

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 9 may be used.

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1 **All other noninterest income.** Report in items 1.a, 1.b, and 1.c the dollar amount of the specified component of noninterest income if the absolute value of the dollar amount of the component exceeds ten percent of the amount reported on the FFIEC 031, 032, and 033 in Schedule RI, item 5.f.(2), and on the FFIEC 034 in item 5.b.(2), "All other noninterest income." (Absolute value refers to the magnitude of the dollar amount without regard to whether the amount is a net gain or loss.) List and briefly describe in items 1.d, 1.e, and 1.f the dollar amount of the three largest other components of "All other noninterest income" that exceed ten percent of the amount reported on the FFIEC 031, 032, and 033 in Schedule RI, item 5.f.(2), and on the FFIEC 034 in Schedule RI, item 5.b.(2).

1.a **Net gains (losses) on other real estate owned.** Report the dollar amount of net gains (losses) on other real estate owned (reportable in Schedule RC, item 7) included in "All other noninterest income" if the absolute value of this amount exceeds ten percent of the amount reported on the FFIEC 031, 032, and 033 in Schedule RI, item 5.f.(2), and on the FFIEC 034 in Schedule RI, item 5.b.(2). If the bank reports a net loss in this item, the amount should be enclosed in parentheses.

If the bank reports net gains (losses) on other real estate owned in this item, it must report a zero or the word "none" in Schedule RI-E, item 2.b, "Net (gains) losses on other real estate owned."

1.b **Net gains (losses) on sales of loans.** Report the dollar amount of net gains (losses) on sales of loans and leases (reportable in Schedule RC-C) included in "All other noninterest income" if the absolute value of this amount exceeds ten percent of the amount reported on the FFIEC 031, 032, and 033 in Schedule RI, item 5.f.(2), and on the FFIEC 034 in Schedule RI, item 5.b.(2). If the bank reports a net loss in this item, the amount should be enclosed in parentheses.

If the bank reports net gains (losses) on sales of loans in this item, it must report a zero or the word "none" in Schedule RI-E, item 2.c, "Net (gains) losses on sales of loans."

1.c **Net gains (losses) on sales of premises and fixed assets.** Report the dollar amount of net gains (losses) on sales of premises and fixed assets (reportable in Schedule RC, item 6) included in "All other noninterest income" if the absolute value of this amount exceeds ten percent of the amount reported on the FFIEC 031, 032, and 033 in Schedule RI, item 5.f.(2), and on the FFIEC 034 in Schedule RI, item 5.b.(2). If the bank reports a net loss in this item, the amount should be enclosed in parentheses.

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1.c If the bank reports net gains (losses) on sales of premises and fixed assets in this item, (cont.) it must report a zero or the word "none" in Schedule RI-E, item 2.d, "Net (gains) losses on sales of premises and fixed assets."

2 **Other noninterest expense.** Report in item 2.a amortization expense of intangible assets. Report in items 2.b, 2.c, and 2.d the dollar amount of the specified component of noninterest expense if the absolute value of the dollar amount of the component exceeds ten percent of the amount reported in Schedule RI, item 7.c, "Other noninterest expense." (Absolute value refers to the magnitude of the dollar amount without regard to whether the amount is a net gain or loss.) List and briefly describe in items 2.e, 2.f, and 2.g the dollar amount of the three largest other components of "Other noninterest expense" that exceed ten percent of the amount reported in Schedule RI, item 7.c.

2.a **Amortization expense of intangible assets.** Report the dollar amount of any amortization expense of intangible assets (reportable in Schedule RC, item 10) included in Schedule RI, item 7.c, regardless of amount.

2.b **Net (gains) losses on other real estate owned.** Report the dollar amount of net (gains) losses on other real estate owned (reportable in Schedule RC, item 7) included in "Other noninterest expense" if the absolute value of this amount exceeds ten percent of the amount reported in Schedule RI, item 7.c. If the bank reports a net gain in this item, the amount should be enclosed in parentheses.

If the bank reports net (gains) losses on other real estate owned in this item, it must report a zero or the word "none" in Schedule RI-E, item 1.a, "Net gains (losses) on other real estate owned."

2.c **Net (gains) losses on sales of loans.** Report the dollar amount of net (gains) losses on sales of loans and leases (reportable in Schedule RC-C) included in "Other noninterest expense" if the absolute value of this amount exceeds ten percent of the amount reported in Schedule RI, item 7.c. If the bank reports a net gain in this item, the amount should be enclosed in parentheses.

If the bank reports net (gains) losses on sales of loans in this item, it must report a zero or the word "none" in Schedule RI-E, item 1.b, "Net gains (losses) on sales of loans."

2.d **Net (gains) losses on sales of premises and fixed assets.** Report the dollar amount of net (gains) losses on sales of premises and fixed assets (reportable in Schedule RC, item 6) included in "Other noninterest expense" if the absolute value of this amount exceeds ten percent of the amount reported in Schedule RI, item 7.c. If the bank reports a net gain in this item, the amount should be enclosed in parentheses.

If the bank reports net (gains) losses on sales of premises and fixed assets in this item, it must report a zero or the word "none" in Schedule RI-E, item 1.c, "Net gains (losses) on sales of premises and fixed assets."

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 9 below.

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3 (cont.) 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 **Equity capital adjustments from amended Reports of Income.** List and briefly describe in items 4.a and 4.b the dollar amount of each adjustment included in Schedule RI-A, item 2, "Equity capital adjustments from amended Reports of Income, net." If Schedule RI-A, item 2, includes more than two adjustments, report the additional adjustments in Schedule RI-E, item 9 below.

If an equity capital adjustment represents a reduction of the bank's equity capital, enclose the dollar amount reported in parentheses.

5 **Cumulative effect of changes in accounting principles from prior years.** List and briefly describe in items 5.a and 5.b the dollar amount of the cumulative effect, net of applicable income taxes, of each change in accounting principle included in Schedule RI-A, item 9. If Schedule RI-A, item 9, includes the effect of more than two changes, report the additional cumulative effects in Schedule RI-E, item 9 below.

If the cumulative effect of a change represents a reduction of the bank's equity capital, enclose the dollar amount reported in parentheses.

6 **Corrections of material accounting errors from prior years.** List and briefly describe in items 6.a and 6.b the dollar amount of each correction, net of applicable income taxes, of a material accounting error from a prior year that is included in Schedule RI-A, item 10. If Schedule RI-A, item 10, includes more than two corrections, report the additional corrections in Schedule RI-E, item 9 below.

If the correction of a material accounting error represents a reduction of the bank's equity capital, enclose the dollar amount reported in parentheses.

7 **Other transactions with parent holding company.** List and briefly describe in items 7.a and 7.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 12 (item 13 on the FFIEC 031). If Schedule RI-A, item 12 (item 13 on the FFIEC 031), includes more than two types of other transactions, report the additional types of other transactions in Schedule RI-E, item 9 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.

8 **Adjustments to allowance for credit losses.** List and briefly describe in items 8.a and 8.b the dollar amount of each adjustment to the allowance for credit losses that is included in Schedule RI-B, part II, item 5. If Schedule RI-B, part II, item 5, includes more than two adjustments, report the additional adjustments in Schedule RI-E, item 9 below.

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

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- 9 **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.