

Large and Highly Complex Bank Scorecard
Data Element Mapping
Changes as of Q2 2020 and Q2 2021 in Red

Variable Description	Call Report Form FFIEC 031	Call Report Form FFIEC 041
Tier 1 Leverage Ratio	(RCFA8274) / (RCFAA224) * 100	(RCOA8274) / (RCOAA224) * 100
Conc. Measure		
(1) Higher Risk Assets / Tier 1 Capital & Reserves (Large and HC IDIs)	<p>Higher-Risk Consumer (Subprime) loans and securitizations: RCFDN027 + RCFDN028</p> <p>Nontraditional Mortgages: RCFDN025 + RCFDN026</p> <p>Higher-Risk Commercial (Leveraged) loans and securitizations: RCFDN029 + RCFDN030</p> <p>Construction and Development loans funded and unfunded less guaranteed amounts: SUM(RCFDF158, RCFDF159, RCFDK676, - RCFDK677, -RCFDN177)</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCFA8274 + RCFD3123 - RCFDMW53) * 100. The 4 measures are then added together.</p>	<p>Higher-Risk Consumer (Subprime) loans and securitizations: RCONN027 + RCONN028</p> <p>Nontraditional Mortgages: RCONN025 + RCONN026</p> <p>Higher-Risk Commercial (Leveraged) loans and securitizations: RCONN029 + RCONN030</p> <p>Construction and Development loans funded and unfunded less guaranteed amounts: SUM(RCONF158, RCONF159, RCONK676, - RCONK677, -RCONN177)</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCOA8274 + RCON3123 - RCONMW53) * 100. The 4 measures are then added together.</p>
(2) Top 20 Counterparty Exposure (HC IDIs Only)	<p>Top 20 Counterparty Exposure: RCFDK674</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCFA8274 + RCFD3123 - RCFDMW53) * 100</p>	<p>Top 20 Counterparty Exposure: RCONK674</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCOA8274 + RCON3123 - RCONMW53) * 100</p>
(3) Largest Counterparty Exposure (HC IDIs Only)	<p>Largest Counterparty Exposure: RCFDK673</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCFA8274 + RCFD3123 - RCFDMW53) * 100</p>	<p>Largest Counterparty Exposure: RCONK673</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCOA8274 + RCON3123 - RCONMW53) * 100</p>
(4) Growth adjusted Portfolio Concentration (Large IDIs Only)	<p>First lien mortgages and MBS: SUM(RCFD5367, RCFDG308, RCFDG311, RCFDG320, RCFDG323) - RCFDN179 - RCFDM963</p>	<p>First lien mortgages and MBS: SUM(RCON5367, RCONG308, RCONG311, RCONG320, RCONG323) - RCONN179 - RCONM963</p>

	<p>Closed-end junior liens and HELOC: SUM(RCFD1797, RCFD5368) –, RCFDN180</p> <p>Construction and development: SUM(RCFDF158, RCFDF159) - RCFDN177</p> <p>Other commercial real estate: SUM(RCFD1460, RCFDF160, RCFDF161) - RCFDN178</p> <p>Commercial & Industrial: SUM(RCFD1763, RCFD1764) - RCFDN181</p> <p>Credit cards: RCFDB538 – RCFDN182</p> <p>Other consumer: SUM(RCFDB539, RCFDK137, RCFDK207) - RCFDN183</p> <p>Exposure divided by Tier 1 Capital & Reserves: (RCFA8274 + RCFD3123 – RCFDMW53) * 100</p> <p>The 3 year merger adjusted growth rate is calculated and converted to a factor of 1 – 1.2 to be applied to the concentration amount. For growth rates less than 20%, the factor is 1, for growth rates greater than 80%, the factor is 1.2. For growth rates in between 20% and 80%, the factor is calculated as $1 + \{1/3(G_{i,k} - 0.20)\}$ where G is the growth rate of the portfolio, calculated as $\{(V_t / V_{t-12}) - 1\}$ Do not deduct the loss share and other guaranteed amounts when computing growth rates.</p> <p>Deduct PPP loan balances (RCONLG27) when computing the C&I loan growth rate.</p> <p>Foreign office real estate loans are included in the current period when calculating the growth rates.</p>	<p>Closed-end junior liens and HELOC: SUM(RCON1797, RCON5368) – RCONN180</p> <p>Construction and development: SUM(RCONF158, RCONF159) – RCONN177</p> <p>Other commercial real estate: SUM(RCON1460, RCONF160, RCONF161) - RCONN178</p> <p>Commercial & Industrial: SUM(RCON1763, RCON1764) – RCONN181</p> <p>Credit cards: RCONB538 – RCONN182</p> <p>Other consumer: SUM(RCONB539, RCONK137, RCONK207) - RCONN183</p> <p>Exposures divided by Tier 1 Capital & Reserves: (RCOA8274 + RCON3123 – RCONMW53) * 100</p> <p>The 3 year merger adjusted growth rate is calculated and converted to a factor of 1 – 1.2 to be applied to the concentration amount. For growth rates less than 20%, the factor is 1, for growth rates greater than 80%, the factor is 1.2. For growth rates in between 20% and 80%, the factor is calculated as $1 + \{1/3(G_{i,k} - 0.20)\}$ where G is the growth rate of the portfolio, calculated as $\{(V_t / V_{t-12}) - 1\}$ Do not deduct the loss share and other guaranteed amounts when computing growth rates</p> <p>Deduct PPP loan balances (RCONLG27) when computing the C&I loan growth rate.</p>
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Core Earnings / Average Quarter-End Total Assets	<p>Four quarter sum of merger adjusted (excluding failures) quarterly core earnings defined as: RIAD4340 – RIADFT28 - .79* SUM(RIAD3521, RIAD3196)</p> <p>Divided by a five quarter average of merger adjusted (excluding failures) total assets defined as: RCFD2170 * 100</p> <p>If four quarters of earnings information is not available, the available data would be added and annualized. If five quarters of assets are not available, quarters that are available would be averaged.</p> <p>Q3 2017 and Q4 2017 quarterly core earnings defined as: RIAD4340 – RIADFT28 - .65* SUM(RIAD3521, RIAD3196) Beginning Q2 2020, total assets defined as: (RCFD2170 – RCONLG27)</p>	<p>Four quarter sum of merger adjusted (excluding failures) quarterly core earnings defined as: RIAD4340 – RIADFT28 - .79* SUM(RIAD3521, RIAD3196)</p> <p>Divided by a five quarter average of merger adjusted (excluding failures) total assets defined as: RCFD2170 * 100</p> <p>If four quarters of earnings information is not available, the available data would be added and annualized. If five quarters of assets are not available, quarters that are available would be averaged.</p> <p>Q3 2017 and Q4 2017 quarterly core earnings defined as: RIAD4340 – RIADFT28 - .65* SUM(RIAD3521, RIAD3196) Beginning Q2 2020, total assets defined as: (RCFD2170 – RCONLG27)</p>
Credit Quality Measure:		
(1) Criticized and Classified Assets to Tier 1 Capital & Reserves	<p>Criticized And Classified Items: SUM(RCFDK663, RCFDK664, RCFDK665, RCFDK666)</p> <p>Divided by Tier 1 Capital & Reserves: (RCFA8274 + RCFD3123 – RCFDMW53) * 100</p>	<p>Criticized And Classified Items: SUM(RCONK663, RCONK664, RCONK665, RCONK666)</p> <p>Divided by Tier 1 Capital & Reserves: (RCOA8274 + RCON3123 – RCONMW53) * 100</p>
(2) Underperforming Assets to Tier 1 Capital & Reserves	<p>Underperforming Assets: (SUM(RCONF172, RCONF174, RCONF176, RCONF173, RCONF175, RCONF177, RCON3493, RCON3494, RCON3495, RCON5398, RCON5399, RCON5400, RCONC236, RCONC237, RCONC229, RCONC238, RCONC239, RCONC230, RCON3499, RCON3500, RCON3501, RCONF178, RCONF180, RCONF182, RCONF179, RCONF181, RCONF183, RCFNB572, RCFNB573, RCFNB574, RCFD5377, RCFD5378, RCFD5379, RCFD5380, RCFD5381, RCFD5382, RCFD1594, RCFD1597, RCFD1583, RCFD1251, RCFD1252, RCFD1253,</p>	<p>Underperforming Assets: SUM(RCONF172, RCONF174, RCONF176, RCONF173, RCONF175, RCONF177, RCON3493, RCON3494, RCON3495, RCON5398, RCON5399, RCON5400, RCONC236, RCONC237, RCONC229, RCONC238, RCONC239, RCONC230, RCON3499, RCON3500, RCON3501, RCONF178, RCONF180, RCONF182, RCONF179, RCONF181, RCONF183, RCONB834, RCONB835, RCONB836, RCON1606, RCON1607, RCON1608, RCONB575, RCONB576, RCONB577, RCONK213, RCONK214, RCONK215,</p>

	RCFD1254, RCFD1255, RCFD1256, RCFDB575, RCFDB576, RCFDB577, RCFDK213, RCFDK214, RCFDK215, RCFDK216, RCFDK217, RCFDK218, RCFD5389, RCFD5390, RCFD5391, RCFD5459, RCFD5460, RCFD5461, RCFDF166, RCFDF167, RCFDF168, RCFDF169, RCFDF170, RCFDF171, RCONK158, RCONK159, RCONF576, RCONK160, RCONK161, RCONK162, RCFDK163, RCFDK164, RCFDK165, RCFD2150) –SUM(RCFDK039, RCFDK040, RCFDK041, RCFDK042, RCFDK043, RCFDK044, RCFDK102, RCFDK103, RCFDK104, RCFDK192, RCFDK669, RCFDL189)) Divided by Tier 1 Capital & Reserves: (RCFA8274 + RCFD3123 – RCFDMW53) * 100	RCONK216, RCONK217, RCONK218, RCON5459, RCON5460, RCON5461, RCON1226, RCON1227, RCON1228, RCONF576, RCONK158, RCONK159, RCONK160, RCONK161, RCONK162, RCONK256, RCONK165, RCON2150) - SUM(RCONK039, RCONK040, RCONK041, RCONK042, RCONK043, RCONK044, RCONK102, RCONK103, RCONK104, RCONK192, RCONK669, RCONL189)) Divided by Tier 1 Capital & Reserves: (RCOA8274 +RCON3123 – RCONMW53) * 100
Items used to determine weighting of Market Risk Measures for HCI	RCFD3401 / SUM(RCFD3401, RCON3360, RCFN3360, RCFDB558, RCFDB559, RCFDB560, - RCONLG27)	RCON3401 / SUM(RCON3401, RCON3360, RCONB558, RCONB559, RCONB560, - RCONLG27)
(1) Trading Revenue Volatility to Tier 1 Capital	4 Quarter Standard Deviation of merger-adjusted quarterly trading income: RIADA220 Divided by Tier 1 Capital (RCFA8274) * 100	4 Quarter Standard Deviation of merger-adjusted quarterly trading income: RIADA220 Divided by Tier 1 Capital (RCOA8274) * 100
(2)Market Risk Capital to Tier 1 Capital	Market Risk Equivalent Assets: (RCFDS581 / 12.5) Divided by Tier 1 Capital (RCFA8274) * 100	Market Risk Equivalent Assets: (RCONS581 / 12.5) Divided by Tier 1 Capital (RCOA8274) * 100
(3) Level 3 Trading Assets to Tier 1 Capital	Level 3 Assets: SUM(RCFDG496, RCFDG501) Divided by Tier 1 Capital (RCFA8274) * 100	Level 3 Assets: SUM(RCONG496, RCONG501) Divided by Tier 1 Capital (RCOA8274) * 100
Core Deposits / Total Liabilities	SUM(RCON2200, -RCON2365, - RCONK678) / SUM(RCFD2948, -RCONLL59, -RCONLL60) * 100	SUM(RCON2200, -RCON2365, - RCONK678) / SUM(RCFD2948, -RCONLL59, -RCONLL60) * 100

Balance Sheet Liquidity Ratio	<p>Short Term Assets: SUM(RCFD0081, RCFD0071, RCONB987, RCFDB989, RCFD0213, RCFD1287, RCFDHT51, RCFDHT53) /</p> <p>Short Term Liabilities: SUM(RCONB993, RCFDB995, RCFD2651, RCFDB571, -RCONLL59) + (INSURED DEPOSITS*.05) + (UNINSURED DEPOSITS*.10) + (FOREIGN DEPOSITS*.10) * 100</p> <p>Insured, Uninsured, and Foreign Deposits are defined under the Loss Severity Measure</p> <p>For Q2 2020 through Q2 2021, Short Term Assets include: SUM(RCONLG27, -RCONLL59 -RCONLL60)</p>	<p>Short Term Assets: SUM(RCON0081, RCON0071, RCONB987, RCONB989, RCON0213, RCON1287, RCONHT51, RCONHT53) /</p> <p>Short Term Liabilities: SUM(RCONB993, RCONB995, RCON2651, RCONB571, -RCONLL59) + (INSURED DEPOSITS*.05) + (UNINSURED DEPOSITS*.10) * 100</p> <p>Insured, Uninsured, and Foreign Deposits are defined under the Loss Severity Measure</p> <p>For Q2 2020 through Q2 2021, Short Term Assets include: SUM(RCONLG27, -RCONLL59 -RCONLL60)</p>
Average Short Term Funding to Average Assets	(RCFD3353 /SUM(RCFD3368, -RCONLG27) * 100	(RCON3353 /SUM(RCON3368, -RCONLG27) * 100

LOSS SEVERITY INPUTS		
Loss Severity Factor	Call Report Form FFIEC 031	Call Report Form FFIEC 041
Cash and Int. Bear. Bals.	SUM(RCFD0081, RCFD0071, RCONLG27, -RCONLL59, -RCONLL60)	SUM(RCON0081, RCON0071, RCONLG27, -RCONLL59, -RCONLL60)
Trading Assets	RCFD3545	RCON3545
Fed Funds Sold & Repos	SUM(RCONB987, RCFDB989)	SUM(RCONB987, RCONB989)
Treasury and Agency Securities	SUM(RCFD0211, RCFD1287, RCFDHT50, RCFDHT53, RCFDG300, RCFDG303, RCFDG304, RCFDG307, RCFDG312, RCFDG315, RCFDK142, RCFDK145, RCFDK150, RCFDK153)	SUM(RCON0211, RCON1287, RCONHT50, RCONHT53, RCONG300, RCONG303, RCONG304, RCONG307, RCONG312, RCONG315, RCONK142, RCONK145, RCONK150, RCONK153)
Municipal Securities ¹	SUM(RCFD8496, RCFD8499, -RCFDJJ20)	SUM(RCON8496, RCON8499, -RCONJJ20)
Other Securities	SUM(RCFDJJ34, RCFD1773, RCFDJA22) – SUM(RCFD0211, RCFD1287, RCFDHT50, RCFDHT53, RCFDG300, RCFDG303, RCFDG304, RCFDG307, RCFDG312, RCFDG315, RCFDK142, RCFDK145,	SUM(RCONJJ34, RCON1773, RCONJA22) – SUM(RCON0211, RCON1287, RCONHT50, RCONHT53, RCONG300, RCONG303, RCONG304, RCONG307, RCONG312, RCONG315, RCONK142, RCONK145,

¹ For institutions that have adopted ASU-2016-13, securities are reported net of the ACL reported in RI-C II

	RCFDK150, RCFDK153) – SUM(RCFD8496, RCFD8499, -RCFDJJ20)	RCONK150, RCONK153) – SUM(RCON8496, RCON8499, -RCONJJ20)
Construction & Development Loans	SUM(RCFDF158, RCFDF159)	SUM(RCONF158, RCONF159)
Nonfarm Nonresidential RE Loans	SUM(RCFDF160, RCFDF161)	SUM(RCONF160, RCONF161)
Multifamily RE Loans	RCFD1460	RCON1460
1-4 Res. Closed End First Liens	RCFD5367	RCON5367
1-4 Res. Closed End Junior Liens	RCFD5368	RCON5368
Rev. Home Equity Loans	RCFD1797	RCON1797
Agricultural RE Loans	RCFD1420	RCON1420
Agricultural Prod. Loans	RCFD1590	RCON1590
C& I Loans ²	SUM(RCFD1763, RCFD1764, - RCONLG27)	RCON1766 - RCONLG27
Credit Card Loans	RCFDB538	RCONB538
Other Consumer Loans	SUM(RCFDB539, RCFDK137, RCFDK207)	SUM(RCONB539, RCONK137, RCONK207)
All Other Loans	RCFD2122 – SUM(RCFDF158, RCFDF159, RCFDF160, RCFDF161, RCFD1460, RCFD5367, RCFD5368, RCFD1797, RCFD1420, RCFD1590, RCFD1763, RCFD1764, RCFDB538, RCFDB539, RCFDK137, RCFDK207)	RCON2122 – SUM(RCONF158, RCONF159, RCONF160, RCONF161, RCON1460, RCON5367, RCON5368, RCON1797, RCON1420, RCON1590, RCON1766, RCONB538, RCONB539, RCONK137, RCONK207)
All Other Assets	SUM(RCFD2170, RCFD3123) – SUM(RCFD0081, RCFD0071, RCFD3545, RCFDJJ34, RCFD1773, RCFDJA22, RCONB987, RCFDB989, RCFD5369, RCFDB528)	SUM(RCON2170, RCON3123) – SUM(RCON0081, RCON0071, RCON3545, RCONJJ34, RCON1773, RCONJA22, RCONB987, RCONB989, RCON5369, RCONB528)
Gross Assets	SUM(RCFD2170, RCFD3123, -RCONLL59, -RCONLL60)	SUM(RCON2170, RCON3123, -RCONLL59, -RCONLL60)
Insured Deposits*	MIN((RCFDF236 – RCFDF237 – RCON5597), RCON2200)	MIN ((RCONF236 – RCONF237 – RCON5597), RCON2200)
Uninsured Deposits*	RCON2200 – MIN((RCFDF236 – RCFDF237 – RCON5597), RCON2200)	RCON2200 – MIN ((RCONF236 – RCONF237 – RCON5597), RCON2200)
Foreign Deposits	RCFN2200	Not Reported
Secured Fed Funds Purchased	RCONF064	RCONF064
Unsecured Fed Funds Purchased	RCONB993 – RCONF064	RCONB993 – RCONF064
Repurchase Agreements	RCFDB995	RCONB995

² In calculating the loss severity score under the final rule, the FDIC will remove the effect of PPP loans in an IDI's loan portfolio using a waterfall approach. Under this approach, the FDIC will exclude PPP loans from an IDI's balance of C&I Loans. In the unlikely event that the outstanding balance of PPP loans exceeds the balance of C&I Loans, the FDIC will exclude any remaining balance from All Other Loans, up to the total amount of All Other Loans, followed by Agricultural Loans, up to the total amount of Agricultural Loans.

Trading Liabilities	RCFD3548	RCON3548
Secured Borrowings < 1Year*	SUM(RCFD2651, RCFDB571) – RCFDG465 - RCONLL59	SUM(RCON2651, RCONB571) – RCONG465 - RCONLL59
Secured Borrowings > 1 Year*	RCFD3190 – RCFD2651 – RCFDB571 - SUM(RCFDG466,RCFDG467, RCFDG468) - RCONLL60	RCON3190 – RCON2651 – RCONB571 - SUM (RCONG466, RCONG467, RCONG468) - RCONLL60
Unsecured Borrowings < 1 Year*	RCFDG465	RCONG465
Unsecured Borrowings > 1 Year*	SUM(RCFDG466,RCFDG467, RCFDG468)	SUM(RCONG466,RCONG467, RCONG468)
Sub. Debt & Limited Liability Preferred Stock	RCFD3200	RCON3200
Other Liabilities	RCFD2948 – SUM(RCON2200, RCFN2200, RCONB993, RCFDB995, RCFD3548, RCFD3190, RCFD3200)	RCON2948 – SUM(RCON2200, RCONB993, RCONB995, RCON3548, RCON3190, RCON3200)
Total Liabilities	RCFD2948	RCON2948
Tier 1 Capital	RCFA8274	RCOA8274
Non Tier 1 Equity	RCFD2170 – RCFD2948 - SUM(RCFA8274)	RCON2170 – RCON2948 - SUM (RCOA8274)
Assessment Base	RCFDK652 - RCFDK654 – MIN(RCFDK657, RCFDK658) – MIN(RCFDK660, RCFDK661) Bank must answer “Yes” to Banker’s and/or Custodial Bank certifications to receive deductions	RCONK652 -RCONK654 – MIN(RCONK657, RCONK658) – MIN(RCONK660, RCONK661) Bank must answer “Yes” to Banker’s and/or Custodial Bank certifications to receive deductions
Unsecured Debt	SUM(RCFDG466, RCFDG467, RCFDG468, RCFDG470, RCFDG471, RCFDG472)	SUM(RCONG466, RCONG467, RCONG468, RCONG470, RCONG471, RCONG472)
Depository Institution Debt	RCFDK655	RCONK655
Brokered Deposit Adjustment	Brokered Deposits: RCON2365 Domestic Deposits: RCON2200	Brokered Deposits: RCON2365 Domestic Deposits: RCON2200
PPP & Money Market Liquidity Facility Offset Amount	SUM(RCONLG27, RCONLL58)	SUM(RCONLG27, RCONLL58)

*Institutions with a consolidated insured depository subsidiary have different calculations for these amounts based on consolidated values.

Calculations for institutions with consolidated insured depository subsidiaries		
Insured Deposits*	MIN((RCFDL194 – RCFDL195 – RCONL197), RCON2200)	MIN((RCONL194 – RCONL195 – RCONL197), RCON2200)

Uninsured Deposits*	$\text{RCON2200} - \text{MIN}((\text{RCFDL194} - \text{RCFDL195} - \text{RCONL197}), \text{RCON2200})$	$\text{RCON2200} - \text{MIN}((\text{RCONL194} - \text{RCONL195} - \text{RCONL197}), \text{RCON2200})$
Secured Borrowings < 1Year*	$\text{SUM}(\text{RCFD2651}, \text{RCFDB571}, -\text{RCFDL196})$ -RCONLL59	$\text{SUM}(\text{RCON2651}, \text{RCONB571}, -\text{RCONL196})$ - RCONLL59
Secured Borrowings > 1 Year*	$((\text{RCFDF055} + \text{RCFDF056} + \text{RCFDF057} + \text{RCFDF058}) - \text{RCFD2651}) + (\text{RCFDF065} - (\text{RCFDB571} - \text{RCFDL196}))$	$((\text{RCONF055} + \text{RCONF056} + \text{RCONF057} + \text{RCONF058}) - \text{RCON2651}) + (\text{RCONF065} - (\text{RCONB571} - \text{RCONL196}))$
Unsecured Borrowings < 1 Year*	RCFDL196	RCONL196
Unsecured Borrowings > 1 Year*	$\text{RCFD3190} - (\text{RCFDF055} + \text{RCFDF056} + \text{RCFDF057} + \text{RCFDF058}) - \text{RCFDF065} - \text{RCFDL196}$	$\text{RCON3190} - (\text{RCONF055} + \text{RCONF056} + \text{RCONF057} + \text{RCONF058}) - \text{RCONF065} - \text{RCONL196}$