

SCHEDULE RI-E – EXPLANATIONS

General Instructions

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis. On those lines for which your bank must provide a description of the amount being reported, the description should not exceed 50 characters (including punctuation and spacing between words). If additional space is needed to complete a description, item 7 of this schedule may be used.

Item Instructions

Item No. Caption and Instructions

- 1** **Other noninterest income.** Disclose in items 1.a through 1.j each component of Schedule RI, item 5.l, "Other noninterest income," and the dollar amount of such component, that is greater than \$25,000 and exceeds 3 percent of the "Other noninterest income."

Preprinted captions have been provided for the following categories of "Other noninterest income":

- Item 1.a, "Income and fees from the printing and sale of checks,"
- Item 1.b, "Earnings on/increase in value of cash surrender value of life insurance,"
- Item 1.c, "Income and fees from automated teller machines (ATMs),"
- Item 1.d, "Rent and other income from other real estate owned,"
- Item 1.e, "Safe deposit box rent,"
- Item 1.f, "Net change in the fair values of financial instruments accounted for under a fair value option," and
- Item 1.g, "Bank card and credit card interchange fees."

For other components of "Other noninterest income" that exceed the disclosure threshold, list and briefly describe these components in items 1.h through 1.j and, if necessary, in Schedule RI-E, item 7, below.

- 2** **Other noninterest expense.** Disclose in items 2.a through 2.n each component of Schedule RI, item 7.d, "Other noninterest expense," and the dollar amount of such component, that is greater than \$25,000 and exceeds 3 percent of the "Other noninterest expense."

Preprinted captions have been provided for the following categories of "Other noninterest expense":

- Item 2.a, "Data processing expenses,"
- Item 2.b, "Advertising and marketing expenses,"
- Item 2.c, "Directors' fees,"
- Item 2.d, "Printing, stationery, and supplies,"
- Item 2.e, "Postage,"
- Item 2.f, "Legal fees and expenses,"
- Item 2.g, "FDIC deposit insurance assessments,"
- Item 2.h, "Accounting and auditing expenses,"
- Item 2.i, "Consulting and advisory expenses,"
- Item 2.j, "Automated teller machine (ATM) and interchange expenses," and
- Item 2.k, "Telecommunications expenses."

Item No. **Caption and Instructions**

2 Include in "Telecommunications expenses" any expenses associated with telephone, telegraph, cable, and internet services (including web page maintenance).
(cont.)

For other components of "Other noninterest expense" that exceed the disclosure threshold, list and briefly describe these components in items 2.l through 2.n and, if necessary, in Schedule RI-E, item 7, below.

For components of "Other noninterest expense" that reflect a single charge for separate "bundled services" provided by third party vendors, disclose such amounts in the item that most closely describes the predominant type of expense incurred, and this categorization should be used consistently over time.

3 **Extraordinary items and other adjustments and applicable income tax effect.** List and briefly describe in items 3.a, 3.b, and 3.c the gross dollar amount of each item included in Schedule RI, item 11, "Extraordinary items and other adjustments, net of income taxes," and its related income tax effect, if any. If Schedule RI, item 11, includes more than three items, report the additional items and their related tax effects in Schedule RI-E, item 7, below.

If an extraordinary item or other adjustment is a loss or otherwise reduces the bank's income, enclose the dollar amount reported in parentheses. If an applicable income tax effect is a tax benefit (rather than a tax expense), enclose the dollar amount reported in parentheses.

4 **Restatements due to corrections of material accounting errors and changes in accounting principles.** List and briefly describe in items 4.a and 4.b the dollar amount of each correction of a material accounting error and cumulative effect of a change in accounting principles, net of applicable income taxes, that is included in Schedule RI-A, item 2. If Schedule RI-A, item 2, includes more than two accounting error corrections and accounting principle changes, report the additional corrections and cumulative effects in Schedule RI-E, item 7, below.

If an accounting error correction or a cumulative effect of an accounting principle change represents a reduction of the bank's equity capital, enclose the dollar amount reported in parentheses.

5 **Other transactions with parent holding company.** List and briefly describe in items 5.a and 5.b the dollar amount of each type of other transaction with the bank's parent holding company that is included in Schedule RI-A, item 11. If Schedule RI-A, item 11, includes more than two types of other transactions, report the additional types of other transactions in Schedule RI-E, item 7, below.

If the effect of a type of other transaction with the bank's parent holding company is to reduce the bank's equity capital, enclose the dollar amount reported in parentheses.

6 **Adjustments to allowance for loan and lease losses.** List and briefly describe in items 6.a and 6.b the dollar amount of each type of adjustment to the allowance for loan and lease losses that is included in Schedule RI-B, part II, item 6. If Schedule RI-B, part II, item 6, includes more than two types of adjustments, report the additional adjustments in Schedule RI-E, item 7, below.

If the effect of an adjustment is to reduce the bank's allowance for loan and lease losses, enclose the dollar amount reported in parentheses.

Item No. **Caption and Instructions**

- 7** **Other explanations.** In the space provided on the report form, the bank may, at its option, list and briefly describe any other significant items relating to the Report of Income. The bank's other explanations must not exceed 750 characters, including punctuation and standard spacing between words and sentences.