

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	4
Preparation of the Reports	5
Signatures	5
Officer Declaration	5
Director Attestation	5
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	10
Publication Requirements for the Report of Condition	10
Release of Individual Bank Reports	11
Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements	11
Accrual Basis Reporting	12
Miscellaneous General Instructions	12
Rounding	12
Negative Entries	12
Verification	13
Transactions Occurring Near the End of a Reporting Period	13
Separate Branch Reports	14

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 International Operations (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-30
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-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
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-2a
Acquisition, Development, or Construction (ADC) Arrangements	A-2b
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-10
Broker's Security Draft	A-11
Business Combinations	A-11
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-32
Domicile	A-32
Due Bills	A-33
Edge and Agreement Corporation	A-33
Equity-Indexed Certificates of Deposit	A-33
Equity Method of Accounting	A-34a
Extinguishments of Liabilities	A-34a
Extraordinary Items	A-34a
Fails	A-34b
Federal Funds Transactions	A-34b
Federally-Sponsored Lending Agency	A-35
Foreclosed Assets	A-35
Foreign Currency Transactions and Translation	A-38

GLOSSARY (cont.)

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-58
Mandatory Convertible Debt	A-59
Market Value of Securities	A-59
Nonaccrual of Interest	A-59
Offsetting	A-62a
Overdraft	A-63
Pass-through Reserve Balances	A-64
Placements and Takings	A-65
Preferred Stock	A-65
Premiums and Discounts	A-65
Purchased Impaired Loans and Debt Securities	A-66
Reciprocal Balances	A-66a
Repurchase/Resale Agreements	A-66a
Sales of Assets for Risk-Based Capital Purposes	A-68
Securities Activities	A-72
Securities Borrowing/Lending Transactions	A-73
Servicing Assets and Liabilities	A-74
Shell Branches	A-75
Short Position	A-75
Start-Up Activities	A-75
Subordinated Notes and Debentures	A-76
Subsidiaries	A-76

GLOSSARY (cont.)

Suspense Accounts	A-77
Syndications	A-78
Trade Date and Settlement Date Accounting	A-78
Trading Account	A-78
Transfers of Financial Assets	A-79
Treasury Stock	A-83
Troubled Debt Restructurings	A-83
Trust Preferred Securities	A-84
U.S. Territories and Possessions	A-85
Valuation Allowance	A-85
When-Issued Securities Transactions	A-85

INDEX