

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

CONTENTS

GENERAL INSTRUCTIONS

Who Must Report on What Forms	1
Close of Business	1
Frequency of Reporting	2
Differences in Detail of Reports	2
Shifts in Reporting Status	3
Organization of the Instruction Books	5
Preparation of the Reports	5
Signatures	5
Chief Financial Officer Declaration	6
Director Attestation	6
Submission of the Reports	6
Submission Date	7
Amended Reports	7
Retention of Reports	8
Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports	8
Exclusions from the Coverage of the Consolidated Report	9
Rules of Consolidation	9
Reporting by Type of Office	11
Publication Requirements for the Report of Condition	11
Release of Individual Bank Reports	11
Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements	11
Accrual Basis Reporting	12
Miscellaneous General Instructions	13
Rounding	13
Negative Entries	13
Verification	14
Transactions Occurring Near the End of a Reporting Period	14
Separate Branch Reports	15

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 Allowance for Loan and Lease Losses	
Part I. Charge-offs and Recoveries on Loans and Leases	RI-B-1
Part II. Changes in Allowance for Loan and Lease Losses	RI-B-6
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 and FICO 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
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 Reports of Condition and Income	RC-X-1

GLOSSARY

Accounting Changes	A-1
Accrued Interest Receivable Related to Credit Card Securitizations	A-2b
Acquisition, Development, or Construction (ADC) Arrangements	A-2c
Allowance for Loan and Lease Losses	A-3
Bankers Acceptances	A-4
Bank-Owned Life Insurance	A-7
Banks, U.S. and Foreign	A-8
Borrowings and Deposits in Foreign Offices	A-9
Brokered Deposits	A-9
Broker's Security Draft	A-10a
Business Combinations	A-11
Capital Contributions of Cash and Notes Receivable	A-13
Capitalization of Interest Costs	A-14
Cash Management Arrangements	A-14
Commercial Paper	A-14a
Commodity or Bill-of-Lading Draft	A-14a
Coupon Stripping, Treasury Receipts, and STRIPS	A-14b
Custody Account	A-14b
Dealer Reserve Account	A-14b
Deferred Compensation Agreements	A-15
Depository Institutions in the U.S.	A-16a
Deposits	A-17
Derivative Contracts	A-25
Dividends	A-32
Domestic Office	A-32a
Domicile	A-32a
Due Bills	A-32a
Edge and Agreement Corporation	A-32a
Equity-Indexed Certificates of Deposit	A-32b
Equity Method of Accounting	A-34
Excess Balance Account	A-34
Extinguishments of Liabilities	A-34a
Extraordinary Items	A-34b
Fails	A-34b
Fair Value	A-34b

GLOSSARY (cont.)

Federal Funds Transactions	A-34c
Federally-Sponsored Lending Agency	A-34d
Foreclosed Assets	A-35
Foreign Currency Transactions and Translation	A-37
Foreign Debt Exchange Transactions	A-39
Foreign Governments and Official Institutions	A-40
Foreign Office	A-40
Hypothecated Deposit	A-41
Income Taxes	A-41
Internal-Use Computer Software	A-48
International Banking Facility (IBF)	A-49
Lease Accounting	A-51
Letter of Credit	A-53
Loan	A-54
Loan Fees	A-55
Loan Impairment	A-57
Loan Secured by Real Estate	A-58
Loss Contingencies	A-59
Mandatory Convertible Debt	A-59
Nonaccrual of Interest	A-59
Offsetting	A-63
Overdraft	A-64
Pass-through Reserve Balances	A-64
Placements and Takings	A-65
Preferred Stock	A-65
Premiums and Discounts	A-66
Purchased Credit-Impaired Loans and Debt Securities	A-66
Reciprocal Balances	A-66c
Repurchase/Resale Agreements	A-66c
Sales of Assets for Risk-Based Capital Purposes	A-68
Securities Activities	A-72
Securities Borrowing/Lending Transactions	A-74
Servicing Assets and Liabilities	A-74a
Shell Branches	A-75

GLOSSARY (cont.)

Short Position	A-75
Start-Up Activities	A-75
Subordinated Notes and Debentures	A-76
Subsidiaries	A-77
Suspense Accounts	A-78
Syndications	A-78
Trade Date and Settlement Date Accounting	A-78
Trading Account	A-78a
Transfers of Financial Assets	A-79
Treasury Stock	A-85
Troubled Debt Restructurings	A-85
Trust Preferred Securities	A-87
U.S. Territories and Possessions	A-87
Valuation Allowance	A-87
Variable Interest Entity	A-87
When-Issued Securities Transactions	A-89

INDEX

This page intentionally left blank.