

## **FFIEC 041**

### **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 041 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 041 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 January 27, 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 24 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 Offices Only—FFIEC 041

**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).

**, and those banks that are advanced approaches institutions for regulatory capital purposes that are required to file the FFIEC 031.**

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

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](mailto:CDR.Help@ffiec.gov).

FDIC Certificate Number  
 (RSSD 9050)

**(20200331)**  
 (RCON 9999)

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

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except ~~those banks that file the FFIEC 051.~~

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)

**50.11**

The estimated average burden associated with this information collection is 53.72 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.

## Schedule RC-F—Other Assets<sup>1</sup>

		Dollar Amounts in Thousands	RCON	Amount	
1.	Accrued interest receivable <sup>2</sup> .....		B556		1.
2.	Net deferred tax assets <sup>3</sup> .....		2148		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....		HT80		3.
4.	Equity investments without readily determinable fair values <sup>5</sup> .....		1752		4.
5.	Life insurance assets:				
a.	General account life insurance assets .....		K201		5.a.
b.	Separate account life insurance assets .....		K202		5.b.
c.	Hybrid account life insurance assets .....		K270		5.c.
6.	All other assets (itemize and describe amounts greater than \$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.	FDIC loss-sharing indemnification assets .....	J448			6.d.
e.	Computer software .....	FT33			6.e.
f.	Accounts receivable .....	FT34			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans .....	FT35			6.g.
h.	<small>TEXT</small> 3549	3549			6.h.
i.	<small>TEXT</small> 3550	3550			6.i.
j.	<small>TEXT</small> 3551	3551			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....		2160		7.

- Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.**
- 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.**
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands	RCON	Amount	
1.	a. Interest accrued and unpaid on deposits <sup>1</sup> .....		3645		1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....		3646		1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....		3049		2.
3.	Allowance for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....		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.
f.	<small>TEXT</small> 3552	3552			4.f.
g.	<small>TEXT</small> 3553	3553			4.g.
h.	<small>TEXT</small> 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.

- For savings banks, include "dividends" accrued and unpaid on deposits.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- Institutions that have adopted ASU 2016-13 should report in 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	RCOA	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742		1.
2. Retained earnings <sup>1</sup> .....		KW00		2.
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.).....				
		0=No	RCOA	
		1=Yes	JJ29	2.a.
3. Accumulated other comprehensive income (AOCI).....				
		RCOA	Amount	
		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	RCOA	
		1=Yes	P838	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....		RCOA	Amount	
		P839		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....		P840		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....		P841		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....		P842		7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....		P843		8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) <sup>2</sup> .....		P844		9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) <sup>3</sup> ..		P845		9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....		P846		9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)...		P847		9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848		9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....		P849		9.f.

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

		Dollar Amounts in Thousands	RCOA	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.	<del>Not applicable</del> 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 <del>10.b</del> ).....		P852		12.
13.	LESS: <del>Significant</del> 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 <del>25 percent of item 12</del> .....		LB58		13.
14.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold <del>25 percent of item 12</del> .....		LB59		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 <del>25 percent of item 12</del> .....		LB60		15.
16.	<del>Not applicable</del> 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 <sup>1</sup> 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.
<b>Additional Tier 1 Capital</b>					
20.	Additional tier 1 capital instruments plus related surplus.....		P860		20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861		21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....		P862		22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863		23.
24.	LESS: Additional tier 1 capital deductions.....		P864		24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865		25.
<b>Tier 1 Capital</b>					
26.	Tier 1 capital (sum of items 19 and 25).....		8274		26.

Insert A

1. 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.

Insert A

**Total Assets for the Leverage Ratio**

- 27. Average total consolidated assets<sup>1</sup>.....
- 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) .....

RCOA	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).....

RCOA	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 15.a through 15.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	
RCOA	Amount	RCOA	Percentage
2170			
KX77		KX78	
RCOA			
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:<sup>2</sup>
  - a. Loans and leases held for investment.....
  - b. Held-to-maturity debt securities.....
  - c. Other financial assets measured at amortized cost.....

RCOA	Amount
S540	
LB61	
3128	
JJ30	
JJ31	
JJ32	

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

<sup>1</sup> 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.

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



# Schedule RC-R-Continued

## Part I—Continued

	Dollar Amounts in Thousands	
	RCOA	Amount
<i>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.</i>		
<b>Tier 2 Capital<sup>1</sup></b>		
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. Allowance for loan and lease losses includable in tier 2 capital <sup>2,3</sup> .....	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 <sup>4</sup> .....	Q257	
44. Tier 2 capital before deductions (sum of items 39 through 43).....	P870	
45. LESS: Tier 2 capital deductions .....	P872	
46. Tier 2 capital (greater of item 44 minus item 45, or zero) .....	5311	
<b>Total Capital</b>		
47. Total capital (sum of items 26 and 46) .....	3792	
<b>Total Risk-Weighted Assets</b>		
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....	A223	
<b>Risk-Based Capital Ratios*</b>		
49. Common equity tier 1 capital ratio (item 19 divided by item 48).....	P793	
50. Tier 1 capital ratio (item 26 divided by item 48).....	7206	
51. Total capital ratio (item 47 divided by item 48).....	7205	
<b>Capital Buffer*</b>		
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:		
a. Capital conservation buffer.....	H311	
b. Institutions subject to Category III capital requirements only: Total applicable capital buffer.....	H312	
53. Eligible retained income <sup>5</sup> .....	H313	
54. Distributions and discretionary bonus payments during the quarter <sup>6</sup> .....	H314	

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

1. 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.
2. 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.
3. 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.
4. 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.
5. 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 a Category III institution).
6. 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 a Category III institution).

# Schedule RC-R-Continued

## Part I—Continued

Dollar Amounts in Thousands

RCOA	Amount
H015	
	Percentage
H036	

**Supplementary Leverage Ratio\***

55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information:

- a. Total leverage exposure<sup>1</sup> .....
- b. Supplementary leverage ratio .....

\* 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 in item 55.a.

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

Note: On the reporting form for Schedule RC-R, Part II, only items 2.b and 7, column K, and 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 rules<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

Dollar Amounts in Thousands	(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%			
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	1.
2. Securities:											
a. Held-to-maturity securities <sup>3</sup> .....	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCON JA21	RCON S402	RCON D967	RCON HJ76	RCON HJ77		RCON D968	RCON D969	RCON D970	RCON S403	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	3.a.
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		4.a.
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	4.b.

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 <sup>1</sup>		
	250% <sup>2</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (continued)</b>										
1. Cash and balances due from depository institutions.....										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.....	<del>RCON H270</del>	RCON S405			RCON S406			RCON H271	RCON H272	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold.....										3.a.
b. Securities purchased under agreements to resell.....										3.b.
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....								RCON H273	RCON H274	4.a.
b. High volatility commercial real estate exposures.....								RCON H275	RCON 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 <sup>1</sup> .....	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429	4.c.
d. All other exposures.....	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437	4.d.
5. Loans and leases held for investment: <sup>2</sup>											
a. Residential mortgage exposures.....	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443		5.a.
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455	5.c.
d. All other exposures....	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463	5.d.
6. LESS: Allowance for loan and lease losses <sup>4</sup> .....	RCON 3123	RCON 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 <sup>1</sup>		
	250% <sup>2</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual <sup>2</sup> .....								RCON H277	RCON H278	4.c.
d. All other exposures.....								RCON H279	RCON H280	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								RCON H281	RCON H282	5.a.
b. High volatility commercial real estate exposures.....								RCON H283	RCON H284	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....								RCON H285	RCON H286	5.c.
d. All other exposures.....								RCON H287	RCON 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.~~

<sup>2</sup>. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

<sup>3</sup>. 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 .....	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467	7.
	RCON D981	RCON S469	RCON D982	RCON HJ88	RCON HJ89		RCON D983	RCON D984	RCON D985	RCON H185	8.
8. All other assets <sup>1, 2, 3</sup> .....											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 <sup>1</sup>		
	250% <sup>2</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets .....	<del>RCON H289</del>	RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	7.
	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	8.
8. All other assets <sup>2</sup> .....										
a. Separate account bank-owned life insurance .....								RCON H296	RCON H297	8.a.
b. Default fund contributions to central counterparties .....								RCON H298	RCON 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.~~

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



## Schedule RC-R—Continued

### Part II—Continued

	(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		
				1250%	SSFA <sup>1</sup>	
Dollar Amounts in Thousands						
	Amount	Amount	Amount	Amount	Amount	
<b>Securitization Exposures: On- and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities <sup>2</sup> .....	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479	9.a.
b. Available-for-sale securities.....	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484	9.b.
c. Trading assets.....	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489	9.c.
d. All other on-balance sheet securitization exposures.....	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494	9.d.
10. Off-balance sheet securitization exposures.....	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499	10.

1. Simplified Supervisory Formula Approach.

2. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of 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 <sup>1</sup> .....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON 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% <sup>2</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets <sup>1</sup> .....	RCON S504	RCON S505	RCON S506	RCON S507				RCON S510	RCON 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 <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	(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	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)<sup>3</sup></b>												
12. Financial standby letters of credit .....	RCON D991		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511	
		1.0									12.	
13. Performance standby letters of credit and transaction-related contingent items .....	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512	
		0.5									13.	
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCON G606		RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513	
		0.2									14.	
15. Retained recourse on small business obligations sold with recourse .....	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON 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 <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	(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 <sup>3</sup> .....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	16.
		1.0										
17. All other off-balance sheet liabilities .....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	17.
		1.0										
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less ..	RCON S525		RCON S526	RCON S527	RCON HJ96	RCON HJ97		RCON S528	RCON S529	RCON S530	RCON S531	18.a.
		0.2										
b. Original maturity exceeding one year .....	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	18.b.
		0.5										
19. Unconditionally cancelable commitments .....	RCON S540		RCON S541									19.
		0.0										
20. Over-the-counter derivatives .....			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	20.
21. Centrally cleared derivatives .....			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	21.
22. Unsettled transactions (failed trades) <sup>4</sup> .....	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON 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 <sup>1</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>2</sup> .....				RCON H301	RCON 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.....				RCON H303	RCON H304	18.a.
b. Original maturity exceeding one year.....				RCON H307	RCON H308	18.b.
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCON H309	RCON H310	20.
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) <sup>3</sup> .....	RCON H198	RCON H199	RCON 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.
	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON 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.
	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON 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% <sup>4</sup>	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) .....	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON 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) .....	RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579	25.

	Totals		
Dollar Amounts in Thousands	RCON	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>1</sup> .....	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 <sup>2,3</sup> .....	B704		28.
29. LESS: Excess allowance for loan and lease losses <sup>4,5</sup> .....	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		RCON	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		RCON	Amount	RCON	Amount	RCON	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: <sup>1</sup>				RCON	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 Schedule RC-C, Part I, on pages 26 and 27 are effective as of the March 31, 2021, report date.

DRAFT

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>1</sup>							
a. Loans secured by real estate .....	G091		G092		G093		M.12.a.
b. Commercial and industrial loans .....	G094		G095		G096		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	G097		G098		G099		M.12.c.
d. All other loans and all leases .....	G100		G101		G102		M.12.d.

	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 (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 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)(b)) .....	RIAD		M.13.b.
	G377		
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases .....	RCON		M.14.
	G378		
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(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:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	J468	Number	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:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	J470	Amount	M.15.c.(1)
(2) Proprietary reverse mortgages .....	J471		M.15.c.(2)

1. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.

# 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 that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....

M.16.

