

Instructions for Preparation of Consolidated Reports of Condition and Income (FFIEC 031 and 041)

CONTENTS

GENERAL INSTRUCTIONS

Who Must Report on What Forms	1
Eligibility to File the FFIEC 051	2
Close of Business	2
Frequency of Reporting	3
Differences in Detail of Reports	4
Shifts in Reporting Status	6
Organization of the Instruction Book	8
Preparation of the Reports	8
Signatures	9
Electronic Signatures	9
Chief Financial Officer Declaration	9
Director Attestation	9
Submission of the Reports	9
Submission Date	10a
Amended Reports	10a
Retention of Reports	10a
Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports	10b
Exclusions from the Coverage of the Consolidated Report	11
Rules of Consolidation	12
Reporting by Type of Office	13
Publication Requirements for the Consolidated Report of Condition	13
Release of Individual Bank Reports	14
Applicability of U.S. Generally Accepted Accounting Principles to Regulatory Reporting Requirements	14
Subsequent Events	15
Accrual Basis Reporting	16
Miscellaneous General Instructions	16
Rounding	16
Negative Entries	17
Verification	17
Transactions Occurring Near the End of a Reporting Period	18
Separate Branch Reports	18
Legal Entity Identifier	18

LINE ITEM INSTRUCTIONS FOR THE CONSOLIDATED REPORT OF INCOME

Schedule RI – Income Statement	RI-1
Schedule RI-A – Changes in Equity Capital	RI-A-1
Schedule RI-B – Charge-offs and Recoveries and Changes in Allowances for Credit Losses	
Part I. Charge-offs and Recoveries on Loans and Leases	RI-B-1
Part II. Changes in Allowances for Credit Losses	RI-B-7
Schedule RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses	
Part I. Disaggregated Data on the Allowance for Loan and Lease Losses	RI-C-1
Part II. Disaggregated Data on Allowances for Credit Losses	RI-C-3
Schedule RI-D – Income from Foreign Offices (FFIEC 031 only)	RI-D-1
Schedule RI-E – Explanations	RI-E-1

LINE ITEM INSTRUCTIONS FOR THE CONSOLIDATED REPORT OF CONDITION

Schedule RC – Balance Sheet	RC-1
Schedule RC-A – Cash and Balances Due from Depository Institutions	RC-A-1
Schedule RC-B – Securities	RC-B-1
Schedule RC-C – Loans and Lease Financing Receivables	
Part I. Loans and Leases	RC-C-1
Part II. Loans to Small Businesses and Small Farms	RC-C-37
Schedule RC-D – Trading Assets and Liabilities	RC-D-1
Schedule RC-E – Deposit Liabilities	RC-E-1
Schedule RC-F – Other Assets	RC-F-1
Schedule RC-G – Other Liabilities	RC-G-1
Schedule RC-H – Selected Balance Sheet Items for Domestic Offices (FFIEC 031 only)	RC-H-1
Schedule RC-I – Assets and Liabilities of IBFs (FFIEC 031 only)	RC-I-1
Schedule RC-K – Quarterly Averages	RC-K-1
Schedule RC-L – Derivatives and Off-Balance Sheet Items	RC-L-1
Schedule RC-M – Memoranda	RC-M-1
Schedule RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets	RC-N-1
Schedule RC-O – Other Data for Deposit Insurance Assessments	RC-O-1
Schedule RC-P – 1-4 Family Residential Mortgage Banking Activities	RC-P-1
Schedule RC-Q – Assets and Liabilities Measured at Fair Value on a Recurring Basis	RC-Q-1
Schedule RC-R – Regulatory Capital	RC-R-1
Part I. Regulatory Capital Components and Ratios	RC-R-2
Part II. Risk-Weighted Assets	RC-R-61

LINE ITEM INSTRUCTIONS FOR THE CONSOLIDATED REPORT OF CONDITION (cont.)

Schedule RC-S – Servicing, Securitization, and Asset Sale Activities	RC-S-1
Schedule RC-T – Fiduciary and Related Services	RC-T-1
Schedule RC-V – Variable Interest Entities	RC-V-1
Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income	RC-X-1

GLOSSARY

Accounting Changes	A-1
Accrued Interest Receivable	A-3
Accrued Interest Receivable Related to Credit Card Securitizations	A-4
Acquisition, Development, or Construction (ADC) Arrangements	A-5
Allowances for Credit Losses	A-6
Amortized Cost Basis	A-11
Bankers Acceptances	A-11
Bank-Owned Life Insurance	A-14
Banks, U.S. and Foreign	A-15
Borrowings and Deposits in Foreign Offices	A-17
Brokered Deposits	A-17
Broker's Security Draft	A-19
Business Combinations	A-19
Capital Contributions of Cash and Notes Receivable	A-23
Capitalization of Interest Costs	A-25
Cash Management Arrangements	A-25
Commercial Paper	A-26
Commodity or Bill-of-Lading Draft	A-26
Coupon Stripping, Treasury Receipts, and STRIPS	A-27
Custody Account	A-27
Dealer Reserve Account	A-27
Debt Issuance Costs	A-28
Deferred Compensation Agreements	A-28
Defined Benefit Postretirement Plans	A-30
Depository Institutions in the U.S.	A-31
Deposits	A-31
Derivative Contracts	A-41
Dividends	A-47
Domestic Office	A-47
Domicile	A-48

GLOSSARY (cont.)

Due Bills	A-48
Edge and Agreement Corporation	A-48
Equity-Indexed Certificates of Deposit	A-48
Equity Method of Accounting	A-50
Excess Balance Account	A-51
Extinguishments of Liabilities	A-52
Fails	A-52
Fair Value	A-52
Federal Funds Transactions	A-53
Federally-Sponsored Lending Agency	A-54
Foreclosed Assets	A-54
Foreign Currency Transactions and Translation	A-61
Foreign Debt Exchange Transactions	A-62
Foreign Governments and Official Institutions	A-63
Foreign Office	A-64
Goodwill	A-64
Hypothecated Deposit	A-67
Income Taxes	A-68
Internal-Use Computer Software	A-75
International Banking Facility (IBF)	A-76
Lease Accounting	A-78
Letter of Credit	A-86
Loan	A-87
Loan Fees	A-88
Loan Modifications to Borrowers Experiencing Financial Difficulty	A-90
Loan Secured by Real Estate	A-90b
Loss Contingencies	A-91
Mandatory Convertible Debt	A-91
Nonaccrual status	A-93
Offsetting	A-96
Overdraft	A-98
Pass-through Reserve Balances	A-98
Placements and Takings	A-99
Preferred Stock	A-99
Premiums and Discounts	A-100
Private Company	A-101
Public Business Entity	A-101

GLOSSARY (cont.)

Purchased Credit-Deteriorated Assets	A-102
Reciprocal Balances	A-105
Repurchase/Resale Agreements	A-105
Revenue from Contracts with Customers	A-108
Securities Activities	A-108
Securities Borrowing/Lending Transactions	A-112
Servicing Assets and Liabilities	A-113
Shell Branches	A-115
Short Position	A-115
Start-Up Activities	A-116
Subordinated Notes and Debentures	A-117
Subsidiaries	A-117
Suspense Accounts	A-118
Sweep Deposits	A-118
Syndications	A-118a
Trade Date and Settlement Date Accounting	A-118a
Trading Account	A-119
Transfers of Financial Assets	A-120
Treasury Stock	A-127
Trust Preferred Securities	A-127
U.S. Territories and Possessions	A-127
Valuation Allowance	A-128
Variable Interest Entity	A-128
When-Issued Securities Transactions	A-129

This page intentionally left blank.