FFIEC 041 Call Report

Reporting Changes to
Schedule RC-R, Part II, Risk-Weighted Assets
and
Schedule RC-L, item 6

Proposed Effective Date:
March 31, 2015

These draft final reporting forms reflect the Call Report revisions proposed to take effect March 31, 2015, as described in the federal banking agencies' final Paperwork Reduction Act Federal Register notice published in the Federal Register on February 2, 2015. The Federal Register notice for these Call Report revisions and the draft instructions are available at http://www.ffiec.gov/forms041.htm.

Updated draft as of February 20, 2015

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Draft Final Reporting Forms
for Revised Call Report Schedule RC-R, Part II,
and Schedule RC-L, Item 6,
for March 2015

FFIEC 041

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Schedule RC-R, Part II, Risk-Weighted Assets

FFIEC 041

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[1] and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories[2]

	(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	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
1. Cash and balances due from depository institutions	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	1.
2. Securities:											
a. Held-to-maturity securities	RCON D961	RCON S399	RCON D962				RCON D963	RCON D964	RCON D965	RCON S400	2.a.
b. Available-for-sale securities	RCON D966	RCON S402	RCON D967				RCON D968	RCON D969	RCON D970	RCON S403	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	3.a
b. Securities purchased under agreements to resell	RCON H171	RCON H172									3.b
4. Loans and leases held for sale:											
a. Residential mortgage exposures	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		4.a.
b. High volatility commercial real estate exposures	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	4.b.
c. Exposures past due 90 days or more or on nonaccrual[3]	RCON S423	RCON S424	RCON S425				RCON S426	RCON S427	RCON S428	RCON S429	4.c.
d. All other exposures	RCON S431	RCON S432	RCON S433				RCON S434	RCON S435	RCON S436	RCON S437	4.d.

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

Schedule RC-R, Part II, Risk-Weighted Assets

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250%[5]	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches[4] Exposure Amount	(Column S) Risk-Weighted Asset Amount	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities	RCON H270	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.
c. Exposures past due 90 days or more or on nonaccrual[6]								RCON H277	RCON H278	4.c.
d. All other exposures								RCON H279	RCON H280	4.d.

[4] Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
[5] Effective January 1, 2018.
[6] For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R, Part II, Risk-Weighted Assets

Dollar Amounts in Thousands	(Column A) Totals *From Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
5. Loans and leases, net of unearned income:											
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[7]	RCON S449	RCON S450	RCON S451				RCON S452	RCON S453	RCON S454	RCON S455	5.c.
d. All other exposures	RCON S457	RCON S458	RCON S459				RCON S460	RCON S461	RCON S462	RCON S463	5.d.
6. LESS: Allowance for loan and lease losses	RCON 3123	RCON S465									6.
7. Trading assets	RCON D976	RCON S466	RCON D977				RCON D978	RCON D979	RCON D980	RCON S467	7.
8. All other assets[8]	RCON D981	RCON S469	RCON D982				RCON D983	RCON D984	RCON D985	RCON H185	8.

[7] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
[8] 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.

Dollar Amounts in Thousands	(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[9]		
	250%[10]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
5. Loans and leases, net of unearned income:										
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[11]								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.
7. Trading assets	RCON H289	RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	7.
8. All other assets[12]	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	8.
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.

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[9] 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.

[10] Effective January 1, 2018.

[11] For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

[12] 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, Part II, Risk-Weighted Assets

Securitization Exposures: On- and Off-Balance Sheet

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
			1250%	SSFA[13]	Gross-Up
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities	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.

Total Balance Sheet Assets

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%	
	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
11. Total balance sheet assets[14]	RCON 2170	RCON S500	RCON D987				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) Other Risk-Weighting Approaches	
	Allocation by Risk-Weight Category								
	250%[15]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
11. Total balance sheet assets	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300	11.

[13] Simplified Supervisory Formula Approach.
[14] 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.
[15] Effective January 1, 2018.

Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[16]

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount (Bil Mil Thou)	CCF[17]	(Column B) Credit Equivalent Amount[18] (Bil Mil Thou)	(Column C) Allocation by Risk-Weight Category 0% (Bil Mil Thou)	(Column D) 2% (Bil Mil Thou)	(Column E) 4% (Bil Mil Thou)	(Column F) 10%	(Column G) 20% (Bil Mil Thou)	(Column H) 50% (Bil Mil Thou)	(Column I) 100% (Bil Mil Thou)	(Column J) 150% (Bil Mil Thou)	(Column R) Application of Other Risk-Weighting Approaches[19] Credit Equivalent Amount (Bil Mil Thou)	(Column S) Risk-Weighted Asset Amount (Bil Mil Thou)	
12. Financial standby letters of credit	RCON D991	1.0	RCON D992	RCON D993				RCON D994	RCON D995	RCON D996	RCON S511			12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997	0.5	RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512			13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606	0.2	RCON G607	RCON G608				RCON G609	RCON G610	RCON G611	RCON S513			14.
15. Retained recourse on small business obligations sold with recourse	RCON G612	1.0	RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514			15.
16. Repo-style transactions[20]	RCON S515	1.0	RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	RCONH301	RCON H302	16.
17. All other off-balance sheet liabilities	RCON G618	1.0	RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524			17.
18. Unused commitments:														
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525	0.2	RCON S526	RCON S527				RCON S528	RCON S529	RCON S530	RCON S531	RCONH303	RCON H304	18.a.
b. Original maturity of one year or less to ABCP conduits	RCON G643	0.2	RCON G644	RCON G645				RCON G646	RCON G647	RCON G648	RCON S538	RCONH305	RCON H306	18.b.

[16] 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.
[17] Credit conversion factor.
[18] 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.
[19] Includes, for example, exposures collateralized by securitization exposures or mutual funds.
[20] Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount (Bil Mil Thou)	CCF[21]	(Column B) Credit Equivalent Amount[22] (Bil Mil Thou)	(Column C) Allocation by Risk-Weight Category 0% (Bil Mil Thou)	(Column D) 2% (Bil Mil Thou)	(Column E) 4% (Bil Mil Thou)	(Column F) 10% (Bil Mil Thou)	(Column G) 20% (Bil Mil Thou)	(Column H) 50% (Bil Mil Thou)	(Column I) 100% (Bil Mil Thou)	
c. Original maturity exceeding one year	RCON G624	0.5	RCON G625	RCON G626				RCON G627	RCON G628	RCON G629	18.c.
19. Unconditionally cancelable commitments	RCON S540	0.0	RCON S541 0								19.
20. Over-the-counter derivatives			RCON S542	RCON S543			RCON S544	RCON S545	RCON S546	RCON S547	20.
21. Centrally cleared derivatives			RCON S549	RCON S550	RCON S551	RCON S552	RCON S553	RCON S554	RCON S555	RCON S556	21.
22. Unsettled transactions (failed trades)[23]	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	22.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150% (Bil Mil Thou)	(Column O) 625% (Bil Mil Thou)	(Column P) 937.5% (Bil Mil Thou)	(Column Q) 1250% (Bil Mil Thou)	(Column R) Application of Other Risk-Weighting Approaches[24] Credit Equivalent Amount (Bil Mil Thou)	(Column S) Risk-Weighted Asset Amount (Bil Mil Thou)	
c. Original maturity exceeding one year	RCON S539				RCON H307	RCON H308	18.c.
19. Unconditionally cancelable commitments							19.
20. Over-the-counter derivatives	RCON S548				RCON H309	RCON H310	20.
21. Centrally cleared derivatives	RCON S557						21.
22. Unsettled transactions (failed trades)	RCON H197	RCON H198	RCON H199	RCON H200			22.

[21] Credit conversion factor.
[22] For items 18.c and 19, column A multiplied by credit conversion factor.
[23] For item 22, the sum of columns C through Q must equal column A.
[24] Includes, for example, exposures collateralized by securitization exposures or mutual funds.

Schedule RC-R, Part II, Risk-Weighted Assets

FFIEC 041

Totals

		(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	Bil Mil Thou	Bil Bil Bil	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
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 G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	23.
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)	RCON G634 0	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	25.

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
		Allocation by Risk-Weight Category							
		250%[25]	300%	400%	600%	625%	937.5%	1250%	
	Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
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.

[25] Effective January 1, 2018.

Dollar Amounts in Thousands	Totals (Tril / Bil / Mil / Thou)	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCON S580	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCON S581	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve[26]	RCON B704	28.
29. LESS: Excess allowance for loan and lease losses	RCON A222	29.
30. LESS: Allocated transfer risk reserve	RCON 3128	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCON G641	31.

[26] 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).

Memoranda

Dollar Amounts in Thousands	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCON 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	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of over-the-counter derivative contracts:																
a. Interest rate	S582					S583					S584					M.2.a.
b. Foreign exchange rate and gold	S585					S586					S587					M.2.b.
c. Credit (investment grade reference asset)	S588					S589					S590					M.2.c.
d. Credit (non-investment grade reference asset)	S591					S592					S593					M.2.d.
e. Equity	S594					S595					S596					M.2.e.
f. Precious metals (except gold)	S597					S598					S599					M.2.f.
g. Other	S600					S601					S602					M.2.g.

	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	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
3. Notional principal amounts of centrally cleared derivative contracts:																
a. Interest rate	S603					S604					S605					M.3.a.
b. Foreign exchange rate and gold	S606					S607					S608					M.3.b.
c. Credit (investment grade reference asset)	S609					S610					S611					M.3.c.
d. Credit (non-investment grade reference asset)	S612					S613					S614					M.3.d.
e. Equity	S615					S616					S617					M.3.e.
f. Precious metals (except gold)	S618					S619					S620					M.3.f.
g. Other	S621					S622					S623					M.3.g.

Schedule RC-L – Derivatives and Off-Balance-Sheet Items

Revisions to the reporting of securities borrowed in Schedule RC-L.
NOTE: Items 7 and 8 of Schedule RC-L are not shown below due to space limitations on this page.

Relevant portions of Schedule RC-L in effect as of December 31, 2014:

			Bil	Mil	Thou	
4. Commercial and similar letters of credit		3411				4.
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)		3433				6.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")		3430				9.
a. Securities borrowed	3432					9.a.
b. Commitments to purchase when-issued securities	3434					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978					9.c.
d. TEXT 3555	3555					9.d.
e. TEXT 3556	3556					9.e.
f. TEXT 3557	3557					9. f.

Schedule RC-L, items 6 and 9, as they would be revised as of March 31, 2015:

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
4. Commercial and similar letters of credit	3411				4.
5. Not applicable					5.
6. Securities lent and borrowed:					
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433				6.a.
b. Securities borrowed	3432				6.b.

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")		3430				9.
a. Not applicable						
b. Commitments to purchase when-issued securities	3434					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978					9.c.
d. TEXT 3555	3555					9.d.
e. TEXT 3556	3556					9.e.
f. TEXT 3557	3557					9. f.