

Checklists for Verification of  
Consolidated Reports of Condition and Income  
for a bank with  
Domestic and Foreign Offices — FFIEC 031

General

The following checklists are provided to assist the report preparer in verifying Call report data prior to the submission of the completed Call report. The checklists should be retained by the bank and not submitted with the completed reports.

Alpha and numeric character designations refer to specific Report of Income and Report of Condition schedules, parts, line items, and columns. For example, in Report of Income checklist item RIBI3, "BI9A" refers to Schedule RI-B, part I, item 9, column A, and "BII3A" refers to Schedule RI-B, part II, item 3, column A. Similarly, in Report of Condition checklist item RCCI3, "CII2A" refers to Schedule RC-C, part I, item 12, column A and "4a" refers to Schedule RC, item 4a.

In addition, users should note that character designations in the Report of Income checklist that lack an alpha prefix refer to Schedule RI, Income Statement, and character designations in the Report of Condition checklist that lack an alpha prefix refer to Schedule RC, Balance Sheet.

Checklist - Report of Income (FFIEC 031)

Schedule RI - Income Statement

O.K.

RI1.	Sum of 1a thru 1f EQUALS.....	1g	_____
RI2.	Sum of 2a thru 2e EQUALS .....	2f	_____
RI3.	1g minus 2f EQUALS.....	3	_____
RI4.	Sum of 5a thru 5f EQUALS.....	5g	_____
RI5.	Sum of 7a thru 7c EQUALS .....	7d	_____
RI6.	3 minus (4a plus 4b) plus 5g plus (6a plus 6b) minus 7d EQUALS .....	8	_____
RI7.	8 minus 9 EQUALS .....	10	_____
RI8.	11E EQUALS.....	3	_____
RI9.	10 plus 11 EQUALS .....	12	_____
RI10.	M5 EQUALS .....	Nonzero	_____
RI11.	Sum of M8a thru M8d EQUALS.....	5c	_____

Schedule RI-A - Changes in Equity Capital

RIA1.	A1 current Call EQUALS .....	A14 from previous December	_____
RIA3.	A4 EQUALS .....	12	_____
RIA4.	Sum of A3 thru A13 EQUALS.....	A14	_____
RIA5.	A14 EQUALS .....	RC28	_____

Schedule RI-B - Charge-Offs, Recoveries on Loans and Leases, and Changes in Allowance for Credit Losses

Part I. Charge-Offs and Recoveries on Loans and Leases

RIBI1.	Sum of BI1aA thru BI8bA EQUALS .....	BI9A	_____
RIBI2.	Sum of BI1aB thru BI8bB EQUALS .....	BI9B	_____
RIBI3.	BI9A EQUALS .....	BII3	_____
RIBI4.	BI9B EQUALS .....	BII2	_____

Part II. Changes in Allowance for Credit Losses

RIBII1.	BII1 current Call EQUALS.....	BII6A from previous December	_____
RIBII2.	BII2 EQUALS .....	B19B	_____
RIBII3.	BII3 EQUALS .....	BI9A	_____
RIBII4.	BII4 EQUALS .....	RI4a	_____
RIBII5.	BII6 EQUALS .....	RC4b	_____
RIBII6.	Sum of BII1 thru BII5 EQUALS .....	BII6	_____

Schedule RI-D - Income from International Operations

Part I. Estimated Income from International Operations

RIDI1.	D1a minus D1b EQUALS .....	D1c	_____
RIDI2.	D2a minus D2b EQUALS .....	D2c	_____
RIDI3.	D3a minus (D3b plus D3c) EQUALS .....	D3d	_____
RIDI4.	D1c plus D2c plus D3d EQUALS .....	D4	_____
RIDI5.	D4 plus D5 EQUALS .....	D6	_____
RIDI6.	D6 minus D7 EQUALS .....	D8	_____

Schedule RI-E-Explanations

RIE1.	E3 EQUALS.....	11	_____
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Checklist - Report of Condition (FFIEC 031)

Schedule RC - Balance Sheet

Assets

RC1.	4a minus (4b plus 4c) EQUALS .....	4d	_____
RC2.	Sum of 1 thru 11 EQUALS.....	12	_____

Liabilities

RC3.	13a(1) plus 13a(2) EQUALS.....	13a	_____
RC4.	3b(1) plus 13b(2) EQUALS .....	13b	_____
RC5.	Sum of 13 thru 20 EQUALS.....	21	_____

Equity Capital

RC6.	Sum of 23 thru 27 EQUALS.....	28	_____
RC7.	21 plus 28 EQUALS .....	29	_____

RC8. 29 EQUALS ..... 12 \_\_\_\_\_

Schedule RC-A - Cash and Balances Due From Depository Institutions

RCA1. Sum of A1A thru A4A EQUALS ..... A5A \_\_\_\_\_  
 RCA2. Sum of A1aB thru A4B EQUALS..... A5B \_\_\_\_\_  
 RCA3. A5A EQUALS ..... 1a plus 1b \_\_\_\_\_

Schedule RC-B - Securities

RCB1. Sum of B1A thru B5A EQUALS ..... B7A \_\_\_\_\_  
 RCB2. Sum of B1B thru B5B EQUALS..... B7B \_\_\_\_\_  
 RCB3. Sum of B1C thru B6bC EQUALS..... B7C \_\_\_\_\_  
 RCB4. Sum of B1D thru B6bD EQUALS ..... B7D \_\_\_\_\_  
 RCB5. B7A EQUALS ..... 2a \_\_\_\_\_  
 RCB6. B7D EQUALS ..... 2b \_\_\_\_\_  
 RCB7. Sum of BM2a(1) thru BM2a(6) plus any nonaccrual  
 debt securities from BM2a included in N9C  
 EQUALS... B, sum of items 1,2,3 and 5, cols.A  
 and D, plus mortgage pass-through securities other  
 than those backed by closed-end first lien 1-to-4  
 family residential mortgages included in B4(a),  
 cols. A and D ..... \_\_\_\_\_  
 RCB8. Sum of BM2b(1) thru BM2b(6) plus any nonaccrual  
 mortgage pass-through securities backed by  
 closed-end first lien 1-to-4 family residential mortgages  
 included in N9C EQUALS B, item 4a, sum of cols. A and D, less  
 amount of mortgage closed-end first lien 1-to-4 family  
 residential mortgages included in B4a, cols. A and D ..... \_\_\_\_\_  
 RCB9. Sum of BM2c(1)and BM2c(2)plus any nonaccrual Other  
 mortgages backed-securities included in N9C EQUALS  
 B4b, sum cols. A and D ..... \_\_\_\_\_  
 RCB10. BM2d IS LESS THAN OR EQUAL TO ..... Sum of BM2a thru BM2c \_\_\_\_\_

Schedule RC-C - Loans and Lease Financing Receivables

Part I. Loans and Leases

RCC11. Sum of CI1A thru CI10bA minus CI11A EQUALS ..... CI12A \_\_\_\_\_  
 RCC12. Sum of CI1aB thru CI10B minus CI11B EQUALS..... CI12B \_\_\_\_\_  
 RCC13. CI12A EQUALS ..... 4a \_\_\_\_\_  
 RCC14. Sum of CIM3a(1) thru CIM3a(6)plus total nonaccrual  
 closed-end loans secured by first liens on 1-to-4  
 family residential properties included in NM3c(2),  
 col. C. EQUALS...Total closed-end loans secured by  
 first liens on 1-to-4 family residential properties  
 from CI1c(2)(a),col.B ..... \_\_\_\_\_  
 RCC15. Sum of CIM3b(1) thru CIM3b(6) plus total nonaccrual  
 loans and leases from sum of RCN items 1 thru 8,  
 col.C, minus nonaccrual closed-end loans secured by  
 first liens on 1-to-4 family residential properties  
 in domestic offices included in NM3c(2), col.C EQUALS  
 Total loans and leases from CI, sum of items 1 thru  
 10,col.A, minus total closed-end loans secured by first  
 liens on 1-to-4 family residential properties in domestic  
 offices from CI1c(2)(a), col.B. .... \_\_\_\_\_  
 RCC16. CIM3c IS LESS THAN OR EQUAL TO Sum of CIM3a(1) thru CIM3b(6) ..... \_\_\_\_\_  
 RCC17. CIM3d IS LESS THAN OR EQUAL TO Sum of CIM3b(1)thru CIM3b(6) ..... \_\_\_\_\_  
 RCC18. CIM3d IS LESS THAN OR EQUAL TO CI1e ..... \_\_\_\_\_  
 RCC19. CIM3e IS LESS THAN OR EQUAL TO Sum of CIM3 b(1) thru CIM3b(6) ..... \_\_\_\_\_

RCCI10.	CIM3e IS LESS THAN OR EQUAL TO Sum of CI4a, col A, plus CI4b, col A .....	_____
RCCI11.	CIM4 IS LESS THAN OR EQUAL TO CI4, col A, plus CI9, col A.....	_____
RCCI12.	CIM5 IS LESS THAN OR EQUAL TO CI11, col A plus CI12, col A.....	_____
RCCI13.	CIM6 IS LESS THAN OR EQUAL TO CI1c2(a),col B .....	_____

Part II. Loans to Small Businesses and Small Farms (June Only)

RCCII1.	Sum of CII3aB thru CII3cB IS LESS THAN OR EQUAL TO.....	CI1eB _____
RCCII2.	Sum of CII4aB thru CII4cB IS LESS THAN OR EQUAL TO.....	CI4aB _____
RCCII13.	Sum of CII7aB thru CII7Cb IS LESS THAN OR EQUAL TO.....	CI1bB _____
RCCII14.	Sum of CII8aB thru CII8cB IS LESS THAN OR EQUAL TO.....	CI3B _____

Schedule RC-D - Trading Assets and Liabilities

RCD1.	Sum of D1 thru D11 EQUALS.....	D12 _____
RCD2.	D12 EQUALS .....	5 _____
RCD3.	D13 plus D14 EQUALS .....	D15 _____
RCD4.	D15 EQUALS .....	15b _____

Schedule RC-E - Deposit Liabilities

Part I. Deposits in Domestic Offices

RCEI1.	Sum of EI1A thru EI8A EQUALS .....	EI9A _____
RCEI2.	Sum of EI1B thru EI8B EQUALS .....	EI9B _____
RCEI3.	Sum of EI1C thru EI7C EQUALS.....	EI9C _____
RCEI4.	EI9A plus EI9C EQUALS .....	13a _____
RCEI5.	Sum of EIM2a(1) thru EIM2d EQUALS .....	EI9C _____
RCEI6.	Sum of EIM5a(1) thru EIM5a(4)EQUALS.....	EIM2b _____
RCEI7.	EIM5b IS LESS THAN OR EQUAL TO Sum of EIM5a(1)thru EIM5a(4) .....	_____
RCEI8.	Sum of EIM6a(1) thru EIM6a(4) EQUALS.....	EIM2C _____
RCEI9.	EIM6b IS LESS THAN OR EQUAL TO Sum of EIM6a(1) thru EIM6a(4) .....	_____

Part II. Deposits in Foreign Offices

RCEII1.	Sum of EII1 thru EII6 EQUALS.....	EII7 _____
RCEII2.	EII7 EQUALS .....	13b _____

Schedule RC-F - Other Assets

RCF1.	Sum of F1 thru F45 EQUALS .....	F5 _____
RCF2.	F5 EQUALS.....	11 _____

Schedule RC-G - Other Liabilities

RCG1.	Sum of G1a thru G4 EQUALS .....	G5 _____
RCG2.	G5 EQUALS .....	20 _____

Schedule RC-H-Selected Balance Sheet Items for Domestic Offices

RCH1.	Sum of H10 thru H16 EQUALS .....	H17 _____
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Schedule RC-L-Off-Balance Sheet Items

RCL1.	Sum of L14aA thru L14eA EQUALS .....	L15A plus L16aA plus L16bA	_____
RCL2.	Sum of L14aB thru L14Eb EQUALS.....	L15B plus L16aB plus L16b	_____
RCL3.	Sum of L14aC thru L14eC EQUALS.....	L15C plus L16aC plus L16bC	_____
RCL4.	Sum of L14aD thru L14eD EQUALS .....	L15D plus L16aD plus L16bD	_____

Schedule RC-M - Memoranda

RCM1.	M5a plus M5b EQUALS .....	9	_____
RCM2.	Sum of M6a, M6B(1),M6B(2), and M6c EQUALS .....	M6d	_____
RCM3.	M6D EQUALS.....	10	_____
RCM4.	M8a(1) plus M8a(2) EQUALS .....	M8a(3)	_____
RCM5.	M8a(3) EQUALS.....	7	_____
RCM6.	M8b(1) plus M8b(2) EQUALS .....	M8d(3)	_____
RCM7.	M8b(3) EQUALS.....	8	_____

Schedule RC -N- Past Due and Nonaccrual Loans, Leases, and Other Assets

RCN1.	Sum of NM3aA thru MN3eA EQUALS .....	N1aA plus N1bA	_____
RCN2.	Sum of NM3aB thru NM3eB EQUALS.....	N1aB plus N1bB	_____
RCN3.	Sum of NM3aC thru NM3eC EQUALS.....	N1aC plus N1bC	_____

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

RCO1.	OM1a(1) plus OM1b(1) EQUALS .....	13a	_____
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Schedule RC-R - Regulatory Capital

RCR1.	R4aA plus R5aA plus R6aA plus R7aA plus R8A EQUALS .....	R9A	_____
RCR2.	R9A EQUALS .....	12 plus 4b plus 4c	_____

Checklists for Verification of  
Consolidated Reports of Condition and Income  
for a Bank with Domestic Offices Only  
and Total Assets of \$300 Million or More — FFIEC 032

General

The following checklists are provided to assist the report preparer in verifying Call report data prior to the submission of the completed Call report. The checklists should be retained by the bank and not submitted with the completed reports.

Alpha and numeric character designations refer to specific Report of Income and Report of Condition schedules, parts, line items, and columns. For example, in Report of Income checklist item RIBI3 "BI9A" refers to Schedule RI-B, part I, item 9, column A, and "BII3A" refers to Schedule RI-B, part II, item 3, column A. Similarly, in Report of Condition checklist item RCCI2, "CI12EM4" refers to Schedule RC-C, part 1, item 12, and "4a" refers to Schedule RC, item 4a.

In addition, users should note that character designations in the Report of Income checklist that lack an alpha prefix refer to Schedule RI, Income Statement, and character designations in the Report of Condition checklist that lack an alpha prefix refer to Schedule RC, Balance Sheet.

Checklist - Report of Income (FFIEC 032)

Schedule RI - Income Statement

O.K.

RI1.	Sum of 1a thru 1f EQUALS .....	1g	_____
RI2.	Sum of 2a thru 2e EQUALS .....	2f	_____
RI3.	1g minus 2f EQUALS .....	3	_____
RI4.	Sum of 5a thru 5f EQUALS .....	5g	_____
RI5.	Sum of 7a thru 7c EQUALS .....	7d	_____
RI6.	3 minus (4a plus 4b) plus 5g plus (6a plus 6b) minus 7d EQUALS .....	8	_____
RI7.	8 minus 9 EQUALS .....	10	_____
RI8.	11 EQUALS .....	E3	_____
RI9.	10 plus 11 EQUALS .....	12	_____
RI10.	M4 EQUALS .....	Nonzero	_____
RI11.	Sum of M8a thru M8d EQUALS .....	5c	_____

Schedule RI-A - Changes in Equity Capital

RIA1.	A1 current Call EQUALS .....	A13 from previous December	_____
RIA2.	A1 plus A2 EQUALS .....	A3	_____
RIA3.	A4 EQUALS .....	12	_____
RIA4.	Sum of A3 thru A12 EQUALS .....	A13	_____
RIA5.	A13 EQUALS .....	RC28	_____

Schedule RI-B - Charge-Offs and Recoveries on Loans and Leases  
and Changes in Allowance for Credit Losses

Part I. Charge-Offs and Recoveries on Loans and Leases

RIBI1.	Sum of BI1aA thru BI8bA EQUALS.....	BI9A	_____
RIBI2.	Sum of BI1aB thru BI8bB EQUALS.....	BI9B	_____
RIBI3.	BI9A EQUALS.....	BII3	_____
RIBI4.	BI9B EQUALS.....	BII2	_____
RIBI5.	Sum of BIM5aA thru BIM5eA EQUALS.....	BI1A	_____
RIBI6.	Sum of BIM5aB thru BIM5eB EQUALS.....	BI1B	_____

Part II. Changes in Allowance for Credit Losses

RIBII1.	BII1 current Call EQUALS.....	BII6A from previous December	_____
RIBII2.	BII2 EQUALS.....	BI9B	_____
RIBII3.	BII3 EQUALS.....	BI9A	_____
RIBII4.	BII4 EQUALS.....	RI4A	_____
RIBII5.	BII6 EQUALS.....	RC4b	_____
RIBII6.	Sum of BII1 thru BII5 EQUALS.....	BII6	_____

Schedule RI-E-Explanations

RIE1.	E3 EQUALS.....	11	_____
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Checklist - Report of Condition (FFIEC 032)  
Schedule RC - Balance Sheet

Assets

RC1.	4a minus (4b plus 4c) EQUALS.....	4D	_____
RC2.	Sum of 1 thru 11 EQUALS.....	12	_____

Liabilities

RC3.	13a(1) plus 13a(2) EQUALS.....	13a	_____
RC4.	Sum of 13 thru 20 EQUALS.....	21	_____

Equity Capital

RC5.	Sum of 23 thru 26b EQUALS.....	28	_____
RC6.	21 plus 28 EQUALS.....	29	_____
RC7.	29 EQUALS.....	12	_____

Schedule RC-A - Cash and Balances Due from Depository Institutions

RCA8.	Sum of A1a thru A4 EQUALS.....	A5	_____
RCA9.	A5 EQUALS.....	1a plus 1b	_____

Schedule RC-B - Securities

RCB1.	Sum of B1A thru B5A EQUALS .....	B7A	_____
RCB2.	Sum of B1B thru B5B EQUALS .....	B7B	_____
RCB3.	Sum of B1C thru B6bC EQUALS .....	B7C	_____
RCB4.	Sum of B1D thru B6bD EQUALS .....	B7D	_____
RCB5.	B7A EQUALS .....	2a	_____
RCB6.	B7D EQUALS .....	2b	_____
RCB7.	Sum of BM2a(1) thru BM2a(6) plus any nonaccrual debt securities from BM2a included in N9C EQUALS B, sum of items 1,2,3 and 5, cols.A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-to-4 family residential mortgages included in B4(a), cols. A and D.....		_____
RCB8.	Sum of BM2b(1) thru BM2b(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-to-4 family residential mortgages included in N9C EQUALS B item 4a, sum of cols. A and D, less amount of mortgage pass-through securities other than those backed by closed-end first lien 1-to-4 family residential mortgages included in B4a, cols. A and D.....		_____
RCB9.	Sum of BM2c(1)and BM2c(2)plus any nonaccrual "Other mortgage backed-securities" included in N9C EQUALS B4b, sum cols. A and D.....		_____
RCB10.	BM2d IS LESS THAN OR EQUAL TO Sum of BM2a thru BM2c.....		_____

Schedule RC-C - Loans and Lease Financing Receivables

Part I. Loans and Leases

RCCI1.	Sum of CI1a thru CI10b minus CI11 EQUALS .....	CI12	_____
RCCI2.	CI12 EQUALS.....	4a	_____
RCCI3.	Sum of CIM3a(1) thru CIM3a(6), plus total nonaccrual closed-end loans secured by first liens on 1-to-4 family residential properties included in NM3c(2), col. C EQUALS Total closed-end loans secured by first liens on 1-to-4 family residential properties from CI1C(2)(a) .....		_____
RCCI4.	Sum of CIM3b(1)thru CIM3b(6), plus total nonaccrual loans and leases in N, sum of items 1 thru 8, col. C, minus nonaccrual closed-end loans secured by first liens on 1-to-4 family residential properties included in NM3c(2), col. C EQUALS Total loans and leases from CI, sum of items 1 thru 10, minus total closed-end loans secured by first liens on 1-to-4 family residential properties from CI1c(2)(a) .....		_____



RCCI5.	CIM3c IS LESS THAN OR EQUAL TO Sum of CIM3a(1) thru CIM3b(6) .....	_____
RCCI6.	CIM3d IS LESS THAN OR EQUAL TO Sum of CIM3b(1) thru CIM3b(6) .....	_____
RCCI7.	CIM3d IS LESS THAN OR EQUAL TO CI1e .....	_____
RCCI8.	CIM3e IS LESS THAN OR EQUAL TO Sum of CIM3 b (1) thru CIM3b(6) .....	_____
RCCI9.	CIM3e IS LESS THAN OR EQUAL TO CI4a plus CI4b .....	_____
RCCI10.	CIM4 IS LESS THAN OR EQUAL TO CI4 plus CI9b.....	_____
RCCI11.	CIM5 IS LESS THAN OR EQUAL TO CI11, plus CI12, .....	_____
RCCI12.	CIM6 IS LESS THAN OR EQUAL TO CI1c2(a) .....	_____

Part II. Loans to Small Businesses and Small Farms (June only)

RCCII1.	Sum of CII3aB thru CII3cB IS LESS THAN OR EQUAL TO CI1e.....	_____
RCCII2.	Sum of CII4aB thru CII4cB IS LESS THAN OR EQUAL TO CI4a.....	_____
RCCII3.	Sum of CII7aB thru CII7cB IS LESS THAN OR EQUAL TO CI1b .....	_____
RCCII4.	Sum of CII8aB thru CII8cB IS LESS THAN OR EQUAL TO CI3 .....	_____

Schedule RC-D - Trading Assets and Liabilities

RCD1.	Sum of D1 thru D11a EQUALS.....	D12	_____
RCD2.	D12 EQUALS.....	5	_____
RCD3.	D13 plus D14 EQUALS.....	D15	_____
RCD4.	D15 EQUALS.....	15b	_____

Schedule RC-E - Deposit Liabilities

RCE1.	Sum of E1A thru E8A EQUALS.....	E9A	_____
RCE2.	Sum of E1B thru E8B EQUALS .....	E9B	_____
RCE3.	Sum of E1C thru E8C EQUALS .....	E9C	_____
RCE4.	E9A plus E9C EQUALS .....	13a	_____
RCE5.	Sum of EM2a(1) thru EM2c EQUALS .....	E9C	_____
RCE6.	Sum of EM5a(1) thru EM5a(4) EQUALS .....	EM2b	_____
RCE7.	EM5b IS LESS THAN OR EQUAL TO Sum of EM5a(1) thru EM5a(4) .....		_____
RCE8.	Sum of EM6a(1) thru EM6a(4)EQUALS .....	EM2C	_____
RCE9.	EM6b IS LESS THAN OR EQUAL TO Sum of EM6 a(1) thru EM6a(4) .....		_____

Schedule RC-F - Other Assets

RCF1.	Sum of F1 thru F4 EQUALS.....	F5	_____
RCF2.	F5 EQUALS .....	11	_____

Schedule RC-G - Other Liabilities

RCG1.	Sum of G1a thru G4 EQUALS.....	G5	_____
RCG2.	G5 EQUALS.....	20	_____

Schedule RC-L-Off-Balance Sheet Items

RCL1.	Sum of L14aA thru L14eA EQUALS L15A plus L16aA plus L16bA.....	_____
RCL2.	Sum of L14aB thru L14Eb EQUALS L15B plus L16aB plus L16bB .....	_____
RCL3.	Sum of L14aC thru L14eC EQUALS L15C plus L16aC plus L16bC .....	_____
RCL4.	Sum of L14aD thru L14eD EQUALS L15D plus L16aD plus L16bD .....	_____

Schedule RC-M-Memoranda

RCM1.	M5a plus M5b EQUALS.....	9 _____
RCM2.	Sum of M6a, M6b(1),M6b(2), and M6c EQUALS .....	M6d _____
RCM3.	M6d EQUALS .....	10 _____
RCM4.	M8a(1) plus M8a(2) EQUALS M8a(3)	
RCM5.	M8a(3) EQUALS .....	7 _____
RCM6.	M8b(1) plus M8b(2) EQUALS .....	8b(3) _____
RCM7.	M8b(3) EQUALS .....	8 _____

Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets

RCN1.	Sum of NM3aA thru NM3eA EQUALS.....	N1aA plus N1bA _____
RCN2.	Sum of NM3aB thru NM3eB EQUALS .....	N1aB plus N1bB _____
RCN3.	Sum of NM3aC thru NM3eC EQUALS .....	N1aC plus N1bC _____

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

RCO1.	OM1a(1) plus OM1b(1) EQUALS .....	13a _____
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Schedule RC-R - Regulatory Capital

RCR1.	R4aA plus R5aA plus R6aA plus R7aA plus R8A EQUALS.....	R9A _____
RCR2.	R9A EQUALS .....	12 plus 4b plus 4c _____

Checklists for Verification of  
Consolidated Reports of Condition and Income  
for a Bank with Domestic Offices Only and Total Assets  
of \$100 Million or More but less than \$300 Million — FFIEC 033

General

The following checklists are provided to assist the report preparer in verifying Call report data prior to the submission of the completed Call report. The checklists should be retained by the bank and not submitted with the completed reports.

Alpha and numeric character designations refer to specific Report of Income and Report of Condition schedules, parts, line items, and columns. For example, in Report of Income checklist item RIBI3, "BI6A" refers to Schedule RI-B, part I, item 6, column A, and "BII3" refers to Schedule RI-B, part II, item 3. Similarly, in Report of Condition checklist item RCCI2, "CI12 Schedule RC-C, part I, item 12, and "4a" refers to Schedule RC, item 4a.

In addition, users should note that character designations in the Report of Income checklist that lack an alpha prefix refer to Schedule RI, Income Statement, and character designations in the Report of Condition checklist that lack an alpha prefix refer to Schedule RC, Balance Sheet.

Checklist - Report of Income (FFIEC 033)

Schedule RI - Income Statement

O.K.

RI1.	Sum of 1a thru 1f EQUALS .....	1g	_____
RI2.	Sum of 2a thru 2e EQUALS .....	2f	_____
RI3.	1g minus 2f EQUALS .....	3	_____
RI4.	Sum of 5a thru 5f EQUALS .....	5g	_____
RI5.	Sum of 7a thru 7c EQUALS .....	d	_____
RI6.	3 minus (4a plus 4b) plus 5g plus (6a plus 6b) minus 7d EQUALS .....	8	_____
RI7.	8 minus 9 EQUALS .....	10	_____
RI8.	11 EQUALS .....	E3	_____
RI9.	10 plus 11 EQUALS .....	12	_____
RI10.	M4 EQUALS .....	Nonzero	_____
RI11.	Sum of M8a thru M8d EQUALS .....	5c	_____

Schedule RI-A - Changes in Equity Capital

RIA1.	A1 current Call EQUALS .....	A13 from previous December	_____
RIA2.	A1 plus A2 EQUALS .....	A3	_____
RIA3.	A4 EQUALS .....	12	_____
RIA4.	Sum of A3 thru A12 EQUALS .....	A13	_____
RIA5.	A13 EQUALS .....	RC28	_____

Schedule RI-B - Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses

Part I. Charge-Offs and Recoveries on Loans and Leases

RIBI1.	Sum of BI1A thru BI5A EQUALS .....	BI6A	_____
RIBI2.	Sum of BI1B thru BI5B EQUALS .....	BI6B	_____

RIBI3.	BI6A EQUALS.....	BII3	_____
RIBI4.	BI6B EQUALS.....	BII2	_____
RIBI5.	Sum of BIM5aA thru BIM5eA EQUALS.....	BI1A	_____
RIBI6.	Sum of BIM5aB thru BIM5eB EQUALS.....	BI1B	_____

Part II. Changes in Allowance for Credit Losses

RIBII1.	BII1 current Call EQUALS BII6 from previous December.....		_____
RIBII2.	BII2 EQUALS.....	BI6B	_____
RIBII3.	BII3 EQUALS.....	BI6A	_____
RIBII4.	BII4 EQUALS.....	RI4A	_____
RIBII5.	BII6 EQUALS.....	RC4b	_____
RIBII6.	Sum of BII1 thru BII5 EQUALS.....	BII6	_____

Schedule RI-E-Explanations

RIE1.	E3 EQUALS.....	11	_____
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Checklist - Report of Condition (FFIEC 033)

Schedule RC - Balance Sheet

Assets

RC1.	4a minus (4b plus 4c) EQUALS.....	4d	_____
RC2.	Sum of 1 thru 11 EQUALS.....	12	_____

Liabilities

RC3.	13a(1) plus 13a(2) EQUALS.....	3a	_____
RC4.	Sum of 14 thru 20 EQUALS.....	21	_____

Equity Capital

RC5.	Sum of 23 thru 26b EQUALS.....	28	_____
RC6.	21 plus 28 EQUALS.....	29	_____
RC7.	29 EQUALS.....	12	_____

Schedule RC-A - Cash and Balances Due from Depository Institutions

RCA1.	Sum of A1a thru A4 EQUALS.....	A5	_____
RCA2.	A5 EQUALS.....	1a plus 1b	_____

Schedule RC-B - Securities

RCB1.	Sum of B1A thru B5bA EQUALS.....	B7A	_____
RCB2.	Sum of B1B thru B5bB EQUALS.....	B7B	_____
RCB3.	Sum of B1C thru B6bC EQUALS.....	B7C	_____
RCB4.	Sum of B1D thru B6bD EQUALS.....	B7D	_____
RCB5.	B7A EQUALS.....	2a	_____
RCB6.	B7D EQUALS.....	2b	_____

RCB7.	Sum of BM2a(1) thru BM2a(6) plus any nonaccrual debt securities from BM2a included in N6C EQUALS B, sum of items 1,2,3 and 5, cols.A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-to-4 family residential mortgages included in B4(a), cols. A and D .....	_____
RCB8.	Sum of BM2b(1) thru BM2b(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-to-4 family residential mortgages included in N6C EQUALS B item 4a, sum of cols. A and D, less amount of mortgage pass-through securities other than those backed by closed-end first lien 1-to-4 family residential mortgages included in B4a, cols. A and D .....	_____
RCB9.	Sum of BM2c(1) and BM2c(2) plus any nonaccrual "Other mortgages backed-securities" included in N6C EQUALS B4b, sum cols. A and D .....	_____
RCB10.	BM2d IS LESS THAN OR EQUAL TO Sum of BM2a thru BM2c .....	_____

Schedule RC-C - Loans and Lease Financing Receivables

Part I. Loans and Leases

RCCI1.	Sum of CI1a thru CI10 minus CI11 EQUALS .....	CI12 _____
RCCI2.	CI12 EQUALS .....	4a _____
RCCI3.	Sum of CIM3a(1) thru CIM3a(6), plus total nonaccrual closed-end loans secured by first liens on 1-to-4 family residential properties included in NM4c(2), col. C EQUALS Total closed-end loans secured by first liens on 1-to-4 family residential properties from CI1c(2)(a) .....	_____
RCCI4.	Sum of CIM3b(1) thru CIM3b(6), plus total nonaccrual loans and leases in N, sum of items 1 thru 5, col. C, minus nonaccrual closed-end loans secured by first liens on 1-to-4 family residential properties included in NM4c(2), col. C EQUALS Total loans and leases from CI, sum of items 1 thru 10, minus total closed-end loans secured by first liens on 1-to-4 family residential properties from CI1c(2)(a) .....	_____
RCCI5.	CIM3c IS LESS THAN OR EQUAL TO Sum of CIM3a (1) thru CIM3b(6) .....	_____
RCCI6.	CIM3d IS LESS THAN OR EQUAL TO Sum of CIM3b(1) thru CIM3b(6) .....	_____
RCCI7.	CIM3d IS LESS THAN OR EQUAL TO Sum CI1e .....	_____
RCCI8.	CIM3e IS LESS THAN OR EQUAL TO Sum of CIM3 b (1) thru CIM3b(6) .....	_____
RCCI9.	CIM3e IS LESS THAN OR EQUAL TO Sum CI4a plus CI4b .....	_____
RCCI10.	CIM4 IS LESS THAN OR EQUAL TO Sum CI4 plus CI9b .....	_____
RCCI11.	CIM5 IS LESS THAN OR EQUAL TO Sum CI11, plus CI12 .....	_____
RCCI12.	CIM6 IS LESS THAN OR EQUAL TO Sum CI1c2(a) .....	_____

Part II. Loans to Small Businesses and Small Farms (June only)

RCCII1.	Sum of CI13aB thru IS LESS THAN OR EQUAL To CI1e .....	_____
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RCCII2.	Sum of CII4aB thru CII4cB IS LESS THAN OR EQUAL To CI4a.....	_____
RCCII3.	Sum of CII7aB thru CII7cB IS LESS THAN OR EQUAL TO CI1b .....	_____
RCCII4.	Sum of CII8ab thru CII8cB IS LESS THAN OR EQUAL TO CI3 .....	_____

Schedule RC-E - Deposit Liabilities

RCE1.	Sum of E1A thru E7A EQUALS.....	E9A	_____
RCE2.	Sum of E1B thru E7B EQUALS .....	E9B	_____
RCE3.	Sum of E1C thru E7C EQUALS .....	E9C	_____
RCE4.	E9A plus E9C EQUALS .....	13a	_____
RCE5.	Sum of EM2a(1) thru EM2c EQUALS .....	E8C	_____
RCE6.	Sum of EM5a(1) thru EM5a(4) EQUALS .....	EM2b	_____
RCE7.	EM5b IS LESS THAN OR EQUAL TO Sum of EM5a(1) thru EM5a(4) .....		_____
RCE8.	Sum of EM6a(1) thru EM6a(4)EQUALS .....	EM2C	_____
RCE9.	EM6b IS LESS THAN OR EQUAL TO Sum of EM6 a(1) thru EM6a(4) .....		_____

Schedule RC-F - Other Assets

RCF1.	Sum of F1 thru F4 EQUALS .....	F5	_____
RCF2.	F5 EQUALS .....	11	_____

Schedule RC-G - Other Liabilities

RCG1.	Sum of G1a thru G4 EQUALS.....	G5	_____
RCG2.	G5 EQUALS .....	20	_____

Schedule RC-L-Off-Balance Sheet Items

RCL1.	Sum of L14aA thru L14eA EQUALS L15A plus L16aA plus L16bA.....		_____
RCL2.	Sum of L14aB thru L14eB EQUALS L15B plus L16aB plus L16bB.....		_____
RCL3.	Sum of L14aC thru L14eC EQUALS L15C plus L16aC plus L16Bc .....		_____
RCL4.	Sum of L14aD thru L14eD EQUALS L15D plus L16aD plus L16bD.....		_____

Schedule RC-M-Memoranda

RCM1.	Sum of M6a, M6b(1),M6b(2), and M6c EQUALS .....	M6d	_____
RCM2.	M6d EQUALS .....	10	_____
RCM3.	M8a(1) plus M8a(2) EQUALS .....	M8a(3)	_____
RCM4.	M8a(3) EQUALS .....	7	_____
RCM5.	M8a(1) plus M8a(2)M8b(3) EQUALS.....	M8B(3)	_____
RCM6.	M8b(3) EQUALS .....	8	_____

Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets

RCN1.	Sum of NM4aA thru NM4eA EQUALS .....	N1A	_____
RCN2.	Sum of NM4aB thru NM4eB EQUALS .....	N1B	_____
RCN3.	Sum of NM4aC thru NM4eC EQUALS .....	N1C	_____

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

RCO1. OM1a(1) plus OM1b(1)EQUALS ..... 13a \_\_\_\_\_

Schedule RC-R - Regulatory Capital

RCR1. R4aA plus R5aA plus R6aA plus R7aA plus R8A EQUALS..... R9A \_\_\_\_\_

RCR2. R9A EQUALS ..... 12 plus 4b plus 4c \_\_\_\_\_

Checklists for Verification of  
Consolidated Reports of Condition and Income  
for a Bank with Domestic Offices Only and  
Total Assets of less than \$100 Million — FFIEC 034

General

The following checklists are provided to assist the report preparer in verifying Call report data prior to the submission of the completed Call report. The checklists should be retained by the bank and not submitted with the completed reports.

Alpha and numeric character designations refer to specific Report of Income and Report of Condition schedules, parts, line items, and columns. For example, in Report of Income checklist item RIBI3. "B16A" refers to Schedule RI-B, part I, item 6, column A, and "BII3" refers to Schedule RI-B, part II, item 3. Similarly, in Report of Condition checklist item RCCI2, "CI11" refers to Schedule RC-C, part 1, item 11, and "4a" refers to Schedule RC, item 4a.

In addition, users should note that character designations in the Report of Income checklist that lack an alpha prefix refer to Schedule RI, Income Statement, and character designations in the Report of Condition checklist that lack an alpha prefix refer to Schedule RC, Balance Sheet.

Checklist - Report of Income (FFIEC 034)

Schedule RI - Income Statement

O.K.

RI1.	Sum of 1a thru 1f EQUALS .....	1g	_____
RI2.	Sum of 2a thru 2e EQUALS .....	2f	_____
RI3.	1g minus 2f EQUALS .....	3	_____
RI4.	5a plus 5b EQUALS .....	5c	_____
RI5.	Sum of 7a thru 7c EQUALS .....	7d	_____
RI6.	3 minus (4a plus 4b) plus 5c plus (6a plus 6b) minus 7d EQUALS .....	8	_____
RI7.	8 minus 9 EQUALS .....	10	_____
RI8.	11 EQUALS .....	E3	_____
RI9.	10 plus 11 EQUALS .....	12	_____
R10.	M4 EQUALS .....	Nonzero	_____

Schedule RI-A - Changes in Equity Capital

RIA1.	A1 current Call EQUALS .....	A13 from previous December	_____
RIA2.	A1 plus A2 EQUALS .....	A3	_____
RIA3.	A4 EQUALS .....	12	_____
RIA4.	Sum of A3 thru A12 EQUALS .....	A13	_____
RIA5.	A13 EQUALS .....	28	_____

Schedule RI-B - Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses

Part I. Charge-Offs and Recoveries on Loans and Leases

RIBI1.	Sum of BIIA thru BI5A EQUALS .....	BI6A	_____
RIBI2.	Sum of BI1B thru BI5B EQUALS .....	BI6B	_____
RIBI3.	BI6A EQUALS .....	BII3	_____
RIBI4.	BI6B EQUALS .....	BII2	_____



RIBI5.	BIM5aA thru BIM5eA EQUALS .....	BI1A	_____
RIBI6.	BIM5aB thru BIM5eB EQUALS .....	BI1B	_____

Part II. Changes in Allowance for Credit Losses (December only)

RIBII1.	BII1 current Call EQUALS .....	BII6 from previous December	_____
RIBII2.	BII2 EQUALS .....	BI6B	_____
RIBII3.	BII3 EQUALS.....	BI6A	_____
RIBII4.	BII4 EQUALS .....	BI4A	_____
RIBII5.	BII5 EQUALS.....	RC4b	_____
RIBII6.	Sum of BII1 thru BII5 EQUALS.....	BII6	_____

Schedule RI-E-Explanations

RIE1.	E3 EQUALS .....	11	_____
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Checklist-Report of Condition (FFIEC 034)

Schedule RC - Balance Sheet

Assets

RC1.	4a minus (4b plus 4c) EQUALS.....	4d	_____
RC2.	Sum of 1 thru 11 EQUALS .....	12a	_____
RC3.	12a plus 12b EQUALS.....	12c	_____

Liabilities

RC4.	13a(1) plus 13a(2) EQUALS .....	13a	_____
RC5.	Sum of 13 thru 20 EQUALS .....	21	_____

Equity Capital

RC6.	Sum of 23 thru 27 EQUALS .....	28a	_____
RC7.	28a plus 28b EQUALS.....	28c	_____
RC8.	21 plus 28c EQUALS.....	29	_____
RC9.	29 EQUALS.....	12c	_____
RC10.	28b EQUALS.....	12b	_____

Schedule RC-B - Securities

RCB1.	Sum of B1A thru B5A EQUALS .....	B7A	_____
RCB2.	Sum of B1B thru B5B EQUALS .....	B7B	_____
RCB3.	Sum of B1C thru B6bC EQUALS .....	B7C	_____
RCB4.	Sum of B1D thru B6bD EQUALS .....	B7D	_____
RCB5.	B7A EQUALS.....	2a	_____
RCB6.	B7D EQUALS.....	2b	_____
RCB7.	Sum of BM2a(1) thru BM2a(6) plus any nonaccrual debt securities from BM2a included in N6C EQUALS B, sum of items 1,2,3 and 5, cols.A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-to-4 family residential mortgages included in B4(a), cols. A and D .....		_____

RCB8.	Sum of BM2b(1) thru BM2b(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-to-4 family residential mortgages included in N6C EQUALS B, item 4a, sum of cols. A. and D, less amount of mortgage pass-through securities other than those backed by closed-end first lien 1-to-4 family residential mortgages included in B4a, cols. A and D .....	_____
RCB9.	Sum of BM2c(1)and BM2c(2)plus any nonaccrual Other mortgages backed-securities included in N6C EQUALS B4b, sum cols. A and D .....	_____
RCB10.	BM2d IS LESS THAN OR EQUAL TO Sum of BM2a(1) thru BM2c(2) .....	_____
RCB11.	BM8a IS LESS THAN OR EQUAL TO Sum of B4b(1)A thru B4b(3)A plus sum of B4b(1)C thru B4b(3)C .....	_____
RCB12.	BM8b IS LESS THAN OR EQUAL TO Sum of B4b(1)B thru B4b(3)B plus sum of B4b(1)D thru B4b(3)D .....	_____
RCB13.	BM9a IS LESS THAN OR EQUAL TO Sum of B2, plus B3, plus B5, cols A and C .....	_____
RCB14.	BM9a IS LESS THAN OR EQUAL TO Sum of B2, plus B3, plus B5, cols B and D .....	_____

Schedule RC-C - Loans and Lease Financing Receivables

Part I. Loans and Leases

RCCI1.	Sum of CI1a thru CI9 minus CI10 EQUALS.....	CI11 _____
RCCI2.	CI11 EQUALS.....	4a _____
RCCI3.	Sum of CIM2a(1) thru CIM2a(6), plus total nonaccrual closed-end loans secured by first liens on 1-to-4 family residential properties included NM4 c(2), col. C EQUALS Total closed-end loans secured by first liens on 1-to-4 family residential properties from CI1c(2)(a) .....	_____
RCCI4.	Sum of CIM2b(1) thru CIM2b(6), plus total nonaccrual loans and leases in N, sum of items 1 thru 5, col. C, minus nonaccrual closed-end loans secured by first liens on 1-to-4 family residential properties included in NM4c(2), col.C. EQUALS Total loans and leases from CI, sum of items 1 thru 9, minus total closed-end loans secured by first liens on 1-to-4 family residential properties from CI1c(2)(a) .....	_____
RCCI5.	CIM2c IS LESS THAN OR EQUAL TO Sum of CIM2a (1) thru CIM2b(6) .....	_____
RCCI6.	CIM2d IS LESS THAN OR EQUAL TO Sum of CIM2b(1) thru CIM2b(6) .....	_____
RCCI7.	CIM2d IS LESS THAN OR EQUAL TO CI1e.....	_____
RCCI8.	CIM2e IS LESS THAN OR EQUAL TO Sum of CIM2 b(1)thru CIM2b(6) .....	_____
RCCI9.	CIM2e IS LESS THAN OR EQUAL TO CI4.....	_____
RCCI10.	CIM4 IS LESS THAN OR EQUAL TO CI4 plus CI8.....	_____
RCCI11.	CIM5 IS LESS THAN OR EQUAL TO CI10, plus CI11.....	_____
RCCI12.	CIM6 IS LESS THAN OR EQUAL TO CI1c2(a) .....	_____

Part II. Loans to Small Businesses and Small Farms (June only)

RCCII1.	Sum of CII3aB thru CII3cB IS LESS THAN OR EQUAL TO CI1e.....	_____
RCCII2.	Sum of CII4aB thru CII4cB IS LESS THAN OR EQUAL TO CI4 .....	_____
RCCII3.	Sum of CII7aB thru CII7cB IS LESS THAN OR EQUAL To CI1b .....	_____
RCCII4.	Sum of CII8aB thru CII8cB IS LESS THAN OR EQUAL To CI3 .....	_____

Schedule RC-E - Deposit Liabilities

RCE1.	Sum of E1A thru E7A EQUALS.....	E8A	_____
RCE2.	Sum of E1B thru E7B EQUALS .....	E8B	_____
RCE3.	Sum of E1C thru E7C EQUALS .....	E8C	_____
RCE4.	E8A plus E8C EQUALS .....	13a	_____
RCE5.	Sum of EM2a(1) thru EM2c EQUALS.....	E8C	_____
RCE6.	Sum of EM5a(1) thru EM5a(4)EQUALS.....	EM2b	_____
RCE7.	EM5b IS LESS THAN OR EQUAL TO Sum of EM5a(1) thru EM5a(4) .....		_____
RCE8.	Sum of EM6a(1) thru EM6a(4)EQUALS.....	EM2C	_____
RCE9.	EM6b IS LESS THAN OR EQUAL TO Sum of EM6a(1) thru EM6a(4) .....		_____

Schedule RC-F - Other Assets

RCF1.	Sum of F1 thru F4 EQUALS.....	F5	_____
RCF2.	F5 EQUALS .....	11	_____

Schedule RC-G - Other Liabilities

RCG1.	Sum of G1a thru G4 EQUALS.....	G5	_____
RCG2.	G5 EQUALS.....	20	_____

Schedule RC-L-Off-Balance Sheet Items

RCL1.	Sum of L14aA thru L14eA EQUALS .....	L15A plus L16aA plus L16bA	_____
RCL2.	Sum of L14aB thru L14eB EQUALS .....	1L15B plus L16aB plus L16bB	_____
RCL3.	Sum of L14aC thru L14eC EQUALS .....	L15C plus L16aC plus L16bC	_____
RCL4.	Sum of L14aD thru L14eD EQUALS .....	L15D plus L16aD plus L16bD	_____
RCL5.	L16Ca IS LESS THAN OR EQUAL TO L16aA plus L16Ba .....		_____

Schedule RC-M-Memoranda

RCM1.	Sum of M6a, M6b(1),M6b(2), and M6c EQUALS.....	M6d	_____
RCM2.	M6d EQUALS .....	10	_____
RCM3.	M8a(1) plus M8a(2) EQUALS .....	M8a(3)	_____
RCM4.	M8a(3) EQUALS .....	7	_____
RCM5.	M8b(1) plus M8b(2) EQUALS .....	M8b(3)	_____
RCM6.	M8b(3) EQUALS .....	8	_____
RCM7.	M6e IS LESS THAN OR EQUAL TO M6d minus (M6a plus M6b(1)) .....		_____
RCM8.	M9 IS LESS THAN OR EQUAL TO 23.....		_____
RCM9.	M10f IS LESS THAN OR EQUAL TO Sum of M10a thru M10e.....		_____

Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets

RCN1. Sum of NM4aA thru NM4eA EQUALS .....N1A \_\_\_\_\_  
RCN2. Sum of NM4aB thru NM4eB EQUALS ..... N1B \_\_\_\_\_  
RCN3. Sum of NM4aC thru NM4eC EQUALS ..... N1C \_\_\_\_\_

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

RCO1. OM1a(1) plus OM1b(1) EQUALS ..... 13a \_\_\_\_\_

Schedule RC-R - Regulatory Capital

RCR1. R4aA plus R5aA plus R6aA plus R7aA plus R8A EQUALS.....R9A \_\_\_\_\_  
RCR2. R9A EQUALS ..... 12c plus 4b plus 4c \_\_\_\_\_