

**From:** [Jeff Spaulding](#)  
**To:** [Regs.Comments](#)  
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I'm working through the new call report instructions for Schedule RC-R. In several places, the instructions have the user refer to the guidelines of the user's primary regulator for additional rules. There aren't that many primary regulators left. Why can't the instructions include the information for each of the remaining primary regulators without making us find additional rules outside of the call report instructions? It's hard enough trying to understand and incorporate the rules that are in the very lengthy call report instructions.

Here's an example:

**General Instructions for Part II**

The instructions for Schedule RC-R, Part II, items 1 through 21, provide general directions for the allocation of bank balance sheet assets and credit equivalent amounts of derivatives and off-balance sheet items to the risk weight categories in columns C through Q (and, for items 1 through 11 only, to the items adjusted from the totals reported in Schedule RC-R, Part II, column A in column B). These instructions should provide sufficient guidance for most banks for risk-weighting their balance sheet assets and credit equivalent amounts. However, these instructions do not address every type of exposure. **Banks should review the capital regulations of their primary federal supervisory authority for the complete description of capital requirements.**

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