FFIEC 031 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/forms031.htm.

Draft as of January 30, 2015



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

FFIEC 031

Schedule RC-R – Regulatory Capital Part II. Risk-Weighted Assets

Pages 1 - 10

Schedule RC-L, Derivatives and Off-Balance Sheet Items Item 6, Securities Lent and Borrowed

Page 11



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

FFIEC 031

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 and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories²

	ance sheet Asset Cate	(Column A) (Column B)				(Co	olumn (C)	(Co	lumn	D)	(Co	olumn	E)	(Co	olumr	1 F)	(Co	olumn G)	(Colum	ın H)	(Co	olumn	I)	(Co	umn J)	7	
			Totals		ustment										Α	llocat	tion b	y Risk	-Wei	ght Categ	ory								1
		From	Schedule RC		ls Repoi			0%			2%			4%			10%			20%		50%	6		100%		1	50%	1
	Dollar Amounts in Thousands	Bil	Mil Thou	-	Mil T	_	Bil	Mil T	hou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Tho	u Bil	Mi	l Thou	Bil	Mil	Thou	Bil	Mil Thou	_ u
1.	Cash and balances due from depository institutions	1	D D957		CFD S39	6	RCI	FD D95											RC	FD D959	F	RCFD S	397	RC	FD D96			D S398	
																													1.
2.	Securities:	RCF	D D961	R	CFD S39	9	RCI	FD D96	52										RC	FD D963	F	RCFD E	964	RC	FD D96	65	RCF	D S400	
	a. Held-to-maturity securities																												2.a.
		RCF	D D966	R	CFD S40	2	RCI	FD D96	57										RC	FD D968	F	CFD E	969	RC	FD D97	70	RCF	D S403	
	b. Available-for-sale securities																												2.b.
3.	Federal funds sold and securities purchased under agreements to resell:																												
	 Federal funds sold (in domestic offices) 	RCF	D D971				RCI	FD D97	72										RC	FD D973	F	RCFD S	6410	RC	FD D97	74	RCF	D S411]
																													3.a
	b. Securities purchased under agreements to resell	RCF	D H171	RO	CFD H17	'2																							3.b
4.	Loans and leases held for sale:																												3.5
		RCF	FD S413	R	CFD S41	4	RCI	FD H17	73										RC	FD S415	F	RCFD S	416	RC	CFD S41	17			
	 a. Residential mortgage exposures 																												4.a.
		RCF	FD S419	R	CFD S42	0	RCI	FD H17	74										RC	FD H175	F	RCFD F	1176	RC	FD H1	77	RCF	D S421	
	b. High volatility commercial real estate exposures																												4.b.
		RCF	FD S423	R	CFD S42	4	RC	FD S42	25										RC	FD S426	F	RCFD S	427	RC	CFD S42	28	RCF	D S429	
	c. Exposures past due 90 days or more or on nonaccrual ³																												4.c.
		RCI	FD S431	R	CFD S43	2	RC	FD S43	3										RC	FD S434	F	RCFD S	435	RC	CFD S43	36	RCF	D S437	
	d. All other exposures																												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 Ne II, i al																												
	(C	olumr	ո K)	(Co	olumr	1 L)	(Co	lumn	M)	(Co	olumr	N)	(Cc	lumn	O)	(Co	olumn	ı P)	(Co	lumn	Q)		lumn			olumn		
								۸۱۱	ocatio	n hy E	Dick M	/eight	Catoo	tor.												er Risk-		
								Alic	catio	ПБУГ	NISK-V	veigiit	Cate	501 y										ting A				
		250%	5		300%			400%			600%			625%			937.59	%		1250%	;		posu			Weigh		
												,										Α	mour	nt	Asse	t Amo	unt	
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	hou	
Cash and balances due																												
1. from depository																												
institutions			1		ı			ı	ı									1										
																												1.
2. Securities:																												
a. Held-to-maturity																												_
securities																												2.a.
	RC	CFD H	270	RC	FD S4	105				RC	CFD S4	106										RCI	FD H2	71	RC	FD H27	'2	
b. Available-for-sale	1	///	//					1	1		1	1						1					1	1		1	_	
securities																												2.b.
Federal funds sold and	/ /		//					<u> </u>	<u> </u>		<u> </u>							<u> </u>										
3. securities purchased under																												
agreements to resell:																												
a. Federal funds sold (in																												
domestic offices)																												
,																												3.a
b. Securities purchased			1																									3.0
under agreements to																												
resell																												
resen																												3.b
																												3.0
Loans and leases held for																												
sale:																												
																						RC	FD H2	273	RC	FD H27	4	
 a. Residential mortgage 																												4.a.
exposures																												
																						RCI	FD H2	275	RC	FD H27	'6	
b. High volatility																												
commercial real estate																												4.b.
exposures																												
																						RCI	FD H2	277	RC	FD H27	'8	
c. Exposures past due 90																											ヿ	
days or more or on																												4.c.
nonaccrual ⁶																												
																						RCI	FD H2	279	RC	FD H28	80	
d. All other exposures																											\dashv	4.d.
a cae. exposures																							L	I				

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.

		,	lumn A)	,	olumn B)	_	(Co	lumn (C)	(Co	olumn	D)	(Co	olumn	E)	(Co	olumn F)		(Colun	nn G)	(C	olumi	n H)	(C	olumn	I)	(C	olumn J)]
			otals	-	stments										Α	llocat	tion by Ris	k-W	/eight	Catego	ry]
			Schedule RC		ls Report Column <i>I</i>			0%			2%			4%			10%		20	%		50%	,		100%			150%	
	Dollar Amounts in Thousands	Bil	Mil Thou	Bil	Mil Th	iou	Bil	Mil T	hou	Bil	Mil	Thou	Bil	Mil	Γhou	Bil	Mil Thou	и В	3il M	il Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Thou	1
5.	Loans and leases, net of unearned income:																												
		RCF	D S439	RO	CFD S440)	RCF	D H17	8										RCFD	S441	R	CFD S	442	RC	FD S4	43			
	 a. Residential mortgage exposures 																												5.a.
		RCF	D \$445	RO	CFD S446	j	RCF	D H17	9										RCFD	H180	RO	CFD H	181	RC	FD H1	82	RC	FD S447	
	 b. High volatility commercial real estate exposures 																												5.b.
		RCF	D S449	RO	CFD S450)	RCI	FD S45	1										RCFD	S452	R	CFD S	453	RC	FD S4	54	RC	FD S455	
	 c. Exposures past due 90 days or more or on nonaccrual⁷ 																												5.c.
		RCF	D S457	RO	CFD S458	;	RCI	FD S45	9										RCFD	S460	R	CFD S	461	RC	FD S4	62	RC	CFD S463	
	d. All other exposures																												5.d.
6.	LESS: Allowance for loan and lease losses	RCF	D 3123	RO	CFD S465																								ĺ
																													6.
7.	Trading assets	RCF	D D976	RO	CFD S466	;	RCF	D D97	7										RCFD	D978	RO	CFD D	979	RC	FD D9	80	RC	FD S467	
																													7.
8.	All other assets ⁸	RCF	D D981	RO	CFD S469		RCF	D D98	2										RCFD	D983	RO	CFD D	984	RC	FD D9	85	RC	FD H185	1
																													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.

		(Co	lumn K)	(Co	olumn L)	(0	Column	n M)	(Co	olumn N)	(Co	olumn O)	(Col	umn P)	(C	olumn Q)		olumn R)		olumn S	_	
							Alle	ocatio	n by F	Risk-Wei	ght	Cate	gory						pplication on the polication of the polication o			-	
			10																xposure		-Weigh	ted	
		2	50% ¹⁰		300%		400%	6		600%			625%	93	37.5%		1250%		mount		et Amo		
	Dollar Amounts in Thousands	Bil	Mil Thou	Bil	Mil Th	ou Bil	Mil	Thou	Bil	Mil Th	nou	Bil	Mil Thou	ı Bil	Mil Thou	Bil	Mil Thou	Bil	MilThou	Bil	Mil Tl	nou	
5.	Loans and leases, net of unearned income:																						
																		RC	FD H281	RC	FD H28	2	
	 a. Residential mortgage exposures 																						5.a.
																		RC	FD H283	RC	FD H28	4	
	 b. High volatility commercial real estate exposures 																						5.b.
	c.posures									<u> </u>							1	RC	FD H285	RC	FD H28	36	
	c. Exposures past due 90 days or more or on nonaccrual ¹¹																						5.c.
																	1	RC	FD H287	RC	FD H28	88	
	d. All other exposures																					\exists	5.d.
6.	LESS: Allowance for loan and lease losses							-							I								
																							6.
7.	Trading assets	RCI	FD H289	RC	FD H186	R	CFD H	290	RC	FD H187	7							RC	FD H291	RC	FD H29	2	
																							7.
8.	All other assets 12	RCI	FD H293	RC	FD H188	R	CFD S4	470	RC	FD S471								RC	FD H294	RC	FD H29	15	
		///	////						Y														8.
												$\overline{}$			'		•	RC	FD H296	RC	FD H29	17	
										a. Sep	arat	e acc	count bank	c-owned	d life insur	ance							8.a.
																		RC	FD H298	RC	FD H29	19	
										b. Def	fault	func	l contribut	ions to	central co	unte	rparties						8.b.

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.

Securitization Exposures: On- and Off-Balance Sheet

	-							(Co	lumn	Q)	(Co	olumr	n T)	(Co	olumr	า U)	
		,	olumn Totals	,	Adju: Total	s Rep	nts to orted	Α	kposu Imour			Amou	isk-We int by Aetho	Calcu	latio		
					in C	Colum	in A	1	1250%	6	,	SSFA ¹	3	G	ross-l	Up	
	Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
9.	On-balance sheet																
	securitization exposures:	RC	FD S4	75	RC	FD S4	76	RC	FD S4	77	RC	FD S4	78	RC	FD S	479	
	a. Held-to-maturity securities															1	9.a.
		RC	FD S4	-80	RC	FD S4	81	RC	FD S4	82	RC	FD S4	83	RC	FD S	184	
	b. Available-for-sale securities																9.b.
		RC	FD S4	85	RC	FD S4	186	RC	FD S4	87	RC	FD S4	88	RC	FD S	489	
	c. Trading assets																9.c
		RC	FD S4	90	RC	FD S4	91	RC	FD S4	92	RC	FD S4	193	RC	FD S	194	
	d. All other on-balance sheet securitization exposures																9.d
10.	Off-balance sheet	RC	FD S4	95	RC	FD S4	196	RC	FD S4	97	RC	FD S4	198	RC	FD S	199	
	securitization exposures																10.

Total Balance Sheet Assets

		(Colu	mn A	١	(Co	olumn B)	(Co	olumr	n C)	(Co	olumn	D)	(Co	olumr	1 E)	(Co	olumn	F)	(Cc	lumn G		(Col	umn	H)	(Co	lumr	ı I)	(Co	olumn	J)	ii
			tals)	,	stments to									Α	llocat	tion b	y Risk	-Weig	tht Cate	gory										
	Fro	om Sch		e RC		s Reported Column A		0%			2%			4%			10%			20%		!	50%			100%			150%		1
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Bil	Mil Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil Th	ou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	hou	ì
11. Total balance sheet		RCFD	2170)	RC	FD D986	RC	FD D9	987										RC	FD D988		RCF	D D9	989	RC	D D9	90	RC	FD S50	3	i.
assets 14																															1

	(C	olumr	1 K)	(Cc	lumr	n I)	(Cc	lumn	M)	(Cc	olumn	N)	(Cc	olumn	0)	(Co	olumn	P)	(Cc	lumn	0)	(Co	olumr	n R)
		0.0	,	(50		,	(00		,	(5.	7.4		(00		٠,	(5)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,	(00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Δ,	_ `	her R	
								Allo	catio	n by F	Risk-W	/eight	Cate	gory								W	eighti	ing
																						Ap	proac	hes
	١.	250% ¹	15		300%			400%			600%			625%		c	37.5%	6		1250%	6	Ex	kposu	ire
		23070			00070			70070			00070			02370			37.37	Ü		12307		Д	mou	nt
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
. Total balance sheet	RC	CFD S5	504	RC	FD S5	505	RC	FD S5	606	RC	FD S5	507							RC	FD S5	10	RC	FD H	300
assets	\mathbb{Z}																							

11. Total balance sheet assets

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.

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

FFIEC 031

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

Dei	ivatives, Off-Bala	nce 3	neet i	tems,	anu	Oti	ier i	tems	5 3 u	bjec	ιιο	KISK	VVE	igni	ung	(EXC		sec	uriti	zau	lon	схр	osur	25)											
								(Co	lumr	C)	(Co	olumr	D)	(C	olumr	E)	(Col- umn F)	(Cc	lumn	(G)	(Colun	nn H)	(0	Colun	nn I)	(0	Colur	mn J)	((Colun	nn R)	(Cc	lumn	S)
		Face, N	ımn A) Iotional, Other	CCF ¹⁷	Eq	olumr Credi uivale	t ent			•						Alloc	ation by	Risk-V	Veigh	nt Cat	egor	γ		•			,				R	licatio isk-W Appro	eighti	ing	
		Am	ount		Ar	moun	t ¹⁸		0%			2%			4%		10%		20%			509	%		100	%		150	1%		Cre Equiva Amo	alent	We	Risk- eighteo t Amoi	
	Dollar Amounts in Thousands	Bil N	/lil Thou	I	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou	ı Bi	I Mi	Thou	u Bil	Mi	Thou	Bil	M	il Th	ou B	il Mi	Γhοι	Bil	MilΓh	ou
12.	Financial standby	RCFD	D991		RC	FD DS	992	RCI	FD D9	993								RC	D DS	994	F	RCFD I	0995	R	CFD [996	R	CFD:	S511						
	letters of credit			1.0																															
13.	Performance standby letters of credit and transaction-related	RCFD	D997		RC	FD D9	998	RCI	FD D9	99								RC	FD G6	503	F	RCFD (G604	R	CFD G	6605	R	CFD:	S512						
14.	contingent items Commercial and similar letters of credit with an original maturity of	RCFD	G606	0.5	RC	FD G	507	RCI	FD G6	508								RC	FD G6	509	F	RCFD (G610	R	CFD G	6611	R	CFD	S513						
	one year or less			0.2																															
15.	Retained recourse on small business obligations sold with	RCFD	G612		RC	FD G6	513	RCI	FD G6	514								RC	FD G6	515	F	RCFD (3616	R	CFD G	6617	R	CFD:	S514						
	recourse			1.0																															
16.	Repo-style	RCFD	S515		RC	FD S5	16	RC	FD S5	17	RC	FD S5	18	RC	CFD S5	19		RC	FD S5	20	F	RCFD :	\$521	R	CFD S	5522	R	CFD:	S523	F	RCFD	H301	RCF	D H30)2
	transactions 20			1.0																															
17.	All other off-balance	RCFD	G618		RC	FD G6	519	RCI	FD G	520								RC	D G	521	F	RCFD (3622	R	CFD (6623	R	CFD:	S524						
18.	sheet liabilities Unused commitments:			1.0																															
	 a. Original maturity of one year or less, excluding asset- backed 																																		
	commercial paper	RCFD	S525		RC	FD S5	526	RC	FD S5	27								RC	FD S5	28	F	RCFD :	5529	R	CFD S	530	R	CFD	S531	F	RCFD	H303	RC	FD H3	04
	(ABCP) conduits			0.2																															1
	b. Original maturity	RCFD	G643		RC	FD G	544	RCI	FD G6	545								RC	D G	546	F	RCFD (3647	R	CFD C	648	R	CFD	S538	F	RCFD	H305	RC	FD H3	06
	of one year or less to ABCP conduits			0.2																									$\underline{\mathbb{L}}$						1

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.

		(Co	olumn	A)		(Co	lumr	n B)	(Co	olumi	n C)	(Co	olumi	า D)	(C	olumi	า E)	(Co	olumi	ո F)	(Co	olumr	ո G)	(Ci	olumr	ո H)	(C	olum	ın I)	ĺ
			, Notic		CCF ²¹		Credi									Allo	cation	by Ri	sk-W	eight C	Categ	ory								
		_	or Othe Amoun				uivale noun			0%			2%			4%			10%			20%			50%			1009	%	
Do	lar 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	
	c. Original maturity	RC	FD G6	24		RCI	D G	525	RC	FD G	626										RC	FD G	527	RC	FD G	528	RC	CFD G	629	
	exceeding one year				0.5																									18.c.
19.	Unconditionally cancelable	RC	CFD S54	40		RC	FD S5	541																						
	commitments				0.0		0																							19.
20.	Over-the-counter					RC	FD S5	542	RC	FD S	543							RC	FD S	544	RC	FD S	545	RC	CFD S5	546	RO	CFD S	547	
	derivatives																													20.
21.	Centrally cleared					RC	FD S5	549	RC	FD S	550	RC	FD S	551	RO	CFD S	552	RC	FD S	553	RC	FD S5	554	RC	CFD S5	555	RO	CFD S	556	
	derivatives																													21.
22.	Unsettled transactions	RC	FD H1	.91			·		RC	FD H	193		·				·	·			RC	FD H	194	RC	FD H	195	RC	CFD H	1196	
	(failed trades) ²³																													22.

		(C	olum	n J)	(Co	olumr	n O)	(C	olumr	า P)	(Co	olumr	ı Q)	(Co	olumr	ı R)	(Co	olumr	1 S)	
				A	Alloca	tion b	y Risk	-Wei	ght Ca	itegor	у					ation c				
			150%	ó		625%	ó	9	937.59	%		1250%	6	Eq	Credi Juivale Imour	ent		Weig et Am		
Dol	lar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	ĺ
	c. Original maturity	RC	FD S	539								•		RC	FD H	307	RC	FD H3	308	Ì
	exceeding one year																			18.c.
19.	Unconditionally cancelable																			!
	commitments																			19.
20.	Over-the-counter	RC	FD S	548										RC	FD H	309	RC	FD H3	310	I
	derivatives																			20.
21.	Centrally cleared	RC	FD S	557																İ
	derivatives																			21.
22.	Unsettled transactions	RC	FD H	197	RC	FD H	198	RC	FD H	199	RC	FD H	200							Ì
	(failed trades)																			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.

(Column K)

(Column L)

(Column M)

Totals

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)

24. Risk weight factor

25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

	(Co	olumr	n C)	(Co	olumn	D)	(Co	olumr	ı E)	(C	olumi	n F)	(Co	olumr	(G)	(Co	olumr	1 H)	(C	olumı	า I)	(C	olumn	J)	
									A	lloca	tion b	y Risk	-Weig	ght Ca	tegor	y									
		0%			2%			4%			10%			20%			50%			100%	,		150%		
S	Bil	Mil	Thou	Bil	Bil	Bil	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
														•											
	RC	FD G	530	RC	FD S5	58	RC	FD S5	559	RC	CFD S	560	RC	FD G	531	RC	FD G	532	RC	FD G6	533	RC	FD S5	61	
																									23.
		X 0%			X 2%	l		X 4%			X 10%	6		X 20%	á		X 50%	6	>	(1009	%	<u> </u>	(150%	6	24.
																		-	-		-				
	RC	FD G	534	RC	FD S5	69	RC	FD S5	70	RC	CFD S	571	RC	FD G	535	RC	FD G	636	RC	FD G6	537	RC	FD S5	72	
		0																							25.

(Column O)

(Column P)

(Column Q)

	Dollar Amounts in Thousands
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)
24. 25	Risk weight factor Risk-weighted assets by

risk-weight category (for each column, item 23

multiplied by item 24)

250%²⁵ 300% 400% 600% 625% 937.5% 1250% Bil Mil Thou Mil Thou Bil RCFD S562 RCFD S563 RCFD S564 RCFD S565 RCFD S566 RCFD S567 RCFD S568 23. X 250% X 300% X 400% X 600% X 625% X 937.5% X 1250% 24. RCFD S573 RCFD S574 RCFD S575 RCFD S576 RCFD S578 RCFD S579 RCFD S577 25.

(Column N)

Allocation by Risk-Weight Category

²⁵ Effective January 1, 2018.

		Totals				
	Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	İ
26.	Risk-weighted assets base for purposes of calculating the allowance for loan and		RCF	D \$580)	
	lease losses 1.25 percent threshold					26.
27.	Standardized market-risk weighted assets (applicable only to banks that are covered	RCFD S581			L	
	by the market risk capital rule)					27.
28.	Risk-weighted assets before deductions for excess allowance of loan and lease losses	RCFD B704		1		
	and allocated risk transfer risk reserve ²⁶					28.
29.	LESS: Excess allowance for loan and lease losses		RCFI	D A222	2	
						29.
30.	LESS: Allocated transfer risk reserve		RCF	D 3128	3	
						30.
31.	Total risk-weighted assets (item 28 minus items 29 and 30)		RCFI	O G64:	1	
	, , , , , , , , , , , , , , , , , , , ,					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

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	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	Ì	
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					\$590					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	1				S602					M.2.g.	

							Wit	th a ren	naining	maturit	y of						
			(Column A) (Column B) One year or less Over one year through five years						(Column C) Over five years								
	Dollar Amounts in Thousands	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	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.I
	c. Credit (investment grade reference asset)	S609					S610					S611					M.3.
	d. Credit (non-investment grade reference asset)	S612					S613					S614					M.3.
	e. Equity	S615					S616					S617					M.3.6
	f. Precious metals (except gold)	S618					S619					S620					M.3.
	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	
Commercial and similar letters of credit		3411				4.
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnifi	ed 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						9.a
b. Commitments to purchase when-issued securities						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						9.d
e. TEXT 3556 3556						9.e
f. TEXT 3557 3557						9.1

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

	Dol	lar Amounts in Thousands	RCFD	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						6.b.
						ı	1
	Dol	lar Amounts in Thousands	RCFD	Bil	Mil	Thou	
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize	e and describe					
	each component of this item over 25 percent of Schedule RC, item	n 27.a, "Total					
	bank equity capital")	3430				9.	
	a. Not applicable					,	Ì
	b. Commitments to purchase when-issued securities	3434					9.1
	c. Standby letters of credit issued by another party						
	(e.g., a Federal Home Loan Bank) on the bank's behalf	C978					9.0
	d. TEXT 3555	3555					9.0
	e. TEXT 3558	3556					9.6
	f. TEXT 3557	3557					9.