

FFIEC 031

Draft Reporting Form for Proposed Call Report Revisions With Proposed Effective Dates Beginning with March 31, 2020

This draft reporting form, which is subject to change, presents the pages in the FFIEC 031 Call Report proposed to be revised beginning with the March 31, 2020, report date (subject to approval by the U.S. Office of Management and Budget). These proposed revisions are described in the federal banking agencies' final Paperwork Reduction Act (PRA) *Federal Register* notice published on January 27, 2020, which is available on the [FFIEC's web page for the FFIEC 031 Call Report](#). These proposed revisions, annotated in *red font* on the affected pages of the draft reporting form, would implement changes to the capital rule that the agencies have finalized. Certain other proposed revisions outlined in the final PRA *Federal Register* notice are reflected as well.

Draft as of February 6, 2020

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*Forms are updated for institutions that have early adopted the Capital Simplifications Final Rule as of the March 31, 2020, report date.

Note: The changes to the cover page, Schedule RC-G, and Schedule RC-R, Parts I and II, on pages 4 through 26 are effective as of the March 31, 2020, report date.

DRAFT

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2020

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.

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.

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)

Date of Signature

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.

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.

FDIC Certificate Number

(RSSD 9050)

(20200331)
(RCON 9999)

This report form is to be filed by (1) banks with consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities—and, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more.

, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

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.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

(Report only if your institution already has an LEI.) (RCON 9224)

The estimated average burden associated with this information collection is 95.60 hours per respondent and is expected to vary by institution, 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.

95.42

Schedule RC-F—Other Assets¹

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Accrued interest receivable ²		B556		1.
2.	Net deferred tax assets ³		2148		2.
3.	Interest-only strips receivable (not in the form of a security) ⁴		HT80		3.
4.	Equity investments without readily determinable fair values ⁵		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				6.c.
d.	FDIC loss-sharing indemnification assets	C010			6.c.
e.	Computer software	J448			6.d.
f.	Accounts receivable	FT33			6.e.
g.	Receivables from foreclosed government-guaranteed mortgage loans	FT34			6.f.
h.	TEXT 3549	FT35			6.g.
i.	TEXT 3550	3549			6.h.
j.	TEXT 3551	3550			6.i.
		3551			6.j.
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 ⁶		3645		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)		RCFD		
			3646		1.b.
2.	Net deferred tax liabilities ³		3049		2.
3.	Allowance for credit losses on off-balance-sheet credit exposures ⁷		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				4.d.
e.	TEXT 3552	C012			4.d.
f.	TEXT 3553	3552			4.f.
g.	TEXT 3554	3553			4.g.
h.	TEXT 3554	3554			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)		2930		5.
	e. Operating lease liabilities.....	LB56			4.e.

1. Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. **Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.**
3. See discussion of deferred income taxes in Glossary entry on "income taxes."
4. 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.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
6. For savings banks, include "dividends" accrued and unpaid on deposits.
7. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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.						
2. Retained earnings ¹	KW00			2.						
<p>a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No.).....</p> <table border="1" style="float: right;"> <tr> <td>0=No</td> <td>RCOA</td> <td></td> </tr> <tr> <td>1=Yes</td> <td>JJ29</td> <td></td> </tr> </table>					0=No	RCOA		1=Yes	JJ29	
0=No	RCOA									
1=Yes	JJ29									
3. Accumulated other comprehensive income (AOCI).....	B530			3.						
<p>a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)</p> <table border="1" style="float: right;"> <tr> <td>0=No</td> <td>RCOA</td> <td></td> </tr> <tr> <td>1=Yes</td> <td>P838</td> <td></td> </tr> </table>					0=No	RCOA		1=Yes	P838	
0=No	RCOA									
1=Yes	P838									
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) ²	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) ³	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.						

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

2. Institutions that entered "1" for Yes in item 3.a and 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 entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

3. Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

Schedule RC-R—Continued

Part I—Continued

See insert A for revised items 11 through 19.

Dollar Amounts in Thousands

	RCFA	Amount	
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.
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 ¹ (sum of items 19 and 25)	8274		26.

Insert B

1. For the March 31, 2020, report date, non-advanced approaches institutions that elect to adopt the capital simplifications rule on January 1, 2020, should report the sum of item 19, column A, and item 25 in item 26; non-advanced approaches institutions that elect to wait to adopt the capital simplifications rule on April 1, 2020, and all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

Insert A

(for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)

11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments
12. Subtotal (item 5 minus items 6 through 11)
13. a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....
 - b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold
14. a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....
 - b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....
15. a. 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 25 percent of item 12.....
 - b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital² to cover deductions
18. Total adjustments and deductions for common equity tier 1 capital³ (sum of items 13 through 17).....
19. Common equity tier 1 capital (item 12 minus item 18).....

(Column A) Non-advanced Approaches Institutions ¹		(Column B) Advanced Approaches Institutions ¹	
RCFA	Amount	RCFW	Amount
			P851
P852		P852	
LB58			
			P853
LB59			
			P854
LB60			
			P855
			P856
P857		P857	
P858		P858	
P859		P859	

1. For the March 31, 2020, report date, non-advanced approaches institutions that elect to adopt the capital simplifications rule on January 1, 2020, should complete column A for items 11-19; non-advanced approaches institutions that elect to wait to adopt the capital simplifications rule on April 1, 2020, and all advanced approaches institutions should complete column B for items 11-19. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.

2. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

3. For the March 31, 2020, report date, non-advanced approaches institutions that elect to adopt the capital simplifications rule on January 1, 2020, should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; non-advanced approaches institutions that elect to wait to adopt the capital simplifications rule on April 1, 2020, and all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

Insert B

Total Assets for the Leverage Ratio

- 27. Average total consolidated assets¹.....
- 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)...
- 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....
- 30. Total assets for the leverage ratio (item 27 minus items 28 and 29)

RCFA	Amount
KW03	
P875	
B596	
A224	

Leverage Ratio*

- 31. Leverage ratio (item 26 divided by 30)
- a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....

RCFA	Percentage
7204	
0 = No	RCOA
1 = Yes	LE74

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

Qualifying Criteria and Other Information for CBLR Institutions*

- 32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....
- 33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B.....
- 34. Off-balance sheet exposures:
 - a. Unused portion of conditionally cancellable commitments.....
 - b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)
 - c. Other off-balance sheet exposures.....
 - d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....

Column A		Column B	
RCFA	Amount	RCFA	Percentage
2170			
KX77		KX78	
KX79			
KX80			
KX81			
KX82		KX83	

- 35. Unconditionally cancellable commitments.....
- 36. Investments in the tier 2 capital of unconsolidated financial institutions.....
- 37. Allocated transfer risk reserve.....
- 38. Amount of allowances for credit losses on purchased credit-deteriorated assets:²
 - a. Loans and leases held for investment.....
 - b. Held-to-maturity debt securities.....
 - c. Other financial assets measured at amortized cost.....

RCFA	Amount
S540	
LB61	
3128	
JJ30	
JJ31	
JJ32	

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

¹ Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount.

² Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

Schedule RC-R-Continued

If your institution entered "0" for No in item 31.a, complete items 39 through 55.b, as applicable, and Part II of Schedule RC-R. If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 55.b or Part II of Schedule RC-R.

Part I—Continued

	Dollar Amounts in Thousands	RCFA	Amount
Tier 2 Capital			
39. Tier 2 capital instruments plus related surplus		P866	
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	
41. Total capital minority interest that is not included in tier 1 capital		P868	
42. a. Allowance for loan and lease losses includable in tier 2 capital ^{1,2}		5310	
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital		RCFW	
		5310	
43. 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 ³		RCFA	
		Q257	
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a, plus item 43).....		P870	
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus items 42.b and 43)		RCFW	
		P870	
		RCFA	
45. LESS: Tier 2 capital deductions		P872	
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero)		5311	
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....		RCFW	
		5311	
		RCFA	
Total Capital			
47. a. Total capital (sum of items 26 and 46.a)		3792	
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW	
		3792	
		RCFA	
Total Risk-Weighted Assets			
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		A223	
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)		RCFW	
		A223	

Risk-Based Capital Ratios*

	(Column A)		(Column B)	
	RCFA	Percentage	RCFW	Percentage
49. Common equity tier 1 capital ratio (Column A: item 19 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 48.b)	P793		P793	
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b)	7206		7206	
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)	7205		7205	

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

1. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.
2. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.
3. Item 43 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 I—Continued

	Dollar Amounts in Thousands		RCFA	Percentage
Capital Buffer*				
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer.....				
			H311	
b. (Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer.....				
	RCFW	H312		
	RCFA	Amount		
53. Eligible retained income ¹	H313			
54. Distributions and discretionary bonus payments during the quarter ²	H314			
Leverage Capital Ratios*				
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure ³				
	RCFA	Amount		
	H015			
		Percentage		
	H036			
b. Supplementary leverage ratio				

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

1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

3. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in item 55.a.

Schedule RC-R, Part I – Mapping of Old Items to New Items

Mapping:

<u>Old Item</u>	<u>New Item</u>
13	13.b
14	14.b
15	15.b
27	39
28	40
29	41
30.a	42.a
30.b	42.b
31	43
32.a	44.a
32.b	44.b
33	45
34.a	46.a
34.b	46.b
35.a	47.a
35.b	47.b
36	27
37	28
38	29
39	30
40.a	48.a
40.b	48.b
41	49
42	50
43	51
44	31
45.a	55.a
45.b	55.b
46.a	52.a
46.b	52.b
47	53
48	54

Note: On the reporting form for Schedule RC-R, Part II, only the footnotes for column K are impacted by the proposed revisions described in the agencies' final PRA Federal Register notice published on January 27, 2020.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.

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.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
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 ³	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75			RCFD D963	RCFD D964	RCFD D965	RCFD S400	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCFD JA21	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.

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. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(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 ¹		
	250% ²	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.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....										
	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold in domestic offices.....										3.a.
b. Securities purchased under agreements to resell.....										3.b.
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....								RCFD H273	RCFD H274	4.a.
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276	4.b.

1. 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.

2. ~~Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.~~

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
4. Loans and leases held for sale (continued):												
c. Exposures past due 90 days or more or on nonaccrual ¹	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429		4.c.
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437		4.d.
5. Loans and leases held for investment: ²												
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443			5.a.
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447		5.b.
c. Exposures past due 90 days or more or on nonaccrual ³	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455		5.c.
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463		5.d.
6. LESS: Allowance for loan and lease losses ⁴	RCFD 3123	RCFD 3123										6.

1. 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.
2. Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
3. For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
4. Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II—Continued

	(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 ¹		
	250% ²	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	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual ²								RCFD H277	RCFD H278	4.c.
d. All other exposures.....								RCFD H279	RCFD H280	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								RCFD H281	RCFD H282	5.a.
b. High volatility commercial real estate exposures.....								RCFD H283	RCFD H284	5.b.
c. Exposures past due 90 days or more or on nonaccrual ³								RCFD H285	RCFD H286	5.c.
d. All other exposures.....								RCFD H287	RCFD H288	5.d.
6. LESS: Allowance for loan and lease losses										6.

1. 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.

~~2. Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.~~

². 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.

³. For loans and leases held for investment, 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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
7. Trading assets	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	7.	
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185	8.	
8. All other assets ^{1, 2, 3}											8.	
a. Separate account bank-owned life insurance												8.a.
b. Default fund contributions to central counterparties												8.b.

1. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
2. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount.
3. Institutions that have adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(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 ¹		
	250% ²	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	
7. Trading assets	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292	7.
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295	8.
8. All other assets ²										
a. Separate account bank-owned life insurance								RCFD H296	RCFD H297	8.a.
b. Default fund contributions to central counterparties								RCFD H298	RCFD H299	8.b.

1. 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.

~~2. Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.~~

² Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q)	(Column T)		(Column U)
			Allocation by Risk-Weight Category (Exposure Amount)	Total Risk-Weighted Asset Amount by Calculation Methodology		Gross-Up
				1250%	SSFA ¹	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities ²	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	9.a.
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	9.b.
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	9.c.
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	9.d.
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	10.

1. Simplified Supervisory Formula Approach.

2. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets ¹	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503

11.

	Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
		Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches
		250% ²	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ¹	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300		

11.

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

~~2. Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.~~

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)³											
12. Financial standby letters of credit	RCFD D991		RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511
		1.0									12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512
		0.5									13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513
		0.2									14.
15. Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514
		1.0									15.

1. Credit conversion factor.

2. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

3. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions ³	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	16.
		1.0										
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	17.
		1.0										
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less ..	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531	18.a.
		0.2										
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539	18.b.
		0.5										
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541									19.
		0.0										
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.
22. Unsettled transactions (failed trades) ⁴	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	22.

1. Credit conversion factor.

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

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

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

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 ¹		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions ²				RCFD H301	RCFD H302	16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				RCFD H303	RCFD H304	18.a.
b. Original maturity exceeding one year.....				RCFD H307	RCFD H308	18.b.
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310	20.
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) ³	RCFD H198	RCFD H199	RCFD H200			22.

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% ⁴	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
24. Risk-weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.

	Totals		
	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold ¹	S580		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581		27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ^{2,3}	B704		28.
29. LESS: Excess allowance for loan and lease losses ^{4,5}	A222		29.
30. LESS: Allocated transfer risk reserve	3128		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641		31.

~~1. Column K—250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.~~

1. For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.

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

3. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.

4. Institutions that have adopted ASU 2016-13 should report the excess AACL.

5. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Schedule RC-R—Continued

Part II—Continued

Memoranda

		Dollar Amounts in Thousands		RCFD	Amount		
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules				G642		M.1.	
		With a remaining maturity of					
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
Dollar Amounts in Thousands		RCFD	Amount	RCFD	Amount	RCFD	Amount
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate		S582		S583		S584	
b. Foreign exchange rate and gold		S585		S586		S587	
c. Credit (investment grade reference asset)		S588		S589		S590	
d. Credit (non-investment grade reference asset)		S591		S592		S593	
e. Equity		S594		S595		S596	
f. Precious metals (except gold)		S597		S598		S599	
g. Other		S600		S601		S602	
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate		S603		S604		S605	
b. Foreign exchange rate and gold		S606		S607		S608	
c. Credit (investment grade reference asset)		S609		S610		S611	
d. Credit (non-investment grade reference asset)		S612		S613		S614	
e. Equity		S615		S616		S617	
f. Precious metals (except gold)		S618		S619		S620	
g. Other		S621		S622		S623	
		Dollar Amounts in Thousands					
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹				RCFD	Amount		
a. Loans and leases held for investment				JJ30		M.4.a.	
b. Held-to-maturity debt securities				JJ31		M.4.b.	
c. Other financial assets measured at amortized cost				JJ32		M.4.c.	

1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

Note: The changes to Schedules RC-C, Part I, on pages 28 and 29 are effective as of the March 31, 2021, report date.

DRAFT

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.

Dollar Amounts in Thousands		RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2018.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376			M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIAD G377			M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases	RCFD G378			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466			M.15.a.(1)
(2) Proprietary reverse mortgages	J467			M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468			M.15.b.(1)
(2) Proprietary reverse mortgages	J469			M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:			Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470			M.15.c.(1)
(2) Proprietary reverse mortgages	J471			M.15.c.(2)

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

RCN	Amount
LE75	

Memorandum item 16 is to be completed by all banks.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

M.16.

