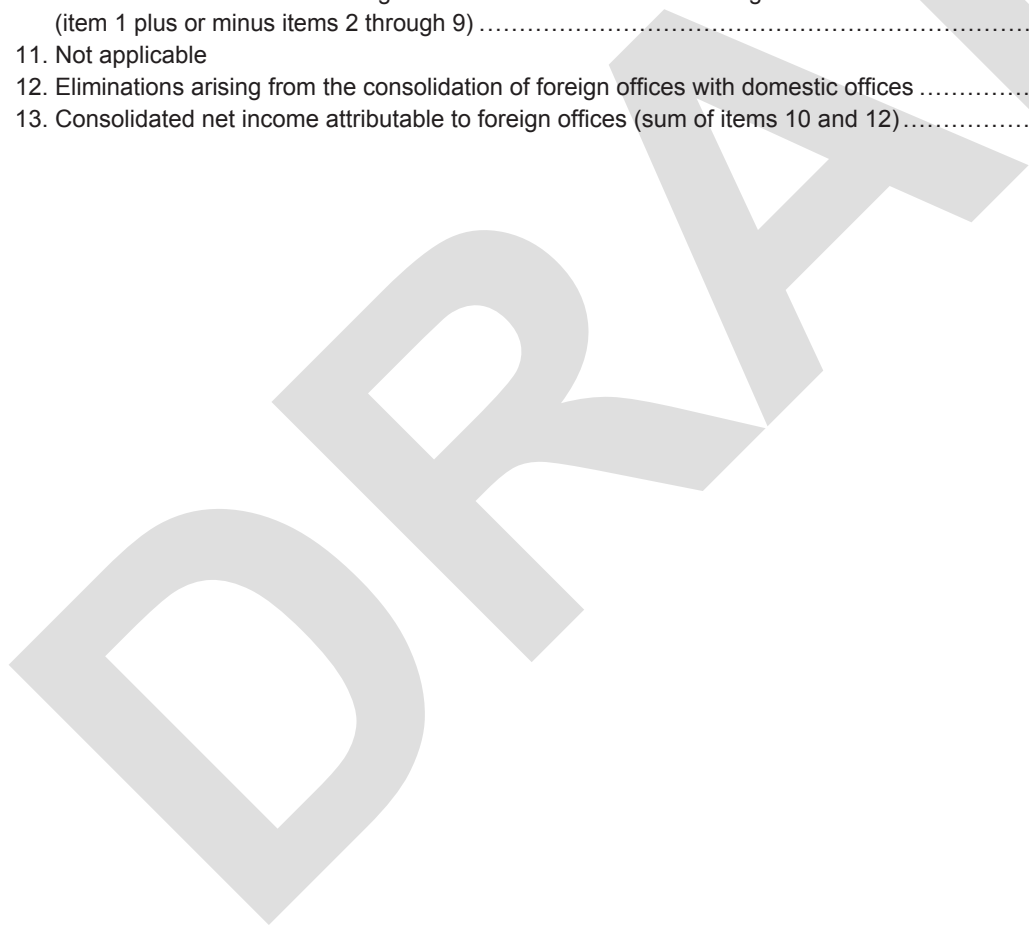
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Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Total interest income in foreign offices		C899		1.
2. Total interest expense in foreign offices		C900		2.
3. Provision for loan and lease losses in foreign offices		C901		3.
4. Noninterest income in foreign offices:				
a. Trading revenue		C902		4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		C903		4.b.
c. Net securitization income		C904		4.c.
d. Other noninterest income		C905		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices		XXXX		5.
6. Total noninterest expense in foreign offices		C907		6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs				
C908				7.
8. Applicable income taxes (on items 1 through 7)		C909		8.
9. Discontinued operations, net of applicable income taxes, in foreign offices		GW64		9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)				
C911				10.
11. Not applicable				
12. Eliminations arising from the consolidation of foreign offices with domestic offices		C913		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)		C914		13.



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 ⁷		XXXX		2.c.
Dollar Amounts in Thousands		RCFD	Amount	
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ¹		0081		1.a.
b. Interest-bearing balances ²		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 in domestic offices.....	RCON	B987		3.a.
b. Securities purchased under agreements to resell ³	RCFD	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).....				
6. Premises and fixed assets (including capitalized leases).....				
7. Other real estate owned (from Schedule RC-M).....				
8. Investments in unconsolidated subsidiaries and associated companies.....				
9. Direct and indirect investments in real estate ventures.....				
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).....				
12. Total assets (sum of items 1 through 11).....				
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....				
(1) Noninterest-bearing ⁴	RCON	6631		13.a.(1)
(2) Interest-bearing.....	RCON	6636		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....				
(1) Noninterest-bearing.....	RCFN	6631		13.b.(1)
(2) Interest-bearing.....	RCFN	6636		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices ⁵	RCON	B993		14.a.
b. Securities sold under agreements to repurchase ⁶	RCFD	B995		14.b.
15. Trading liabilities (from Schedule RC-D).....				
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....				
17. and 18. 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 in domestic and foreign offices, 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 in domestic and foreign offices, regardless of maturity.

7. 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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	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 ^{2,3}					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	RCFD	Amount	
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 \$100,000 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.	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</small> 3549	3549			6.i.
j.	<small>TEXT</small> 3550	3550			6.j.
k.	<small>TEXT</small> 3551	3551			6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		2160		7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands	RCON	Amount	
1. a.	Interest accrued and unpaid on deposits in domestic offices ⁵		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 \$100,000 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</small> 3552	3552			4.e.
f.	<small>TEXT</small> 3553	3553			4.f.
g.	<small>TEXT</small> 3554	3554			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930		5.

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.
 5. For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Dollar Amounts in Thousands		Domestic Offices		
	RCON	Amount	RCON	Amount	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell	B989				3.
4. Securities sold under agreements to repurchase	B995				4.
5. Other borrowed money	3190				5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	2163				6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	2941				7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs)	2192				8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs)	3129				9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities	0211		1287		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492		8495		11.
12. Securities issued by states and political subdivisions in the U.S.	8496		8499		12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		G390		13.a.(1)
(2) Other mortgage pass-through securities	1709		1713		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G393		G394		13.b.(1)
(2) All other mortgage-backed securities	1733		1736		13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397		G398		14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399		G400		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values ²			A511		16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		1773		17.

	RCON	Amount	
18. Equity securities that do not have readily determinable fair values	1752		18.

Replace item 18 with INSERT B

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. Item 16 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.

INSERT B

SCHEDULE RC-H, REVISED ITEM 18

18. Equity securities that do not have readily determinable fair values ~~investments not held for trading:~~
- a. Equity securities with readily determinable fair values³
 - b. Equity investments without readily determinable fair values

1752		48.
XXXX		18.a.
1752		18.b.

³ Item 18.a is to be completed only by institutions that have adopted ASU 2016-01. See the instructions for further detail on ASU 2016-01.

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Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)		2133		1.
2. Total IBF liabilities (component of Schedule RC, item 21)		2898		2.

Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands	RCFD	Amount	
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 debt securities² and equity securities with readily determinable fair values not held for trading purposes³		B560		4.
5. Federal funds sold and securities purchased under agreements to resell		3365		5.
6. Loans:				
a. Loans in domestic offices:		RCFN		
(1) Total loans		3360		6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties		3465		6.a.(2)(a)
(b) All other loans secured by real estate		3466		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386		6.a.(3)
(4) Commercial and industrial loans		3387		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561		6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562		6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3360		6.b.
7. Trading assets	RCFD	3401		7.
8. Lease financing receivables (net of unearned income)	RCFD	3484		8.
9. Total assets ⁴	RCFD	3368		9.
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCFN	3485		10.
11. Nontransaction accounts in domestic offices:				
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. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3404		12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353		13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD	3355		14.

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).

2. Quarterly averages for all debt securities should be based on amortized cost.

~~3. Quarterly averages for all equity securities should be based on historical cost.~~

~~4. 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 4 with INSERT C

INSERT C

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

³ 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.

⁴ 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	RCFD	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	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:		RCFN		
a.	Construction, land development, and other land in domestic offices		5508		3.a.
b.	Farmland in domestic offices		5509		3.b.
c.	1-4 family residential properties in domestic offices		5510		3.c.
d.	Multifamily (5 or more) residential properties in domestic offices		5511		3.d.
e.	Nonfarm nonresidential properties in domestic offices		5512		3.e.
f.	Foreclosed properties from "GNMA loans"		C979		3.f.
g.	In foreign offices		RCFN		
			5513		3.g.
			RCFD		
h.	Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)		2150		3.h.
4.	Cost of equity securities with readily determinable fair values not held for trading ⁵		XXXX		4.
5.	Other borrowed money:				
a.	Federal Home Loan Bank advances:				
(1)	Advances with a remaining maturity or next repricing date of: ¹				
(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) ²		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: ³				
(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) ⁴		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.

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 purposes¹

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale securities	XXXX		G474		G475		G476		G477		1.
2. Federal funds sold and securities purchased under agreements to resell	G478		G479		G480		G481		G482		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.
Liabilities											
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.

¹ 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		RCFA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742			1.
	RCFD			
2. Retained earnings	3632			2.
	RCFA			
3. Accumulated other comprehensive income (AOCI).....	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.
	RCFA		Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839			4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840			5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
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) ¹	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) ² ..	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		
	RCFA	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. Common equity tier 1 capital (item 12 minus item 18)	P859		19.
Additional Tier 1 Capital			
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. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	8274		26.
Tier 2 Capital			
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	RCFW		
	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 ¹	RCFA		
	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)	RCFW		
	P870		32.b.
	RCFA		
33. LESS: Tier 2 capital deductions	P872		33.
34. a. Tier 2 capital (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)	RCFW		
	5311		34.b.
Total Capital			
35. a. Total capital (sum of items 26 and 34.a)	RCFA		
	3792		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW		
	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 rules¹ 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%		
Balance Sheet Asset Categories²												
1. Cash and balances due from depository institutions.....	RCFD D957	RCFD S396	RCFD D958					RCFD D959	RCFD S397	RCFD D960	RCFD S398	1.
2. Securities:												
a. Held-to-maturity securities.....	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75			RCFD D963	RCFD D964	RCFD D965	RCFD S400	2.a.
b. Available-for-sale securities.....	RCFD XXXX	RCFD S402	RCFD D967	RCFD HJ76	RCFD HJ77			RCFD D968	RCFD D969	RCFD D970	RCFD S403	2.b.
3. Federal funds sold and securities purchased under agreements to resell:												
a. Federal funds sold in domestic offices.....	RCON D971		RCON D972					RCON D973	RCON S410	RCON D974	RCON S411	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172										3.b.
4. Loans and leases held for sale:												
a. Residential mortgage exposures.....	RCFD S413	RCFD S414	RCFD H173					RCFD S415	RCFD S416	RCFD S417		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174					RCFD H175	RCFD H176	RCFD H177	RCFD S421	4.b.
c. Exposures past due 90 days or more or on nonaccrual ³	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79			RCFD S426	RCFD S427	RCFD S428	RCFD 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 ⁴	
	250% ⁵	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
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									
2. Securities:									
a. Held-to-maturity securities.....									
b. Available-for-sale securities.....	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices.....									
b. Securities purchased under agreements to resell.....									
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCFD H273	RCFD H274
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276
c. Exposures past due 90 days or more or on nonaccrual ⁶								RCFD H277	RCFD 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.